

**2016
Annual Report
of the
Superintendent**

**Division of Credit Unions
Department of Commerce
State of Iowa**

**Published by
The State of Iowa**



TERRY E. BRANSTAD, GOVERNOR
KIM REYNOLDS, LT. GOVERNOR

IOWA DEPARTMENT OF COMMERCE
DIVISION OF CREDIT UNIONS
JOANN JOHNSON, SUPERINTENDENT

THE HONORABLE TERRY E. BRANSTAD
Governor of Iowa
State Capitol
Des Moines, Iowa 50319

Governor Branstad:

In accordance with Iowa Code § 533.114, it is my privilege to submit the annual report on the condition of Iowa's credit unions. The information contained in the 2016 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 U.S. Government agency insuring deposits in all Iowa credit unions. The statement of condition of Iowa's credit unions, included within this Report, represents the 93 state-chartered credit unions whose principal place of business is in this state. Continuing the trend of previous years, Iowa credit unions' financial stability remains strong and demonstrates that credit unions are favorably positioned to serve the financial needs of the citizens of this state. The aggregate net worth of Iowa's natural person state-chartered credit unions remains strong at 10.40% of total assets. This ratio is an important indicator of credit union preparedness to meet and withstand the financial challenges of today and into the foreseeable future.

Iowa credit unions are not-for-profit financial cooperatives with over 1,096,225 member-owners. Membership grew by 36,922 in 2016, indicating credit unions are offering the products and services to meet the borrowing and savings needs of their member-owners. Total assets grew 10.56 %, loans grew 15.92%, and the year ended with a respectable 91.9% loan-to-savings ratio. Credit unions returned 14.1% of total income to their members last year in the form of dividends and interest on savings and deposits, while increasing total equity by 9.4%. These figures indicate Iowa credit unions are continuing to contribute to the financial well-being of their members and improving the economy in their communities. It remains the Division of Credit Union's policy 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,

A handwritten signature in cursive script that reads "JoAnn M. Johnson".

JoAnn M. Johnson
Superintendent of Credit Unions

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Division of Credit Unions Review Board Gubernatorial Appointees

Board Member	City	Term Beginning	Term Ending
Karyn Finn**	Hudson	May 1, 2016	April 30, 2019
Jeffrey L. Hayes	Cherokee	May 1, 2016	April 30, 2019
Scott Zahnle	Ames	May 1, 2016	April 30, 2019
Dave J. Cale	West Des Moines	May 1, 2012	April 30, 2018
Timothy J. Marcsisak	Atlantic	May 1, 2015	April 30, 2018
Becky L. Zemlicka*	Clive	May 1, 2012	April 30, 2018
Janet C. Pepper**	Des Moines	May 1, 2011	April 30, 2017

* Chairperson

** Public Member

Division of Credit Unions Staff

Employee	Title
JoAnn M. Johnson	Superintendent
Sara K. Larkin	Secretary
Janet S. Johnson	Executive Officer and Legal Counsel
Amanda S. Swangel	Information Technology Specialist
Ann E. Mulcahy	Credit Union Examiner Supervisor
Kevin P. Gorman	Senior Credit Union Examiner
Christopher M. Kumpf	Senior Credit Union Examiner
Craig E. Stewart	Senior Credit Union Examiner
Stephen D. Hindman	Credit Union Examiner
Casey Stevens	Credit Union Examiner
Stacey Walker	Credit Union Examiner
Joseph Webb	Credit Union Examiner
Jackson Williams	Credit Union Examiner

Division of Credit Unions Revenue and Expenses 7/1/2015 Through 6/30/2016

REVENUE		
Operating Fees		\$1,667,050
Other		\$10,271
TOTAL REVENUE		\$1,677,321
EXPENSES		
Salaries and Wages		\$1,083,429
FICA, IPERS, Ins.		\$342,341
Subtotal		\$1,425,770
Travel		
In State		\$80,771
Out of State		\$3,740
Subtotal		\$84,511
Office		
Supplies		\$3,244
Postage		\$430
Communications		\$23,228
Building Rent		\$38,223
IT Equipment/Software		\$2,947
Equipment Repairs & Service		\$637
Equipment Purchases		\$0
Organization Dues & Subscriptions		\$32,656
Printing & Advertising Expenses		\$891
Subtotal		\$102,256
Other		
Transfers to Auditor of State		\$7,680
Transfers to Attorney General		\$12,000
Transfers to Office of Chief Information Officer		\$28,963
Transfers to Other Agencies		\$11,011
DAS Indirect Cost Expense		\$4,395
Subtotal		\$64,049
TOTAL EXPENSES		\$1,676,586
Balance Carried Forward*		\$735

* The balance carried forward, which can be positive or negative, is applied to revenue and disbursements during the State's fiscal year of July 1 to June 30, in accordance with Iowa Code Section 533.11. The fees for a fiscal year are based upon the actual operating costs of the Division of Credit Unions for that fiscal year.

Credit Union Name Changes During 2016

Charter #	City	Old Name	New Name
811	Shenandoah	Eaton Employees	HomeTown

Credit Union Mergers and Dissolutions in 2016

Charter #	City	Credit Union
556	Urbandale	Polk County Schools Employees merged with Des Moines Police Officers.
605	Fort Dodge	Frontier Community merged with Peoples.

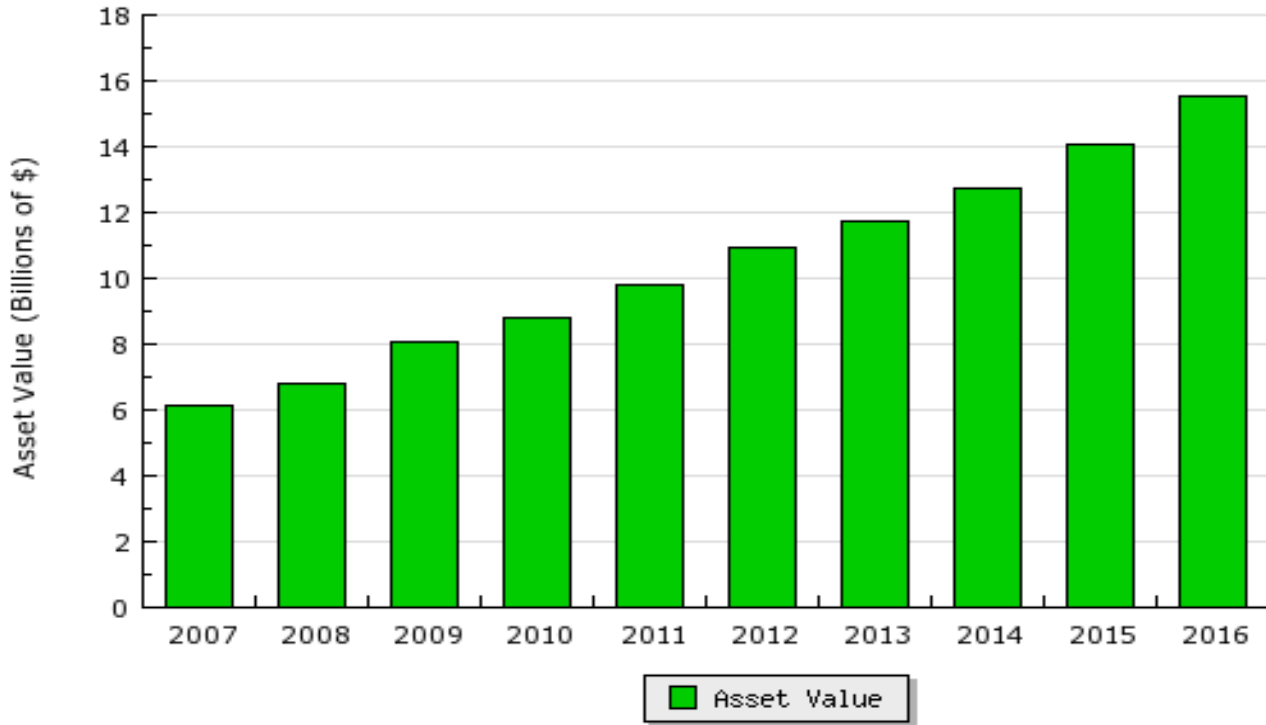
Consolidated Financial Condition of Iowa State Chartered Credit Unions

	12/31/2016	% Change	#\$ Change	12/31/2015
Number of Credit Unions	93	-2.11%	-2	95
Number of Members	1096225	3.49%	36922	1059303
ASSETS				
Total Loans	\$11,907,652,238	15.92%	\$1,635,693,773	\$10,271,958,465
Allowance for Loan Loss	\$79,128,516	8.75%	\$6,369,057	\$72,759,459
Net Loans	\$11,828,523,722	15.98%	\$1,629,324,716	\$10,199,199,006
Loans Held For Sale	\$62,921,364	4.9%	\$2,937,751	\$59,983,613
Cash	\$802,419,059	-11.13%	(\$100,485,110)	\$902,904,169
Investments	\$1,992,027,395	-6.88%	(\$147,154,630)	\$2,139,182,025
Fixed Assets	\$339,201,389	7.8%	\$24,529,516	\$314,671,873
Other Assets	\$374,885,178	20%	\$62,475,847	\$312,409,331
Insurance Fund Deposit	\$112,606,428	8.54%	\$8,862,883	\$103,743,545
TOTAL ASSETS	\$15,516,252,971	10.56%	\$1,481,920,747	\$14,034,332,224
LIABILITIES				
Shares	\$3,715,477,322	8.86%	\$302,292,936	\$3,413,184,386
Share Drafts	\$1,868,973,606	6.78%	\$118,601,369	\$1,750,372,237
Other Shares & Deposits	\$7,371,563,488	10.81%	\$719,359,009	\$6,652,204,479
Total Savings	\$12,956,014,416	9.65%	\$1,140,253,314	\$11,815,761,102
Other Liabilities	\$172,935,606	40.21%	\$49,594,626	\$123,340,980
Notes Payable	\$785,973,257	24.7%	\$155,675,678	\$630,297,579
Legal Reserve	\$481,773,510	13.09%	\$55,780,382	\$425,993,128
Other Reserves	\$178,811,482	2.44%	\$4,257,028	\$174,554,454
Undivided Earnings	\$922,351,319	8.93%	\$75,610,265	\$846,741,054
Unrealized Gains/Losses	(\$3,561,012)	-3.42%	\$126,146	(\$3,687,158)
Other Equity	(\$5,535,328)	22.46%	(\$1,015,237)	(\$4,520,091)
Total Equity	\$1,573,843,790	9.36%	\$134,734,954	\$1,439,108,836
TOTAL LIABILITIES & EQUITY	\$15,516,252,971	10.56%	\$1,481,920,747	\$14,034,332,224
Total Capital	\$1,652,972,306	9.33%	\$141,104,011	\$1,511,868,295

Consolidated Income Statement of Iowa State Chartered Credit Unions

	12/31/2016	% of Income	12/31/2015	% of Income	% Change
INCOME					
Interest on Loans	\$492,362,811	67.69%	\$440,056,968	66.49%	11.89%
Less: Interest Refund	(\$155,876)	-0.02%	(\$106,714)	-0.02%	46.07%
Net Interest Income	\$492,206,935	67.67%	\$439,950,254	66.47%	11.88%
Income Trading Securities	\$0	0%	\$0	0%	0%
Investment Income	\$41,758,985	5.74%	\$44,608,961	6.74%	-6.39%
Fee Income	\$91,415,559	12.57%	\$88,560,616	13.38%	3.22%
Other Operating Income	\$101,973,356	14.02%	\$88,735,825	13.41%	14.92%
TOTAL INCOME	\$727,354,835	100%	\$661,855,656	100%	9.9%
 OPERATING EXPENSE					
Compensation & Benefits	\$226,821,306	31.18%	\$201,177,891	30.4%	12.75%
Travel & Conference	\$4,700,926	0.65%	\$4,624,236	0.7%	1.66%
Office Occupancy	\$27,827,441	3.83%	\$26,083,219	3.94%	6.69%
Office Operations	\$63,863,511	8.78%	\$59,761,337	9.03%	6.86%
Education & Promotional	\$25,794,265	3.55%	\$20,933,691	3.16%	23.22%
Loan Servicing	\$36,806,354	5.06%	\$31,969,924	4.83%	15.13%
Professional Services	\$38,324,553	5.27%	\$37,073,916	5.6%	3.37%
Provision for Loan and Lease Loss	\$44,159,163	6.07%	\$36,184,414	5.47%	22.04%
Member Insurance	\$161,425	0.02%	\$229,424	0.03%	-29.64%
Operating Fee	\$1,690,286	0.23%	\$1,555,377	0.24%	8.67%
Miscellaneous	\$8,013,229	1.1%	\$7,837,718	1.18%	2.24%
TOTAL OPERATING EXPENSE	\$478,162,459	65.74%	\$427,431,147	64.58%	11.87%
 INTEREST EXPENSE					
Dividends on Shares	\$84,937,737	11.68%	\$72,637,724	10.97%	16.93%
Interest on Deposits	\$17,462,308	2.4%	\$13,993,218	2.11%	24.79%
Interest on Borrowed Funds	\$8,298,377	1.14%	\$6,967,469	1.05%	19.1%
TOTAL INTEREST EXPENSE	\$110,698,422	15.22%	\$93,598,411	14.14%	18.27%
Gain/(Loss) Fixed Assets	(\$322,323)	-0.04%	(\$608,910)	-0.09%	-47.07%
Gain/(Loss) Investments	\$2,031,999	0.28%	\$706,920	0.11%	187.44%
NCUSIF Restablization Expense	\$0	0%	\$0	0%	0%
Non-Operating Income	(\$3,846,933)	-0.53%	\$1,596,738	0.24%	-340.92%
Net Income Before Required Reserve Transfers	\$136,364,941	18.75%	\$142,520,846	21.53%	-4.32%
Required Reserve Transfer	\$50,230,446	6.91%	\$41,200,669	6.23%	21.92%
NET INCOME	\$86,134,495	11.84%	\$101,320,177	15.31%	-14.99%

Asset Growth

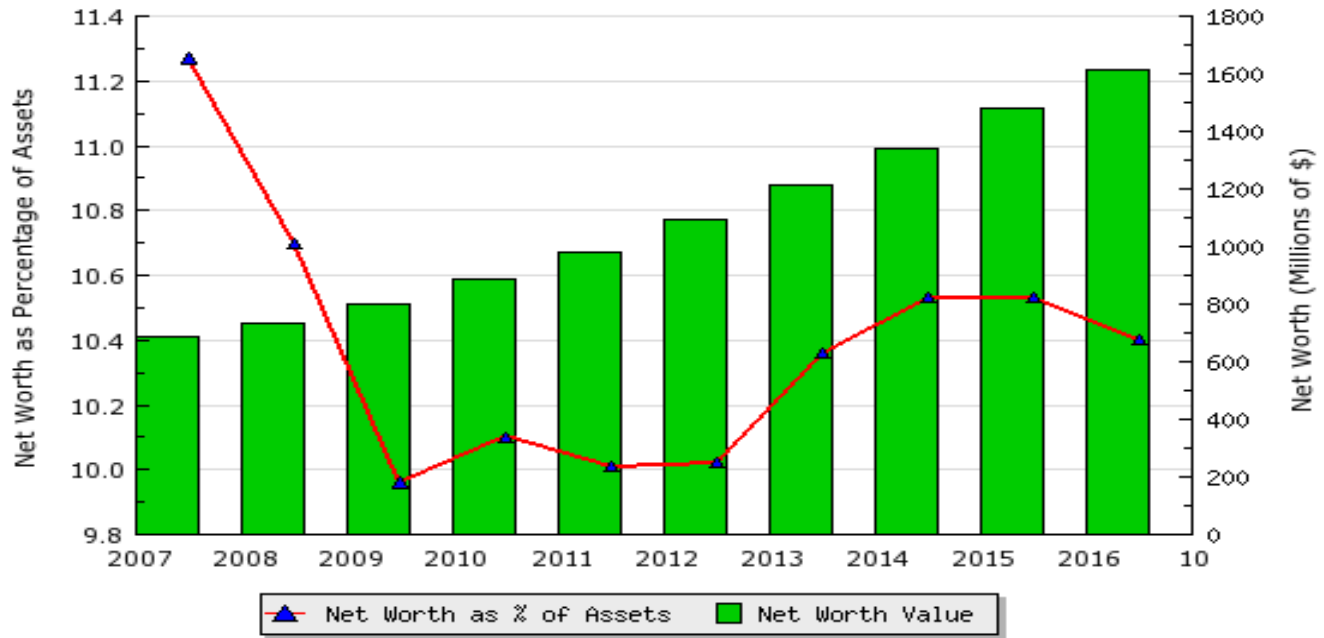


Iowa's 93 state chartered credit unions reported total assets of \$15.52 billion at the close of December 31, 2016. As the graph illustrates, assets in Iowa's state chartered natural person credit unions have grown steadily for ten years. This indicates that Iowa's credit unions continue to prosper and serve their members.

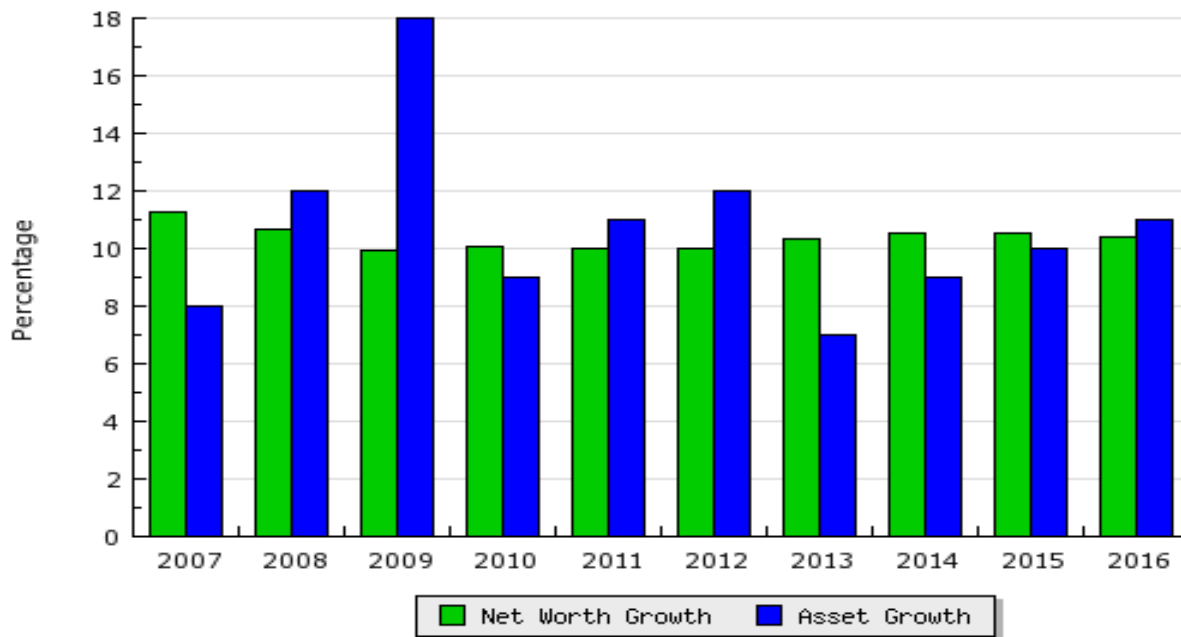
Number of Credit Unions

Year	Beginning	Approved	Cancelled	Ending
2016	95	0	2	93
2015	106	0	11	95
2014	114	0	8	106
2013	120	0	6	114
2012	129	0	9	120
2011	133	0	4	129
2010	136	0	3	133
2009	139	0	3	136
2008	142	0	3	139
2007	149	0	7	142

Net Worth



Net Worth Growth vs. Asset Growth



Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Ames							
Greater Iowa	1509 Baltimore Drive	\$402,500,412	\$310,737,450	\$348,304,956	\$18,350,798	\$35,423,703	\$420,955
River Valley	2811 E 13th Street	\$59,945,256	\$34,217,265	\$52,989,771	\$128,102	\$6,827,383	\$0
Atlantic							
Nishna Valley	200 Maple Street	\$32,959,229	\$15,940,484	\$30,232,810	\$170,196	\$2,556,223	\$0
Bettendorf							
Ascentra	1710 Grant Street	\$394,426,524	\$285,642,179	\$314,124,619	\$40,686,450	\$39,922,756	(\$73,401)
Burlington							
Burlington Municipal Employees	418 Valley Street	\$5,447,040	\$3,290,653	\$4,926,455	\$19,403	\$501,182	\$0
Casebine Community	485 West Burlington Avenue	\$34,147,606	\$14,988,031	\$27,300,332	\$1,755,421	\$5,095,534	(\$3,681)
Des Moines County Postal	300 N Main Room 217	\$2,418,762	\$1,528,716	\$1,943,013	\$2,214	\$473,535	\$0
Camanche							
1st Gateway	Highway 67 N	\$132,957,544	\$107,401,896	\$108,183,688	\$10,906,447	\$13,867,409	\$0
Cedar Falls							
Cedar Falls Community	123 W 4th Street	\$107,763,072	\$75,648,040	\$91,283,903	\$882,132	\$16,575,985	(\$978,948)
UNI	802 W 29th Street	\$21,225,020	\$7,228,677	\$18,210,334	\$46,346	\$2,795,123	\$0
Cedar Rapids							
Collins Community	1150 42nd Street NE	\$1,079,265,954	\$829,340,923	\$902,869,078	\$86,632,958	\$93,735,967	(\$3,972,049)
Linn Area	3015 Blairs Ferry Road NE	\$412,515,554	\$331,481,544	\$316,469,590	\$60,935,015	\$35,488,870	(\$377,921)
Metco	115 8th Avenue SW	\$31,221,453	\$20,419,114	\$27,140,181	\$529,487	\$3,551,785	\$0
Quaker Oats	3535 Center Point Road NE	\$8,339,278	\$5,988,391	\$6,992,695	\$48,152	\$1,298,431	\$0
St Ludmila's	2107 J Street SW	\$379,374	\$239,254	\$268,578	\$1,403	\$109,393	\$0
Teamsters Local #238	5050 J Street SW	\$8,604,553	\$3,108,163	\$7,634,492	\$55,907	\$914,154	\$0
Centerville							
Industrial Employees	1513 S 18th Street	\$8,667,626	\$4,104,854	\$7,340,494	\$20,401	\$1,306,731	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Charles City							
Family Community	1211 N Grand Avenue	\$18,463,238	\$7,623,295	\$16,119,616	\$74,649	\$2,268,973	\$0
Cherokee							
North Star Community	1030 S Second Street	\$83,646,427	\$46,702,989	\$74,191,905	\$362,851	\$8,987,189	\$104,482
Clinton							
Aegis	1200 North 2nd Street	\$13,332,151	\$12,335,421	\$11,459,723	\$187,770	\$1,684,658	\$0
Council Bluffs							
North Western Employees	1411 W Broadway	\$7,412,129	\$4,043,868	\$5,972,888	\$8,124	\$1,431,117	\$0
United	1900 W Broadway	\$16,183,979	\$5,263,493	\$14,596,745	\$13,823	\$1,573,411	\$0
Davenport							
Bent River Community	709 E. 46th Street	\$19,704,909	\$11,971,225	\$15,977,763	\$1,100,567	\$2,626,579	\$0
Davenport Police Department	227 W 4th Street	\$4,265,446	\$1,599,604	\$3,688,703	\$10,455	\$566,288	\$0
MA Ford Employees	7737 NW Blvd	\$1,689,855	\$595,515	\$1,474,579	\$0	\$215,276	\$0
The Family	1530 W 53rd Street	\$149,634,592	\$84,397,100	\$129,985,714	\$717,127	\$18,956,986	(\$25,235)
Denison							
Consumers	1404 Broadway	\$6,606,108	\$3,337,605	\$5,695,970	\$24,536	\$885,602	\$0
Des Moines							
Affinity	475 NW Hoffman Lane	\$95,869,416	\$78,577,660	\$83,834,738	\$2,556,576	\$9,409,836	\$68,266
Capitol View	1000 E Grand Avenue	\$33,354,948	\$21,504,535	\$28,122,503	\$136,566	\$5,095,879	\$0
Cornerstone Community	414 61st Street	\$22,712,703	\$14,058,116	\$20,222,559	\$166,972	\$2,319,037	\$4,135
Des Moines Fire Department	1330 Mulberry Street	\$4,757,433	\$3,550,311	\$3,930,154	\$0	\$827,279	\$0
Des Moines Metro	100 University Avenue	\$51,140,747	\$24,753,239	\$44,407,555	\$461,328	\$6,271,864	\$0
Des Moines Police Officers	423 E Court Ave	\$65,084,365	\$42,067,006	\$55,234,812	\$552,066	\$9,297,487	\$0
Des Moines Water Works	2201 George Flagg Parkway	\$1,539,852	\$1,040,579	\$1,350,542	\$5,426	\$183,884	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Des Moines continued...							
EMC	712 Walnut	\$8,084,974	\$2,590,917	\$7,337,919	\$11,267	\$735,788	\$0
Polk County	111 Court Avenue - Adm Bldg	\$5,291,732	\$3,892,983	\$4,454,218	(\$3,218)	\$840,732	\$0
Premier	800 9th Street	\$173,511,678	\$135,002,605	\$152,661,525	\$3,641,111	\$17,209,042	\$0
Tradesmen Community	1400 2nd Avenue	\$52,408,649	\$27,052,483	\$44,894,894	\$240,067	\$7,271,702	\$1,986
Village	601 E Court	\$12,532,193	\$8,564,866	\$10,829,605	\$66,955	\$1,635,633	\$0
Dubuque							
Alliant	1200 Associates Drive, Suite 102	\$116,949,844	\$84,972,957	\$103,091,921	\$936,021	\$12,921,902	\$0
Du Trac Community	3465 Asbury Road	\$657,746,307	\$461,936,584	\$568,401,481	\$13,020,898	\$78,747,499	(\$2,423,571)
Dubuque Postal Employees	1155 Loras Blvd	\$4,236,289	\$861,426	\$3,715,923	\$15,819	\$504,547	\$0
Dupaco Community	3999 Pennsylvania Ave.	\$1,515,034,790	\$889,723,689	\$1,219,008,588	\$81,757,850	\$216,670,515	(\$811,000)
Holy Ghost Parish	66 W. 32nd St.	\$27,971,937	\$335,721	\$24,786,168	\$107,410	\$3,078,359	\$0
IntegrUS	1200 Associates Drive, Suite 101	\$25,370,875	\$21,537,845	\$22,190,826	\$1,051,270	\$2,128,779	\$0
Morrison Employees	66 W. 32nd Street	\$1,484,460	\$193,129	\$979,441	\$611	\$504,408	\$0
Eldora							
ETS	3211 W Edgington Avenue	\$2,701,103	\$778,615	\$2,292,862	\$3,343	\$404,898	\$0
Estherville							
Employees	2714 Central Avenue	\$89,808,852	\$46,373,761	\$69,538,510	\$2,125,722	\$18,144,620	\$0
Fort Dodge							
Citizens Community	2012 1st Avenue South	\$190,790,936	\$139,367,151	\$160,590,236	\$2,767,319	\$27,433,381	\$0
Fort Dodge Family	407 2nd Avenue S	\$28,510,265	\$14,370,765	\$24,973,088	\$208,822	\$3,328,355	\$0
Fort Madison							
DuPont Employees	801 35th Street	\$3,629,147	\$2,469,509	\$3,010,603	\$2,484	\$616,060	\$0
Harlan							
Town and Country	1414 Chatburn Ave	\$21,956,540	\$18,794,142	\$18,051,330	\$1,619,889	\$2,285,321	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Humboldt							
Power Co-op Employees	1208 N 13th Street	\$31,721,587	\$14,038,364	\$26,352,856	\$37,334	\$5,331,397	\$0
Jesup							
St Athanasius	1255 3rd Street	\$667,732	\$620,037	\$566,005	\$526	\$101,201	\$0
Johnston							
Community Choice	6163 NW 86th Street, Suite 105	\$458,261,123	\$352,674,910	\$406,983,664	\$4,966,321	\$46,423,706	(\$112,568)
Keokuk							
KAH	1600 Morgan Street	\$1,718,709	\$658,613	\$1,187,514	\$7,086	\$524,109	\$0
LeeCo	123 Boulevard Road, Ste. 5	\$3,942,846	\$1,951,574	\$3,222,927	\$2,472	\$717,447	\$0
SECU	3200 Main Street	\$2,110,880	\$798,659	\$1,641,678	\$4,367	\$464,835	\$0
The Hub-Co	310 Bank Street	\$18,082,711	\$7,992,173	\$16,166,055	\$50,974	\$1,865,682	\$0
Le Mars							
NW IOWA	1411 Industrial Road SW	\$45,486,815	\$28,638,916	\$40,290,250	\$18,332	\$5,178,233	\$0
Marshalltown							
Lennox Employees	1004 E Main Street	\$38,726,873	\$22,060,075	\$33,136,893	\$60,462	\$5,529,518	\$0
Members 1st Community	910 S 12th Avenue	\$156,447,289	\$85,949,947	\$139,586,665	\$1,107,135	\$15,753,489	\$0
Mason City							
ACE	1028 14th Street SE	\$9,714,770	\$1,746,031	\$8,599,085	\$4,039	\$1,111,646	\$0
CENT	1341 6th Street SW	\$43,899,029	\$34,156,377	\$36,549,521	\$212,743	\$7,134,882	\$1,883
Gas & Electric Employees	1602 S Monroe Ave, Suite 1	\$5,392,942	\$2,793,625	\$3,750,617	\$0	\$1,642,325	\$0
Iowa Heartland	1602 S Monroe Avenue	\$23,583,619	\$12,512,091	\$19,243,854	\$56,954	\$4,282,811	\$0
North Iowa Community	P.O. Box 1248	\$63,153,795	\$52,590,589	\$54,828,053	\$1,664,084	\$6,661,658	\$0
Mount Pleasant							
5 Star Community	P.O. Box 28	\$29,610,774	\$20,699,283	\$26,582,000	\$128,381	\$2,992,666	(\$92,273)

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Muscatine							
Members Community	159 Colorado Street	\$56,010,402	\$39,502,781	\$48,559,270	\$2,200,073	\$5,244,106	\$6,953
Newton							
Advantage	121 W Third Street N	\$67,151,477	\$33,932,472	\$55,858,873	\$918,566	\$10,374,038	\$0
North Liberty							
University of Iowa Community	2355 Landon Road	\$3,902,291,719	\$3,526,645,787	\$3,030,077,635	\$548,344,919	\$325,699,312	\$504,357
Ottumwa							
Community 1st	235 Richmond Avenue	\$580,149,412	\$505,018,449	\$508,514,554	\$19,428,133	\$52,206,725	\$0
Meridian	1206 N. Jefferson	\$28,505,032	\$10,736,371	\$24,338,372	\$48,526	\$4,151,871	(\$33,737)
Muni-Employees	City Hall 105 E 3rd Street	\$698,516	\$566,248	\$597,758	\$4,914	\$95,844	\$0
River Community	644 W 2nd Street	\$16,101,517	\$10,300,856	\$13,524,094	\$92,342	\$2,485,452	(\$371)
Shenandoah							
HomeTown	301 Maple Street #3	\$2,444,192	\$1,680,119	\$1,833,255	\$16,752	\$594,185	\$0
Sioux City							
Midwest Community	1909 Old South Palmetto	\$28,714,999	\$8,441,885	\$26,147,262	\$148,239	\$2,419,498	\$0
Sioux Valley Community	1120 Sixth Street	\$28,217,596	\$14,540,933	\$23,780,432	\$191,978	\$4,245,186	\$0
Telco Triad Community	1420 Tri View Avenue	\$85,062,616	\$51,809,666	\$74,775,585	\$320,486	\$10,736,973	(\$770,428)
The Municipal	103 S Fairmount	\$15,947,376	\$7,441,296	\$14,418,164	\$29,583	\$1,499,629	\$0
Spencer							
Eaton Employees	803 32nd Avenue W	\$2,553,784	\$1,829,122	\$2,295,719	\$12,694	\$245,371	\$0
St. Charles							
NGPL Employees	510 West Carpenter	\$3,154,388	\$345,125	\$2,357,805	\$17,081	\$778,138	\$1,364
Urbandale							
Midland	2891 106th Street	\$50,883,193	\$33,440,610	\$43,927,791	\$257,706	\$6,697,696	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Waterloo							
Allen Hospital Personnel	1825 Logan Avenue	\$5,675,847	\$4,049,306	\$4,634,872	\$22,944	\$1,018,031	\$0
Chicago Central and Commerce	1005 E 4th Street	\$6,532,897	\$2,338,464	\$4,994,150	\$103,873	\$1,434,874	\$0
Public Employees	624 Franklin Street	\$27,173,387	\$15,482,231	\$23,169,183	\$20,228	\$3,983,976	\$0
Veridian	1827 Ansborough Avenue	\$3,101,782,638	\$2,509,108,057	\$2,747,342,624	\$40,380,704	\$314,222,998	(\$163,688)
Warren	2022 Falls Avenue	\$4,264,245	\$1,262,275	\$3,248,133	\$4,142	\$1,011,970	\$0
Waterloo Firemen's	425 E 3rd Street	\$1,868,097	\$1,576,527	\$1,612,404	\$732	\$254,961	\$0
Webster City							
Peoples	310 First Street	\$50,141,000	\$30,011,782	\$42,797,926	\$236,994	\$7,106,080	\$0
Webster City Municipal	730 2nd Street	\$454,250	\$119,246	\$297,120	\$0	\$157,130	\$0
West Des Moines							
Financial Plus	1831 25th Street	\$167,367,659	\$70,519,133	\$148,338,840	\$1,071,775	\$18,104,540	(\$147,496)
First Class Community	2051 Westown Parkway	\$74,382,112	\$34,397,374	\$66,594,362	\$1,590,961	\$6,421,143	(\$224,354)

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
1	University of Iowa Community *	\$3,902,291,719
2	Veridian *	\$3,101,782,638
3	Dupaco Community *	\$1,515,034,790
4	Collins Community	\$1,079,265,954
5	Du Trac Community	\$657,746,307
6	Community 1st *	\$580,149,412
7	Community Choice	\$458,261,123
8	Linn Area	\$412,515,554
9	Greater Iowa *	\$402,500,412
10	Ascentra	\$394,426,524
11	Citizens Community	\$190,790,936
12	Premier	\$173,511,678
13	Financial Plus	\$167,367,659
14	Members 1st Community	\$156,447,289
15	The Family	\$149,634,592
16	1st Gateway	\$132,957,544
17	Alliant	\$116,949,844
18	Cedar Falls Community *	\$107,763,072
19	Affinity	\$95,869,416
20	Employees	\$89,808,852
21	Telco Triad Community *	\$85,062,616
22	North Star Community	\$83,646,427
23	First Class Community	\$74,382,112
24	Advantage	\$67,151,477
25	Des Moines Police Officers	\$65,084,365
26	North Iowa Community	\$63,153,795
27	River Valley	\$59,945,256
28	Members Community	\$56,010,402
29	Tradesmen Community	\$52,408,649
30	Des Moines Metro *	\$51,140,747
31	Midland	\$50,883,193
32	Peoples	\$50,141,000
33	NW IOWA	\$45,486,815
34	CENT	\$43,899,029
35	Lennox Employees	\$38,726,873
36	Casebine Community	\$34,147,606
37	Capitol View	\$33,354,948
38	Nishna Valley	\$32,959,229
39	Power Co-op Employees	\$31,721,587
40	Metco	\$31,221,453
41	5 Star Community	\$29,610,774
42	Midwest Community	\$28,714,999

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
43	Fort Dodge Family	\$28,510,265
44	Meridian	\$28,505,032
45	Sioux Valley Community *	\$28,217,596
46	Holy Ghost Parish	\$27,971,937
47	Public Employees	\$27,173,387
48	IntegrUS *	\$25,370,875
49	Iowa Heartland	\$23,583,619
50	Cornerstone Community	\$22,712,703
51	Town and Country	\$21,956,540
52	UNI *	\$21,225,020
53	Bent River Community	\$19,704,909
54	Family Community	\$18,463,238
55	The Hub-Co *	\$18,082,711
56	United	\$16,183,979
57	River Community *	\$16,101,517
58	The Municipal	\$15,947,376
59	Aegis	\$13,332,151
60	Village	\$12,532,193
61	ACE	\$9,714,770
62	Industrial Employees	\$8,667,626
63	Teamsters Local #238	\$8,604,553
64	Quaker Oats	\$8,339,278
65	EMC	\$8,084,974
66	North Western Employees *	\$7,412,129
67	Consumers	\$6,606,108
68	Chicago Central and Commerce *	\$6,532,897
69	Allen Hospital Personnel	\$5,675,847
70	Burlington Municipal Employees	\$5,447,040
71	Gas & Electric Employees	\$5,392,942
72	Polk County	\$5,291,732
73	Des Moines Fire Department	\$4,757,433
74	Davenport Police Department	\$4,265,446
75	Warren	\$4,264,245
76	Dubuque Postal Employees	\$4,236,289
77	LeeCo	\$3,942,846
78	DuPont Employees	\$3,629,147
79	NGPL Employees	\$3,154,388
80	ETS	\$2,701,103
81	Eaton Employees	\$2,553,784
82	HomeTown	\$2,444,192
83	Des Moines County Postal	\$2,418,762
84	SECU	\$2,110,880

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
85	Waterloo Firemen's	\$1,868,097
86	KAH	\$1,718,709
87	MA Ford Employees	\$1,689,855
88	Des Moines Water Works	\$1,539,852
89	Morrison Employees	\$1,484,460
90	Muni-Employees	\$698,516
91	St Athanasius	\$667,732
92	Webster City Municipal	\$454,250
93	St Ludmila's	\$379,374

* Denotes those credit unions designated as low-income credit unions.