
1999
ANNUAL REPORT
of the
SUPERINTENDENT

Credit Union Division
Department of Commerce
State of Iowa

Published by
The State of Iowa



THOMAS J. VILSACK, GOVERNOR
SALLY J. PEDERSON, LT. GOVERNOR

IOWA DEPARTMENT OF COMMERCE
CREDIT UNION DIVISION
JAMES E. FORNEY
SUPERINTENDENT

April 15, 2000

THE HONORABLE THOMAS J. VILSACK

Governor of Iowa
State Capitol
Des Moines, Iowa 50319

Dear Governor Vilsack:

In accordance with Iowa Code section 533.61, it is my privilege to submit to you the annual report on the condition of Iowa's credit unions. The information contained in the 1999 Iowa Annual Report of the Superintendent is compiled from year-end call reports filed with this office and with the National Credit Union Administration. The statement of condition of Iowa's credit unions, included within the Report, represents the 197 state chartered and 4 federally chartered credit unions whose principle place of business is located in this state.

Continuing the trend of previous years, the financial stability of Iowa's credit unions remains strong and demonstrates that credit unions are favorably positioned to serve the financial needs of the citizens of this state. The ratio of capital to total assets at yearend stands at 11.1%. This ratio is the single most important indicator of a credit union's preparedness in meeting and withstanding the financial challenges of the future.

The Report also shows credit unions have responded well in meeting the borrowing needs of their members. The loan-to-share ratio of 84% indicates that Iowa's credit unions are contributing to the well being of their members and improving the economy of the communities they serve.

It remains the policy of the Credit Union Division to perform its regulatory and supervisory responsibilities in a diligent manner, while maintaining a responsive attitude to the needs of Iowa's credit unions and the citizens of this state.

Respectfully submitted,

James E. Forney
Superintendent of Credit Unions

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In addition, the Annual Report is available on
The Department of Commerce Credit Union Division web site:
<http://www.iacudiv.state.ia.us>
both for viewing and as an Adobe Acrobat download.

CREDIT UNION DIVISION

PURPOSE

The primary purpose of the Credit Union Division is the administration and execution of the laws of the state of Iowa relating to credit unions so as to effectively safeguard the interests of the depositors and shareholders of those organizations.

ADMINISTRATION:

To accomplish this purpose, the Department of Credit Unions was established January 1, 1979, by the 67th General Assembly, and was reorganized as the Division of Credit Unions within the Department of Commerce by the 71st General Assembly, July 1, 1986. The division is the office of the superintendent who shall have general supervisory and regulatory authority over the state-chartered credit unions. The superintendent is appointed by and serves at the pleasure of the Governor subject to confirmation by the Senate, and shall possess a minimum of five years credit union experience.

A seven-member review board is appointed by the Governor for staggered three-year terms, also subject to confirmation of the Senate. Two of the board members may be public members; however, at no time shall more than five of the members be directors or employees of a credit union. The board may adopt, amend, and repeal rules, or take other action as it deems necessary or suitable, to effect the provisions of Chapter 533 of the Code of Iowa.

The superintendent is charged with the supervision, control, and enforcement of the laws, bylaws, rules, and regulations pertaining to the organization and operation of credit unions operating under a state charter. The superintendent recommends and participates in the drafting of legislation relating to credit unions, and adopts rules and regulations as necessary or appropriate to implement the provisions of Chapter 533 of the Code of Iowa, subject to the prior approval of the rules by the review board.

All expenses required in the discharge of the duties and responsibilities imposed upon the Credit Union Division, the superintendent, and the Credit Union Review Board by the laws of the state of Iowa shall be paid from fees as provided by the laws of the state and as appropriated by the General Assembly. The division is fiscally self-sustaining and is responsible for maintaining an equitable fee structure assessed on state credit unions, which will offset division expenditures.

It is the intent and responsibility of the superintendent and division staff to protect the interests and corporate rights of nearly 795,000 members of Iowa credit unions. This is accomplished through regular examination and analysis of the operation of each credit union, with such remedial action taken as deemed necessary. In addition, the division provides an orderly process for the chartering, merger, conversion, and liquidation of state credit unions; advises governmental bodies, agencies and individuals in matters of credit union affairs; provides fundamental and technical assistance to credit unions; provides state liaison with authorized member account insurers; and maintains an equitable fee structure and offset of division expenditures.

CREDIT UNION REVIEW BOARD GUBERNATORIAL APPOINTEES

| Board Members | City | Term |
|-----------------------|-------------|-------------|
| John J Bentler | Burlington | 4/30/00 |
| William G Sizer | Waterloo | 4/30/00 |
| Tom N Sarvis | Dubuque | 4/30/00 |
| Diane L Kollasch* | Spirit Lake | 4/30/01 |
| Patricia A Berding | Sioux City | 4/30/01 |
| Barbara Oliver-Hall** | Johnston | 4/30/02 |
| Don E Gettings** | Ottumwa | 4/30/02 |

* **Chairperson**

** **Public Member**

CREDIT UNION DIVISION OFFICE AND FIELD STAFF

| | |
|---------------------|-----------------------------------|
| James E Forney | Superintendent |
| Frances A Stefani | Information Technology Specialist |
| Darrell J Busch | Senior Credit Union Examiner |
| Ann E Mulcahy | Senior Credit Union Examiner |
| Lisa M Barnhart | Credit Union Examiner |
| Allen M Benson | Credit Union Examiner |
| Steven C Dawson | Credit Union Examiner |
| Kevin P Gorman | Credit Union Examiner |
| Christopher M Kumpf | Credit Union Examiner |
| Jennifer L McGee | Credit Union Examiner |
| Ann R Mowry | Credit Union Examiner |
| Craig E Stewart | Credit Union Examiner |
| Jami M Weems | Credit Union Examiner |
| Matthew E Wogslund | Credit Union Examiner |

CREDIT UNION DIVISION
REVENUE AND DISBURSEMENTS
1/01/99 THROUGH 12/31/99

REVENUE

| | |
|------------------|--------------|
| Supervision Fees | 925,068 |
| Other | <u>1,076</u> |
| Total Revenue | 926,144 |

DISBURSEMENTS

| | |
|--|----------------|
| Salaries: | |
| Administration | 153,485 |
| Examination | 401,365 |
| Retirement & Insurance | <u>126,631</u> |
| Sub-Total | 681,481 |
| Travel: | |
| Board | 2,212 |
| Administration | 4,460 |
| Examination | <u>55,720</u> |
| Sub-Total | 62,392 |
| Office: | |
| Stationary & Supplies | 7,349 |
| Postage | 3,148 |
| Telephone | 8,371 |
| Employee Relocation | 20,921 |
| Equipment Purchases | 4,196 |
| Equipment Repair & Maintenance | 2,006 |
| Equipment & Building Rent | 30,577 |
| Advertising | <u>1,301</u> |
| Sub-Total | 77,869 |
| Other: | |
| Outside Contractual Services | 99,745 |
| Reimburse Attorney General's Office | 25,962 |
| Reimburse Other State Agencies | 674 |
| Reimburse Administrative Services Div* | 41,421 |
| Payable to the State General Fund* | 0 |
| Indirect Expense* | <u>0</u> |
| Sub-Total | 167,802 |
| Total Expenses: | 989,544 |
| Balance Carried forward** | (63,400) |

* These off-budget expenses are obligations of the Credit Union Division that are outside of the regular legislative appropriations process.

**The Balance Carried forward, which can be positive or negative, is applied to revenue and disbursements during the 2nd half of the State's fiscal year of July 1 to June 30, in accordance with Iowa Code § 533.62(1). The balance carried forward will be applied to revenues received in June 2000.

CREDIT UNIONS ORGANIZED IN 1999

None

CREDIT UNION NAME CHANGES DURING

| Charter Number | City | From | To |
|-----------------------|-----------------|-----------------------------|--------------------------------|
| 093 | Ames | ISU Credit Union | ISU Community |
| 246 | Davenport | Ralston Employees | Ralston & Community |
| 717 | Dyersville | Ertl Employees Credit Union | RACOM Community |
| 306 | Fort Dodge | FDL Employees Credit Union | Fort Dodge Family Credit Union |
| 024 | Ottumwa | Ottumwa Postal Employees | River Community |
| 508 | West Des Moines | Preferred Risk Employees | GuideOne |

CREDIT UNION DISSOLVED IN 1999

| Charter Number | City | Credit Union Name |
|-----------------------|-------------|---|
| 698 | Clinton | Bird and Beaker merged with 1st Gateway |
| 131 | Des Moines | AGI merged with Deere Community |
| 386 | Des Moines | EEE merged with Iowa Postal |
| 214 | Des Moines | Telco Community merged with Financial Plus |
| 471 | Sioux City | Area Catholic merged with Midwest Community |
| 124 | Urbandale | Iowa Resources Employees merged with Midwest Grocers |

CONSOLIDATED FINANCIAL STATEMENT OF IOWA STATE CHARTERED CREDIT UNIONS

| | December 1999 | % | \$ | December 1998 |
|-------------------------|------------------|--------|--------|------------------|
| | | Change | Change | |
| Number of Credit Unions | 196 | | | 202 |
| Number of Members | 795,492 | 2.1% | 15,993 | 779,499 |

ASSETS

| | | | | |
|-------------------------|----------------------|-------------|--------------------|----------------------|
| Total Loans | 2,465,657,485 | 12.7% | 277,373,905 | 2,188,283,580 |
| Allowance for Loan Loss | 21,782,723 | 7.2% | 1,461,653 | 20,321,070 |
| Net Loans | 2,443,874,762 | 12.7% | 275,912,252 | 2,167,962,510 |
| Cash | 306,954,387 | 234.5% | 215,183,186 | 91,771,201 |
| Investments | 549,217,152 | -32.8% | (267,948,171) | 817,165,323 |
| Fixed Assets | 75,708,096 | 4.5% | 3,281,345 | 72,426,751 |
| Other Assets | 38,044,768 | -9.0% | (3,744,401) | 41,789,169 |
| TOTAL ASSETS | 3,413,799,165 | 7.0% | 222,684,211 | 3,191,114,954 |

LIABILITIES

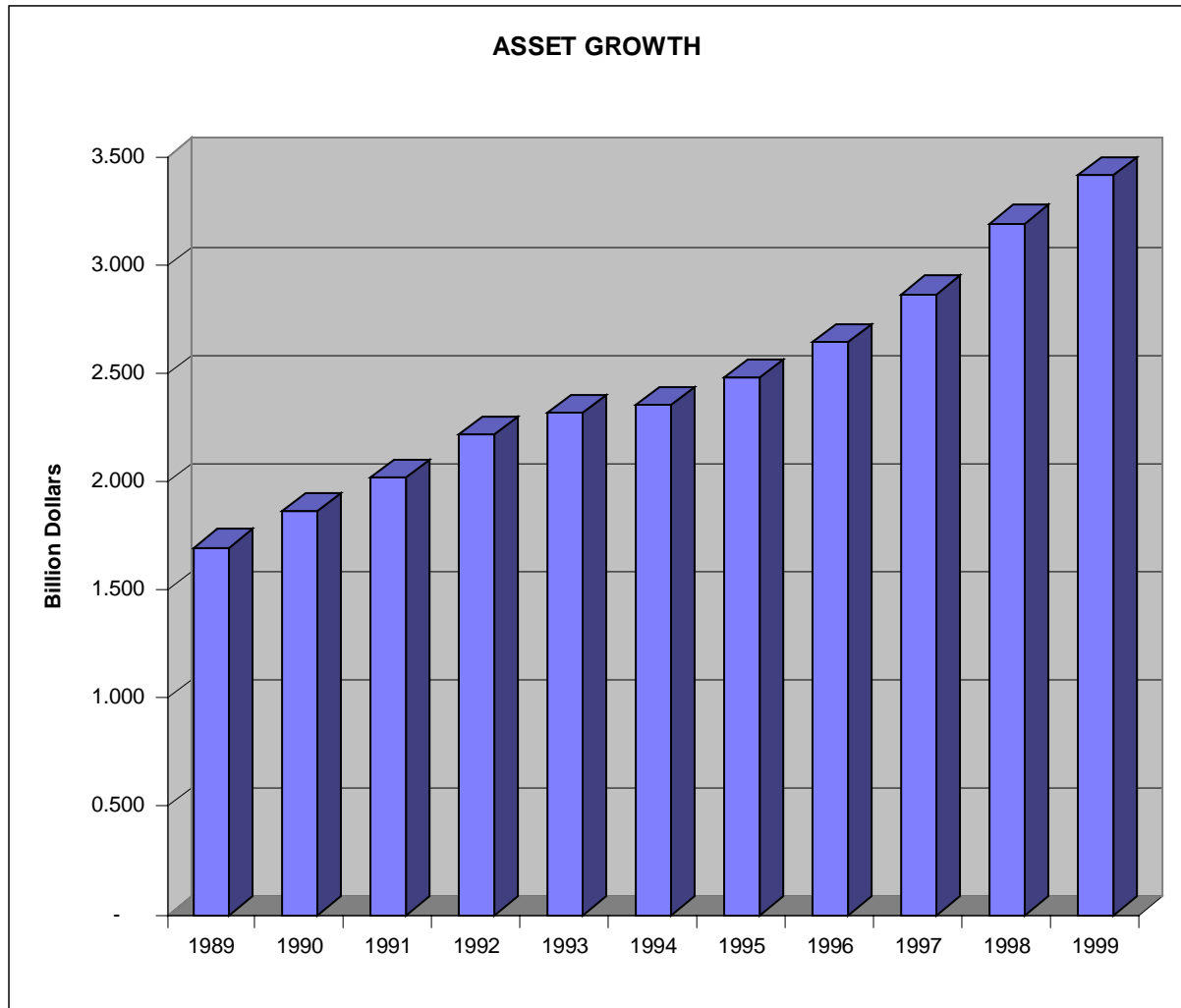
| | | | | |
|---|----------------------|-------------|--------------------|----------------------|
| Shares | 1,231,355,356 | 3.7% | 43,418,746 | 1,187,936,610 |
| Share Drafts | 397,143,269 | 5.5% | 20,583,274 | 376,559,995 |
| Other Shares & Deposits | 1,286,698,155 | 6.0% | 73,272,223 | 1,213,425,932 |
| Total Savings | 2,915,196,780 | 4.9% | 137,274,243 | 2,777,922,537 |
| Other Liabilities | 30,876,331 | -0.2% | (63,141) | 30,939,472 |
| Notes Payable | 110,604,202 | 128.7% | 62,243,137 | 48,361,065 |
| Legal Reserve | 119,478,372 | 6.9% | 7,673,942 | 111,804,430 |
| Other Reserves | 85,547,089 | -2.1% | (1,817,198) | 87,364,287 |
| Undivided Earnings | 152,096,391 | 12.9% | 17,373,228 | 134,723,163 |
| Total Equity | 357,121,852 | 7.0% | 23,229,972 | 333,891,880 |
| TOTAL LIABILITIES AND EQUITY | 3,413,799,165 | 7.0% | 222,684,211 | 3,191,114,954 |
| Total Capital | 378,904,575 | 7.0% | 24,691,625 | 354,212,950 |

* Corporate Central not included in above figures

CONSOLIDATED INCOME STATEMENT OF IOWA STATE CHARTERED CREDIT UNIONS

| | 1999 | % of Income | 1998 | % of Income | % Change |
|--|--------------------|----------------|--------------------|----------------|---------------|
| INCOME | | | | | |
| Interest on Loans | 200,208,344 | 72.14% | 192,783,047 | 73.52% | 3.85% |
| Less: Interest Refund | 180,176 | 0.06% | 188,231 | 0.07% | -4.28% |
| Net Interest Income | 200,028,168 | 72.08% | 192,594,816 | 73.45% | 3.86% |
| Income Trading Securities | -6,797 | 0.00% | 8,906 | 0.00% | -176.32% |
| Investment Income | 45,419,361 | 16.37% | 40,943,754 | 15.61% | 10.93% |
| Fee Income | 19,563,542 | 7.05% | 18,443,608 | 7.03% | 6.07% |
| Other Income | 12,515,250 | 4.51% | 10,226,545 | 3.90% | 22.38% |
| TOTAL INCOME | 277,519,524 | 100.00% | 262,217,629 | 100.00% | 5.84% |
| OPERATING INCOME | | | | | |
| Compensation & Benefits | 60,764,379 | 21.90% | 55,503,940 | 21.17% | 9.48% |
| Travel & Conference | 2,088,331 | 0.75% | 1,931,707 | 0.74% | 8.11% |
| Office Occupancy | 8,468,123 | 3.05% | 8,225,578 | 3.14% | 2.95% |
| Office Operations | 24,563,149 | 8.85% | 22,641,099 | 8.63% | 8.49% |
| Education & Promotion | 5,114,418 | 1.84% | 4,644,570 | 1.77% | 10.12% |
| Loan Servicing | 6,602,534 | 2.38% | 6,032,102 | 2.30% | 9.46% |
| Professional Services | 13,998,031 | 5.04% | 13,270,185 | 5.06% | 5.48% |
| Provision for Loan Loss | 9,259,016 | 3.34% | 10,021,835 | 3.82% | -7.61% |
| Member Insurance | 2,520,964 | 0.91% | 2,530,605 | 0.97% | -0.38% |
| Operating Fee | 1,047,653 | 0.38% | 1,136,180 | 0.43% | -7.79% |
| Misc | 3,297,874 | 1.19% | 3,442,636 | 1.31% | -4.20% |
| TOTAL OPERATING EXP | 137,724,472 | 49.63% | 129,380,437 | 49.34% | 6.45% |
| Dividends | 81,609,673 | 29.41% | 80,647,455 | 30.76% | 1.19% |
| Interest | 24,347,181 | 8.77% | 22,947,692 | 8.75% | 6.10% |
| Interest on Borrowed Funds | 3,517,994 | 1.27% | 2,173,860 | 0.83% | 61.83% |
| TOTAL COST OF FUNDS | 109,474,848 | 39.45% | 105,769,007 | 40.34% | 3.50% |
| GAIN/(LOSS) ASSETS | 228,291 | 0.08% | (9,955) | 0.00% | -2393.23% |
| GAIN/(LOSS) INVEST. | 68,639 | 0.02% | 377,243 | 0.14% | -81.81% |
| OTHER INCOME | 59,516 | 0.02% | 19,493 | 0.01% | 205.32% |
| NET INCOME BEFORE REQUIRED TRANSFER | 30,676,650 | 11.05% | 27,454,966 | 10.47% | 11.73% |
| Required Reserve Transfer | 6,818,943 | 2.46% | 6,635,892 | 2.53% | 2.76% |
| NET INCOME | 23,857,707 | 8.60% | 20,819,074 | 7.94% | 14.60% |

* Corporate Central not included in above figures



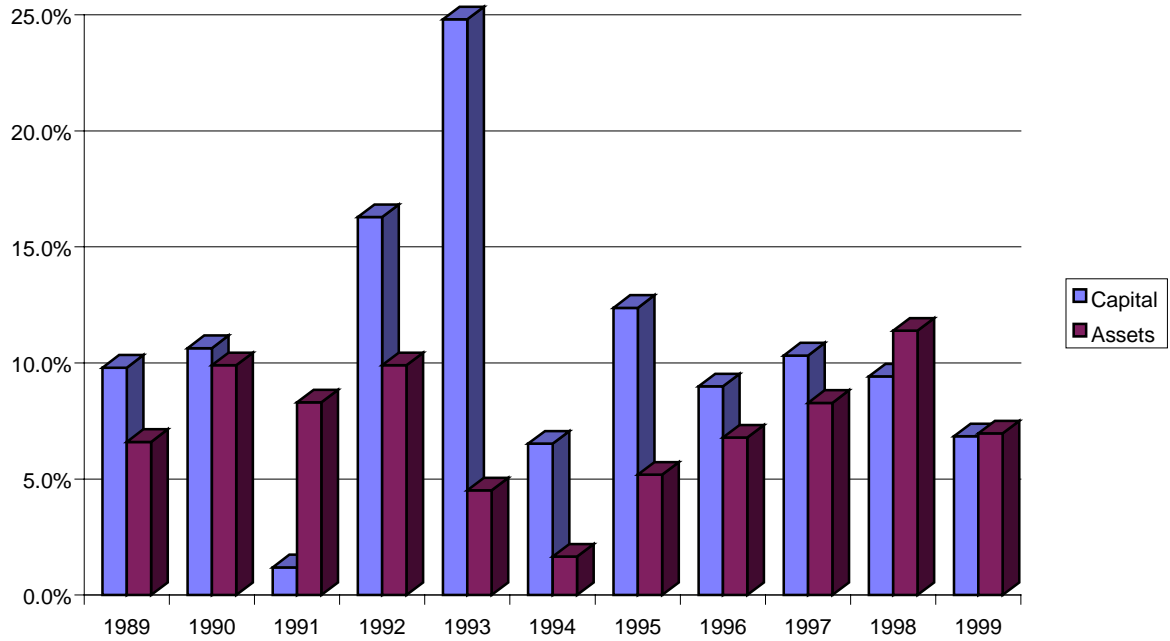
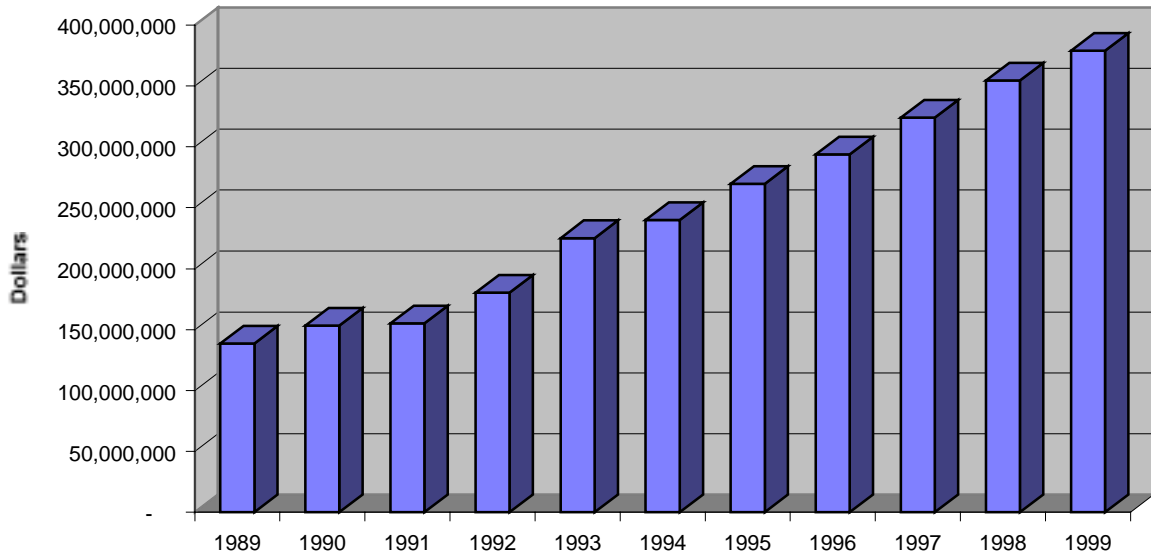
Iowa's 196 state chartered credit unions reported total assets of \$3.414 billion at the close of December 31, 1999. As the graph illustrates, assets in Iowa's state chartered natural person credit unions have grown steadily for eleven years. This indicates that Iowa's credit unions continue to prosper and serve their members.

* Graph does not include the assets of the Iowa League Corporate Central Credit Union.

NUMBER OF CREDIT UNIONS

| YEAR | 1989 | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 |
|--------------------|------|------|------|------|------|------|------|------|------|------|------|
| Beginning of Year | 263 | 254 | 247 | 241 | 234 | 228 | 220 | 214 | 211 | 207 | 202 |
| Charters Approved | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Charters Cancelled | 9 | 7 | 6 | 7 | 6 | 8 | 6 | 3 | 4 | 5 | 6 |
| Inactive | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending of Year | 254 | 247 | 241 | 234 | 228 | 220 | 214 | 211 | 207 | 202 | 196 |

CAPITAL GROWTH



Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Capital |
|---|--------------|------------|-------------------|-------------------|------------|
| Ames | | | | | |
| Ames City Employees 212 E Lincolnway 50010 | 16,192,091 | 10,780,533 | 13,351,645 | 195,356 | 2,645,090 |
| Ames Postal Employees 6th & Kellogg Suite 203 50010 | 1,590,170 | 896,296 | 1,475,558 | 4,099 | 110,513 |
| ISU Community 801 Lincoln Way 50010-6914 | 93,038,608 | 62,252,673 | 78,798,663 | 549,882 | 13,690,063 |
| Members1st 423 Main Street 50010-6149 | 18,255,184 | 10,023,044 | 16,225,876 | 56,903 | 1,972,405 |
| River Valley 2811 E 13th Street 50010 | 17,820,368 | 15,133,799 | 15,115,311 | 554,814 | 2,150,243 |
| Ankeny | | | | | |
| Deere Community 1201 S Ankeny Blvd 50021-0319 | 67,043,138 | 42,118,046 | 60,094,199 | 410,286 | 6,538,653 |
| Atlantic | | | | | |
| Nishna Valley 200 Maple Street 50022 | 12,734,823 | 9,924,905 | 11,551,437 | 37,156 | 1,146,230 |
| Bettendorf | | | | | |
| Alcoa Employees & Community 1710 Grant Street 52722 | 74,309,767 | 67,715,177 | 68,556,426 | 316,808 | 5,436,533 |
| Boone | | | | | |
| Boone County Community 817 8th Street 50036 | 7,375,564 | 6,113,964 | 6,298,781 | 658,443 | 418,340 |
| Buffalo | | | | | |
| Great River Road 111 Oak Street 52728 | 1,779,595 | 1,199,174 | 1,419,998 | 1,517 | 358,080 |
| Burlington | | | | | |
| Burlington Municipal Employees 418 Valley Street 52601 | 1,466,710 | 1,340,949 | 1,243,142 | 56,797 | 166,771 |
| Casebine 2115 Des Moines Avenue 52601 | 17,380,176 | 11,575,274 | 15,414,963 | 221,063 | 1,744,150 |
| Des Moines County Postal 300 N Main Room 217 52601 | 2,653,392 | 1,645,131 | 2,309,019 | 2,395 | 341,978 |
| Three I 3001 Sylvania Drive 52601-2078 | 8,263,277 | 6,602,966 | 7,258,205 | 228,506 | 776,566 |
| Camanche | | | | | |
| 1st Gateway Highway 67 N 52730 | 24,167,282 | 17,994,162 | 21,327,240 | 97,624 | 2,742,418 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Capital |
|--|--------------|-------------|-------------------|-------------------|------------|
| Camanche | | | | | |
| International Paper Employees 2000 Harrison Drive 52732-7224 | 1,081,369 | 520,240 | 828,042 | 25,649 | 227,678 |
| Cedar Falls | | | | | |
| Cedar Falls Community 123 W 4th Street 50613-2831 | 33,372,148 | 28,888,427 | 30,795,386 | 179,366 | 2,397,396 |
| UNI 802 W 29th Street 50613 | 9,365,541 | 7,052,337 | 8,353,521 | 32,871 | 979,149 |
| Waterloo Police 715 Mulberry Street, Waterloo 50613 | 2,722,231 | 1,575,819 | 2,413,632 | 0 | 308,599 |
| Cedar Rapids | | | | | |
| Best of Iowa Community 4001 River Ridge Drive NE 52402 | 30,162,236 | 26,609,639 | 24,155,422 | 2,973,585 | 3,033,229 |
| Cedarapids Employees 1847 E Avenue NE 52402 | 17,576,101 | 14,239,311 | 15,414,999 | 53,696 | 2,107,406 |
| Cherry-Burrell Employees 808 Wilson Avenue SW 52404-5545 | 11,750,833 | 10,455,786 | 10,160,833 | 265,991 | 1,324,009 |
| Collins Community 1150 42nd Street NE 52402-5794 | 280,567,970 | 216,239,100 | 222,533,794 | 34,774,423 | 23,259,753 |
| CR Square D 1104 27th Avenue SW 52404 | 6,726,721 | 5,148,187 | 6,045,086 | -78,021 | 759,656 |
| CRFD 425 Third Avenue SW 52404 | 2,348,178 | 1,866,612 | 2,129,861 | 24,222 | 194,095 |
| Cryovac Employees' 1125 Wilson Avenue SW 52404 | 1,984,713 | 1,569,588 | 1,659,982 | 7,908 | 316,823 |
| First Federal Community 425 First Avenue SW 52405 | 41,170,283 | 32,777,487 | 33,922,487 | 3,040,285 | 4,207,511 |
| Linn Area 3015 Blairs Ferry Road NE 52402 | 62,083,469 | 50,562,893 | 54,684,462 | 2,366,264 | 5,032,743 |
| Metco 115 8th Avenue SW 52404 | 14,231,700 | 12,759,816 | 12,560,026 | 138,149 | 1,533,525 |
| Quaker Oats 3535 Center Point Road NE 52402 | 4,939,374 | 3,684,977 | 4,030,879 | 63,518 | 844,977 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Capital |
|---|-----------------|--------------|----------------------|----------------------|-----------|
| Cedar Rapids | | | | | |
| Southwest Cedar Rapids Community Federal 1140 C Street SW 52404 | 7,507,627 | 6,322,741 | 7,125,429 | 18,478 | 363,720 |
| St Ludmila's 2107 J Street SW 52404 | 528,950 | 308,171 | 426,737 | 18,815 | 83,398 |
| Teamsters Local #238 5050 J Street SW 52404 | 5,054,571 | 3,587,574 | 4,349,581 | 30,979 | 674,011 |
| Centerville | | | | | |
| Industrial Employees 1513 S 18th Street 52544 | 3,937,807 | 3,184,916 | 3,558,897 | 3,534 | 375,376 |
| Charles City | | | | | |
| Family Community 1211 N Grand Avenue 50616 | 13,346,846 | 7,703,253 | 11,799,201 | 43,183 | 1,504,462 |
| Cherokee | | | | | |
| North Star Community 1030 S Second Street 51012 | 31,809,356 | 24,604,901 | 28,755,737 | 164,640 | 2,888,979 |
| Clarinda | | | | | |
| FUSA Hwy 71 & 2 Bypass 51632 | 90,428 | 37,337 | 71,064 | 176 | 19,188 |
| Clinton | | | | | |
| Chemical 3400 Anamosa Road 52732 | 6,522,566 | 4,740,924 | 5,334,956 | 23,211 | 1,164,399 |
| Clinco Community 1116 S 14th Street 52732-6400 | 23,792,052 | 18,310,449 | 21,625,674 | 132,452 | 2,033,926 |
| Clinton County Postal 380 S 1st Street 52732 | 970,324 | 732,000 | 830,040 | 2,688 | 137,596 |
| Dapako 1500 S 14th Street 52732-6130 | 601,997 | 300,320 | 450,142 | 838 | 151,017 |
| Eagle Rock 2301 S 21st Street 52732-6866 | 682,180 | 672,112 | 506,698 | 88,254 | 87,228 |
| Health Service Employees 348 2nd Avenue So. 52732-4448 | 4,015,975 | 3,609,991 | 3,623,937 | 32,887 | 359,151 |
| Council Bluffs | | | | | |
| Bluffs UP Employees 2825 Avenue G 51501 | 4,751,129 | 3,810,720 | 4,386,202 | 17,404 | 347,523 |
| North Western Employees 1411 W Broadway 51501-3922 | 3,774,333 | 2,903,654 | 3,254,767 | 16,345 | 503,221 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Capital |
|---|--------------|------------|-------------------|-------------------|-----------|
| Council Bluffs | | | | | |
| United 1900 W Broadway 51501 | 6,431,050 | 4,400,994 | 5,934,126 | 10,496 | 486,428 |
| Creston | | | | | |
| Bluegrass Federal 105 North Elm 50801 | 944,033 | 726,285 | 847,134 | 1,484 | 95,415 |
| Davenport | | | | | |
| Alliance 910 W 35th Street 52806-5828 | 12,402,379 | 9,613,102 | 10,135,981 | 1,031,858 | 1,234,540 |
| Communications & Catholic 1007 E Kimberly Road 52807-1707 | 9,431,200 | 6,833,834 | 8,143,681 | 74,944 | 1,212,575 |
| Davenport Fire Department 3711 Harrison Street Suite C 52806 | 7,290,096 | 6,395,301 | 6,337,671 | 334,059 | 618,366 |
| Davenport Police Department 227 W 4th Street 52801 | 3,064,051 | 1,641,150 | 2,634,469 | 5,218 | 424,364 |
| MA Ford Employees 7737 NW Blvd 52806 | 504,297 | 345,606 | 410,764 | 0 | 93,533 |
| Ralston & Community 325 S Pine Street 52802-1770 | 7,951,371 | 6,524,988 | 6,904,272 | 22,086 | 1,025,013 |
| Rimoda 638 Waverly Road 52804-4315 | 301,262 | 213,256 | 248,226 | 9,581 | 43,455 |
| Scott Schools 1416 W 16th Street 52804 | 8,803,783 | 6,749,916 | 8,174,274 | 51,960 | 577,549 |
| The Family 1400 Rockingham Road 52802-9987 | 35,275,514 | 27,820,058 | 31,971,764 | 198,414 | 3,105,336 |
| Von Maur Employees 6565 Brady Street 52806 | 423,001 | 362,429 | 351,112 | 4,369 | 67,520 |
| Denison | | | | | |
| Consumers 1404 Broadway 51442 | 2,913,218 | 2,335,385 | 2,620,495 | 15,353 | 277,370 |
| Heartland 230 North Seventh Street 51442-1800 | 4,921,753 | 3,822,578 | 3,919,323 | 88,122 | 914,308 |
| Des Moines | | | | | |
| 310 Community 475 NW Hoffman Lane 50313-2247 | 35,541,160 | 26,507,088 | 31,557,338 | 414,499 | 3,569,323 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Capital |
|--|--------------|------------|-------------------|-------------------|------------|
| Des Moines | | | | | |
| A-E Employees 2201 E University Avenue 50317 | 4,186,867 | 2,920,447 | 3,689,855 | 8,392 | 488,620 |
| Armstrong Employees - Local 164 600 E 30th Street 50317 | 5,048,169 | 4,311,335 | 4,496,978 | 20,515 | 530,676 |
| Blue Plans' 636 Grand Avenue - Sta 89 50309-2502 | 6,141,019 | 4,851,843 | 4,980,164 | 21,343 | 1,139,512 |
| Capitol View 1000 E Grand Avenue 50319-0209 | 10,354,592 | 7,360,630 | 8,956,933 | 219,527 | 1,178,132 |
| Des Moines Fire Department 900 Mulberry Street 50309-3614 | 6,871,962 | 4,333,929 | 6,322,206 | 52 | 549,704 |
| Des Moines Mercy 1053 5th Avenue 50314-2603 | 7,729,272 | 5,886,009 | 6,983,912 | 33,373 | 711,987 |
| Des Moines Metro 100 University Avenue 50314-3121 | 24,701,215 | 15,933,435 | 20,834,901 | 368,307 | 3,498,007 |
| Des Moines Police Officers 100 E 2nd St Suite A 50309-4828 | 13,631,788 | 9,388,827 | 11,346,354 | 19,445 | 2,265,989 |
| Des Moines Water Works 2201 Valley Drive 50321-1190 | 1,211,706 | 770,896 | 1,100,032 | 14,239 | 97,435 |
| EdCo Community 609 38th Street 50312-3307 | 28,113,566 | 14,325,309 | 22,913,430 | 208,286 | 4,991,850 |
| EMC 712 Walnut 50309 | 4,135,024 | 2,051,020 | 3,746,437 | 3,391 | 385,196 |
| Equiowa 909 Locust Street 50309-2899 | 2,391,623 | 852,394 | 2,147,837 | 16 | 243,770 |
| Federal Employees 210 Walnut (Fed Bldg) Rm 132 50309 | 10,389,660 | 8,022,688 | 9,379,547 | 30,051 | 980,062 |
| Firestone 2nd Avenue & NW Hoffman Lane 50313 | 3,130,824 | 1,927,509 | 2,552,836 | 25,574 | 552,414 |
| Iowa League Corporate Central 3737 Westown Parkway 50266 | 293,410,277 | 27,379,098 | 245,570,644 | 34,564,700 | 13,274,933 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Capital |
|--|--------------|-------------|-------------------|-------------------|------------|
| Des Moines | | | | | |
| Iowa Postal 303 Euclid Avenue 50313-4349 | 32,108,058 | 23,405,979 | 28,424,729 | 266,856 | 3,416,473 |
| National Travelers Life Employees' 5700 Westown Parkway 50266-8221 | 362,787 | 200,980 | 311,315 | 2,335 | 49,137 |
| Polk County 111 Court Avenue - Adm Bldg 50309 | 2,550,038 | 2,136,292 | 1,958,279 | 4,020 | 587,739 |
| Proffitt's Inc. Northern 701 Walnut 50309 | 5,847,388 | 5,007,660 | 5,172,872 | 19,763 | 654,753 |
| Register & Tribune Employees 715 Locust St - 2nd Floor 50309 | 3,347,187 | 2,376,455 | 2,995,370 | 8,639 | 343,178 |
| State Employees Community 700 E Lyon Street 50309 | 108,172,549 | 71,368,061 | 98,042,828 | 1,749,945 | 8,379,776 |
| The Principal Employees' 711 High Street 50392-5130 | 38,997,755 | 30,307,241 | 33,162,616 | 1,963,716 | 3,871,423 |
| Tradesmen 1400 2nd Avenue 50314 | 15,885,447 | 10,988,330 | 14,510,513 | 35,094 | 1,339,840 |
| United Methodist Minister's Service 1212 Pleasant Ste 106 50309 | 19,500,218 | 12,876,438 | 17,036,150 | 476,673 | 1,987,395 |
| USDA 210 Walnut Street Rm 927 50309-2116 | 3,813,851 | 2,802,288 | 3,401,868 | 266 | 411,717 |
| Dubuque | | | | | |
| Alliant 160 West Tenth Street 52001-4848 | 23,908,806 | 19,255,973 | 20,302,267 | 736,618 | 2,869,921 |
| AY McDonald Employees 2400 Kerper Blvd Suite B40 52001 | 888,727 | 671,304 | 781,551 | 1,080 | 106,096 |
| Bilt-Well 2400 Kerper Blvd Suite B40 52001 | 1,195,882 | 627,919 | 970,673 | 12,120 | 213,089 |
| Circle K 2400 Kerper Blvd Suite B40 52001 | 1,214,094 | 575,536 | 1,025,157 | 12,772 | 176,165 |
| Du Trac Community 3465 Asbury Road 52004-3250 | 175,858,237 | 109,304,942 | 147,595,011 | 4,195,456 | 24,067,770 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Capital |
|---|--------------|-------------|-------------------|-------------------|------------|
| Dubuque | | | | | |
| Dubuque Postal Employees 12972 N Cascade Road 52003 | 3,241,113 | 2,306,519 | 2,970,243 | 7,551 | 263,319 |
| Dubuque Teachers 1890 J F Kennedy Road 52002 | 6,598,010 | 3,462,085 | 5,614,857 | 17,055 | 966,098 |
| Dupaco Community 3299 Hillcrest Rd 52001 | 239,967,865 | 172,376,789 | 181,739,947 | 35,086,832 | 23,141,086 |
| General Drivers 1828 Central Avenue 52001 | 4,524,121 | 1,409,151 | 3,645,092 | 3,563 | 875,466 |
| Health Services 250 Mercy Drive 52001 | 8,755,508 | 6,301,382 | 8,087,470 | 45,536 | 622,502 |
| Holy Ghost Parish 2890 Central Avenue 52001 | 13,021,528 | 1,525,929 | 11,466,839 | 160,360 | 1,394,329 |
| Morrison Employees 2400 Kerper Blvd. 52001 | 1,581,781 | 704,307 | 1,241,067 | 15,096 | 325,618 |
| Upholsterers 1402 White St 52001 | 4,437,456 | 2,188,264 | 3,882,298 | 16,525 | 538,633 |
| Dyersville | | | | | |
| RACOM Community 1314 9th Street SE 52040 | 6,847,940 | 5,327,665 | 6,052,257 | 28,534 | 767,149 |
| Eldora | | | | | |
| ETS W Edgington Avenue 50627 | 874,820 | 724,341 | 770,331 | 2,426 | 102,063 |
| Estherville | | | | | |
| Employees 2714 Central Avenue 51334 | 19,503,784 | 14,201,661 | 15,770,713 | 44,177 | 3,688,894 |
| Iowa Northland 2 North 2nd Street 51334 | 6,093,765 | 2,960,700 | 5,508,305 | 18,674 | 566,786 |
| Fairfield | | | | | |
| Jefferson County Community 2501 W Burlington 52556-2641 | 4,558,907 | 3,375,373 | 4,024,193 | 22,951 | 511,763 |
| Louden Depot 611 W Broadway Avenue 52556-0052 | 1,814,896 | 1,458,307 | 1,583,570 | 1,659 | 229,667 |
| Meritor Employees 1801 W Stone 52556 | 773,259 | 629,160 | 686,121 | 11,110 | 76,028 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Capital |
|---|-----------------|--------------|----------------------|----------------------|------------|
| Fonda | | | | | |
| Fonda Community 426 Main Street 50540 | 75,083 | 37,178 | 62,771 | 0 | 12,312 |
| Fort Dodge | | | | | |
| Citizens Community 2012 1st Avenue South 50501 | 39,513,152 | 33,343,021 | 33,908,336 | 626,476 | 4,978,340 |
| Crouse Employees 13 S 3rd Street 50501-1211 | 1,938,490 | 1,576,579 | 1,665,493 | 58,400 | 214,597 |
| Fort Dodge Family 215 Central Avenue 50501 | 5,139,252 | 3,902,539 | 4,564,667 | 4,516 | 570,069 |
| Frontier 13 S 3rd Street 50501-1211 | 6,849,230 | 4,425,324 | 5,953,350 | 220,409 | 675,471 |
| Gas and Electric Employees 13 S 3rd Street 50501-1211 | 1,305,659 | 565,099 | 1,161,394 | 767 | 143,498 |
| Postal Employees 13 S 3rd Street 50501-1211 | 1,734,401 | 1,136,844 | 1,536,768 | 18,287 | 179,346 |
| Fort Madison | | | | | |
| DuPont Employees 801 35th Street 52627 | 2,241,611 | 1,507,659 | 1,974,187 | 1,181 | 266,243 |
| Sheaffer Employees 301 Avenue H 52627-0314 | 384,149 | 307,575 | 305,198 | 10,755 | 68,196 |
| Harlan | | | | | |
| Town and Country 5th and Court Streets 51537 | 3,300,888 | 2,058,132 | 2,930,285 | 29,126 | 341,477 |
| Hazleton | | | | | |
| Oelwein-Cresco 1471 Bryantsburg Blvd 50641-9640 | 1,236,570 | 679,425 | 1,034,132 | 871 | 201,567 |
| Humboldt | | | | | |
| Power Co-op Employees 1300 N 13th Street 50548-0508 | 9,824,338 | 4,294,473 | 8,923,366 | 2,051 | 898,921 |
| Independence | | | | | |
| MHI-Independence Employees 2277 Iowa Avenue 50644 | 1,278,142 | 879,569 | 1,086,659 | 5,856 | 185,627 |
| Iowa City | | | | | |
| Federal Employees 1901 Broadway Suite 204 52240-7050 | 4,848,922 | 2,128,613 | 4,078,243 | 5,581 | 765,098 |
| University of Iowa Community 500 Iowa Avenue 52240 | 186,634,564 | 160,139,233 | 142,593,928 | 28,038,499 | 16,002,137 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Capital |
|--|-----------------|--------------|----------------------|----------------------|-----------|
| Jesup | | | | | |
| St Athanasius 1255 3rd Street 50648-1170 | 779,959 | 422,366 | 693,723 | 543 | 85,693 |
| Johnston | | | | | |
| Iowa National Guard 7700 NW Beaver Drive Bldg B-75 50131 | 11,356,755 | 9,981,637 | 10,618,925 | 78,494 | 659,336 |
| Kellogg | | | | | |
| Mormon Trail 12371 N 39th Avenue E 50135-8701 | 4,545,868 | 3,451,791 | 4,017,436 | 228,108 | 300,324 |
| Keokuk | | | | | |
| Hawkeye 3972 Main Street Road 52632 | 601,406 | 461,782 | 495,471 | 1,549 | 104,386 |
| KAH 1600 Morgan Street 52632-3456 | 1,650,051 | 1,005,342 | 1,297,727 | 16,634 | 335,690 |
| KCSE 629 Blondeau Street #200 52632-5548 | 1,478,837 | 1,288,101 | 1,335,052 | 828 | 142,957 |
| KEM 13 S 5th Street 52632-5441 | 566,133 | 462,815 | 490,398 | 2,853 | 72,882 |
| LeeCo 410 Johnson Street 52632 | 1,076,704 | 1,009,496 | 928,337 | 1,706 | 146,661 |
| MC Employees 3588 Main Street 52632 | 176,067 | 137,009 | 151,535 | 0 | 24,532 |
| Midwest Employees 365 Carbide Lane 52632 | 394,921 | 277,283 | 314,237 | 1,226 | 79,458 |
| SECU 3200 Main Street 52632 | 2,118,122 | 1,339,521 | 1,831,631 | 2,670 | 283,821 |
| The Hub-Co 310 Bank Street 52632 | 12,755,696 | 10,626,261 | 11,283,413 | 43,851 | 1,428,432 |
| Le Mars | | | | | |
| NW Iowa 1411 Industrial Road SW 51031 | 16,878,445 | 12,779,379 | 14,909,990 | 107,016 | 1,861,439 |
| Lehigh | | | | | |
| Lehigh Valley 117 Main Street 50557 | 1,885,796 | 1,122,559 | 1,778,098 | 103 | 107,595 |
| Leon | | | | | |
| SCICAP 1403 NW Church Street 50144 | 1,639,946 | 673,902 | 1,467,720 | 42,731 | 129,495 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Capital |
|--|--------------|------------|-------------------|-------------------|-----------|
| Marshalltown | | | | | |
| Central Iowa 910 S 12th Avenue 50158-0777 | 43,155,563 | 34,596,984 | 37,891,667 | 125,272 | 5,138,624 |
| Dunham Employees 811 E Main Street 50158 | 907,840 | 525,367 | 680,495 | 9,385 | 217,960 |
| Lennox Employees 1004 E Main Street 50158 | 19,814,090 | 16,014,810 | 17,273,759 | 48,924 | 2,491,407 |
| Marshall Town & County Employees 24 N Center Street 50158 | 532,448 | 335,334 | 470,918 | 5,586 | 55,944 |
| Mason City | | | | | |
| ACE 1028 14th Street SE 50401 | 3,216,644 | 1,461,813 | 2,784,523 | 1,922 | 430,199 |
| AMPI 1305 19th Street SW 50401 | 664,485 | 337,992 | 578,399 | 0 | 86,086 |
| Armour-NIAD Manufacturers Employees 1525 S Monroe Avenue 50401 | 16,287,771 | 13,376,309 | 14,218,053 | 60,300 | 2,009,418 |
| Gas & Electric Employees 22 2nd Street NW 50401 | 2,899,785 | 1,677,450 | 2,287,982 | 26,373 | 585,430 |
| Globe Gazette Employees 201 23rd Street SW 50401 | 113,694 | 88,949 | 82,736 | 4,017 | 26,941 |
| Government Employees 12 North Delaware 50401 | 3,698,122 | 2,071,541 | 3,083,115 | 1,558 | 613,449 |
| Lehigh Employees 702 N Federal Avenue 50401-7022 | 6,742,715 | 5,112,558 | 6,166,111 | 7,517 | 569,087 |
| Mercy-City Family 1341 6th Street SW 50401-4815 | 11,869,194 | 8,640,191 | 10,762,882 | 26,946 | 1,079,366 |
| North Iowa Community 640 South Federal Avenue 50401 | 24,834,416 | 22,305,895 | 22,740,568 | 403,148 | 1,690,700 |
| Northwestern States Cement Employee's 1314 4th Street SW Suite 115 50401 | 1,113,646 | 801,719 | 843,362 | 1,379 | 268,905 |
| Middle Amana | | | | | |
| Amana Employees C/O Amana Refrig Inc Hwy 220 52307 | 7,548,108 | 5,875,829 | 6,846,057 | 68,187 | 633,864 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Capital |
|--|--------------|------------|-------------------|-------------------|-----------|
| Middleton | | | | | |
| Iowa Ordnance Plant Federal PO Box 205 52638 | 2,709,240 | 1,226,699 | 2,295,299 | 8,396 | 405,545 |
| Mount Pleasant | | | | | |
| Henry County 204 S Jefferson Suite 102 52641-2138 | 6,529,676 | 3,742,489 | 6,023,131 | 12,345 | 494,200 |
| MHI 1200 E Washington Street 52641 | 586,565 | 527,125 | 478,749 | 7,102 | 100,714 |
| Muscatine | | | | | |
| Bandag Employees 427 Lake Park Blvd 52761-5452 | 4,825,889 | 2,695,145 | 4,185,380 | 7,730 | 632,779 |
| GPC-KFI-VII 1600 Oregon Street 52761-1475 | 2,908,800 | 1,963,397 | 2,383,142 | 35,930 | 489,728 |
| Hon Industries 159 Colorado Street 52761 | 21,140,588 | 16,767,449 | 19,090,861 | 78,959 | 1,970,768 |
| Newton | | | | | |
| The Verno One Promotion Place 50208-0600 | 916,933 | 298,306 | 641,889 | 241 | 274,803 |
| Tri-County 121 W Third Street N 50208 | 26,767,547 | 15,451,693 | 22,895,219 | 450,660 | 3,421,668 |
| Ottumwa | | | | | |
| Courier Employees 811 Wildwood Drive 52501-2902 | 233,904 | 194,001 | 214,659 | 221 | 19,024 |
| Deere Community Federal 235 Richmond 52501 | 84,688,748 | 60,540,702 | 72,435,811 | 3,816,562 | 8,436,375 |
| HI-TEC 1111 N Jefferson Street 52501 | 2,859,747 | 1,962,872 | 2,647,132 | 15,352 | 197,263 |
| Muni-Employees City Hall 105 E 3rd Street 52501 | 612,490 | 408,428 | 534,527 | 1,176 | 76,787 |
| Ottumwa Railroad Employees 1140 Jefferson Square Ste 202 52501 | 1,821,138 | 1,162,840 | 1,349,702 | 2,244 | 469,192 |
| Ottumwa School Employees 426 McCarroll Drive 52501-1276 | 14,685,530 | 9,034,924 | 13,045,300 | 53,623 | 1,586,607 |
| River Community 644 W 2nd Street 52501 | 5,586,096 | 3,596,205 | 4,980,341 | 18,264 | 587,491 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Capital |
|---|-----------------|--------------|----------------------|----------------------|-----------|
| Shenandoah | | | | | |
| Eaton Employees 1600 Airport Road 51601 | 2,249,594 | 2,191,621 | 1,923,705 | 24,499 | 301,390 |
| Sibley | | | | | |
| Creamery 1020 4th Avenue 51249 | 1,127,533 | 781,734 | 1,039,459 | 0 | 88,074 |
| Sioux City | | | | | |
| Midwest Community 2400 4th Street 51101-2220 | 17,889,483 | 14,163,737 | 16,095,364 | 72,406 | 1,721,713 |
| Sioux City Postal Employees 108 Pearl Street 51101 | 3,501,186 | 1,481,065 | 2,813,669 | 30,298 | 657,219 |
| Sioux Valley 1120 Sixth Street 51102 | 20,518,206 | 8,715,888 | 17,073,955 | 236,424 | 3,207,827 |
| Telco Triad Community 1420 Tri View Avenue 51103-5212 | 43,371,720 | 29,380,890 | 36,421,540 | 833,996 | 6,116,184 |
| The Municipal 103 S Fairmount 51106 | 6,447,475 | 5,055,303 | 5,672,901 | 169,186 | 605,388 |
| Spencer | | | | | |
| Eaton Employees 32nd Avenue W 51301 | 1,830,678 | 1,297,305 | 1,610,913 | 3,087 | 216,678 |
| Truro | | | | | |
| NGPL Employees 2877 332 Street 50257 | 2,087,175 | 753,325 | 1,402,619 | 38,201 | 646,355 |
| Urbandale | | | | | |
| Midwest Grocers 2891 106th Street 50322-3772 | 24,976,492 | 15,729,620 | 21,658,492 | 76,790 | 3,241,210 |
| Polk County Schools Employees 3810 66th Street 50322 | 8,417,657 | 6,188,107 | 7,781,527 | 4,379 | 631,751 |
| Urbandale Municipal Employees 3720 86th Street 50322-4099 | 956,309 | 702,977 | 830,523 | 0 | 125,786 |
| Vail | | | | | |
| Vail & Westside Presbyterian Church 318 Mercer 51465 | 619,572 | 244,149 | 521,162 | 27,163 | 71,247 |
| Washington | | | | | |
| George Washington 100 S Iowa Avenue 52353 | 731,431 | 620,905 | 641,160 | 571 | 89,700 |
| Waterloo | | | | | |
| Allen Hospital Personnel 1825 Logan Avenue 50703-1999 | 4,100,414 | 3,340,218 | 3,610,175 | 15,572 | 474,667 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Capital |
|---|--------------|-------------|-------------------|-------------------|------------|
| Waterloo | | | | | |
| Chicago Central and Commerce 1005 E 4th Street 50703-3932 | 8,182,279 | 3,711,042 | 7,158,735 | 86,682 | 936,862 |
| Covenant 3421 W 9th Street 50702 | 3,726,022 | 2,644,327 | 3,161,556 | 20,348 | 544,118 |
| Heritage 1616 Lafayette Street 50703 | 11,493,864 | 6,766,568 | 10,228,788 | 86,605 | 1,178,471 |
| Iowa Community 320 W 2nd Street 50701 | 35,740,186 | 29,239,026 | 32,402,524 | 191,593 | 3,146,069 |
| John Deere Community 1827 Ansborough Avenue 50701 | 528,112,166 | 343,197,283 | 465,726,535 | 11,677,112 | 50,708,519 |
| Midwest Federal Employees 300 Sycamore Street 50701 | 6,376,854 | 3,142,980 | 5,608,586 | 16,329 | 751,939 |
| Midwest Utilities 1601 University Avenue 50701 | 3,184,649 | 2,223,074 | 2,936,905 | 8,531 | 239,213 |
| Public Employees 624 Franklin Street 50703-5783 | 15,271,499 | 11,268,338 | 13,374,927 | 38,366 | 1,858,206 |
| Swiss Valley Farms 316 W 3rd Street 50701-1413 | 746,704 | 285,511 | 628,340 | 1,578 | 116,786 |
| Warren 2209 Falls Avenue 50701 | 4,119,375 | 3,116,971 | 3,419,907 | 7,840 | 691,628 |
| Waterloo Firemen's 425 E 3rd Street 50703-3511 | 1,569,256 | 1,220,737 | 1,351,488 | 14 | 217,754 |
| Waukon | | | | | |
| Lutheran 34 W Main Street 52172 | 2,122,540 | 1,056,946 | 1,804,986 | 77,972 | 239,582 |
| Waverly | | | | | |
| Bantam Employees 106 12th Street SE 50677-4208 | 2,728,027 | 1,545,684 | 1,919,226 | 3,137 | 805,664 |
| Webster City | | | | | |
| Peoples 310 First Street 50595 | 10,022,496 | 7,069,259 | 7,927,170 | 91,880 | 2,003,446 |
| Webster City Municipal 535 2nd Street 50595 | 383,516 | 323,498 | 259,692 | 0 | 123,824 |

Iowa Credit Unions

| Location, Name of Corporation and Address | Total Assets | Net Loans | Savings/ Deposits | Other Liabilities | Capital |
|--|-----------------|--------------|----------------------|----------------------|-----------|
| West Burlington | | | | | |
| River Bend 801 W Burlington Avenue 52655-1648 | 4,059,210 | 1,857,653 | 3,666,507 | 10,916 | 381,787 |
| Zephyr 207 Broadway Street 52655 | 1,205,165 | 795,977 | 1,043,132 | 9,271 | 152,762 |
| West Des Moines | | | | | |
| Financial Plus 1831 25th Street 50266-1416 | 51,442,179 | 31,497,351 | 46,545,746 | 383,980 | 4,512,453 |
| First Iowa Community 2051 Westown Parkway 50265-1597 | 11,104,412 | 8,284,234 | 10,266,257 | 100,971 | 737,184 |
| GuideOne 1111 Ashworth Road 50265-3538 | 3,871,766 | 2,513,355 | 3,365,265 | 36,946 | 469,555 |
| ISEA 909 9th Street 50265-3613 | 8,852,284 | 7,288,361 | 8,098,287 | 36,609 | 717,388 |

ASSET RANKING OF IOWA STATE CHARTERED CREDIT UNIONS 1999

| Name | Assets | Name | Assets |
|--|---------------|------------------------------------|--------------|
| 1 John Deere Community | \$528,112,166 | 51 Holy Ghost Parish | \$13,021,528 |
| 2 Collins Community | \$280,567,970 | 52 The Hub-Co | \$12,755,696 |
| 3 Dupaco Community | \$239,967,865 | 53 Nishna Valley | \$12,734,823 |
| 4 University of Iowa Community | \$186,634,564 | 54 Alliance | \$12,402,379 |
| 5 Du Trac Community | \$175,858,237 | 55 Mercy-City Family | \$11,869,194 |
| 6 State Employees Community | \$108,172,549 | 56 Cherry-Burrell Employees | \$11,750,833 |
| 7 ISU Community | \$93,038,608 | 57 Heritage* | \$11,493,864 |
| 8 Alcoa Employees & Community | \$74,309,767 | 58 Iowa National Guard | \$11,356,755 |
| 9 Deere Community | \$67,043,138 | 59 First Iowa Community | \$11,104,412 |
| 10 Linn Area | \$62,083,469 | 60 Federal Employees | \$10,389,660 |
| 11 Financial Plus | \$51,442,179 | 61 Capitol View | \$10,354,592 |
| 12 Telco Triad Community | \$43,371,720 | 62 Peoples | \$10,022,496 |
| 13 Central Iowa | \$43,155,563 | 63 Power Co-op Employees | \$9,824,338 |
| 14 First Federal Community | \$41,170,283 | 64 Communications & Catholic | \$9,431,200 |
| 15 Citizens Community | \$39,513,152 | 65 UNI | \$9,365,541 |
| 16 The Principal Employees' | \$38,997,755 | 66 ISEA | \$8,852,284 |
| 17 Iowa Community | \$35,740,186 | 67 Scott Schools | \$8,803,783 |
| 18 310 Community | \$35,541,160 | 68 Health Services | \$8,755,508 |
| 19 The Family | \$35,275,514 | 69 Polk County Schools Employees | \$8,417,657 |
| 20 Cedar Falls Community | \$33,372,148 | 70 Three I | \$8,263,277 |
| 21 Iowa Postal | \$32,108,058 | 71 Chicago Central and Commerce | \$8,182,279 |
| 22 North Star Community | \$31,809,356 | 72 Ralston & Community | \$7,951,371 |
| 23 Best of Iowa Community | \$30,162,236 | 73 Des Moines Mercy | \$7,729,272 |
| 24 EdCo Community | \$28,113,566 | 74 Amana Employees | \$7,548,108 |
| 25 Tri-County | \$26,767,547 | 75 Boone County Community* | \$7,375,564 |
| 26 Midwest Grocers | \$24,976,492 | 76 Davenport Fire Department | \$7,290,096 |
| 27 North Iowa Community | \$24,834,416 | 77 Des Moines Fire Department | \$6,871,962 |
| 28 Des Moines Metro | \$24,701,215 | 78 Frontier | \$6,849,230 |
| 29 1st Gateway | \$24,167,282 | 79 RACOM Community | \$6,847,940 |
| 30 Alliant | \$23,908,806 | 80 Lehigh Employees | \$6,742,715 |
| 31 Clinco Community | \$23,792,052 | 81 CR Square D | \$6,726,721 |
| 32 Hon Industries | \$21,140,588 | 82 Dubuque Teachers | \$6,598,010 |
| 33 Sioux Valley | \$20,518,206 | 83 Henry County | \$6,529,676 |
| 34 Lennox Employees | \$19,814,090 | 84 Chemical | \$6,522,566 |
| 35 Employees | \$19,503,784 | 85 The Municipal | \$6,447,475 |
| 36 United Methodist Minister's Service | \$19,500,218 | 86 United | \$6,431,050 |
| 37 Members1st | \$18,255,184 | 87 Midwest Federal Employees | \$6,376,854 |
| 38 Midwest Community | \$17,889,483 | 88 Blue Plans' | \$6,141,019 |
| 39 River Valley | \$17,820,368 | 89 Iowa Northland | \$6,093,765 |
| 40 Cedarapids Employees | \$17,576,101 | 90 Proffitt's Inc. Northern | \$5,847,388 |
| 41 Casebine | \$17,380,176 | 91 River Community | \$5,586,096 |
| 42 NW Iowa | \$16,878,445 | 92 Fort Dodge Family | \$5,139,252 |
| 43 Armour-NIAD Manufacturers Employees | \$16,287,771 | 93 Teamsters Local #238 | \$5,054,571 |
| 44 Ames City Employees | \$16,192,091 | 94 Armstrong Employees - Local 164 | \$5,048,169 |
| 45 Tradesmen | \$15,885,447 | 95 Quaker Oats | \$4,939,374 |
| 46 Public Employees | \$15,271,499 | 96 Heartland | \$4,921,753 |
| 47 Ottumwa School Employees | \$14,685,530 | 97 Federal Employees | \$4,848,922 |
| 48 Metco | \$14,231,700 | 98 Bandag Employees | \$4,825,889 |
| 49 Des Moines Police Officers | \$13,631,788 | 99 Bluffs UP Employees | \$4,751,129 |
| 50 Family Community | \$13,346,846 | 100 Jefferson County Community | \$4,558,907 |

ASSET RANKING OF IOWA STATE CHARTERED CREDIT UNIONS 1999

| Name | Assets | Name | Assets |
|----------------------------------|-------------|---|---------------|
| 101 Mormon Trail | \$4,545,868 | 151 Waterloo Firemen's | \$1,569,256 |
| 102 General Drivers | \$4,524,121 | 152 KCSE | \$1,478,837 |
| 103 Upholsterers | \$4,437,456 | 153 Burlington Municipal Employees | \$1,466,710 |
| 104 A-E Employees | \$4,186,867 | 154 Gas and Electric Employees | \$1,305,659 |
| 105 EMC | \$4,135,024 | 155 MHI-Independence Employees | \$1,278,142 |
| 106 Warren | \$4,119,375 | 156 Oelwein-Cresco | \$1,236,570 |
| 107 Allen Hospital Personnel | \$4,100,414 | 157 Circle K | \$1,214,094 |
| 108 River Bend | \$4,059,210 | 158 Des Moines Water Works | \$1,211,706 |
| 109 Health Service Employees | \$4,015,975 | 159 Zephyr | \$1,205,165 |
| 110 Industrial Employees | \$3,937,807 | 160 Bilt-Well | \$1,195,882 |
| 111 GuideOne | \$3,871,766 | 161 Creamery | \$1,127,533 |
| 112 USDA | \$3,813,851 | 162 Northwestern States Cement Employee's | \$1,113,646 |
| 113 North Western Employees | \$3,774,333 | 163 International Paper Employees | \$1,081,369 |
| 114 Covenant | \$3,726,022 | 164 LeeCo** | \$1,076,704 |
| 115 Government Employees | \$3,698,122 | 165 Clinton County Postal | \$970,324 |
| 116 Sioux City Postal Employees | \$3,501,186 | 166 Urbandale Municipal Employees | \$956,309 |
| 117 Register & Tribune Employees | \$3,347,187 | 167 The Verno | \$916,933 |
| 118 Town and Country | \$3,300,888 | 168 Dunham Employees | \$907,840 |
| 119 Dubuque Postal Employees | \$3,241,113 | 169 AY McDonald Employees | \$888,727 |
| 120 ACE | \$3,216,644 | 170 ETS | \$874,820 |
| 121 Midwest Utilities | \$3,184,649 | 171 St Athanasius | \$779,959 |
| 122 Firestone | \$3,130,824 | 172 Meritor Employees | \$773,259 |
| 123 Davenport Police Department | \$3,064,051 | 173 Swiss Valley Farms | \$746,704 |
| 124 Consumers | \$2,913,218 | 174 George Washington | \$731,431 |
| 125 GPC-KFI-VII | \$2,908,800 | 175 Eagle Rock | \$682,180 |
| 126 Gas & Electric Employees | \$2,899,785 | 176 AMPI | \$664,485 |
| 127 HI-TEC | \$2,859,747 | 177 Vail & Westside Presbyterian Church | \$619,572 |
| 128 Bantam Employees | \$2,728,027 | 178 Muni-Employees | \$612,490 |
| 129 Waterloo Police | \$2,722,231 | 179 Dapako | \$601,997 |
| 130 Des Moines County Postal | \$2,653,392 | 180 Hawkeye | \$601,406 |
| 131 Polk County | \$2,550,038 | 181 MHI | \$586,565 |
| 132 Equiowa | \$2,391,623 | 182 KEM | \$566,133 |
| 133 CRFD | \$2,348,178 | 183 Marshall Town & County Employees | \$532,448 |
| 134 Eaton Employees | \$2,249,594 | 184 St Ludmila's | \$528,950 |
| 135 DuPont Employees | \$2,241,611 | 185 MA Ford Employees | \$504,297 |
| 136 Lutheran | \$2,122,540 | 186 Von Maur Employees | \$423,001 |
| 137 SECU | \$2,118,122 | 187 Midwest Employees | \$394,921 |
| 138 NGPL Employees | \$2,087,175 | 188 Sheaffer Employees | \$384,149 |
| 139 Cryovac Employees' | \$1,984,713 | 189 Webster City Municipal | \$383,516 |
| 140 Crouse Employees | \$1,938,490 | 190 National Travelers Life Employees' | \$362,787 |
| 141 Lehigh Valley* | \$1,885,796 | 191 Rimoda | \$301,262 |
| 142 Eaton Employees | \$1,830,678 | 192 Courier Employees | \$233,904 |
| 143 Ottumwa Railroad Employees | \$1,821,138 | 193 MC Employees | \$176,067 |
| 144 Loudon Depot | \$1,814,896 | 194 Globe Gazette Employees | \$113,694 |
| 145 Great River Road | \$1,779,595 | 195 FUSA | \$90,428 |
| 146 Postal Employees | \$1,734,401 | 196 Fonda Community | \$75,083 |
| 147 KAH | \$1,650,051 | | |
| 148 SCICAP* | \$1,639,946 | | |
| 149 Ames Postal Employees | \$1,590,170 | | |
| 150 Morrison Employees | \$1,581,781 | Iowa League Corporate Central | \$293,410,277 |

* Denotes those credit unions designated as low income credit unions by the National Credit Union Administration

** Designated as serving predominantly low-income members pursuant to section 533.4, subsection 1