



National Credit Union Administration

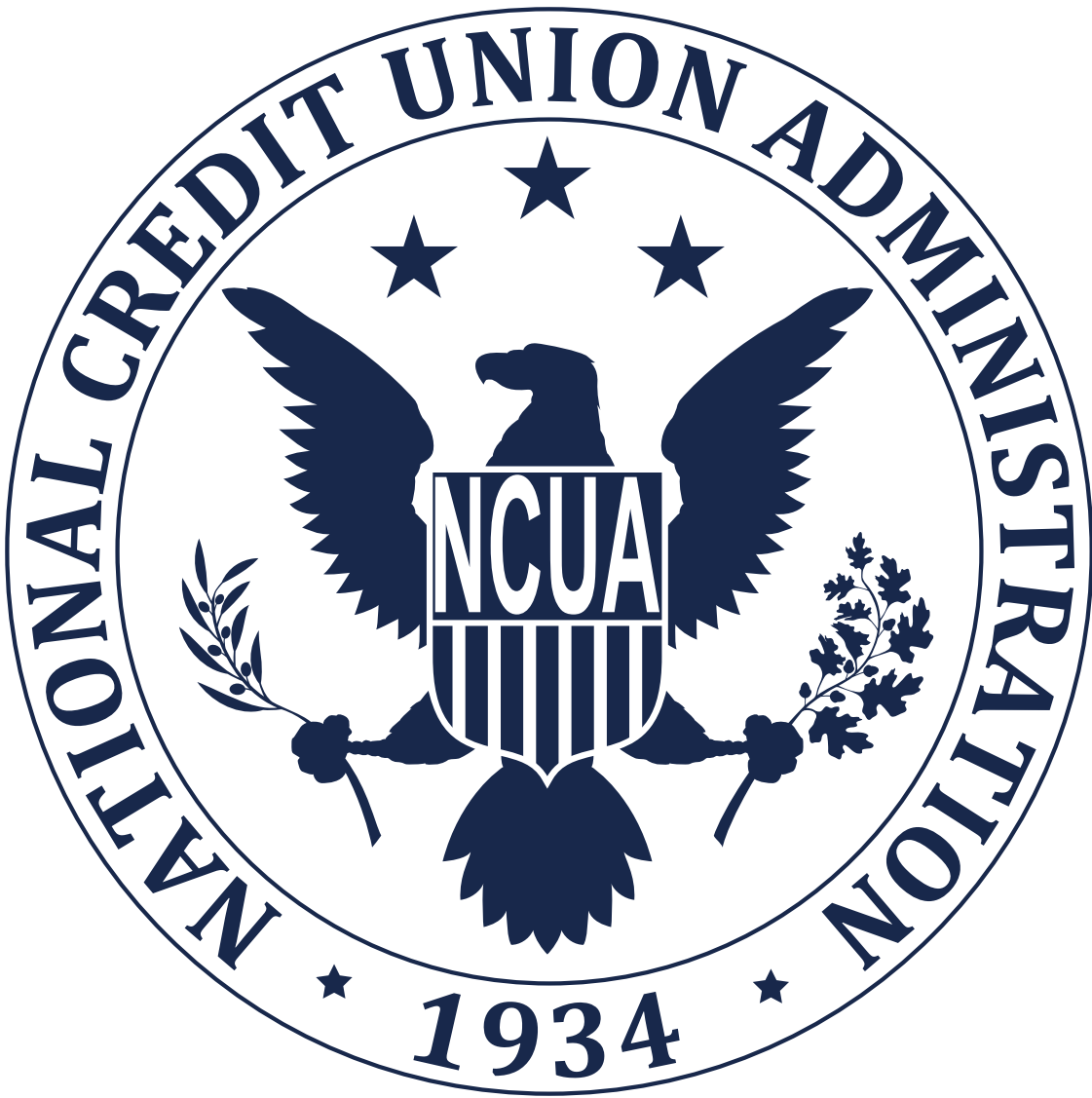
**Preserving Minority
Depository Institutions**

June 2020

2019 Annual Report to Congress



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Introduction to the Report

The National Credit Union Administration (NCUA) is pleased to submit to Congress its seventh Annual Report on Preserving Minority Depository Institutions, which describes the composition and financial performance of the minority depository institutions (MDIs) the NCUA supervised during 2019 and the agency's actions to [preserve and promote them](#).

This report is submitted pursuant to Section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) and Section 367 of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.

The NCUA's mission is to provide, through regulation and supervision, a safe and sound credit union system, which promotes confidence in the national system of cooperative credit. Further, the agency protects consumers, insures the deposits of credit union members, and safeguards the National Credit Union Share Insurance Fund (Share Insurance Fund) from losses.

A Note on the COVID-19 Pandemic

As this Annual Report to Congress on Preserving Minority Institutions was being prepared, the world was confronted by the novel coronavirus (COVID-19), a pandemic that is profoundly affecting the global economy and all its citizens. Since the COVID-19 emergency began, the NCUA has

The NCUA's Office of Credit Union Resources and Expansion (CURE) administers the Minority Depository Institutions (MDI) Preservation Program and exists to support and assist the growth of all credit unions, with a particular focus on low-income-designated credit unions and minority institutions. More specifically, CURE is responsible for:

- Chartering and field-of-membership;
- Grant and loan programs, including administration and management of the Community Development Revolving Loan Fund (CDRLF);
- MDI Preservation Program; and
- Training.

Some of CURE's programs, including grant and loan funding, have specific eligibility requirements, while others, such as training, are open to all credit unions. On an ongoing basis, the NCUA is focused on improving the ways it assists these institutions, particularly with regard to growing and serving their members.

responded decisively to the needs of the nation's credit unions and has been working tirelessly to fulfill its critical mission of protecting the safety and soundness of the 5,236 credit unions that we oversee.

In that regard, we wish to express deep gratitude to the NCUA's 1,141 employees for their unwavering dedication and fidelity to our agency's mission. Each day, they put forth their best efforts to protect the nation's system of cooperative credit. As the

community of credit unions works together to get through this unprecedented situation, it will undoubtedly emerge stronger for it. Together, and in the ethos of "people helping people," we will rise to the challenge.

Key Terms and Definitions

CURE: Office of Credit Union Resources and Expansion

Field of Membership: A credit union's field of membership defines who is eligible to join the credit union. Depending on the credit union's charter, a field of membership can include individuals who:

- Are members of an association (like a civic association or religious institution) or part of a community (like a county or town);
- Are employed in a particular occupation, like a firefighter or teacher;
- Are a part of an underserved area, like a rural county; or
- Who share a common bond, such as those who work at a factory or those who work for the factory's suppliers.

FIRREA: Financial Institutions Reform, Recovery, and Enforcement Act of 1989

Low-Income-Designated Credit Union:

The Federal Credit Union Act allows the NCUA to designate a credit union as low-income if it meets certain criteria. This designation gives these credit unions a greater ability to help stimulate economic growth and provide affordable financial services in communities that have been historically underserved. To qualify as a low-income credit union, a majority of a credit union's membership must meet certain low-income thresholds based on data from the U.S. Census Bureau. The

designation offers several benefits for credit unions that qualify, including the ability to accept non-member deposits, an exemption from the member business lending cap, eligibility for technical assistance grants and loans, and the ability to obtain supplemental capital from organizations, such as banks or outside investors.

Member: A person who uses a credit union is referred to as a member rather than a customer. This is because a credit union member actually owns a portion, or share, of their credit union. This differs from a bank, which is owned by its shareholders, not its customers. A credit union member also has the ability to determine the credit union's board of directors through a democratic election.

Minority Depository Institution (MDI):

This term is used to describe a credit union that has a majority of its current or potential membership composed of minorities (in this case Black American, Hispanic American, Asian American, or Native American) and a majority of minority members on its board of directors.

NCUA: National Credit Union Administration

Safety and Soundness: Federal and state supervision of credit unions is designed to provide for a financially stable system that meets the financial needs of credit union members, as well as to prevent runs and

panics by providing assurances that funds deposited will be protected from loss. A credit union is considered to be safe and sound if it is being run effectively and is compliant with all applicable laws and regulations.

The National Credit Union Share Insurance Fund (Share Insurance Fund):

This fund provides deposit insurance for member accounts at all credit unions that are federally insured. The Share Insurance Fund

is funded by premiums paid by credit unions, which is one percent of the shares or deposits at credit unions. It is backed by the full faith and credit of the United States. The Share Insurance Fund insures individual accounts up to \$250,000, and a member's interest in all joint accounts combined is insured up to \$250,000. The fund separately protects IRA and KEOGH retirement accounts up to \$250,000.

Executive Summary

Credit unions are member-owned and -controlled, not-for-profit, cooperative financial institutions formed to give people access to affordable financial services and participate in their institutions' governance. Credit union members share the same association, community, or profession. MDIs serve the financial needs of racial minorities because traditional financial institutions have historically underserved these populations.

A federally insured credit union can qualify as an MDI if 50 percent or more of its current members, eligible potential members, and

board members are minorities. A "minority" is defined as any "Black American, Asian American, Hispanic American, or Native American" as defined in Section 308 FIRREA Act of 1989.

Federally insured credit unions self-designate as MDIs. To do this, a credit union must affirm in the [NCUA's Credit Union Online Profile system](#) that 50 percent or more of its current members, eligible potential members, and board of directors are from one or a combination of the four minority categories described in FIRREA.

MDI Financial Performance in 2019

As of December 31, 2019, the NCUA regulated 514 federally insured credit unions with the MDI designation in 36 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Approximately 10 percent of all federally insured credit unions are MDIs.

MDI credit unions are generally small, with 57 percent of all MDIs having less than \$10

million in assets. These credit unions are typically located in a church, factory, or in small business locations. Due primarily to mergers, the number of MDI credit unions declined between 2018 and 2019, mirroring the general long-term trend of consolidation in the financial services sector.

MDI Preservation Activities in 2019

Through the NCUA's MDI Preservation Program, MDI credit unions have access to grants and loans (as eligible), training and technical assistance, and guidance from their examiners. In 2019, the NCUA:

- Chartered one new MDI credit union, Otoe-Missouria, in Red Rock, Oklahoma.
- Provided 58 low-income-designated MDI credit unions with more than \$738,000 in technical assistance grants. The funds supported various

credit union needs, such as developing digital tools, improving the financial well-being of members, and staff development, such as professional certifications in financial education.

- Provided three MDI credit unions with nearly \$75,000 in grants under the agency's new mentoring program pilot

to help smaller, low-income-designated MDI credit unions obtain technical and other assistance from larger institutions.

- Approved field-of-membership expansions for 24 MDIs, allowing them to add 578 groups or geographic areas to their membership.

Financial Performance of MDI Credit Unions in 2019

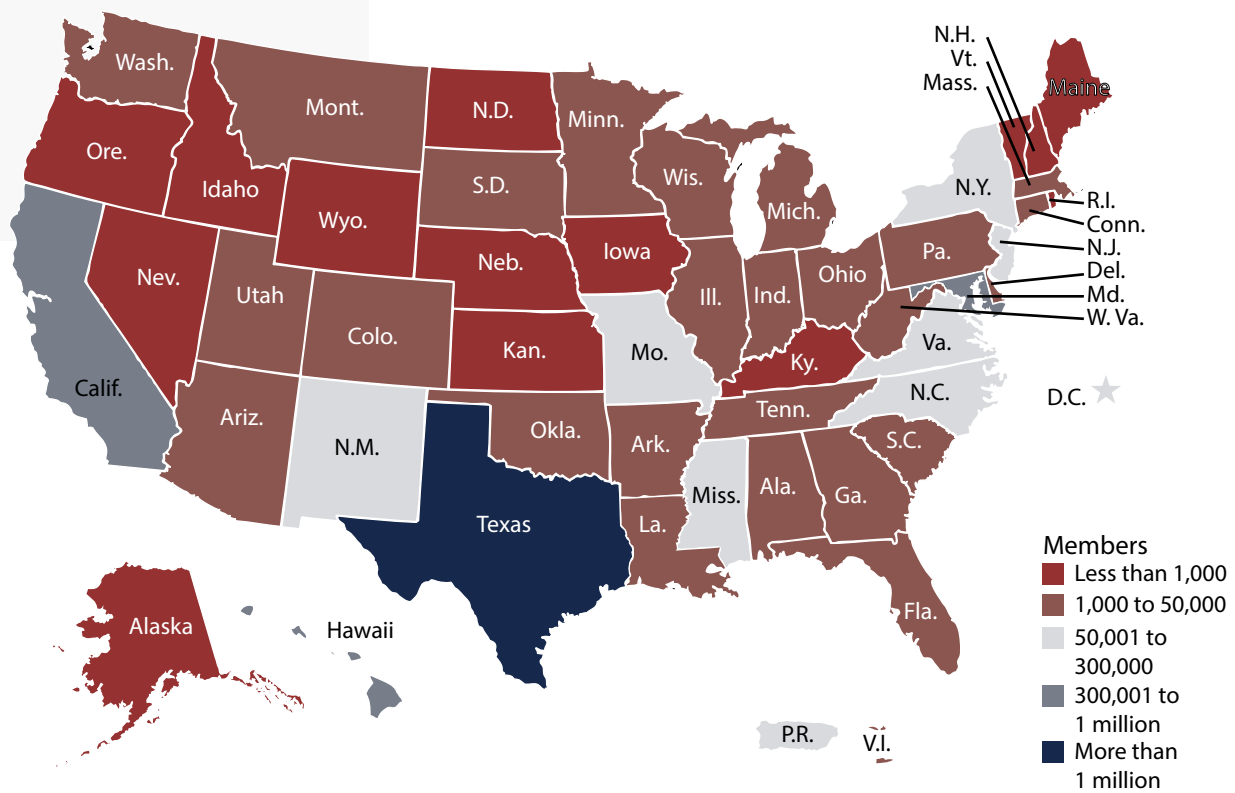
As of December 31, 2019, the NCUA regulated 514 federally insured credit unions with the MDI designation in 36 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. That figure represents approximately 10 percent of all federally insured credit unions. Due primarily to mergers, the number of MDI credit unions declined between 2018 and 2019, mirroring the general long-term trend of consolidation in the financial services sector.

- The number of MDI credit unions declined from 530 at the end of 2018.
- MDI credit unions tend to be smaller institutions; 87 percent reported total assets of \$100 million or less at the end of 2019.
- Seventy-nine percent of MDI credit unions also had the low-income designation.
- 20 MDI credit unions merged during 2019. The desire to offer expanded services to members is the reason given by 15 MDIs that decided to merge during 2019. Three cited poor financial condition; one cited an inability to attract officials; and one gave declining membership as their reasons for merging. Six of the continuing credit unions were MDIs.

While the total number of MDIs declined, several financial performance metrics improved in 2019:

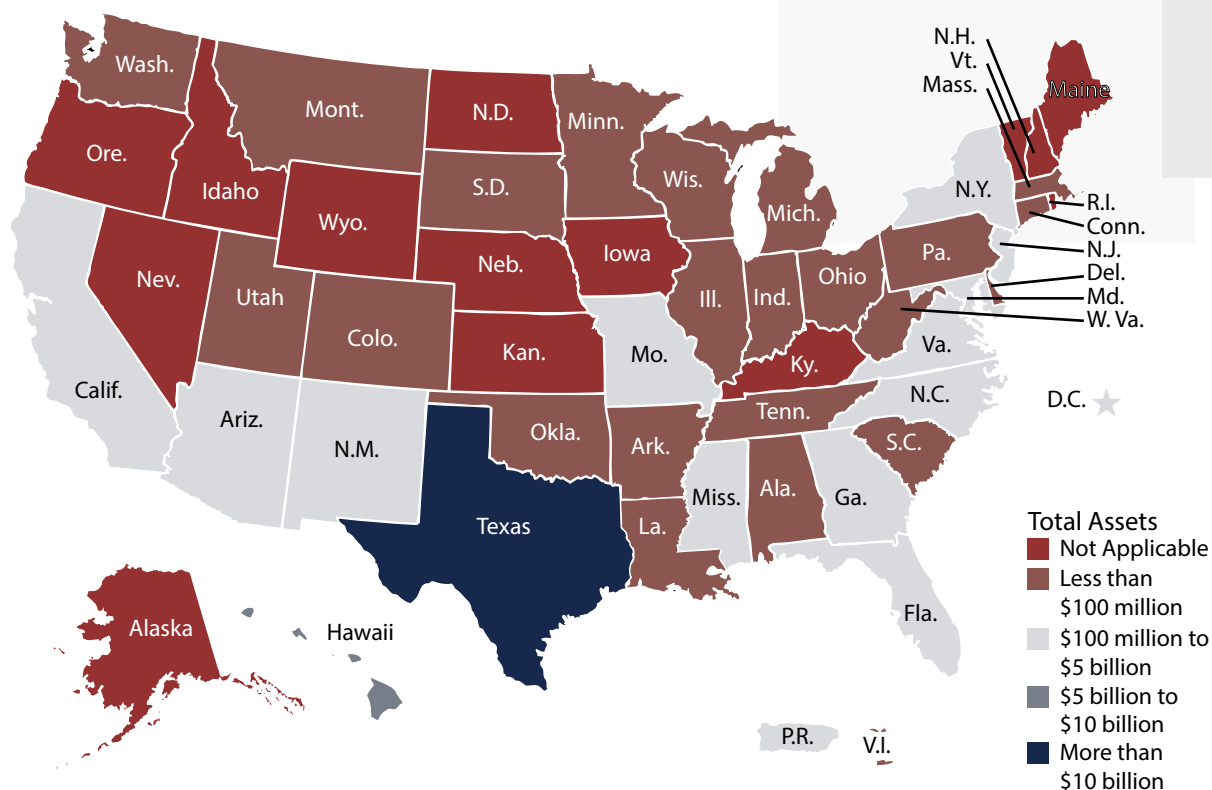
- The 514 MDI credit unions served more than 3.9 million members, an increase of 2.0 percent from 2018.
- The MDI credit unions reported total assets of \$40.5 billion, up 5.3 percent from 2018.
- These credit unions made \$28.4 billion in loans, an increase of 6.0 percent from 2018.
- The loans were primarily concentrated in mortgages (44 percent of aggregate MDI loans) and vehicle loans (41 percent of aggregate MDI loans). Eighty-two percent of first mortgages held by MDIs were fixed-rate loans, compared with 74 percent for federally insured credit unions overall.
- MDI credit unions had aggregate total shares and deposits of \$34.7 billion, up 5.2 percent from 2018.
- MDI credit unions were generally well-capitalized. As of December 31, 2019, the overall net worth ratio for this group of credit unions was 11.77 percent, higher than the credit union industry's overall net worth ratio of 11.37 percent.
- Of the 514 MDI credit unions, 489, or approximately 95 percent, reported a net worth ratio of at least 7 percent, the standard for a "well-capitalized" institution.
- As a group, MDI credit unions posted a return on average assets of 82 basis points at the end of 2019, compared

Total Number of Minority Depository Institution Members



This map above shows the aggregate distribution of MDI members by state. The star represents the District of Columbia. Collectively, MDIs serve more than 3.9 million members. With more than 1.5 million members, Texas has the largest number, followed by Hawaii, California, Maryland, and New Mexico.

Total Minority Depository Institution Assets



This map shows the geographic distribution of aggregate MDI assets in individual states, in hundreds of millions of dollars. The star represents the District of Columbia. With more than \$15 billion, Texas MDIs have the largest asset total, followed by Hawaii, California, Maryland, New Mexico, the District of Columbia, and North Carolina. Each of those states has more than \$1 billion in aggregate assets.

For more information on the financial performance of MDI credit unions in 2019, see [Appendix 1, “Financial Trends in Minority Depository Institutions.”](#)

For a complete listing of MDI credit unions in 2019 by state, see [Appendix 2, “MDI Credit Unions by State.”](#)

MDI Credit Union Preservation Program

On June 18, 2015, the NCUA Board approved the final [Minority Depository Institution Preservation Program Interpretive Ruling and Policy Statement, No. 13-1](#), which details the program's objectives for preserving and encouraging MDIs in accordance with the goals set forth in FIRREA. These goals are consistent with the NCUA's mission and

strategic goal of ensuring a safe, sound, and sustainable credit union system.

Through the NCUA's MDI Preservation Program, MDI credit unions have access to grants and loans (as eligible), training and technical assistance, and guidance from their examiners.

Chartering New MDIs

In 2019, the NCUA chartered one new MDI federal credit union, the Otoe-Missouria Federal Credit Union in Red Rock, Oklahoma. This credit union will serve the approximately

4,200 members and employees of the Otoe-Missouria Tribe as well as 17 tribal-owned businesses.



The NCUA also designated Otoe-Missouria Federal Credit Union as a low-income credit union, based on its potential membership. This designation gives the credit union the ability to accept non-member deposits, obtain grants and loans from the CDRLF, offer secondary capital accounts, and qualify for exemptions from statutory limits on member business lending.

Assisting MDIs through NCUA's Examination Program

The NCUA's MDI program supports credit unions that serve communities and individuals who may lack access to affordable financial products and services. The agency's support is provided through field staff who work directly with credit unions in the routine course of their regulatory supervision and the support services offered through CURE. Below are three examples of this direct staff support:

- The NCUA's Eastern Region worked with CURE staff to help a credit union address various management challenges by enabling a second credit union to mentor and assist with daily administrative functions. The goal of the mentoring relationship is to enable the management-challenged credit union to become self-sufficient, profitable, and improve member service.
- The NCUA's Western Region worked with a credit union on certification as a Community Development Financial Institution (CDFI), consistent with the credit union's strategic plan to expand its community development efforts. The staff also advised the credit union on the agency's streamlined process for obtaining the CDFI certification, and referred it to another CDFI credit union, whose management expressed willingness to help other small credit unions.
- The NCUA's Southern Region worked with a credit union's management to help them apply for a mentoring grant, which they obtained. The mentoring grant supported the credit union's partnership with another institution to provide staff training.

Preserving the Present Number of MDIs

- **MDI Mentoring Pilot Program:** In 2019, the NCUA created, through the CDRLF, the MDI Mentoring Pilot Program, which awards grants that encourage relationships between larger low-income credit unions (mentors) and small MDIs. Through such relationships, stronger and more experienced credit unions can provide technical assistance to smaller MDIs to improve their ability to serve minority, low-income, and underserved populations. In the inaugural funding round, three MDIs received almost \$75,000 in aggregate. Among other projects, the MDIs proposed to provide hands-on training for loan staff in portfolio management and risk assessment, strategic planning, and guidance on management transition.
- **Field-of-Membership Expansion:** One of the most significant ways to preserve the number of MDIs is to grow existing institutions. To that end, the NCUA approved field-of-membership expansions for 24 MDIs in 2019, enabling the credit unions to

add 578 groups or geographic areas to their fields of membership.

- **Definition of an MDI:** Another way to preserve the number of existing MDIs is to increase, through outreach and

education efforts, the number of credit unions that meet the definition of an MDI. Besides training, CURE's efforts in this area included developing print outreach and information materials for use at MDI events.

Preserving MDIs' Minority Character

Of the 20 MDIs merged into other credit unions during 2019, six of the continuing credit unions were also MDIs. In total, MDI mergers represented approximately 14 percent of all NCUA merger approvals for federally insured credit unions during 2019.

While the NCUA's work in this area is highly confidential to preserve the interests of all parties involved, agency staff who work directly with credit unions frequently provide guidance to the board and management throughout a merger.

Providing Funding, Technical Assistance, Training, and Educational Programs

The NCUA supports MDIs by providing funding, technical assistance, and other services to promote and preserve these financial institutions consistent with the requirements of Section 308 of FIRREA. MDIs leverage these resources to improve delivery of safe, affordable financial services to better serve their communities.

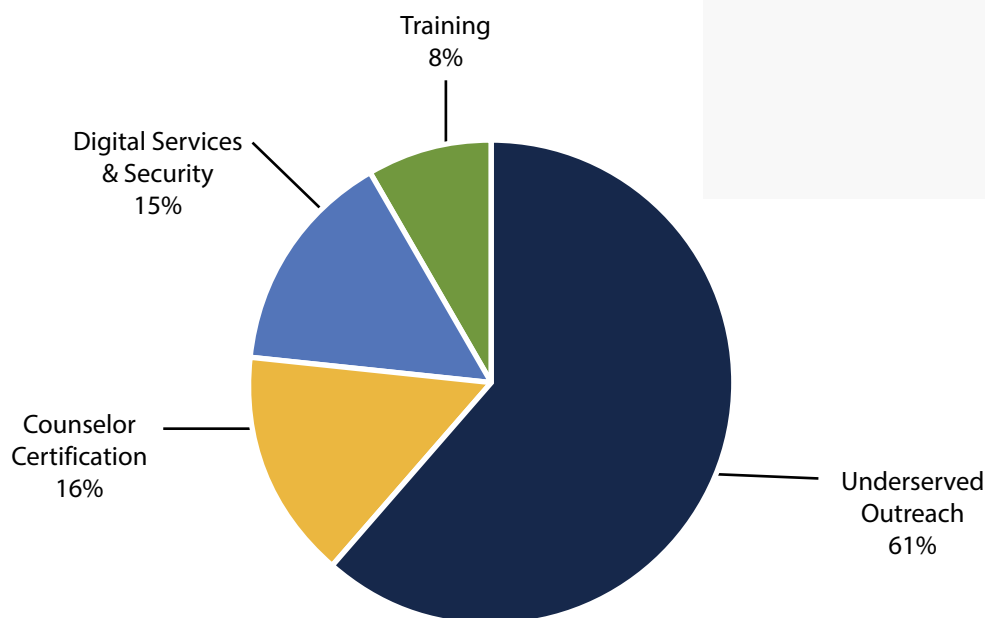
Technical Assistance Grants

The NCUA awarded \$738,000 in technical assistance grants to 58 MDI credit unions in 2019. Thirty-seven, or about 64 percent, of those were credit unions with assets of less than \$100 million. MDI credit unions applying for technical assistance grants requested a total of \$2.5 million. The NCUA awarded one-third of all MDIs applying for technical assistance grants.

The chart below shows the distribution, by funding initiative, of award amounts to MDIs. An initiative specifies the uses for which the funds may be used. The 2019 initiatives included:

- **Digital Services:** Supporting development of digital tools for member outreach programs.
- **Training:** Helping eligible credit unions develop staff talents and skills.
- **Underserved Outreach:** Assisting eligible credit unions with efforts to improve the financial well-being of individuals in underserved areas.
- **Counselor Certification:** Providing support for credit union staff seeking financial education certification.

2019 Grants to MDIs By Funding Initiative



For a full list of the MDI awardees, see [Appendix 3, “MDI Technical Assistance Grant Awardees.”](#)

Besides providing direct funding, CURE in 2019:

- Hosted a webinar on the Bank Enterprise Award program, which awards FDIC-insured depository institutions for increasing their investments supporting CDFIs and advancing community development financing and service activities in economically distressed communities; and

- Began a series of targeted emails to MDIs to inform them about other possible funding opportunities.

CDFI Certification

Through an initiative between the NCUA and the U.S. Department of the Treasury’s CDFI Fund, the NCUA qualified three MDIs in 2019.¹ The initiative streamlines the qualification and application process for low-income credit unions interested in being certified as CDFIs and requires less data and independent analysis than the standard certification process. The NCUA leverages existing data and processes the agency has as the primary regulator of federally insured credit unions. Once a credit union qualifies for the

¹ “Treasury, NCUA Partner to Increase Opportunities for Low-Income Credit Unions,” *Press Release*, January 21, 2016 <https://www.ncua.gov/newsroom/Pages/news-2016-jan-community-development-financial-institutions.aspx>.

streamlined application, the agency provides it with information necessary to complete and submit a certification application to the CDFI Fund.

The CDFI Fund determines an applicant's certification status. Through this certification, the U.S. Department of the Treasury

recognizes specialized financial institutions as serving low-income and economically disadvantaged communities.² With a CDFI certification, an organization has access to a variety of funding programs through the CDFI Fund, such as mortgage lending for first-time homebuyers and commercial loans.

Training and Educational Programs

One of the cornerstone services CURE offers through the NCUA's online training portal, the [Learning Management Service \(LMS\)](#), is training for credit union management, board members and staff. The LMS offers on-demand learning opportunities on many topics, including how the credit union system works, and how credit unions are

governed, and is available free of charge to all credit unions. Given the characteristics of most MDIs, the online access provides an affordable means to receive quality training at the convenience of the participant.

CURE began development of two new training modules during 2019.

² CDFI Certification Eligibility Requirements: <https://www.cdfifund.gov/programs-training/certification/cdfi/Pages/default.aspx>.

Looking Forward

Building on the success of its 2019 MDI initiatives, the NCUA in 2020 has continued its strong support of federally insured credit unions that serve communities

and individuals who may lack access to mainstream financial products and services. Some examples of this support are noted below.

Freedman's Bank Forum

On March 3, 2020, the NCUA co-sponsored the Freedman's Bank Forum with the U.S. Department of Treasury and other federal financial institution regulators. A celebration of the 155th anniversary of the Freedman's Bank, which was founded to advance financial and economic security for African Americans and their communities after the Emancipation Proclamation and the end of the Civil War, the event featured welcome remarks by NCUA Chairman Rodney E. Hood. In his

remarks, Chairman Hood addressed topics of significant importance to MDIs including: initiatives and supervisory strategies underway by agencies to complement the work of MDIs in their communities; the challenges an evolving financial services marketplace poses to smaller institutions; and the benefits of fintech as a way to improve service and expand access to affordable financial services.



Following his remarks, Chairman Hood moderated a panel discussion on the importance of MDI preservation that featured **Joseph Otting**, Comptroller of the Currency; **Bimel Patel**, Assistant Secretary for Financial Institutions at the U.S. Department of the Treasury; **Jelena McWilliams**, Chairman of the Federal Deposit Insurance Corporation (FDIC); and **Michelle Bowman**, Governor, Board of Governors of the Federal Reserve System.

NCUA's MDI Forum

Chairman Hood hosted a two-day MDI Forum for credit unions, an event consisting of several training and breakout sessions that were focused on the NCUA's 2020 supervisory priorities, growth strategies, and the NCUA's initiatives to support minority credit unions.

Attended by MDI representatives and relevant industry stakeholders, the Forum began with an intimate, one-on-one discussion between the Chairman and Calvin Harris, Senior Vice President, Finance and Chief Financial Officer of the National Urban League.

MDI Mentoring Program

In April of 2020, the agency made another \$125,000 available under the MDI Mentoring

Program with applications due between May 1 and June 30, 2020.



On March 4, 2020, Chairman Hood speaks during the NCUA's MDI Forum.

Other Initiatives

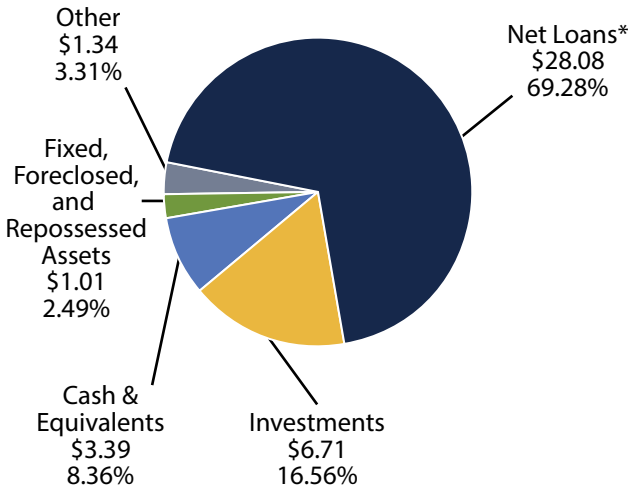
Throughout the remainder of 2020, the NCUA will continue its work to ensure the MDI Preservation Program is responsive to the specific needs and challenges of MDIs. These activities include providing targeted training

to MDIs on such topics as financial and statement analysis and credit union board responsibilities. The NCUA will also continue its efforts to increase the program's visibility and encourage new MDIs.

Appendix 1: Financial Trends in Minority Depository Institutions – Dec. 31, 2019

Overall Trends

Asset Distribution
(in Billions)

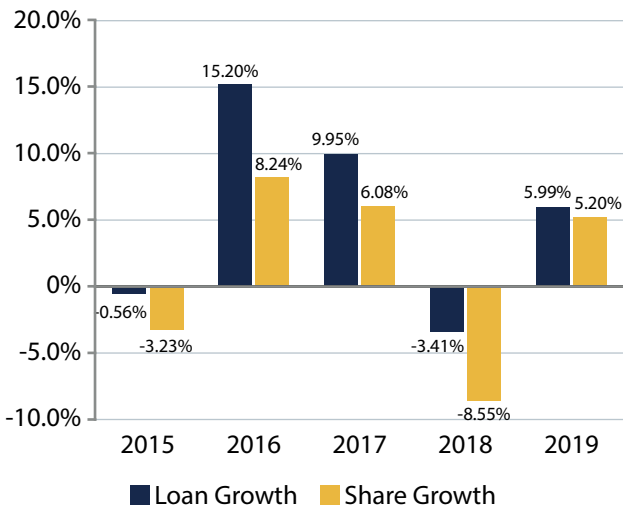


*Net Loans equals Total Loans (\$28.4 billion) minus Allowance for Loan and Lease Losses (\$0.3 billion). Numbers may not add up due to rounding.

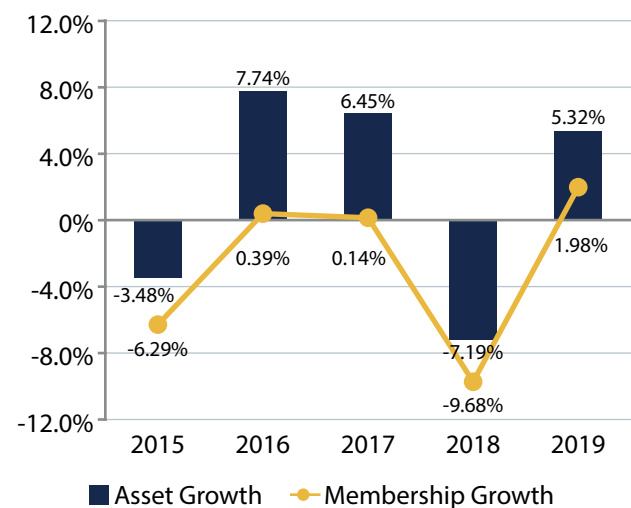
Number of Insured Credit Unions Reporting

	MDIs	LIDs	SCUs	FICUs
2015	626	2,297	4,500	6,021
2016	586	2,491	4,234	5,785
2017	563	2,542	4,016	5,573
2018	530	2,554	3,804	5,375
2019	514	2,605	3,641	5,236

Loan Growth vs. Share Growth

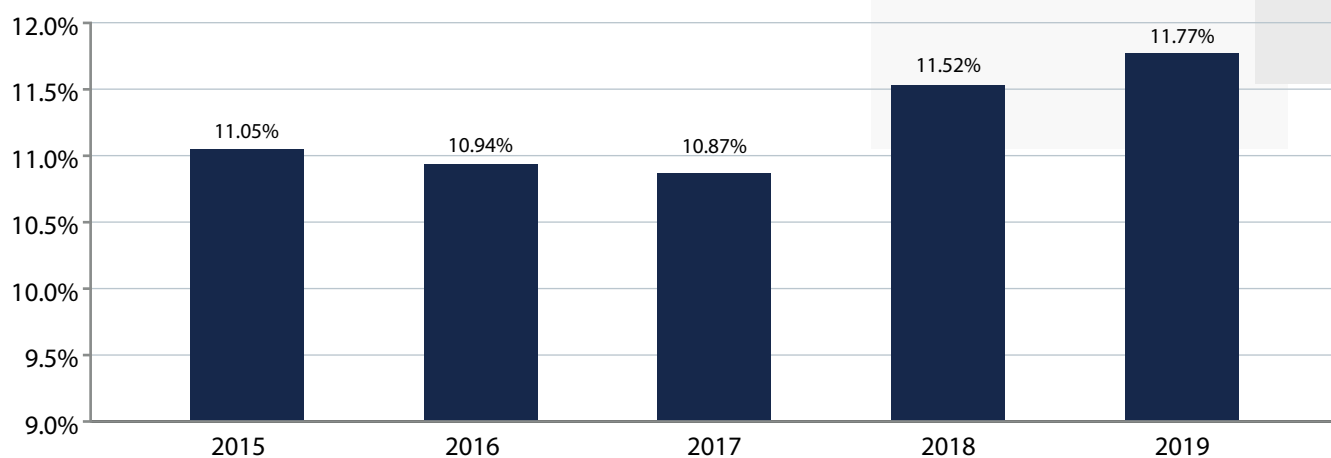


Asset Growth vs. Membership Growth



Net Worth

Aggregate Net Worth Ratio



Net Worth Change

	December 2018 in Billions	December 2019 in Billions	% Change (Annualized)
Total Net Worth	\$4.43	\$4.77	7.66%
Secondary Capital*	\$0.14	\$0.15	2.31%

*For low-income-designated credit unions, net worth includes secondary capital. Numbers may not add up due to rounding.

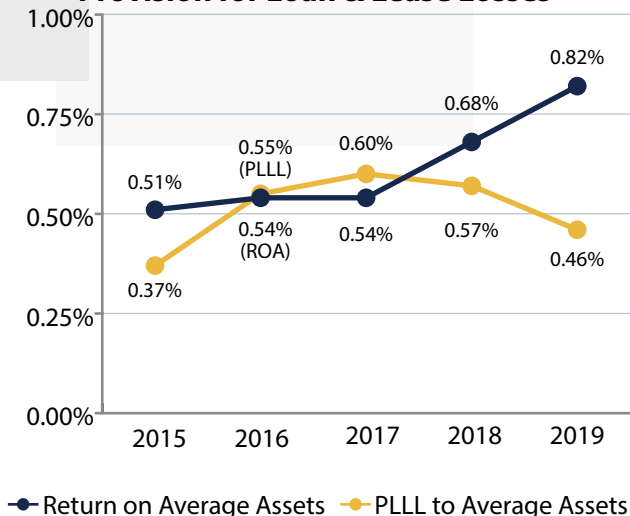
Net Worth Ratios

Number of Credit Unions	December 2018	% of Total	December 2019	% of Total
7% or above	508	95.85%	488	94.94%
6% to 6.99%	14	2.64%	15	2.92%
4% to 5.99%	6	1.13%	9	1.75%
2% to 3.99%	2	0.38%	2	0.39%
0% to < 2.00%	0	0.00%	0	0.00%
Less than 0%	0	0.00%	0	0.00%

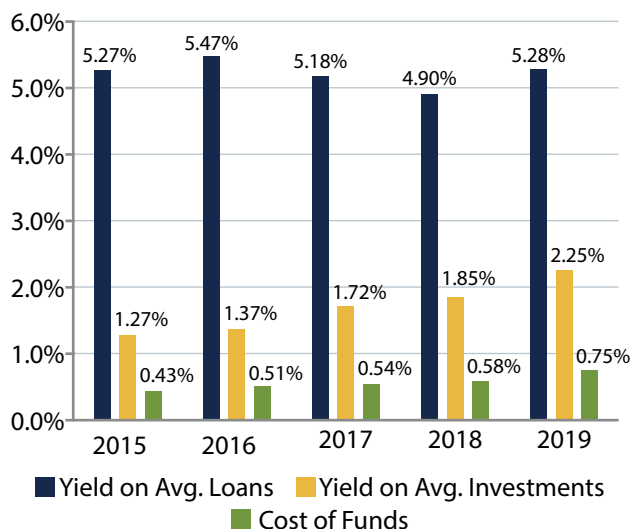
Numbers may not add up due to rounding.

Earnings

Return on Average Assets vs. Provision for Loan & Lease Losses



Yields vs. Costs of Funds

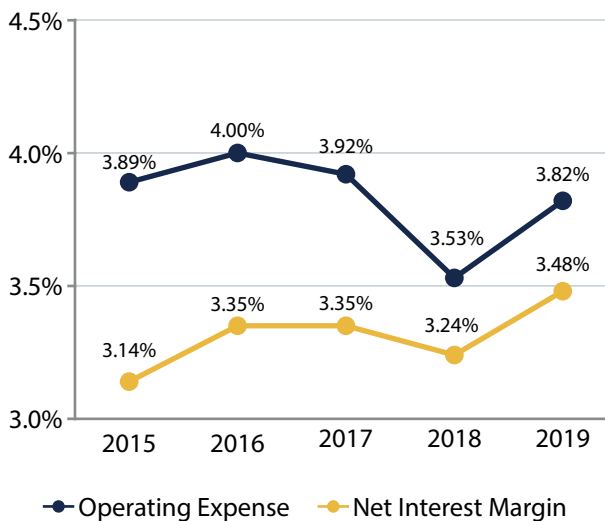


Ratio of Average Assets

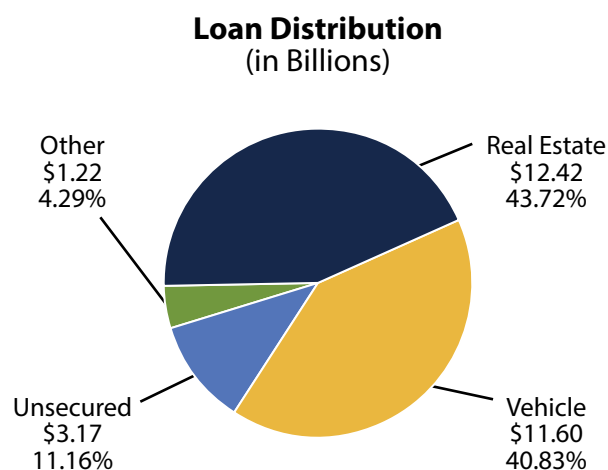
Ratio (% of Average Assets)	December 2018	December 2019	Effect on ROA
Net Interest Margin	3.24%	3.48%	0.24 bp
+ Fee & Other Inc.	1.46%	1.53%	0.07 bp
- Operating Expenses	3.53%	3.82%	-0.29 bp
- PPLL	0.57%	0.46%	0.11 bp
+ Non-Operating Income	0.07%	0.08%	0.01 bp
= ROA	0.68%	0.82%	0.14 bp

Numbers may not add up due to rounding.

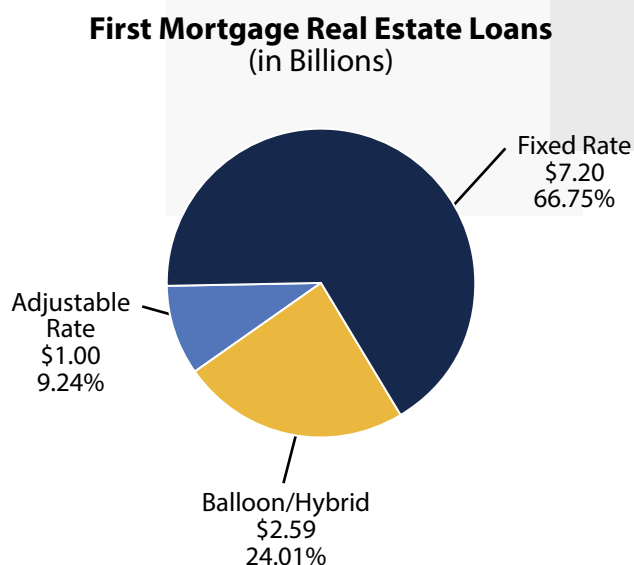
Operating Expenses vs. Net Interest Margin



Loan Distribution



Numbers may not add up due to rounding.



Numbers may not add up due to rounding.

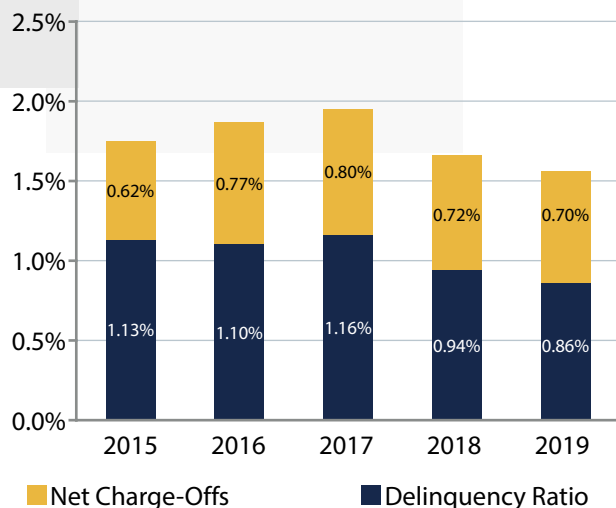
Loan Growth

Loan Category	December 2018 in Billions	% of Total Loans December 2018	December 2019 in Billions	% of Total Loans December 2019	Growth in Billions	Growth Rate (Annualized)
Unsecured Credit Card	\$1.01	3.77%	\$1.02	3.60%	\$0.01	1.22%
All Other Unsecured	\$2.11	7.87%	\$2.15	7.56%	\$0.04	1.89%
New Vehicle	\$5.00	18.65%	\$5.20	18.29%	\$0.20	3.99%
Used Vehicle	\$6.13	22.87%	\$6.40	22.53%	\$0.27	4.42%
First Mortgage Real Estate	\$9.79	36.55%	\$10.79	37.97%	\$0.99	10.13%
Other Real Estate	\$1.57	5.86%	\$1.63	5.75%	\$0.06	4.10%
Leases Receivable & All Other	\$1.19	4.44%	\$1.22	4.29%	\$0.03	2.28%
Total Loans	\$26.80		\$28.40		\$1.61	5.99%

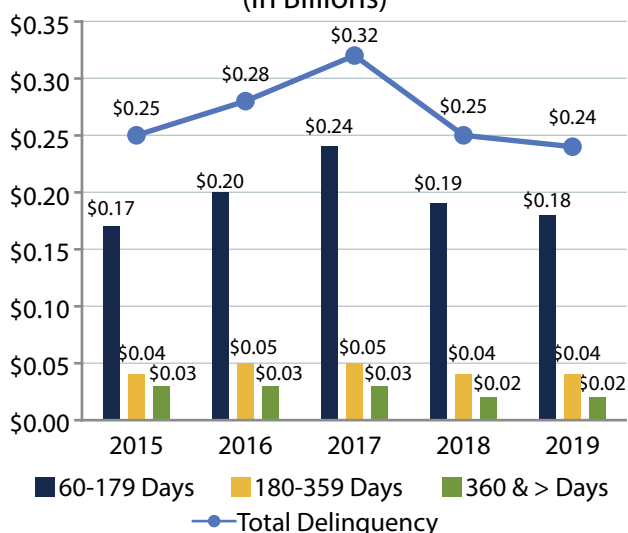
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Loan and Delinquency Trends

Delinquency & Charge-Offs



Delinquency (in Billions)

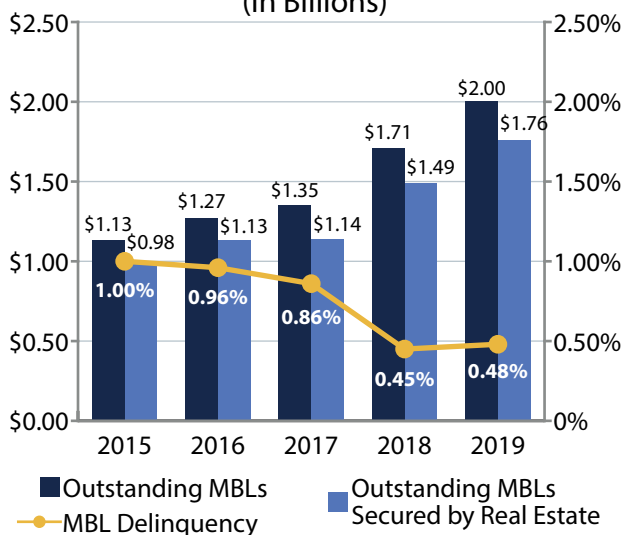


Charge-Offs and Recoveries

Total Loan Charge-Offs and Recoveries	December 2018 in Billions	December 2019 in Billions*	% Change
Total Loans Charged Off	\$0.24	\$0.24	0.43%
Total Loan Recoveries	\$0.04	\$0.04	8.99%
Total Net Charge-Offs	\$0.20	\$0.19	-1.35%

* Annualized
Numbers may not add up due to rounding.

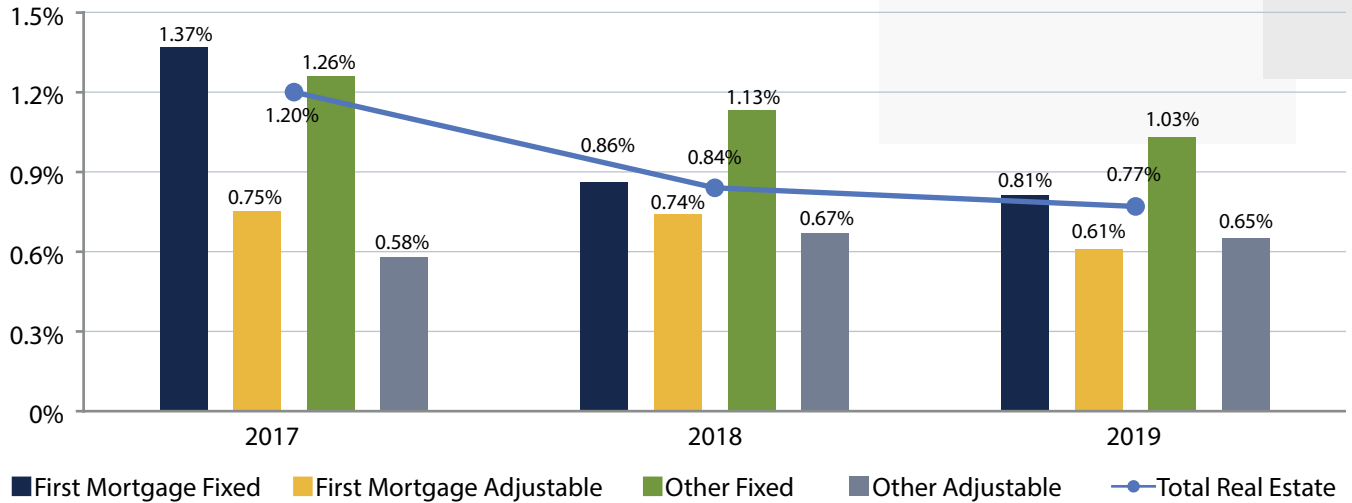
Commercial/Member Business Loans & Delinquency (in Billions)



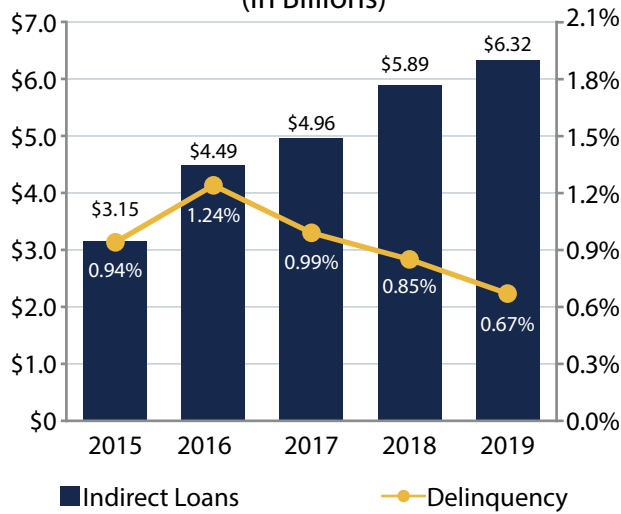
* Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans.

Loan and Delinquency Trends (continued)

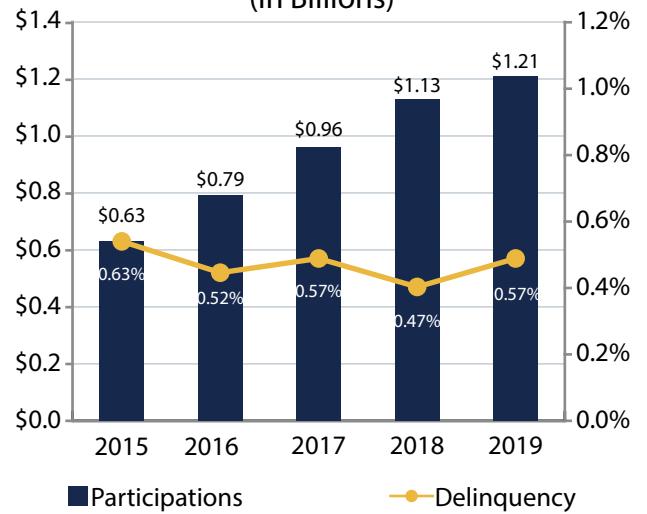
Real Estate Delinquency



Indirect Loans & Delinquency (in Billions)

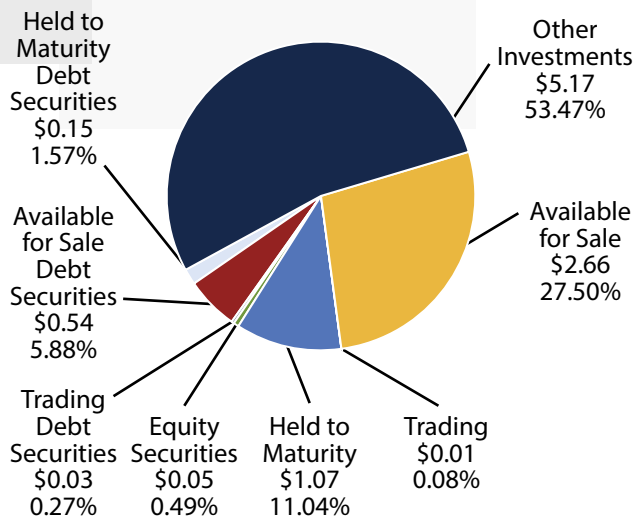


Participation Loans & Delinquency (in Billions)



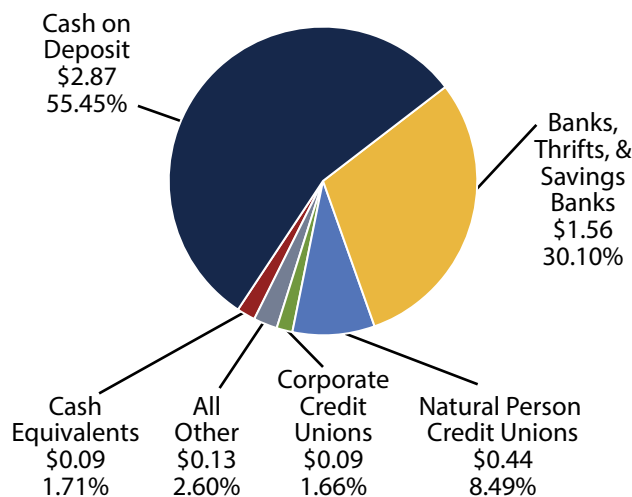
Investment Trends – Accounting Standards Codification

ASC 320 Investment Classification
(in Billions)



Numbers may not add up due to rounding.

Total Non-ASC 320 Investment Distribution
(in Billions)



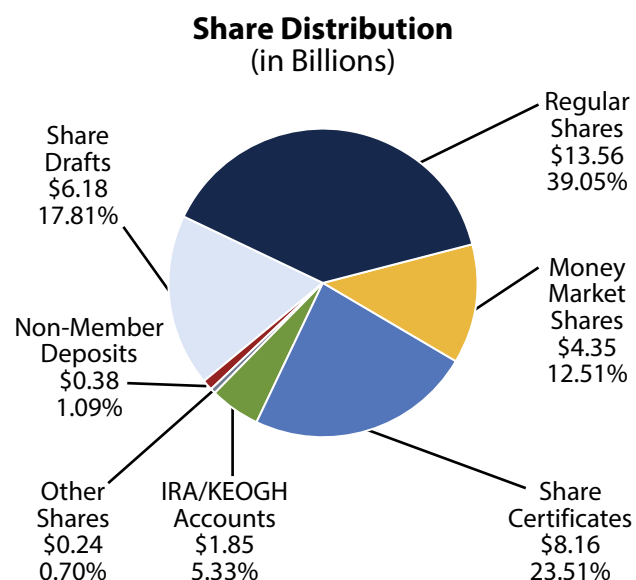
Numbers may not add up due to rounding.

Maturity

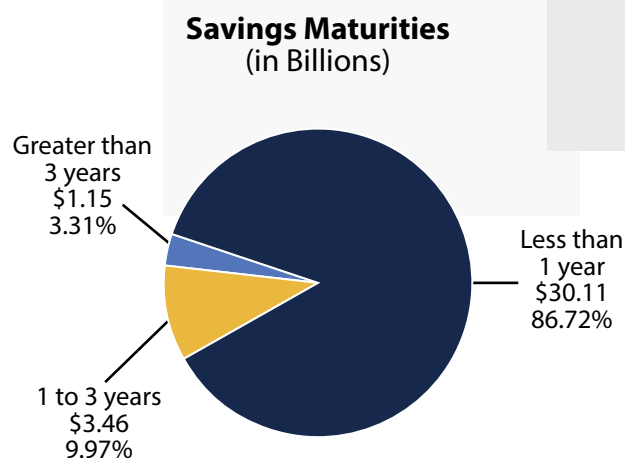
Maturity or Repricing Intervals for Investments and Cash on Deposit & Equivalents	December 2018 in Billions	% of Total Investments December 2018	December 2019 in Billions	% of Total Investments December 2019	Growth in Billions	Growth Rate (Annualized)
Less than 1 year	\$4.34	45.99%	\$4.99	51.58%	\$0.64	14.75%
1 to 3 years	\$2.50	26.46%	\$2.55	26.40%	\$0.05	2.11%
3 to 5 years	\$1.87	19.76%	\$1.39	14.43%	-\$0.47	-25.30%
5 to 10 years	\$0.59	6.28%	\$0.56	5.80%	-\$0.03	-5.50%
Greater than 10 years	\$0.14	1.51%	\$0.17	1.78%	\$0.03	21.22%
Total Investments*	\$9.45		\$9.66		\$0.22	2.32%

*Includes borrowing repurchase agreements placed in investments for positive arbitrage
Numbers may not add up due to rounding.

Share Trends



Numbers may not add up due to rounding.



Numbers may not add up due to rounding.

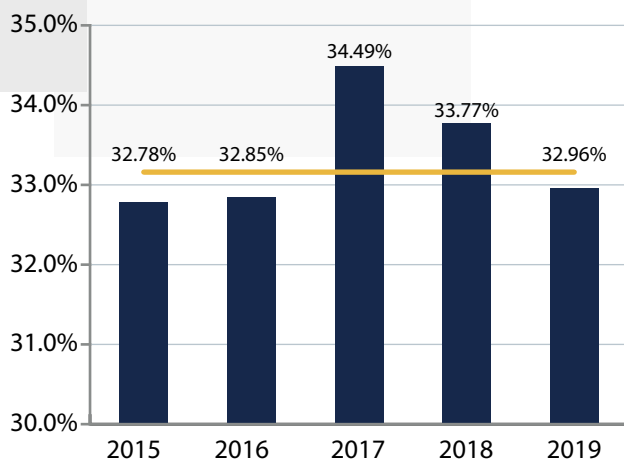
Shares

Share Category	December 2018 Balance in Billions	% of Total Shares December 2018	December 2019 Balance in Billions	% of Total Shares December 2019	Growth in Billions	Growth Rate (Annualized)
Share Drafts	\$5.84	17.68%	\$6.18	17.81%	\$0.35	5.97%
Regular Shares	\$13.19	39.96%	\$13.56	39.05%	\$0.37	2.80%
Money Market Shares	\$4.32	13.07%	\$4.35	12.51%	\$0.03	0.70%
Share Certificates	\$7.32	22.17%	\$8.16	23.51%	\$0.85	11.56%
IRA / KEOGH Accounts	\$1.85	5.60%	\$1.85	5.33%	\$0.00	0.24%
All Other Shares	\$0.22	0.68%	\$0.24	0.70%	\$0.02	8.76%
Non-Member Deposits	\$0.28	0.85%	\$0.38	1.09%	\$0.10	35.18%
Total Shares and Deposits	\$33.01		\$34.72		\$1.72	5.20%

Numbers may not add up due to rounding.

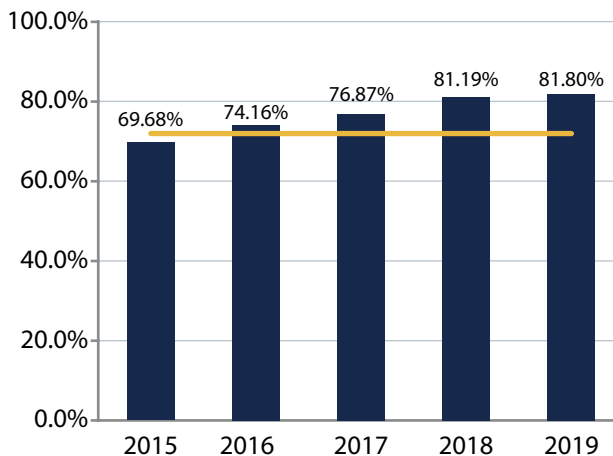
Asset-Liability Management Trends

Net Long-Term Assets / Total Assets



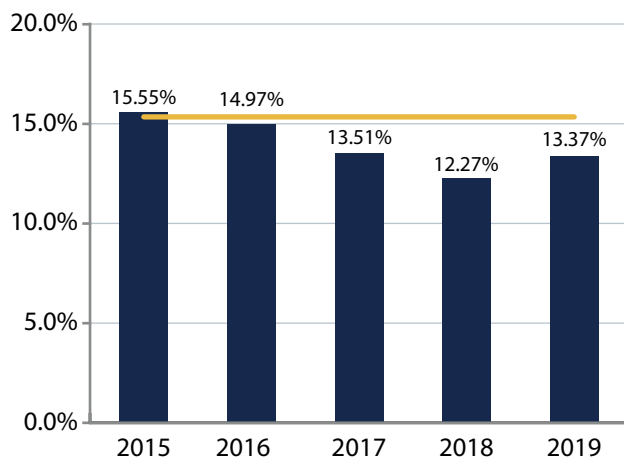
■ Net Long-Term Assets — 8-Year Average 33.16%

Total Loans / Total Shares



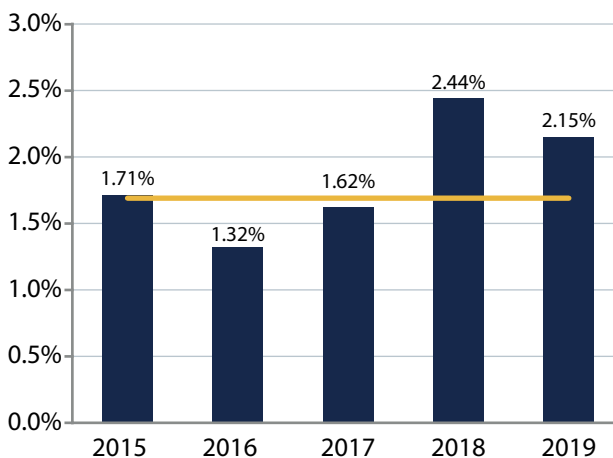
■ Loans to Shares — 8-Year Average 72.66%

Cash + Short-Term Investments / Assets



■ Cash + Short-Term Investments
— 8-Year Average 15.32%

Borrowings / Total Shares & Net Worth



■ Borrowings — 8-Year Average 1.69%

Summary of Trends by Assets

	Small Credit Unions	Low-Income Designation Credit Unions	Minority Depository Institutions	Federally Insured Credit Unions
Number of Credit Unions	3,641	2,605	514	5,236
Total Assets	\$95.32 billion	\$661.64 billion	\$40.53 billion	\$1.57 trillion
Average Assets/CU	\$26.18 million	\$253.99 million	\$78.86 million	\$0.30 billion
Net Worth / Total Assets	12.94%	11.28%	11.77%	11.37%
Net Worth Growth*	4.89%	9.34%	7.37%	8.96%
Return on Average Assets (ROA)*	0.60%	0.95%	0.82%	0.94%
Net Interest Margin/ Average Assets	3.45%	3.28%	3.48%	3.17%
Fee & Other Income/ Average Assets	1.16%	1.59%	1.53%	1.36%
Operating Expense/ Average Assets	3.77%	3.58%	3.82%	3.21%
Members / Full-Time Employees	383.41	360.51	363.28	386.06
Provision for Loan Loss/ Average Assets	0.27%	0.40%	0.46%	0.43%
Loans / Shares	65.16%	86.39%	81.80%	83.95%
Delinquent Loans / Total Loans	0.99%	0.69%	0.86%	0.71%
% of Real Estate Loans Delinquent > 59 Days	0.83%	0.54%	0.77%	0.55%
% of Commercial Loans Delinquent > 59 Days	0.64%	0.62%	0.48%	0.63%
Net Charge-Offs/ Average Loans	0.48%	0.50%	0.70%	0.56%
Share Growth*	2.44%	8.99%	5.30%	8.66%
Loan Growth*	2.94%	7.25%	6.11%	6.61%
Asset Growth*	2.72%	8.48%	5.38%	8.25%
Membership Growth*	-0.58%	3.79%	2.32%	4.06%
Net Long-Term Assets / Total Assets	20.58%	32.76%	32.96%	33.96%
Cash + Short-Term Investments / Assets	22.79%	12.41%	13.37%	12.83%
Borrowings / Shares & Net Worth	0.25%	2.95%	2.15%	3.54%

*Note: These items are based on the same federally insured credit unions reporting at 12/31/2018 and 12/31/2019, based on 12/31/2019 assets.

Appendix 2: 2019 Minority Depository Institution Grant Recipients

Credit Union Name	Charter Number	Initiative	Amount
Adirondack Regional	5546	Digital Services & Security	\$8,000.00
Alternatives	23283	Training	\$5,000.00
Arbuckle	24843	Training	\$5,000.00
Ascension	62018	Counselor Certification	\$5,000.00
Big Island	1607	Digital Services & Security	\$6,000.00
Clarke Community	13018	Digital Services & Security	\$8,000.00
Community South	67434	Counselor Certification	\$5,000.00
Consolidated	9292	Digital Services & Security	\$8,000.00
Cu Community	63411	Counselor Certification	\$4,400.00
Dc	16411	MDI Mentoring	\$24,875.00
Fidelis	11380	MDI Mentoring	\$25,000.00
Fort Financial	5431	Counselor Certification	\$5,000.00
Georgetown University Alumni And Student	23979	Digital Services & Security	\$6,000.00
Glamour Community	13785	Training	\$3,000.00
Greater New Orleans	404	Counselor Certification	\$5,000.00
Hew	1407	Counselor Certification	\$5,000.00
Holy Rosary	64690	Counselor Certification	\$5,000.00
Holy Rosary	64690	Underserved Outreach	\$100,000.00
Honea	7594	Digital Services & Security	\$8,000.00
Howard University Employees	648	Digital Services & Security	\$3,437.50
Hud	4037	Training	\$5,000.00
Hudson Heritage	3962	Counselor Certification	\$5,000.00
Iberville	12356	Training	\$3,705.00
Kemba Charleston	108	Counselor Certification	\$3,000.00
Korean American Catholics	23503	Digital Services & Security	\$8,000.00
Lake Community	15942	Counselor Certification	\$5,000.00
Lake Huron	61638	Counselor Certification	\$2,825.00
Lanai	2953	Counselor Certification	\$5,000.00
Lower East Side People's	24232	Digital Services & Security	\$8,000.00
Lower East Side People's	24232	Underserved Outreach	\$100,000.00
Meritus	9643	Counselor Certification	\$5,000.00

Appendix 2: 2019 Minority Depository Institution Grant Recipients

Credit Union Name	Charter Number	Initiative	Amount
Mint Valley	1827	Counselor Certification	\$5,000.00
Montgomery County Employees	18917	Counselor Certification	\$5,000.00
Natco	65208	Digital Services & Security	\$5,600.00
Natco	65208	Underserved Outreach	\$100,000.00
New Generations	6878	Training	\$5,000.00
Northumberland County Schools	11242	Digital Services & Security	\$8,000.00
Nova	63425	Counselor Certification	\$5,000.00
Nueva Esperanza Community	68603	Training	\$5,000.00
Ontario Montclair School Employees	14542	Counselor Certification	\$5,000.00
Oswego County	21927	Counselor Certification	\$1,900.00
Pacific Crest	960	Counselor Certification	\$2,400.00
Peninsula Community	665	Counselor Certification	\$5,000.00
Peoples Advantage	17464	Training	\$5,000.00
Peoples Advantage	17464	Underserved Outreach	\$97,700.00
Phenix Pride	13852	Digital Services & Security	\$8,000.00
Questa	66252	Training	\$4,800.00
River City	926	Counselor Certification	\$5,000.00
Rockland Employees	15080	Digital Services & Security	\$8,000.00
Select	3064	Training	\$5,000.00
Southern Chautauqua	9107	Counselor Certification	\$5,000.00
Southern Teachers & Parents	2068	MDI Mentoring	\$25,000.00
St. Josephs Canton Parish	4884	Training	\$5,000.00
Tampa Bay	352	Counselor Certification	\$5,000.00
Tampa Bay	352	Underserved Outreach	\$56,042.00
Unified Homeowners Of Illinois	24767	Digital Services & Security	\$8,000.00
Union Baptist Church	24781	Digital Services & Security	\$8,000.00
United	60041	Counselor Certification	\$5,000.00
Urw Community	19867	Training	\$5,000.00
Usc	68459	Counselor Certification	\$5,000.00
White Earth Reservation	17749	Training	\$5,000.00

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	64232	1St Resource	Birmingham	AL	\$39,459,468	Black Americans	2,294	Yes
Southern	64603	Alabama Law Enforcement Credit Union	Birmingham	AL	\$15,534,886	Black Americans	2,021	Yes
Southern	13018	Clarke Community	Grove Hill	AL	\$2,480,560	Black Americans	701	Yes
Southern	9554	Councill	Normal	AL	\$2,841,945	Black Americans	575	Yes
Southern	17311	Demopolis	Demopolis	AL	\$694,316	Black Americans	642	Yes
Southern	64594	Fireman's	Birmingham	AL	\$6,377,866	Black Americans	905	No
Southern	22131	Fogce	Eutaw	AL	\$1,375,263	Black Americans	781	Yes
Southern	12837	Marvel City	Bessemer	AL	\$6,960,647	Black Americans	1,014	Yes
Southern	16858	New Pilgrim	Birmingham	AL	\$1,467,538	Black Americans	562	Yes
Southern	24583	Nrs Community Development	Birmingham	AL	\$778,842	Black Americans	614	Yes
Southern	13852	Phenix Pride	Phenix City	AL	\$10,760,618	Black Americans	2,010	Yes
Southern	11422	Progressive	Mobile	AL	\$5,577,230	Black Americans	655	Yes
Southern	15938	Sixth Avenue Baptist	Birmingham	AL	\$4,179,377	Black Americans	899	Yes
Southern	64464	Tuscaloosa County	Tuscaloosa	AL	\$10,735,702	Black Americans	1,584	Yes
Southern	2791	Tuskegee	Tuskegee	AL	\$7,726,209	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,255	Yes
Southern	6311	Tvh	Tuskegee	AL	\$4,879,470	Black Americans	683	Yes
Southern	7700	Arkansas Am & N College	Pine Bluff	AR	\$2,202,915	Black Americans	1,063	Yes
Southern	23170	Arkansas Education Association	Little Rock	AR	\$6,728,442	Black Americans	2,188	Yes
Southern	24433	Arkansas Teachers	Little Rock	AR	\$1,457,212	Black Americans	516	Yes
Western	4915	A. E. A.	Yuma	AZ	\$254,727,779	Hispanic Americans	32,163	Yes
Western	61451	Jacl	Glendale	AZ	\$474,292	Asian Americans	160	No
Western	9897	Southeastern Arizona	Douglas	AZ	\$33,258,397	Hispanic Americans	5,536	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	68027	1St Valley	San Bernardino	CA	\$40,455,803	Asian Americans, Black Americans, Hispanic Americans, Native Americans	3,268	Yes
Western	65113	Allus	Salinas	CA	\$43,955,654	Hispanic Americans	4,214	No
Western	14739	Cal Poly	Pomona	CA	\$14,420,634	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,767	Yes
Western	18623	Calcom	Long Beach	CA	\$64,504,320	Asian Americans, Hispanic Americans	7,395	Yes
Western	21417	Calvary Baptist Of Pacoima	San Fernando	CA	\$109,731	Black Americans	188	Yes
Western	4633	Camino	Montebello	CA	\$148,208,286	Hispanic Americans	12,829	Yes
Western	24776	Comunidad Latina	Santa Ana	CA	\$5,529,936	Hispanic Americans	1,415	Yes
Western	4900	Cooperative Center	Berkeley	CA	\$120,258,496	Asian Americans, Black Americans, Hispanic Americans, Native Americans	8,474	Yes
Western	13254	Corrections	Soledad	CA	\$17,441,847	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,476	Yes
Western	24506	Episcopal Community	Los Angeles	CA	\$5,528,830	Asian Americans, Black Americans, Hispanic Americans	1,256	Yes
Western	68356	First Imperial	El Centro	CA	\$127,232,418	Hispanic Americans	19,300	Yes
Western	7557	Glendale	Glendale	CA	\$82,494,643	Asian Americans, Black Americans, Hispanic Americans, Native Americans	7,401	No
Western	24549	Hanin	Los Angeles	CA	\$31,387,241	Asian Americans	4,319	Yes
Western	63589	Jacom	Los Angeles	CA	\$70,293,964	Asian Americans	8,736	No
Western	64892	Jones Methodist Church	San Francisco	CA	\$356,371	Black Americans	284	No
Western	20720	L. A. Mission	San Fernando	CA	\$7,536,044	Hispanic Americans	1,140	Yes
Western	17841	Limoneira	Santa Paula	CA	\$5,089,896	Hispanic Americans	686	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	1207	Los Angeles	Glendale	CA	\$989,958,195	Asian Americans, Black Americans, Hispanic Americans	68,716	No
Western	16570	Los Angeles Lee	Los Angeles	CA	\$555,512	Asian Americans	67	Yes
Western	10648	Maryknoll Of L A	Los Angeles	CA	\$1,070,835	Asian Americans	165	No
Western	65059	Nikkei	Gardena	CA	\$72,210,690	Asian Americans	4,695	No
Western	68463	North County	San Diego	CA	\$66,852,414	Asian Americans, Black Americans, Hispanic Americans, Native Americans	4,578	No
Western	23780	Northeast Community	San Francisco	CA	\$9,114,305	Asian Americans	1,206	Yes
Western	15784	Novo	Norco	CA	\$10,472,503	Hispanic Americans	2,196	No
Western	14542	Ontario Montclair School Employees	Ontario	CA	\$118,438,280	Hispanic Americans	9,459	Yes
Western	10767	Peoples Ind Church	Los Angeles	CA	\$50,322	Black Americans	98	Yes
Western	60024	Priority One	South Pasadena	CA	\$160,524,399	Asian Americans, Black Americans, Hispanic Americans	17,700	No
Western	64576	San Fernando Valley Japanese	Northridge	CA	\$798,142	Asian Americans	209	No
Western	16547	San Francisco Lee	San Francisco	CA	\$11,690,534	Asian Americans	1,103	Yes
Western	24520	Santa Ana	Santa Ana	CA	\$75,065,804	Asian Americans, Black Americans, Hispanic Americans, Native Americans	6,023	Yes
Western	3526	Schools	Torrance	CA	\$127,659,268	Asian Americans, Black Americans, Hispanic Americans, Native Americans	14,129	Yes
Western	7617	Sequoia	Redwood City	CA	\$34,153,572	Asian Americans, Black Americans, Hispanic Americans	1,726	No
Western	9296	Sun Community	El Centro	CA	\$454,431,248	Hispanic Americans	38,643	Yes
Western	4393	Sunkist Employees	Valencia	CA	\$5,266,488	Asian Americans, Black Americans, Hispanic Americans	660	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	8230	Technicolor	Burbank	CA	\$89,930,721	Asian Americans, Black Americans, Hispanic Americans	4,635	No
Western	3218	Tulare County	Tulare	CA	\$100,700,593	Asian Americans, Hispanic Americans	9,819	Yes
Western	21532	U.p.s. Employees	Ontario	CA	\$36,974,606	Black Americans, Hispanic Americans	5,338	No
Western	327	Union Pacific California Emp	Fullerton	CA	\$8,839,186	Asian Americans, Black Americans, Hispanic Americans, Native Americans	1,695	No
Western	68459	Usc	Los Angeles	CA	\$592,035,693	Asian Americans, Black Americans, Hispanic Americans	77,191	Yes
Western	61085	Utility District	Oakland	CA	\$32,576,787	Asian Americans, Black Americans, Hispanic Americans	2,470	No
Western	18454	Valley Hills	San Bernardino	CA	\$3,559,599	Asian Americans, Black Americans, Hispanic Americans	436	Yes
Western	9255	Western States Regional	Los Angeles	CA	\$830,764	Hispanic Americans	292	Yes
Western	65471	Guadalupe Parish	Antonito	CO	\$29,527,288	Hispanic Americans	2,984	Yes
Western	16476	Nuvista	Montrose	CO	\$90,026,121	Hispanic Americans	6,949	Yes
Western	1499	Pueblo Government Agencies	Pueblo	CO	\$34,830,555	Hispanic Americans	3,364	Yes
Western	63468	Valley Educators	Alamosa	CO	\$5,216,510	Hispanic Americans	1,050	Yes
Eastern	6733	Cencap	Hartford	CT	\$40,616,340	Black Americans, Hispanic Americans	10,453	Yes
Eastern	23411	Connecticut	North Haven	CT	\$7,668,923	Black Americans, Hispanic Americans	1,516	Yes
Eastern	1863	Connecticut Transit	Hartford	CT	\$1,033,889	Black Americans, Hispanic Americans	649	Yes
Eastern	23896	East End Baptist Tabernacle	Bridgeport	CT	\$132,905	Black Americans	365	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	10845	Faith Tabernacle Baptist	Stamford	CT	\$132,617	Black Americans	213	Yes
Eastern	21614	First Baptist Church (Stratford)	Stratford	CT	\$262,558	Black Americans	238	Yes
Eastern	19	New Haven Teachers	New Haven	CT	\$9,002,525	Black Americans, Hispanic Americans	1,389	No
Eastern	3790	Science Park	New Haven	CT	\$4,116,653	Black Americans	756	Yes
Eastern	5227	Asbury	Washington	DC	\$337,578	Black Americans	211	Yes
Eastern	6088	D C Fire Department	Washington	DC	\$7,551,210	Black Americans	1,637	No
Eastern	16411	DC	Washington	DC	\$65,132,228	Black Americans, Hispanic Americans	11,359	Yes
Eastern	1821	District Of Columbia Teachers	Washington	DC	\$46,274,192	Black Americans	4,730	Yes
Eastern	538	Government Printing Office	Washington	DC	\$30,964,270	Black Americans	4,142	Yes
Eastern	648	Howard University Employees	Washington	DC	\$9,508,738	Black Americans	1,372	Yes
Eastern	4037	Hud	Washington	DC	\$45,401,102	Black Americans	5,110	Yes
Eastern	14176	Idb Global	Washington	DC	\$586,632,222	Hispanic Americans	11,211	No
Eastern	22323	John Wesley Ame Zion Church	Washington	DC	\$73,946	Black Americans	135	No
Eastern	15174	Lee	Washington	DC	\$8,602,673	Asian Americans	410	No
Eastern	266	Library Of Congress	Washington	DC	\$261,483,526	Black Americans	9,932	No
Eastern	6506	Mt Gilead	Washington	DC	\$62,510	Black Americans	62	Yes
Eastern	24219	Mt. Airy Baptist Church	Washington	DC	\$1,161,101	Black Americans	380	Yes
Eastern	22686	Napfe	Washington	DC	\$2,621,294	Black Americans	522	No
Eastern	6464	Paho/Who	Washington	DC	\$234,906,894	Hispanic Americans	5,881	No
Eastern	24073	Paramount Baptist Church	Washington	DC	\$145,885	Black Americans	400	No
Eastern	24262	Phi Beta Sigma	Washington	DC	\$595,364	Black Americans, Native Americans	830	Yes
Eastern	9613	Sargent	Washington	DC	\$311,980	Black Americans	400	Yes
Eastern	17874	St. Gabriels	Washington	DC	\$500,182	Black Americans	131	No
Eastern	9384	Washington Typographic	Washington	DC	\$1,573,575	Black Americans	293	No
Eastern	24845	Stepping Stones Community	Wilmington	DE	\$2,229,562	Black Americans, Hispanic Americans	774	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	14391	Baptist Health South Florida	Miami	FL	\$65,381,616	Black Americans, Hispanic Americans	11,625	Yes
Southern	1068	Compass Financial	Hialeah	FL	\$19,661,084	Black Americans, Hispanic Americans	2,434	Yes
Southern	187	Florida A & M University	Tallahassee	FL	\$20,242,485	Black Americans	3,433	Yes
Southern	7534	Hialeah Municipal Employees	Hialeah	FL	\$11,656,159	Black Americans, Hispanic Americans	1,553	Yes
Southern	67341	Jefferson County Teachers	Monticello	FL	\$11,288,211	Black Americans	1,068	No
Southern	24718	Jetstream	Miami Lakes	FL	\$192,010,098	Black Americans, Hispanic Americans, Native Americans	17,649	Yes
Southern	67630	Madison Education Assoc.	Madison	FL	\$6,164,547	Black Americans	844	No
Southern	16834	Town Of Palm Beach	West Palm Beach	FL	\$2,247,271	Black Americans	379	Yes
Southern	67505	1St Choice	Atlanta	GA	\$25,189,915	Black Americans	8,114	Yes
Southern	24546	Big Bethel A.m.e. Church	Atlanta	GA	\$313,223	Black Americans	251	Yes
Southern	67383	Credit Union Of Atlanta	Atlanta	GA	\$66,604,583	Black Americans	16,398	No
Southern	9527	F A B Church	Savannah	GA	\$261,732	Black Americans	256	Yes
Southern	67688	Macon-Bibb Employees Credit Union	Macon	GA	\$3,407,568	Black Americans	1,324	No
Southern	24234	Omega Psi Phi Fraternity	Toccoa	GA	\$1,957,589	Black Americans	1,336	Yes
Southern	24631	Platinum	Duluth	GA	\$126,445,123	Asian Americans	9,524	No
Southern	67364	Savannah Postal	Savannah	GA	\$19,092,467	Black Americans	2,175	No
Southern	6582	Savastate Teachers	Savannah	GA	\$2,854,723	Black Americans	769	Yes
Southern	20890	Stephens County Community	Toccoa	GA	\$148,304	Black Americans	114	Yes
Southern	14103	Tabernacle	Augusta	GA	\$206,138	Black Americans	137	Yes
Southern	24683	United Neighborhood	Augusta	GA	\$2,529,289	Black Americans	800	Yes
Western	1845	Aloha Pacific	Honolulu	HI	\$968,339,609	Asian Americans	62,423	No
Western	1607	Big Island	Hilo	HI	\$114,093,801	Asian Americans	9,917	Yes
Western	24630	Cu Hawaii	Hilo	HI	\$298,363,287	Asian Americans	27,472	Yes
Western	1987	Ewa	Ewa Beach	HI	\$12,864,225	Asian Americans	1,727	Yes
Western	12613	Glover	Honolulu	HI	\$3,739,180	Asian Americans	242	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	2280	Hamakua	Pepeekeo	HI	\$16,368,352	Asian Americans	1,622	Yes
Western	24839	Hawaii Central	Honolulu	HI	\$298,719,551	Asian Americans	18,151	No
Western	1784	Hawaii County Employees	Hilo	HI	\$100,323,520	Asian Americans, Native Americans	5,894	Yes
Western	10938	Hawaii First	Kamuela	HI	\$38,490,335	Native Americans	8,278	Yes
Western	1870	Hawaii Law Enforcement	Honolulu	HI	\$181,019,649	Asian Americans	14,690	No
Western	1785	Hawaii Schools	Honolulu	HI	\$63,718,834	Asian Americans	4,045	Yes
Western	1869	Hawaiian Electric Employees	Honolulu	HI	\$32,644,667	Asian Americans	2,019	Yes
Western	1717	Hawaiian Financial	Honolulu	HI	\$673,241,623	Asian Americans	60,949	No
Western	1815	Hawaiiusa	Honolulu	HI	\$1,754,571,447	Asian Americans, Black Americans, Hispanic Americans, Native Americans	129,652	No
Western	7594	Honea	Fort Shafter	HI	\$20,174,212	Asian Americans	778	Yes
Western	1830	Honolulu	Honolulu	HI	\$269,131,570	Asian Americans	17,362	No
Western	9115	Hotel And Travel Industry	Honolulu	HI	\$37,607,839	Asian Americans	5,258	Yes
Western	2275	Kahuku	Kahuku	HI	\$5,788,083	Asian Americans	1,823	Yes
Western	10399	Kahului	Kahului	HI	\$60,369,507	Asian Americans	4,173	Yes
Western	11553	Kamehameha	Honolulu	HI	\$37,923,315	Asian Americans	4,016	No
Western	5487	Kauai Government Employees	Lihue	HI	\$120,940,384	Black Americans, Hispanic Americans	7,202	Yes
Western	11494	Kuakini Medical And Dental	Honolulu	HI	\$43,214,688	Asian Americans	2,366	Yes
Western	2953	Lanai	Lanai City	HI	\$29,075,608	Asian Americans	1,827	Yes
Western	10882	Local Union 1186 Ibew	Honolulu	HI	\$14,506,139	Native Americans	1,131	No
Western	2562	Maui	Kahului	HI	\$101,454,150	Asian Americans	7,535	No
Western	1817	Maui Teachers	Wailuku	HI	\$32,564,154	Asian Americans	1,611	Yes
Western	2713	Mcbryde	Eleele	HI	\$98,802,572	Asian Americans	3,422	Yes
Western	7471	Molokai Community	Kaunakakai	HI	\$26,933,212	Native Americans	4,241	Yes
Western	24830	Oahu	Honolulu	HI	\$48,802,168	Asian Americans	3,753	No
Western	1961	Pearl Hawaii	Waipahu	HI	\$376,378,182	Asian Americans	29,628	Yes
Western	9719	St. Francis Medical Center	Honolulu	HI	\$9,719,040	Asian Americans	1,134	No
Western	10465	University Of Hawaii	Honolulu	HI	\$660,944,460	Asian Americans	30,400	No

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	3574	Valley Isle Community	Kahului	HI	\$119,493,131	Asian Americans, Black Americans, Hispanic Americans	13,226	Yes
Western	2049	Waialua	Waialua	HI	\$47,987,147	Asian Americans, Native Americans	3,216	Yes
Western	9924	Wailuku	Kahului	HI	\$64,828,503	Asian Americans	4,730	Yes
Western	2505	77Th Street Depot	Chicago	IL	\$18,435,482	Black Americans, Hispanic Americans	4,530	Yes
Western	66089	Berean	Chicago	IL	\$135,911	Black Americans	241	Yes
Western	18882	C T A F C	Chicago	IL	\$842,166	Black Americans	423	Yes
Western	68472	Canaan	Urbana	IL	\$324,088	Black Americans	185	Yes
Western	2495	Chicago Avenue Garage	Chicago	IL	\$4,976,853	Black Americans	684	Yes
Western	65932	Chicago Municipal Employees	Chicago	IL	\$38,594,790	Black Americans, Hispanic Americans	12,350	Yes
Western	7256	Community	Chicago	IL	\$223,179	Black Americans	203	Yes
Western	13533	Cta South	Chicago	IL	\$1,217,688	Black Americans	844	Yes
Western	2498	Cta-74Th Street Depot	Chicago	IL	\$9,143,158	Black Americans	644	Yes
Western	61448	Ethicon Suture	Chicago	IL	\$1,172,527	Black Americans, Hispanic Americans	522	No
Western	64252	Fellowship Baptist Church	Chicago	IL	\$464,469	Black Americans	412	Yes
Western	24614	Gideon	Waukegan	IL	\$273,845	Black Americans	303	Yes
Western	66300	Imperial	Springfield	IL	\$50,172	Black Americans	213	Yes
Western	15673	Israel Methcomm	Chicago	IL	\$1,334,198	Black Americans	222	Yes
Western	24123	M.w.p.h. Grand Lodge Of Illinois	Chicago	IL	\$485,779	Black Americans	422	Yes
Western	2370	Metropolitan "L"	Oak Park	IL	\$7,823,802	Black Americans	1,609	Yes
Western	67024	Mt. Zion	Zion	IL	\$231,266	Black Americans	237	Yes
Western	2467	Northside L	Broadview	IL	\$5,038,972	Black Americans	1,224	Yes
Western	60923	Park Manor Christian Church	Chicago	IL	\$998,685	Black Americans	278	Yes
Western	65231	Pilgrim Baptist	Chicago	IL	\$358,263	Black Americans	178	Yes
Western	15240	Resurrection Lutheran	Chicago	IL	\$207,277	Black Americans	89	Yes
Western	15812	Shiloh Baptist	Waukegan	IL	\$195,957	Black Americans	149	Yes
Western	15454	Shiloh Englewood	Chicago	IL	\$248,491	Black Americans	145	Yes
Western	24704	South Side Community	Chicago	IL	\$4,350,099	Black Americans	1,500	Yes
Western	66296	St. Helena Parish	Chicago	IL	\$174,430	Black Americans	163	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	61566	St. Mark	Chicago	IL	\$507,985	Black Americans	262	Yes
Western	14058	St. Martin De Porres Parish	Chicago	IL	\$306,550	Black Americans	165	Yes
Western	23245	Trinity U.c.c.	Chicago	IL	\$3,033,519	Black Americans	792	Yes
Western	24767	Unified Homeowners Of Illinois	Chicago	IL	\$463,160	Hispanic Americans	289	Yes
Southern	20793	Financial Health	Indianapolis	IN	\$29,095,004	Black Americans, Hispanic Americans	10,297	Yes
Southern	169	Gary Firefighters Association	Gary	IN	\$2,073,634	Black Americans	354	Yes
Southern	16126	Gary Municipal Employees	Gary	IN	\$477,439	Black Americans	145	Yes
Southern	3251	Gary Police Department Employees	Gary	IN	\$1,632,855	Black Americans	218	No
Southern	15757	Mt Zion Indianapolis	Indianapolis	IN	\$596,358	Black Americans	295	Yes
Southern	2711	Profinance	Merrillville	IN	\$14,540,135	Black Americans	1,638	Yes
Southern	6204	River Bend	South Bend	IN	\$5,296,484	Black Americans, Hispanic Americans	868	Yes
Southern	24781	Union Baptist Church	Fort Wayne	IN	\$144,148	Black Americans	295	Yes
Southern	23899	A M E Church	Baton Rouge	LA	\$91,474	Black Americans	305	Yes
Southern	19985	Arabi Sugar Workers	New Orleans	LA	\$1,567,168	Black Americans	259	Yes
Southern	11658	Avenue Baptist Brotherhood	Shreveport	LA	\$554,205	Black Americans	152	Yes
Southern	11782	Bayou Community	Saint Gabriel	LA	\$13,635,885	Black Americans	1,430	Yes
Southern	15589	Caddo Parish Teachers	Shreveport	LA	\$14,131,808	Black Americans	3,451	Yes
Southern	65780	Cogic	Lafayette	LA	\$346,094	Black Americans	362	Yes
Southern	17396	Concordia Parish School Emp	Ferriday	LA	\$2,902,715	Black Americans	1,430	Yes
Southern	7253	East Baton Rouge Teachers	Baton Rouge	LA	\$3,930,743	Black Americans	2,077	Yes
Southern	15588	G G W	New Orleans	LA	\$762,519	Black Americans	199	Yes
Southern	4416	Iberia Parish	New Iberia	LA	\$302,204	Black Americans	271	Yes
Southern	12356	Iberville	Plaquemine	LA	\$5,782,415	Black Americans	2,508	Yes
Southern	63143	Immaculate Heart Of Mary	Lafayette	LA	\$721,363	Black Americans	373	Yes
Southern	14537	James Ward, Jr.	Jennings	LA	\$2,022,953	Black Americans	461	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	21998	Northwest Louisiana	Shreveport	LA	\$9,745,346	Black Americans	1,128	Yes
Southern	66259	Orleans Parish Sheriff's	New Orleans	LA	\$4,994,436	Black Americans	873	No
Southern	62148	Postal	Baton Rouge	LA	\$24,338,380	Black Americans	2,771	No
Southern	12225	Rapides	Alexandria	LA	\$6,026,824	Black Americans	1,040	Yes
Southern	13248	S H P E	Greensburg	LA	\$3,137,144	Black Americans	1,275	Yes
Southern	15089	S T S P	Lacombe	LA	\$713,320	Black Americans	348	Yes
Southern	2056	Sewerage & Water Board Employees	New Orleans	LA	\$6,910,431	Black Americans, Native Americans	1,704	Yes
Southern	5839	Southeast Louisiana Veterans Health	New Orleans	LA	\$1,909,508	Black Americans	955	Yes
Southern	2068	Southern Teachers & Parents	Baton Rouge	LA	\$28,223,328	Black Americans	4,421	Yes
Southern	22417	St. Mary Parish School Emp.	Franklin	LA	\$423,908	Black Americans	293	Yes
Southern	18462	T E A	Houma	LA	\$2,120,077	Black Americans	821	Yes
Southern	20550	Teamsters Local Union #270	New Orleans	LA	\$751,669	Black Americans	511	No
Southern	22581	Total Community Action	New Orleans	LA	\$935,891	Black Americans	586	Yes
Southern	22219	U B C Southern Council Industria Wo	Minden	LA	\$711,079	Black Americans	388	Yes
Southern	7301	Union	Farmerville	LA	\$677,796	Black Americans	655	Yes
Southern	12735	W B R T	Port Allen	LA	\$2,322,315	Black Americans	1,058	Yes
Southern	16256	Washington Educational Assoc	Franklinton	LA	\$950,883	Black Americans	386	Yes
Southern	11928	Webster United	Minden	LA	\$3,714,190	Black Americans	1,271	Yes
Southern	23607	West Jefferson	Marrero	LA	\$5,938,917	Black Americans	1,632	No
Southern	12748	Xavier University	New Orleans	LA	\$1,695,744	Black Americans	397	Yes
Eastern	24043	Messiah Baptist-Jubilee	Brockton	MA	\$891,032	Black Americans	336	Yes
Eastern	16383	New England Lee	Boston	MA	\$2,930,420	Asian Americans	273	No
Eastern	5754	Andrews Federal Credit Union	Suitland	MD	\$2,060,114,066	Black Americans	133,244	Yes
Eastern	22652	Capital Area Taiwanese	Boyds	MD	\$12,684,234	Asian Americans	534	No
Eastern	22700	Korean Catholic	Olney	MD	\$2,095,161	Asian Americans	329	No
Eastern	24246	Mt. Jezreel	Silver Spring	MD	\$230,417	Black Americans	451	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	66787	Municipal Empl. credit Union Of Balt	Baltimore	MD	\$1,197,660,345	Black Americans	109,430	Yes
Eastern	24657	None Suffer Lack	Suitland	MD	\$21,994,034	Black Americans	2,550	Yes
Eastern	18271	Prince George's Community	Bowie	MD	\$187,631,207	Black Americans, Hispanic Americans	16,557	Yes
Eastern	2769	Securityplus	Baltimore	MD	\$393,621,480	Black Americans	34,619	Yes
Eastern	20038	The Mount Lebanon	Baltimore	MD	\$455,864	Black Americans	332	Yes
Eastern	3764	Transit Employees	Greenbelt	MD	\$98,656,700	Black Americans	12,966	Yes
Eastern	16268	W S S C	Laurel	MD	\$28,395,481	Black Americans	4,066	Yes
Eastern	9603	Wor Co	Pocomoke City	MD	\$2,271,071	Black Americans	641	No
Eastern	5885	A.b.d.	Warren	MI	\$69,376,769	Black Americans	10,671	Yes
Eastern	62177	Bethel Baptist Church East	Detroit	MI	\$799,401	Black Americans	222	Yes
Eastern	62324	Greater New Mt. Moriah Baptist Chr	Detroit	MI	\$338,045	Black Americans	195	No
Eastern	62167	I.m. Detroit District	Detroit	MI	\$1,394,754	Black Americans	429	No
Eastern	24030	New Rising Star	Detroit	MI	\$107,517	Black Americans	151	Yes
Eastern	61495	One Detroit	Detroit	MI	\$40,072,641	Black Americans	12,356	Yes
Eastern	7628	Southeast Michigan State Employees	Southfield	MI	\$37,421,626	Black Americans	4,002	Yes
Eastern	4787	Tandem	Warren	MI	\$22,218,310	Black Americans, Hispanic Americans	2,847	Yes
Western	24852	Northern Eagle	Nett Lake	MN	\$748,863	Native Americans	712	Yes
Western	24539	Transit Operations	Minneapolis	MN	\$4,550,162	Asian Americans, Black Americans, Hispanic Americans	744	Yes
Western	17749	White Earth Reservation	Mahnomen	MN	\$1,763,211	Native Americans	1,408	Yes
Western	4531	Guadalupe Centers	Kansas City	MO	\$4,097,674	Hispanic Americans	1,675	Yes
Western	63388	Kansas City	Kansas City	MO	\$36,368,264	Black Americans	6,305	Yes
Western	60400	St. Louis Community	Saint Louis	MO	\$298,371,378	Black Americans	61,250	Yes
Western	67744	Union Memorial	Wentzville	MO	\$90,932	Black Americans	131	Yes
Western	21683	West Side Baptist Church	St. Louis	MO	\$312,495	Black Americans	393	Yes
Southern	22314	Choctaw	Choctaw	MS	\$2,541,079	Native Americans	1,918	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	17715	Citizens Choice	Natchez	MS	\$1,047,363	Black Americans	562	Yes
Southern	9567	Commfirst	Jackson	MS	\$11,650,180	Black Americans	2,318	Yes
Southern	24859	First Unity	McComb	MS	\$6,545,400	Black Americans	2,520	Yes
Southern	14193	Forrest County Teachers	Hattiesburg	MS	\$238,273	Black Americans	281	Yes
Southern	5930	Healthplus	Jackson	MS	\$6,502,910	Black Americans	2,553	Yes
Southern	24829	Hope	Jackson	MS	\$307,051,396	Black Americans	50,381	Yes
Southern	19253	Issaquena County	Mayersville	MS	\$1,230,086	Black Americans	471	Yes
Southern	8445	Jackson Area	Jackson	MS	\$78,674,891	Black Americans	14,221	Yes
Southern	7684	Jpfce	Jackson	MS	\$1,120,420	Black Americans	203	Yes
Southern	8433	Meridian Mutual	Meridian	MS	\$41,105,765	Black Americans	6,388	Yes
Southern	24884	Mid Delta	Indianola	MS	\$1,856,658	Black Americans	1,406	Yes
Southern	63442	Mississippi Public Employees	Jackson	MS	\$24,218,856	Black Americans	6,334	Yes
Southern	24896	Natchez Educators	Natchez	MS	\$1,309,585	Black Americans	515	Yes
Southern	9974	Shelby/Bolivar County	Boyle	MS	\$2,717,113	Black Americans	1,961	Yes
Southern	16590	Twin States	Columbus	MS	\$7,478,807	Black Americans	1,853	Yes
Western	15375	Wolf Point	Wolf Point	MT	\$14,803,418	Native Americans	2,866	Yes
Southern	68593	First Legacy Community	Charlotte	NC	\$29,330,614	Black Americans	7,945	Yes
Southern	64034	Greater Kinston	Kinston	NC	\$11,624,191	Black Americans	5,564	Yes
Southern	63595	Mount Vernon Baptist Church	Durham	NC	\$160,181	Black Americans	311	No
Southern	24802	Self-Help	Durham	NC	\$1,205,557,507	Black Americans, Hispanic Americans	82,300	Yes
Southern	19826	Shaw University	Raleigh	NC	\$388,376	Black Americans	146	Yes
Eastern	4738	Atlantic County Nj Employees	Northfield	NJ	\$2,292,207	Asian Americans, Black Americans, Hispanic Americans	579	No
Eastern	15139	Bergen Division	Toms River	NJ	\$11,961,724	Black Americans, Hispanic Americans	1,508	No
Eastern	6015	Camden Police	Camden	NJ	\$643,091	Black Americans, Hispanic Americans	254	Yes
Eastern	62855	Division 819 Transit Employees	Irvington	NJ	\$15,002,155	Black Americans	1,799	No
Eastern	22344	Empire Financial	Jackson	NJ	\$565,728	Black Americans, Hispanic Americans	239	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	112	Essex County Nj Employees	Newark	NJ	\$6,524,087	Black Americans, Hispanic Americans	1,942	Yes
Eastern	15513	Fort Dix	Joint Base MDL	NJ	\$6,776,119	Black Americans	916	No
Eastern	23678	Goya Foods Employees	Jersey City	NJ	\$12,382,063	Hispanic Americans	850	No
Eastern	23615	Heard A.m.e.	Roselle	NJ	\$206,301	Black Americans	226	Yes
Eastern	10803	Israel Memorial A M E	Newark	NJ	\$343,281	Black Americans	179	No
Eastern	7184	Liberty Savings	Jersey City	NJ	\$95,455,391	Asian Americans, Black Americans, Hispanic Americans	21,078	Yes
Eastern	20773	Local 1233	Newark	NJ	\$11,201,051	Black Americans	767	Yes
Eastern	1546	Mercer County Improvement Authority	Hamilton	NJ	\$453,887	Black Americans	196	Yes
Eastern	21440	Messiah Baptist Church	East Orange	NJ	\$238,989	Black Americans	157	Yes
Eastern	9723	N.j.t. Employees	Waldwick	NJ	\$17,403,620	Black Americans, Hispanic Americans	1,273	No
Eastern	22449	Nestle (Freehold) Employees	Freehold	NJ	\$2,303,387	Asian Americans, Black Americans, Hispanic Americans, Native Americans	228	No
Eastern	24167	New Community	Newark	NJ	\$3,112,716	Black Americans, Hispanic Americans	3,633	Yes
Eastern	62796	Newark Board Of Education Employees	Newark	NJ	\$24,992,184	Asian Americans, Black Americans	3,639	Yes
Eastern	66159	Newark Post Office Employees	Newark	NJ	\$2,663,734	Black Americans	1,235	No
Eastern	1015	North Jersey	Totowa	NJ	\$215,283,481	Asian Americans, Black Americans, Hispanic Americans	24,100	Yes
Eastern	5987	Ocnac #1	Jersey City	NJ	\$6,535,566	Black Americans, Hispanic Americans	2,521	Yes
Eastern	12227	Passaic Police	Passaic	NJ	\$7,869,724	Hispanic Americans	620	Yes
Eastern	2892	Plainfield Police & Firemen's	Plainfield	NJ	\$2,509,545	Black Americans, Hispanic Americans	511	No
Eastern	24115	St. Andrew Kim	Maplewood	NJ	\$1,070,078	Asian Americans	212	No

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	62841	Belen Railway Employees	Belen	NM	\$37,724,579	Hispanic Americans, Native Americans	2,397	Yes
Western	66097	Cuba	Cuba	NM	\$16,685,977	Hispanic Americans, Native Americans	1,792	Yes
Western	1838	Fort Bayard	Santa Clara	NM	\$4,659,073	Hispanic Americans	1,250	Yes
Western	16754	Four Corners	Kirtland	NM	\$18,446,399	Native Americans	5,477	Yes
Western	66149	Guadalupe	Santa Fe	NM	\$183,020,690	Hispanic Americans	21,818	Yes
Western	4805	Northern New Mexico School Employee	Santa Fe	NM	\$23,397,704	Hispanic Americans, Native Americans	1,767	Yes
Western	66252	Questa	Questa	NM	\$10,767,097	Hispanic Americans	1,464	Yes
Western	61946	Rincones Presbyterian	Chacon	NM	\$4,443,282	Hispanic Americans	789	Yes
Western	62573	Rio Grande	Albuquerque	NM	\$344,781,835	Asian Americans, Black Americans, Hispanic Americans, Native Americans	34,601	Yes
Western	964	Southwest	Albuquerque	NM	\$65,848,377	Asian Americans, Hispanic Americans, Native Americans	4,975	No
Western	65513	State Employees	Santa Fe	NM	\$636,267,686	Hispanic Americans, Native Americans	47,330	Yes
Western	7999	Telco Roswell New Mexico	Roswell	NM	\$6,978,600	Hispanic Americans	1,042	Yes
Western	808	U.s. Eagle	Albuquerque	NM	\$1,069,473,868	Asian Americans, Black Americans, Hispanic Americans, Native Americans	78,091	Yes
Western	60467	Zia	Los Alamos	NM	\$148,460,894	Hispanic Americans	11,656	No
Eastern	24670	1199 Seiu	New York City	NY	\$73,013,412	Asian Americans, Black Americans, Hispanic Americans	19,964	Yes
Eastern	4170	Abyssinian Baptist Church	New York City	NY	\$881,034	Black Americans	302	Yes
Eastern	8950	All Souls	New York City	NY	\$174,861	Black Americans	149	Yes
Eastern	23888	Berea	Brooklyn	NY	\$102,075	Black Americans	199	Yes
Eastern	24790	Beulah	Brooklyn	NY	\$181,794	Black Americans	126	Yes

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Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	24642	Brooklyn Cooperative	Brooklyn	NY	\$30,461,264	Asian Americans, Black Americans, Hispanic Americans	7,267	Yes
Eastern	20419	Bykota	Brooklyn	NY	\$2,264,283	Black Americans	1,003	Yes
Eastern	5127	Church Of The Master	New York City	NY	\$923,198	Black Americans	315	Yes
Eastern	7504	Concord	Brooklyn	NY	\$9,433,771	Black Americans	705	Yes
Eastern	63906	Empire Br 36 Natl Assoc Of Le Carr	New York City	NY	\$5,028,038	Asian Americans, Black Americans, Hispanic Americans	2,006	No
Eastern	1343	Empirt 207	New York City	NY	\$4,395,892	Black Americans, Hispanic Americans	861	No
Eastern	15129	Epiphany	Brooklyn	NY	\$89,939	Hispanic Americans	50	Yes
Eastern	24906	Everest	Jackson Heights	NY	\$579,450	Asian Americans	284	No
Eastern	4246	Far Rockaway Postal	Far Rockaway	NY	\$319,439	Black Americans	82	Yes
Eastern	11380	Fidelis	New York City	NY	\$384,359	Black Americans	288	Yes
Eastern	22226	First Baptist Church	East Elmhurst	NY	\$313,369	Black Americans	169	Yes
Eastern	19775	Greater Centennial	Mount Vernon	NY	\$105,800	Black Americans, Hispanic Americans	122	Yes
Eastern	23503	Korean American Catholics	Flushing	NY	\$24,643,265	Asian Americans	1,837	Yes
Eastern	23317	Last	Long Island City	NY	\$51,013	Asian Americans, Black Americans, Hispanic Americans	245	Yes
Eastern	24232	Lower East Side People's	New York City	NY	\$57,922,140	Black Americans, Hispanic Americans	8,129	Yes
Eastern	20060	N.u.l.	New York City	NY	\$229,386	Black Americans	93	Yes
Eastern	24784	New Covenant Dominion	Bronx	NY	\$922,682	Black Americans, Hispanic Americans	309	Yes
Eastern	23958	New York University	New York City	NY	\$26,054,029	Black Americans, Hispanic Americans	6,957	Yes
Eastern	23658	Paul Quinn	Jamaica	NY	\$314,064	Black Americans	162	Yes
Eastern	15080	Rockland Employees	Spring Valley	NY	\$38,346,225	Black Americans, Hispanic Americans	7,008	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	18528	Saint John A M E	Niagara Falls	NY	\$186,087	Black Americans, Hispanic Americans	188	Yes
Eastern	24863	Seneca Nation Of Indians	Irving	NY	\$3,648,737	Native Americans	1,951	Yes
Eastern	4441	Sing Sing Employees	Ossining	NY	\$9,791,498	Hispanic Americans	1,533	Yes
Eastern	23177	Southern Baptist Church Of New York	New York City	NY	\$161,717	Black Americans	99	Yes
Eastern	18858	Spc Brooklyn	Brooklyn	NY	\$392,896	Black Americans	336	Yes
Eastern	5263	St. Augustine Presbyterian	Bronx	NY	\$99,557	Black Americans, Hispanic Americans	117	Yes
Eastern	21355	St. John United	Buffalo	NY	\$1,012,667	Black Americans	1,113	Yes
Eastern	7172	St. Philip's Church	New York City	NY	\$1,371,618	Black Americans	367	Yes
Eastern	15067	Transfiguration Parish	Brooklyn	NY	\$10,248,874	Hispanic Americans	2,247	Yes
Eastern	21831	Transit	Valley Stream	NY	\$14,801,479	Asian Americans, Black Americans, Hispanic Americans	3,572	Yes
Eastern	798	Transit Authority Division B	New York City	NY	\$6,231,517	Black Americans, Hispanic Americans	1,790	Yes
Eastern	16790	Union Baptist Greenburgh	White Plains	NY	\$529,105	Black Americans	277	Yes
Eastern	5655	Union Congregational	New York City	NY	\$257,298	Black Americans	80	Yes
Eastern	3714	University Settlement	New York	NY	\$750,849	Asian Americans, Hispanic Americans	178	Yes
Eastern	24823	Urban Upbound	Long Island City	NY	\$1,057,371	Black Americans	1,076	Yes
Eastern	24598	Varick Memorial	Uniondale	NY	\$165,633	Black Americans	175	Yes
Eastern	63918	Yonkers Postal Employees	Yonkers	NY	\$6,741,095	Black Americans, Hispanic Americans	532	No
Eastern	22151	Cleveland Church Of Christ	Cleveland	OH	\$277,268	Black Americans	480	Yes
Eastern	66860	Greater Cleveland Community	Cleveland	OH	\$7,066,574	Black Americans	2,840	Yes
Eastern	14469	Mahoning Valley	Youngstown	OH	\$745,870	Black Americans	430	Yes
Eastern	18562	Mt Zion Woodlawn	Cincinnati	OH	\$114,992	Black Americans	180	Yes

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Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	68603	Nueva Esperanza Community	Toledo	OH	\$2,296,385	Hispanic Americans, Native Americans	821	Yes
Eastern	17555	Steel Valley	Cleveland	OH	\$23,099,612	Black Americans, Hispanic Americans	4,400	Yes
Eastern	9189	Toledo Metro	Toledo	OH	\$45,797,997	Black Americans	6,252	Yes
Eastern	24578	Toledo Urban	Toledo	OH	\$7,403,512	Black Americans	4,240	Yes
Southern	14610	Morning Star	Tulsa	OK	\$664,836	Black Americans	413	Yes
Southern	24910	Otoe-Missouria	Red Rock	OK	\$1,531,336	Native Americans	258	Yes
Southern	65774	Teachers	Oklahoma City	OK	\$6,333,982	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,482	No
Southern	10283	The Focus	Oklahoma City	OK	\$112,768,709	Asian Americans, Black Americans, Hispanic Americans, Native Americans	11,488	Yes
Eastern	24016	Bethany Baptist Christian	Chester	PA	\$42,744	Black Americans	70	Yes
Eastern	20354	Hill District	Pittsburgh	PA	\$5,613,130	Black Americans	3,289	Yes
Eastern	17269	Holy Trinity Baptist	Philadelphia	PA	\$20,392	Black Americans	101	Yes
Eastern	2822	Lancaster Pa Firemen	Lancaster	PA	\$644,616	Black Americans, Hispanic Americans	311	Yes
Eastern	24266	M.a.b.c.	Philadelphia	PA	\$158,558	Black Americans	174	Yes
Eastern	20839	Morning Star Baptist	Clairton	PA	\$375,371	Black Americans	317	Yes
Eastern	16525	Mount Carmel Baptist	Philadelphia	PA	\$777,184	Black Americans	254	Yes
Eastern	24853	New Life	Philadelphia	PA	\$541,329	Black Americans	475	Yes
Eastern	23556	Paper Converters Local 286/1034	Philadelphia	PA	\$1,394,897	Asian Americans, Black Americans, Hispanic Americans	1,576	Yes
Eastern	16728	Pinn Memorial	Philadelphia	PA	\$287,365	Black Americans	175	Yes
Eastern	11783	S I Philadelphia	Philadelphia	PA	\$223,637	Black Americans	125	Yes
Eastern	19046	St. Pauls	Philadelphia	PA	\$116,730	Black Americans	125	Yes
Eastern	17885	Transit Workers	Philadelphia	PA	\$18,855,648	Black Americans, Hispanic Americans	4,782	Yes
Eastern	24104	Trouvaille	Philadelphia	PA	\$2,269,477	Black Americans, Hispanic Americans	1,223	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	22007	Wayland Temple Baptist	Philadelphia	PA	\$193,505	Black Americans	145	Yes
Eastern	23037	White Rock	Philadelphia	PA	\$926,144	Black Americans	135	No
Southern	7347	Borinquen Community	Aguadilla	PR	\$14,762,368	Hispanic Americans	1,837	Yes
Southern	7345	Caribe	San Juan	PR	\$422,363,127	Hispanic Americans	41,317	Yes
Southern	13785	Glamour	Quebradilles	PR	\$3,441,706	Hispanic Americans	1,107	Yes
Southern	13939	Puerto Rico	Caparra	PR	\$151,183,430	Hispanic Americans	21,514	Yes
Southern	12771	Puerto Rico Employee Groups	San Juan	PR	\$2,771,659	Hispanic Americans	1,035	Yes
Southern	11477	Universal Coop	Rio Grande	PR	\$24,481,008	Hispanic Americans	3,182	Yes
Southern	6918	Vapr	San Juan	PR	\$207,430,307	Hispanic Americans	20,273	Yes
Southern	13472	Berkeley Community	Moncks Corner	SC	\$13,661,625	Black Americans	2,204	Yes
Southern	24623	Brookland	West Columbia	SC	\$3,671,000	Black Americans	1,317	Yes
Southern	17655	C O	Charleston	SC	\$6,140,052	Black Americans	692	Yes
Southern	10875	Charleston County Teachers	Charleston	SC	\$1,572,637	Black Americans	840	Yes
Southern	1397	Edisto	Orangeburg	SC	\$22,264,454	Asian Americans, Hispanic Americans, Native Americans	3,857	Yes
Southern	61260	Palmetto Health	Columbia	SC	\$71,970,877	Black Americans	12,194	No
Southern	22530	Pee Dee	Florence	SC	\$31,589,199	Black Americans	5,681	Yes
Southern	19619	Trinity Baptist Church	Florence	SC	\$2,361,669	Black Americans	183	Yes
Western	24847	Lakota	Kyle	SD	\$5,440,890	Native Americans	2,936	Yes
Western	23309	Sisseton-Wahpeton	Agency Village	SD	\$4,358,284	Native Americans	1,665	Yes
Southern	15433	Memphis Municipal Employees	Memphis	TN	\$13,938,645	Black Americans	2,727	Yes
Southern	68135	Metropolitan Teachers	Nashville	TN	\$2,553,994	Black Americans	1,658	Yes
Southern	68165	Olivet Baptist	Cordova	TN	\$507,615	Black Americans	1,424	No
Southern	68513	Smart Choice	Cleveland	TN	\$3,495,980	Black Americans, Hispanic Americans	1,254	Yes
Southern	6667	Tsu	Nashville	TN	\$1,377,969	Black Americans	456	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	67413	A New Direction	Dallas	TX	\$15,885,049	Asian Americans, Black Americans, Hispanic Americans	3,214	No
Southern	6178	A+	Austin	TX	\$1,710,266,212	Asian Americans, Black Americans, Hispanic Americans, Native Americans	166,559	Yes
Southern	61267	Alamo City	San Antonio	TX	\$10,043,199	Hispanic Americans	1,338	Yes
Southern	10843	All Saints Catholic	Fort Worth	TX	\$539,901	Hispanic Americans	134	Yes
Southern	68010	Alpine Community	Alpine	TX	\$15,434,552	Hispanic Americans	2,087	Yes
Southern	16271	Baker Hughes	Houston	TX	\$15,111,686	Black Americans, Hispanic Americans	1,958	No
Southern	15563	Baycel	Bay City	TX	\$60,284,349	Hispanic Americans	4,583	Yes
Southern	67574	Beaumont Community	Beaumont	TX	\$29,315,173	Black Americans, Hispanic Americans	3,863	No
Southern	24304	Border	Del Rio	TX	\$151,823,942	Hispanic Americans	25,222	Yes
Southern	24463	Brentwood Baptist Church	Houston	TX	\$1,143,588	Black Americans	865	Yes
Southern	20392	Brownsville City Employees	Brownsville	TX	\$6,375,568	Hispanic Americans	1,501	Yes
Southern	16813	Caprock	Lamesa	TX	\$31,942,944	Hispanic Americans	3,632	Yes
Southern	67669	City	Dallas	TX	\$496,316,323	Asian Americans, Black Americans, Hispanic Americans	36,671	No
Southern	11927	Coastal Community	Galveston	TX	\$67,487,729	Black Americans, Hispanic Americans	10,388	Yes
Southern	68482	Coastal Community And Teachers	Corpus Christi	TX	\$354,360,950	Hispanic Americans	37,333	Yes
Southern	67963	Corpus Christi Postal Employees	Corpus Christi	TX	\$15,306,525	Hispanic Americans	1,917	No
Southern	24532	Covenant Savings	Killeen	TX	\$3,547,018	Black Americans	1,456	Yes
Southern	5935	Cowboy Country	Premont	TX	\$16,374,322	Hispanic Americans	2,301	Yes
Southern	66366	Edinburg Teachers	Edinburg	TX	\$97,357,781	Hispanic Americans	12,677	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	1409	El Paso Area Teachers	El Paso	TX	\$665,398,154	Asian Americans, Black Americans, Hispanic Americans	62,219	Yes
Southern	24769	Empowerment Community Development	Houston	TX	\$1,111,796	Black Americans	723	Yes
Southern	1792	Evolve	El Paso	TX	\$315,625,615	Hispanic Americans	20,001	Yes
Southern	12859	Faith Cooperative	Dallas	TX	\$1,528,221	Black Americans	877	Yes
Southern	10174	Firstlight	El Paso	TX	\$1,134,339,776	Asian Americans, Hispanic Americans	108,763	Yes
Southern	20267	Frio County	Pearsall	TX	\$6,481,577	Hispanic Americans	1,504	No
Southern	9843	Frona Texas	Frona	TX	\$13,282,517	Hispanic Americans	1,631	Yes
Southern	7092	Galveston School Employees	Galveston	TX	\$3,128,064	Black Americans, Hispanic Americans	1,161	Yes
Southern	60058	Gecu	El Paso	TX	\$2,939,087,041	Hispanic Americans	394,511	Yes
Southern	4015	Generations Community	San Antonio	TX	\$551,806,963	Black Americans, Hispanic Americans	48,874	Yes
Southern	60307	Grand Prairie	Grand Prairie	TX	\$18,044,504	Black Americans, Hispanic Americans	1,891	No
Southern	4060	Gulf Coast	Corpus Christi	TX	\$211,426,089	Hispanic Americans	12,738	Yes
Southern	4148	Highway District 21	McAllen	TX	\$41,483,434	Hispanic Americans	3,501	Yes
Southern	5450	Homeport	Corpus Christi	TX	\$13,064,661	Hispanic Americans	2,876	Yes
Southern	24570	Houston Metropolitan	Houston	TX	\$60,289,636	Black Americans, Hispanic Americans	16,341	Yes
Southern	68675	Jafari No-Interest	Houston	TX	\$1,210,938	Asian Americans	319	No
Southern	14734	La Joya Area	La Joya	TX	\$49,318,848	Hispanic Americans	15,843	Yes
Southern	11011	Laredo	Laredo	TX	\$121,735,941	Hispanic Americans	19,506	Yes
Southern	12472	Laredo Fire Department	Laredo	TX	\$12,649,527	Hispanic Americans	1,611	Yes
Southern	68529	Light Commerce	Houston	TX	\$2,786,843	Black Americans	824	Yes
Southern	67658	Members First	Corpus Christi	TX	\$130,672,860	Hispanic Americans	11,894	No

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	24324	Met Tran	Houston	TX	\$8,365,703	Black Americans	2,599	Yes
Southern	24605	Mount Olive Baptist Church	Arlington	TX	\$7,609,086	Black Americans	1,319	No
Southern	856	Mountain Star	El Paso	TX	\$30,145,868	Hispanic Americans	4,425	Yes
Southern	10994	Naft	Pharr	TX	\$89,809,260	Hispanic Americans	11,710	Yes
Southern	68615	Navy Army Community	Corpus Christi	TX	\$3,264,304,436	Hispanic Americans	188,405	Yes
Southern	67578	Nce	Corpus Christi	TX	\$5,154,585	Hispanic Americans	1,560	Yes
Southern	24384	Nizari Progressive	Sugar Land	TX	\$173,723,382	Asian Americans	13,021	No
Southern	24804	Oak Cliff Christian	Dallas	TX	\$6,343,015	Black Americans	1,950	Yes
Southern	17067	Our Mother Of Mercy Parish Houston	Houston	TX	\$3,038,031	Black Americans	702	Yes
Southern	17105	Pear Orchard	Beaumont	TX	\$992,750	Black Americans	332	Yes
Southern	15817	Pilgrim Cucc	Houston	TX	\$918,392	Black Americans	262	Yes
Southern	24818	Pioneer Mutual	Sugar Land	TX	\$176,869,473	Asian Americans	8,955	No
Southern	7023	Port Arthur Community	Port Arthur	TX	\$19,112,041	Asian Americans, Black Americans, Hispanic Americans	2,460	Yes
Southern	8413	Port Arthur Teachers	Port Arthur	TX	\$33,039,237	Black Americans	3,502	Yes
Southern	21029	Port Of Houston Warehouse	Houston	TX	\$5,076,959	Black Americans	268	No
Southern	2077	Prairie View	Prairie View	TX	\$3,847,489	Black Americans	770	Yes
Southern	2131	Primeway	Houston	TX	\$528,009,775	Asian Americans, Black Americans, Hispanic Americans, Native Americans	47,673	Yes
Southern	24867	Redeemer	Greenville	TX	\$2,286,303	Black Americans	590	No
Southern	61532	Reeves County Teachers	Pecos	TX	\$13,319,167	Hispanic Americans	1,691	Yes
Southern	68439	Resource One	Dallas	TX	\$541,219,288	Black Americans, Hispanic Americans	66,344	Yes
Southern	926	River City	San Antonio	TX	\$104,689,598	Hispanic Americans	11,458	Yes
Southern	5547	Security First	McAllen	TX	\$341,103,720	Hispanic Americans	51,114	Yes
Southern	3064	Select	San Antonio	TX	\$46,765,989	Black Americans, Hispanic Americans	6,723	Yes

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	8237	South Texas	McAllen	TX	\$46,141,295	Hispanic Americans	7,176	Yes
Southern	68300	South Texas Area Resources	Corpus Christi	TX	\$46,053,750	Hispanic Americans	5,291	Yes
Southern	7024	South Texas Regional	Laredo	TX	\$5,832,566	Hispanic Americans	1,334	Yes
Southern	60533	Southwest Heritage	Odessa	TX	\$171,605,817	Hispanic Americans	11,928	Yes
Southern	67512	Star Of Texas	Austin	TX	\$36,349,220	Black Americans, Hispanic Americans	3,058	Yes
Southern	18559	Starr County Teachers	Rio Grande City	TX	\$30,528,782	Hispanic Americans	5,048	Yes
Southern	10776	Teachers Alliance	Longview	TX	\$805,967	Black Americans	597	Yes
Southern	20147	Team Financial	Houston	TX	\$5,082,132	Black Americans, Hispanic Americans	1,317	Yes
Southern	67579	Tex Mex	Laredo	TX	\$11,140,494	Hispanic Americans	3,779	Yes
Southern	5497	Texas	Dallas	TX	\$56,420,586	Black Americans	7,089	Yes
Southern	61306	Texas Bridge	Corpus Christi	TX	\$59,915,598	Hispanic Americans	6,743	No
Southern	1879	Texas Community	Kingsville	TX	\$18,876,190	Hispanic Americans	2,396	Yes
Southern	18218	Texas Lee	Houston	TX	\$889,375	Asian Americans	110	No
Southern	13931	Third Coast	Corpus Christi	TX	\$13,756,006	Hispanic Americans	1,922	No
Southern	850	Valley	Brownsville	TX	\$78,732,009	Hispanic Americans	9,627	No
Southern	21788	Valwood Park	Carrollton	TX	\$22,597,576	Black Americans, Hispanic Americans	2,685	No
Southern	5555	Waconized	Waco	TX	\$4,034,470	Black Americans	546	Yes
Southern	67592	West Texas	Odessa	TX	\$57,547,328	Asian Americans, Black Americans, Hispanic Americans	5,104	Yes
Western	67005	National J. A. C. L.	Salt Lake City	UT	\$30,018,576	Asian Americans	3,551	No
Eastern	10636	Brunswick County Teachers	Lawrenceville	VA	\$527,348	Black Americans	460	Yes
Eastern	60111	Cadmus Credit Union Incorporated	Richmond	VA	\$1,356,823	Black Americans	433	No
Eastern	66929	Credit Union Of Richmond Incorporat	Richmond	VA	\$68,567,394	Black Americans	6,795	No

Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	1407	Democracy	Alexandria	VA	\$154,132,447	Black Americans	14,150	Yes
Eastern	24535	First Baptist Church Of Vienna (Va)	Vienna	VA	\$1,184,230	Black Americans	364	No
Eastern	19416	Glamorgan Employees	Lynchburg	VA	\$1,447,209	Black Americans	298	No
Eastern	23760	Halifax County Community	South Boston	VA	\$5,887,112	Black Americans	4,667	Yes
Eastern	11986	High Street Baptist Church	Roanoke	VA	\$2,106,987	Black Americans	311	Yes
Eastern	5970	Metropolitan Church	Suffolk	VA	\$9,651,857	Black Americans	2,018	No
Eastern	24640	Mount Pleasant Baptist Church	Alexandria	VA	\$231,772	Black Americans	133	Yes
Eastern	66896	Petersburg Fed Ref Credit Union Inc	Hopewell	VA	\$3,770,578	Black Americans	752	No
Eastern	21367	Planters	Suffolk	VA	\$2,941,633	Black Americans	1,034	Yes
Eastern	22049	Port Of Hampton Roads Ila	Norfolk	VA	\$5,970,366	Black Americans	1,550	Yes
Eastern	4833	Portsmouth Schools	Portsmouth	VA	\$2,067,904	Black Americans	905	Yes
Eastern	1282	Richmond Heritage	Richmond	VA	\$7,079,253	Black Americans	2,329	Yes
Eastern	24616	Tbc	Richmond	VA	\$168,552	Black Americans	122	Yes
Eastern	19867	Urw Community	Danville	VA	\$198,529,546	Asian Americans, Black Americans, Hispanic Americans, Native Americans	30,021	Yes
Eastern	3029	Virginia State University	South Chesterfield	VA	\$9,093,283	Black Americans	2,040	Yes
Southern	7989	Christiansted	Christiansted	VI	\$24,070,053	Black Americans	3,044	Yes
Southern	8069	Frederiksted	Frederiksted	VI	\$18,635,590	Asian Americans, Hispanic Americans	2,985	Yes
Southern	23811	Mid-Island	Christiansted	VI	\$12,900,896	Black Americans	2,216	Yes
Southern	7970	St. Thomas	Charlotte Amalie	VI	\$69,107,347	Black Americans	7,486	Yes
Southern	23294	Vitelco Employees	Charlotte Amalie	VI	\$1,771,923	Black Americans	382	Yes
Western	68304	Lower Valley	Sunnyside	WA	\$136,897,296	Hispanic Americans	18,770	Yes
Western	66806	Greater Galilee Baptist	Milwaukee	WI	\$238,185	Black Americans	193	Yes

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Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	68044	Holy Redeemer Community Of Se Wis.	Milwaukee	WI	\$816,497	Black Americans	259	Yes
Western	24648	Lco	Hayward	WI	\$1,767,301	Native Americans	1,546	Yes
Eastern	68112	W. Virginia State Convention	Hilltop	WV	\$321,270	Black Americans	185	Yes



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