

**2017
Annual Report
of the
Superintendent**

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

**Published by
The State of Iowa**



KIM REYNOLDS, GOVERNOR
ADAM GREGG, LT. GOVERNOR

IOWA DEPARTMENT OF COMMERCE
DIVISION OF CREDIT UNIONS
KATIE AVERILL, SUPERINTENDENT

THE HONORABLE KIM REYNOLDS
Governor of Iowa
State Capitol
Des Moines, Iowa 50319

Governor Reynolds:

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 2017 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 89 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 10.43% 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 1.1 million member-owners. Membership grew by 43,566 in 2017, indicating credit unions are offering the products and services to meet the borrowing and savings needs of their member-owners. Total assets grew 10.23%, loans grew 15.22%, and the year ended with a respectable 80.2% 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 11.74%. 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 black ink, appearing to read "Katherine E Averill".

Katherine E Averill
Superintendent of Credit Unions

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Division of Credit Unions Review Board Gubernatorial Appointees

Board Member	City	Term Beginning	Term Ending
Janet C. Pepper **	Des Moines	May 1, 2017	April 30, 2020
Karyn Finn **		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

* Chairperson

** Public Member

Division of Credit Unions Staff

Employee	Title
Katie Averill	Superintendent
Sara K. Larkin	Secretary
Vacant	Executive Officer and Legal Counsel
Amanda S. Swangel	Information Technology Specialist
Kevin P. Gorman	Credit Union Examiner Supervisor
Stephen D. Hindman	Senior Credit Union Examiner
Christopher M. Kumpf	Senior Credit Union Examiner
Craig E. Stewart	Senior Credit Union Examiner
Justin Alliss	Credit Union Examiner
Christian Gustafson	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 7/1/2016 Through 6/30/2017

REVENUE		
Operating Fees		\$1,620,005
Other		\$9,675
TOTAL REVENUE		\$1,629,680
EXPENSES		
Salaries and Wages		\$1,059,536
FICA, IPERS, Ins.		\$342,892
Subtotal		\$1,402,428
Travel		
In State		\$76,163
Out of State		\$10,487
Subtotal		\$86,650
Office		
Supplies		\$3,699
Postage		\$402
Communications		\$20,278
Building Rent		\$37,085
IT Equipment/Software		\$1,208
Equipment Repairs & Service		\$653
Equipment Purchases		\$0
Organization Dues & Subscriptions		\$17,774
Printing & Advertising Expenses		\$200
Subtotal		\$81,297
Other		
Transfers to Auditor of State		\$7,889
Transfers to Attorney General		\$12,000
Transfers to Office of Chief Information Officer		\$23,938
Transfers to Other Agencies		\$10,472
DAS Indirect Cost Expense		\$4,251
Subtotal		\$58,550
TOTAL EXPENSES		\$1,628,925
Balance Carried Forward*		\$755

* 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 2017

Charter #	City	Old Name	New Name
69	Des Moines	Des Moines Police Officers	Serve Credit Union

Credit Union Mergers and Dissolutions in 2017

Charter #	City	Credit Union
162	Dubuque	IntegrUS merged with Vibrant.
235	Des Moines	EMC merged with Community Choice.
321	Webster City	Webster City Municipal merged with Peoples.
806	Spencer	Eaton Employees merged with First Federal.

Consolidated Financial Condition of Iowa State Chartered Credit Unions

	12/31/2017	% Change	#\$ Change	12/31/2016
Number of Credit Unions	89	-4.3%	-4	93
Number of Members	1139791	3.97%	43566	1096225

ASSETS

Total Loans	\$13,719,439,656	15.22%	\$1,811,801,707	\$11,907,637,949
Allowance for Loan Loss	\$90,048,729	13.8%	\$10,920,213	\$79,128,516
Net Loans	\$13,629,390,927	15.22%	\$1,800,881,494	\$11,828,509,433
Loans Held For Sale	\$63,021,843	0.16%	\$100,479	\$62,921,364
Cash	\$721,627,982	-10.07%	(\$80,791,077)	\$802,419,059
Investments	\$1,787,659,680	-10.26%	(\$204,367,715)	\$1,992,027,395
Fixed Assets	\$356,402,143	5.07%	\$17,200,754	\$339,201,389
Other Assets	\$422,965,228	12.1%	\$45,662,466	\$377,302,762
Insurance Fund Deposit	\$122,439,630	8.73%	\$9,833,202	\$112,606,428
TOTAL ASSETS	\$17,106,847,333	10.23%	\$1,588,191,067	\$15,518,656,266

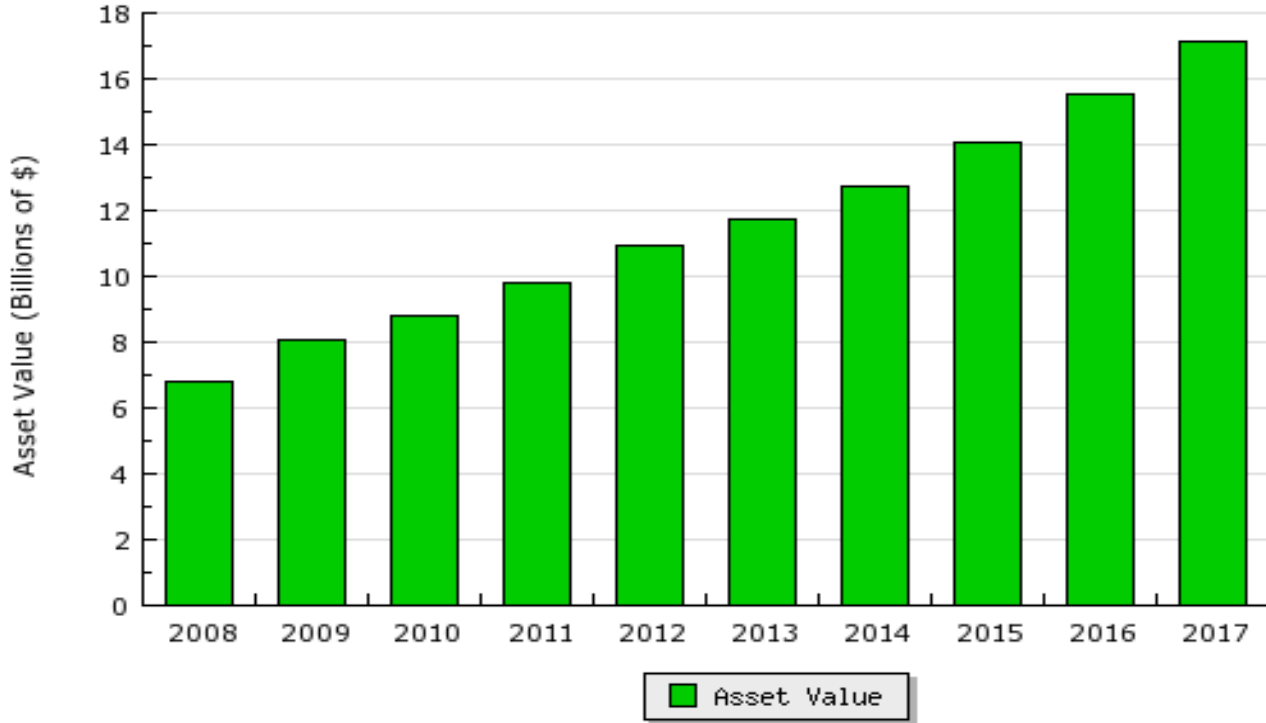
LIABILITIES

Shares	\$3,915,593,444	5.39%	\$200,116,122	\$3,715,477,322
Share Drafts	\$2,064,667,410	10.47%	\$195,693,804	\$1,868,973,606
Other Shares & Deposits	\$8,105,007,305	9.95%	\$733,443,817	\$7,371,563,488
Total Savings	\$14,085,268,159	8.72%	\$1,129,253,743	\$12,956,014,416
Other Liabilities	\$187,268,056	5.68%	\$10,065,585	\$177,202,471
Notes Payable	\$1,048,376,891	33.39%	\$262,403,634	\$785,973,257
Legal Reserve	\$544,392,005	13%	\$62,618,495	\$481,773,510
Other Reserves	\$181,255,242	1.37%	\$2,443,760	\$178,811,482
Undivided Earnings	\$1,030,028,414	11.89%	\$109,459,943	\$920,568,471
Unrealized Gains/Losses	\$3,357,523	-194.29%	\$6,918,535	(\$3,561,012)
Other Equity	(\$3,426,628)	-38.99%	\$2,189,422	(\$5,616,050)
Total Equity	\$1,756,455,915	11.74%	\$184,475,695	\$1,571,980,220
TOTAL LIABILITIES & EQUITY	\$17,106,847,333	10.23%	\$1,588,191,067	\$15,518,656,266
Total Capital	\$1,846,504,644	11.83%	\$195,395,908	\$1,651,108,736

Consolidated Income Statement of Iowa State Chartered Credit Unions

	12/31/2017	% of Income	12/31/2016	% of Income	% Change
INCOME					
Interest on Loans	\$569,361,813	68.54%	\$492,362,811	67.57%	15.64%
Less: Interest Refund	(\$268,180)	-0.03%	(\$155,876)	-0.02%	72.05%
Net Interest Income	\$569,093,633	68.51%	\$492,206,935	67.55%	15.62%
Income Trading Securities	\$0	0%	\$0	0%	0%
Investment Income	\$48,512,790	5.84%	\$41,758,985	5.73%	16.17%
Fee Income	\$100,665,966	12.12%	\$91,415,559	12.55%	10.12%
Other Operating Income	\$112,446,878	13.54%	\$103,273,356	14.17%	8.88%
TOTAL INCOME	\$830,719,267	100%	\$728,654,835	100%	14.01%
 OPERATING EXPENSE					
Compensation & Benefits	\$241,742,780	29.1%	\$226,821,306	31.13%	6.58%
Travel & Conference	\$4,938,549	0.59%	\$4,700,926	0.65%	5.05%
Office Occupancy	\$30,704,531	3.7%	\$27,827,441	3.82%	10.34%
Office Operations	\$67,322,814	8.1%	\$63,863,511	8.76%	5.42%
Education & Promotional	\$29,211,040	3.52%	\$25,801,082	3.54%	13.22%
Loan Servicing	\$38,538,091	4.64%	\$36,806,354	5.05%	4.7%
Professional Services	\$43,825,982	5.28%	\$41,186,990	5.65%	6.41%
Provision for Loan and Lease Loss	\$57,733,702	6.95%	\$44,159,163	6.06%	30.74%
Member Insurance	\$179,699	0.02%	\$161,425	0.02%	11.32%
Operating Fee	\$1,840,152	0.22%	\$1,690,286	0.23%	8.87%
Miscellaneous	\$8,225,671	0.99%	\$8,038,518	1.1%	2.33%
TOTAL OPERATING EXPENSE	\$524,263,011	63.11%	\$481,057,002	66.02%	8.98%
 INTEREST EXPENSE					
Dividends on Shares	\$97,287,560	11.71%	\$84,937,737	11.66%	14.54%
Interest on Deposits	\$19,782,411	2.38%	\$17,462,308	2.4%	13.29%
Interest on Borrowed Funds	\$13,749,687	1.66%	\$8,298,377	1.14%	65.69%
TOTAL INTEREST EXPENSE	\$130,819,658	15.75%	\$110,698,422	15.19%	18.18%
Gain/(Loss) Fixed Assets	(\$485,456)	-0.06%	(\$322,323)	-0.04%	50.61%
Gain/(Loss) Investments	\$2,737,984	0.33%	\$2,031,999	0.28%	34.74%
NCUSIF Restablization Expense	\$0	0%	\$0	0%	0%
Non-Operating Income	\$1,886,456	0.23%	(\$3,846,933)	-0.53%	-149.04%
Net Income Before Required Reserve Transfers	\$179,775,582	21.64%	\$134,770,398	18.5%	33.39%
Required Reserve Transfer	\$60,483,261	7.28%	\$50,230,446	6.89%	20.41%
NET INCOME	\$119,292,321	14.36%	\$84,539,952	11.6%	41.11%

Asset Growth

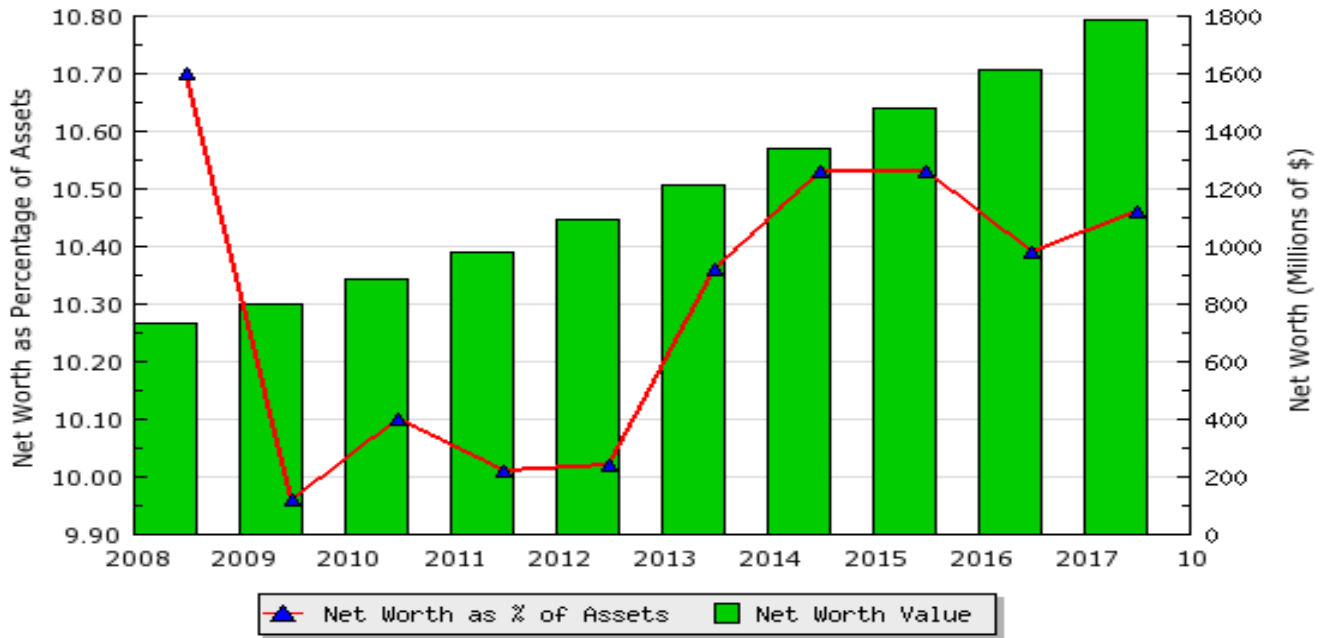


Iowa's 89 state chartered credit unions reported total assets of \$17.11 billion at the close of December 31, 2017. As the graph illustrates, assets in Iowa's state chartered natural person credit unions have grown steadily for ten years. This indicates that Iowa's credit unions continue to prosper and serve their members.

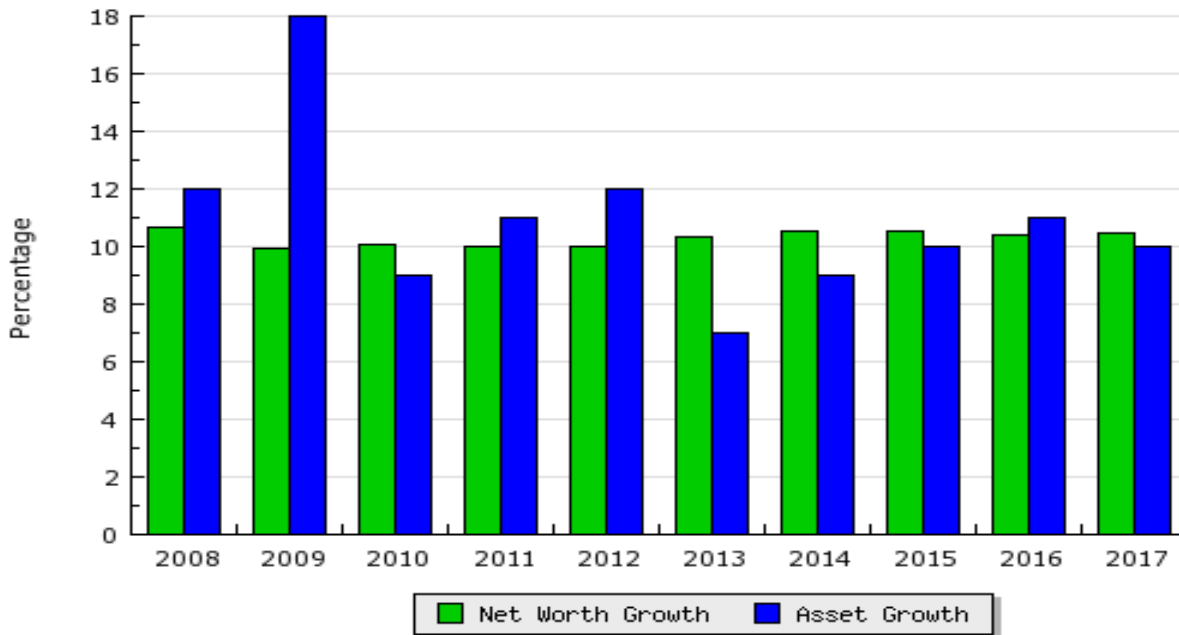
Number of Credit Unions

Year	Beginning	Approved	Cancelled	Ending
2017	93	0	4	89
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

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	\$422,355,953	\$319,391,182	\$373,825,954	\$10,230,297	\$37,011,774	\$1,287,928
River Valley	2811 E 13th Street	\$62,608,697	\$35,728,710	\$55,212,725	\$177,778	\$7,218,194	\$0
Atlantic							
Nishna Valley	200 Maple Street	\$32,896,319	\$16,479,111	\$30,074,768	\$127,581	\$2,693,970	\$0
Bettendorf							
Ascentra	1710 Grant Street	\$409,300,804	\$298,275,677	\$334,499,883	\$32,873,446	\$42,289,901	(\$128,526)
Burlington							
Burlington Municipal Employees	418 Valley Street	\$5,413,466	\$3,240,043	\$4,899,007	\$18,137	\$496,322	\$0
Casebine Community	485 West Burlington Avenue	\$31,207,884	\$14,597,757	\$24,903,393	\$1,305,815	\$5,002,286	(\$3,610)
Des Moines County Postal	300 N Main Room 217	\$2,168,503	\$1,671,447	\$1,693,084	\$2,648	\$472,771	\$0
Camanche							
1st Gateway	Highway 67 N	\$137,624,186	\$111,998,901	\$112,034,490	\$10,337,287	\$15,252,409	\$0
Cedar Falls							
Cedar Falls Community	123 W 4th Street	\$119,132,718	\$85,113,230	\$100,866,277	\$926,717	\$18,274,319	(\$934,595)
UNI	802 W 29th Street	\$22,058,048	\$9,928,927	\$18,976,781	\$52,687	\$2,855,363	\$0
Cedar Rapids							
Collins Community	1150 42nd Street NE	\$1,086,498,605	\$919,547,721	\$950,102,166	\$39,882,217	\$98,787,262	(\$2,273,040)
Linn Area	3015 Blairs Ferry Road NE	\$444,978,292	\$365,004,616	\$328,493,918	\$77,890,162	\$38,854,893	(\$260,681)
Metco	115 8th Avenue SW	\$32,457,856	\$22,139,283	\$27,301,389	\$1,326,122	\$3,830,345	\$0
Quaker Oats	3535 Center Point Road NE	\$9,280,125	\$6,452,748	\$7,851,750	\$41,311	\$1,387,064	\$0
St Ludmila's	2107 J Street SW	\$355,464	\$239,602	\$244,579	\$1,390	\$109,495	\$0
Teamsters Local #238	5050 J Street SW	\$7,671,705	\$3,027,140	\$6,686,453	\$70,690	\$914,562	\$0
Centerville							
Industrial Employees	1513 S 18th Street	\$8,997,729	\$4,080,524	\$7,611,033	\$20,396	\$1,366,300	\$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	\$18,845,989	\$6,569,487	\$16,530,736	\$75,189	\$2,240,064	\$0
Cherokee							
North Star Community	1030 S Second Street	\$85,245,074	\$49,903,304	\$75,203,920	\$407,048	\$9,568,545	\$65,561
Clinton							
Aegis	1200 North 2nd Street	\$14,204,051	\$12,616,774	\$12,333,079	\$9,056	\$1,861,916	\$0
Council Bluffs							
North Western Employees	1411 W Broadway	\$7,315,310	\$4,113,957	\$5,810,632	\$11,716	\$1,492,962	\$0
United	1900 W Broadway	\$16,324,497	\$5,088,021	\$14,610,950	\$21,662	\$1,691,885	\$0
Davenport							
Bent River Community	709 E. 46th Street	\$18,767,153	\$12,190,413	\$15,748,740	\$424,718	\$2,593,695	\$0
Davenport Police Department	227 W 4th Street	\$4,093,047	\$1,975,921	\$3,506,429	\$11,920	\$574,698	\$0
MA Ford Employees	7737 NW Blvd	\$1,592,822	\$482,741	\$1,406,694	\$48	\$186,080	\$0
The Family	1530 W 53rd Street	\$154,486,939	\$87,645,249	\$133,435,985	\$674,397	\$20,289,976	\$86,581
Denison							
Consumers	1404 Broadway	\$6,698,635	\$3,517,473	\$5,748,939	\$25,582	\$924,114	\$0
Des Moines							
Affinity	475 NW Hoffman Lane	\$111,237,289	\$94,389,181	\$98,253,014	\$2,275,320	\$10,582,419	\$126,536
Capitol View	1000 E Grand Avenue	\$34,409,541	\$21,291,027	\$28,882,079	\$155,138	\$5,372,324	\$0
Cornerstone Community	414 61st Street	\$22,889,098	\$14,726,494	\$20,140,973	\$436,890	\$2,308,795	\$2,440
Des Moines Fire Department	1330 Mulberry Street	\$4,480,195	\$2,927,769	\$3,650,603	\$0	\$829,592	\$0
Des Moines Metro	100 University Avenue	\$54,773,256	\$26,729,414	\$47,472,795	\$817,832	\$6,482,629	\$0
Des Moines Water Works	2201 George Flagg Parkway	\$1,491,341	\$1,030,334	\$1,308,040	\$2,495	\$180,806	\$0
Polk County	111 Court Avenue - Adm Bldg	\$5,311,830	\$4,090,253	\$4,396,248	(\$3,065)	\$918,647	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Des Moines continued...							
Premier	800 9th Street	\$188,680,807	\$155,044,700	\$158,597,573	\$10,808,006	\$19,275,228	\$0
Serve	423 E Court Ave	\$66,987,919	\$47,212,940	\$55,927,796	\$1,104,144	\$9,939,277	\$16,702
Tradesmen Community	1400 2nd Avenue	\$55,192,878	\$27,051,301	\$46,973,024	\$388,025	\$7,820,253	\$11,576
Village	601 E Court	\$12,709,687	\$10,324,095	\$10,921,784	\$60,226	\$1,727,677	\$0
Dubuque							
Alliant	1200 Associates Drive, Suite 102	\$122,313,846	\$87,913,670	\$107,434,306	\$966,178	\$13,913,362	\$0
Du Trac Community	3465 Asbury Road	\$704,921,520	\$531,157,559	\$614,954,680	\$6,805,277	\$83,922,939	(\$761,376)
Dubuque Postal Employees	1155 Loras Blvd	\$4,512,130	\$813,906	\$3,983,666	\$13,797	\$514,667	\$0
Dupaco Community	3999 Pennsylvania Ave.	\$1,609,367,932	\$967,354,314	\$1,283,031,444	\$83,269,028	\$241,062,623	\$3,596,000
Holy Ghost Parish	66 W. 32nd St.	\$27,288,998	\$282,212	\$24,076,222	\$134,164	\$3,078,612	\$0
Morrison Employees	66 W. 32nd Street	\$1,640,719	\$176,655	\$1,134,264	\$730	\$505,725	\$0
Eldora							
ETS	3211 W Edgington Avenue	\$2,841,238	\$754,471	\$2,404,448	\$2,337	\$434,453	\$0
Estherville							
Employees	2714 Central Avenue	\$93,937,316	\$52,121,423	\$72,022,670	\$2,130,161	\$19,784,485	\$0
Fort Dodge							
Citizens Community	2012 1st Avenue South	\$191,541,996	\$148,481,180	\$159,853,227	\$2,719,977	\$28,968,792	\$0
Fort Dodge Family	407 2nd Avenue S	\$29,328,580	\$16,428,015	\$25,563,648	\$280,928	\$3,484,004	\$0
Fort Madison							
DuPont Employees	801 35th Street	\$3,814,098	\$2,424,346	\$3,179,214	\$2,562	\$632,322	\$0
Harlan							
Town and Country	1414 Chatburn Ave	\$24,558,898	\$21,496,407	\$19,407,450	\$2,652,222	\$2,499,226	\$0
Humboldt							
Power Co-op Employees	1208 N 13th Street	\$34,271,225	\$15,069,221	\$28,271,155	\$36,963	\$5,963,107	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Jesup							
St Athanasius	1255 3rd Street	\$813,217	\$580,548	\$711,294	\$400	\$101,523	\$0
Johnston							
Community Choice	6163 NW 86th Street, Suite 105	\$476,856,887	\$365,462,091	\$419,033,425	\$7,947,702	\$49,827,605	\$48,155
Keokuk							
KAH	1600 Morgan Street	\$1,767,668	\$588,134	\$1,229,842	\$8,112	\$529,714	\$0
LeeCo	123 Boulevard Road, Ste. 5	\$3,649,382	\$2,012,131	\$2,906,388	\$2,490	\$740,504	\$0
SECU	3200 Main Street	\$2,101,518	\$1,147,346	\$1,613,091	\$5,266	\$483,161	\$0
The Hub-Co	310 Bank Street	\$18,848,150	\$9,486,178	\$16,905,757	\$75,408	\$1,865,682	\$1,303
Le Mars							
NW IOWA	1411 Industrial Road SW	\$47,267,185	\$31,844,297	\$41,356,821	\$88,683	\$5,821,681	\$0
Marshalltown							
Lennox Employees	1004 E Main Street	\$40,578,284	\$24,574,293	\$34,821,278	\$82,873	\$5,674,133	\$0
Members 1st Community	910 S 12th Avenue	\$162,935,375	\$97,959,408	\$145,116,613	\$1,026,199	\$16,792,563	\$0
Mason City							
ACE	1028 14th Street SE	\$9,194,706	\$2,028,784	\$8,047,788	\$4,913	\$1,142,005	\$0
CENT	25 W State Street	\$49,150,936	\$38,466,098	\$41,579,462	\$276,531	\$7,085,683	\$0
Gas & Electric Employees	1602 S Monroe Ave, Suite 1	\$5,301,284	\$2,559,791	\$3,600,464	\$520	\$1,700,300	\$0
Iowa Heartland	1602 S Monroe Avenue	\$22,954,686	\$12,426,544	\$18,553,233	\$54,603	\$4,346,850	\$0
North Iowa Community	P.O. Box 1248	\$68,573,430	\$58,051,457	\$60,195,203	\$1,590,394	\$6,787,833	\$0
Mount Pleasant							
5 Star Community	P.O. Box 28	\$30,980,981	\$22,122,954	\$27,859,467	\$131,369	\$3,029,070	(\$38,925)
Muscatine							
Members Community	159 Colorado Street	\$57,481,461	\$41,598,924	\$49,317,750	\$2,512,214	\$5,645,055	\$6,442

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Newton							
Advantage	121 W Third Street N	\$68,623,777	\$34,219,137	\$56,834,374	\$805,447	\$10,983,956	\$0
North Liberty							
University of Iowa Community	2355 Landon Road	\$4,672,408,714	\$4,281,233,821	\$3,530,525,770	\$748,126,215	\$395,383,805	\$707,428
Ottumwa							
Community 1st	235 Richmond Avenue	\$622,220,239	\$539,115,587	\$547,708,056	\$18,697,862	\$55,814,321	\$0
Meridian	1206 N. Jefferson	\$28,368,077	\$10,426,092	\$24,137,492	\$46,285	\$4,206,873	(\$22,573)
Muni-Employees	City Hall 105 E 3rd Street	\$715,158	\$485,676	\$614,207	\$4,649	\$96,302	\$0
River Community	644 W 2nd Street	\$16,987,627	\$11,812,549	\$14,206,175	\$152,857	\$2,620,630	\$7,965
Shenandoah							
HomeTown	301 Maple Street #3	\$2,363,718	\$1,655,044	\$1,737,140	\$10,415	\$616,163	\$0
Sioux City							
Midwest Community	1909 Old South Palmetto	\$30,993,994	\$8,362,744	\$28,239,370	\$166,072	\$2,588,552	\$0
Sioux Valley Community	1120 Sixth Street	\$30,188,102	\$14,565,026	\$25,801,056	\$215,343	\$4,171,703	\$0
Telco Triad Community	1420 Tri View Avenue	\$89,629,228	\$53,156,787	\$78,977,241	\$367,193	\$11,058,546	(\$773,752)
The Municipal	103 S Fairmount	\$17,676,701	\$8,788,607	\$16,167,612	(\$83,164)	\$1,592,253	\$0
St. Charles							
NGPL Employees	510 West Carpenter	\$2,858,966	\$256,107	\$2,063,247	\$10,174	\$785,545	\$0
Urbandale							
Midland	2891 106th Street	\$52,237,260	\$36,002,462	\$44,941,255	\$275,443	\$7,020,562	\$0
Waterloo							
Allen Hospital Personnel	1825 Logan Avenue	\$5,487,694	\$4,269,200	\$4,459,861	\$25,262	\$1,002,571	\$0
Chicago Central and Commerce	1005 E 4th Street	\$6,856,429	\$2,418,583	\$5,320,182	\$89,052	\$1,447,195	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Waterloo continued...							
Public Employees	624 Franklin Street	\$27,137,977	\$14,769,354	\$23,057,253	\$26,696	\$4,054,028	\$0
Veridian	1827 Ansborough Avenue	\$3,558,094,305	\$3,104,548,651	\$3,049,694,647	\$157,142,162	\$351,721,306	(\$463,810)
Warren	2022 Falls Avenue	\$4,651,562	\$1,190,610	\$3,634,406	\$4,336	\$1,012,820	\$0
Waterloo Firemen's	425 E 3rd Street	\$1,934,439	\$1,657,350	\$1,679,641	\$298	\$254,500	\$0
Webster City							
Peoples	310 First Street	\$51,594,566	\$36,073,634	\$43,920,472	\$267,743	\$7,446,133	(\$39,782)
West Des Moines							
Financial Plus	1831 25th Street	\$172,487,538	\$69,298,949	\$151,367,883	\$1,930,381	\$19,298,755	(\$109,481)
First Class Community	2051 Westown Parkway	\$73,793,904	\$33,865,133	\$65,878,866	\$1,551,197	\$6,587,412	(\$223,571)

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
1	University of Iowa Community *	\$4,672,408,714
2	Veridian *	\$3,558,094,305
3	Dupaco Community *	\$1,609,367,932
4	Collins Community	\$1,086,498,605
5	Du Trac Community	\$704,921,520
6	Community 1st *	\$622,220,239
7	Community Choice	\$476,856,887
8	Linn Area	\$444,978,292
9	Greater Iowa *	\$422,355,953
10	Ascentra	\$409,300,804
11	Citizens Community	\$191,541,996
12	Premier	\$188,680,807
13	Financial Plus	\$172,487,538
14	Members 1st Community	\$162,935,375
15	The Family	\$154,486,939
16	1st Gateway	\$137,624,186
17	Alliant	\$122,313,846
18	Cedar Falls Community *	\$119,132,718
19	Affinity *	\$111,237,289
20	Employees	\$93,937,316
21	Telco Triad Community *	\$89,629,228
22	North Star Community	\$85,245,074
23	First Class Community	\$73,793,904
24	Advantage	\$68,623,777
25	North Iowa Community	\$68,573,430
26	Serve	\$66,987,919
27	River Valley	\$62,608,697
28	Members Community	\$57,481,461
29	Tradesmen Community	\$55,192,878
30	Des Moines Metro *	\$54,773,256
31	Midland	\$52,237,260
32	Peoples	\$51,594,566
33	CENT	\$49,150,936
34	NW IOWA	\$47,267,185
35	Lennox Employees	\$40,578,284
36	Capitol View	\$34,409,541
37	Power Co-op Employees	\$34,271,225
38	Nishna Valley	\$32,896,319
39	Metco	\$32,457,856
40	Casebine Community *	\$31,207,884
41	Midwest Community	\$30,993,994
42	5 Star Community	\$30,980,981

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
43	Sioux Valley Community *	\$30,188,102
44	Fort Dodge Family	\$29,328,580
45	Meridian	\$28,368,077
46	Holy Ghost Parish	\$27,288,998
47	Public Employees	\$27,137,977
48	Town and Country	\$24,558,898
49	Iowa Heartland	\$22,954,686
50	Cornerstone Community	\$22,889,098
51	UNI *	\$22,058,048
52	The Hub-Co *	\$18,848,150
53	Family Community	\$18,845,989
54	Bent River Community	\$18,767,153
55	The Municipal	\$17,676,701
56	River Community *	\$16,987,627
57	United	\$16,324,497
58	Aegis	\$14,204,051
59	Village	\$12,709,687
60	Quaker Oats	\$9,280,125
61	ACE	\$9,194,706
62	Industrial Employees	\$8,997,729
63	Teamsters Local #238	\$7,671,705
64	North Western Employees *	\$7,315,310
65	Chicago Central and Commerce *	\$6,856,429
66	Consumers	\$6,698,635
67	Allen Hospital Personnel *	\$5,487,694
68	Burlington Municipal Employees	\$5,413,466
69	Polk County	\$5,311,830
70	Gas & Electric Employees	\$5,301,284
71	Warren	\$4,651,562
72	Dubuque Postal Employees	\$4,512,130
73	Des Moines Fire Department	\$4,480,195
74	Davenport Police Department	\$4,093,047
75	DuPont Employees	\$3,814,098
76	LeeCo	\$3,649,382
77	NGPL Employees	\$2,858,966
78	ETS	\$2,841,238
79	HomeTown	\$2,363,718
80	Des Moines County Postal	\$2,168,503
81	SECU	\$2,101,518
82	Waterloo Firemen's	\$1,934,439
83	KAH	\$1,767,668
84	Morrison Employees	\$1,640,719

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
85	MA Ford Employees	\$1,592,822
86	Des Moines Water Works	\$1,491,341
87	St Athanasius	\$813,217
88	Muni-Employees	\$715,158
89	St Ludmila's	\$355,464

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