



# 2009 Attendee Profile

June 21 – June 24, 2009  
Boston, MA

America' Credit Union Conference & Expo  
Attendee Profile  
June 21-June 24, 2009

Table of Contents

	<u>Page</u>
Overall Review .....	4
Credit Union Profile .....	5
Assets by Region .....	9
Services Profile by Asset Size .....	11
Services Profile by Geographic Region .....	14

2009 America's Credit Union Conference & Expo  
June 21-June 24, 2009  
Boston, MA

Dear Exhibitor:

I hope you had a successful trip to **Boston!** The 301 credit unions that attended the 2009 America's Credit Union Conference & Expo represent over 16 million credit union members and almost \$165 billion in total assets. These are primarily full-service credit unions that are excellent sales prospects.

Approximately 185 credit union CEOs, 130 mid-level managers, 380 board members and a few other staff members walked through the exhibit hall. These are the key decision makers of the credit union. Our research has demonstrated that credit union CEOs and board members still make the majority of final decisions on major acquisitions; however, more and more mid-level managers are making product and service recommendations to senior management and boards. As the credit union market expands, the opportunity for establishing solid sales prospects at the 2009 America's Credit Union Conference & Expo has never been greater.

This report analyzes the credit union registrations through June 10, 2009. There will be a number of late registrations, but the percentage of credit union offering or using specific products and services should not change significantly.

This report is intended to give you a brief overview of the product and service offerings of the credit unions in attendance. The report also shows the percentage of all credit unions offering the same products and services. This report should be read by all booth personnel as well as the home office marketing people who may be involved with market segmentation and market planning.

There is other information available on credit unions that is not included in this report. CUNA's Business to Business Publishing group conducts and publishes research and analysis on credit unions in the financial services industry. Also CUNA's Economics & Statistics department has additional facts, figures and statistics on credit unions. If you have any additional questions, please email [mktresearch@cuna.com](mailto:mktresearch@cuna.com).



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**America's Credit Union Conference & Expo – Attendee Profile  
(as of 6/10/09)**

Number of U.S. Credit Unions:*	8,088	
Number of Credit Unions at 2009 ACUC:	<u>301</u>	
<b>Percent of Total CUs:</b>	<b>3.7%</b>	
Number of Credit Union Members:*	90.7	million
Number of Members Represented at 2009 ACUC:	<u>16.2</u>	million
<b>Percent of Total CU Members:</b>	<b>17.9%</b>	
Total Assets:*	\$832.5	billion
Total Assets Represented at 2009 ACUC:	<u>\$164.9</u>	billion
<b>Percent of Total CU Assets:</b>	<b>19.8%</b>	

\* =Number of CUs, Members and Assets as of December 2008.

<b>Breakdown by Asset Size:</b>	<u>N =</u>	<u>%</u>
Less than \$50 million	61	20.3%
\$50 million to \$100 million	41	13.6%
\$100 million to \$200 million	36	12.0%
\$200 million to \$500 million	69	22.9%
More than \$500 million	<u>94</u>	<u>31.2%</u>
	301	100.0%

<b>Breakdown by Region:</b>	<u>N =</u>	<u>%</u>
Pacific & Mountain	56	18.6%
Central	111	36.9%
Atlantic	<u>134</u>	<u>44.5%</u>
	301	100.0%

# America's Credit Union Conference & Expo

Using averages in trying to describe the typical credit union is difficult and dangerous. However, averages can be useful when trying to identify areas of similarity between convention attendees. The following profile should be recognized as being very general in nature. Each credit union is unique and should be considered on an individual basis.

## The typical 2009 America's Credit Union Conference & Expo credit union has:

	<u>Average CU</u>	<u>Less Very Large/Small CUs</u>
Assets:	\$547.9 million	\$385.8 million
Members:	53,727 members	41,073 members
Branches:	8.23	6.69
Volunteers:	14	13.1
Number of Employee Groups Served:	219	226
Number Attending the Convention*:	2.21	2.25

(\* = usually the President/CEO/Manager and one staff person and/or board member.)

## SERVICES PROFILE

### **Savings:**

A very large majority of the attending credit unions offer traditional IRAs (93%) and Roth IRAs (92%) while 83% offer education IRAs and only 54% offer SEP IRAs. Just over half offer U.S. Savings Bonds (55%), annuities (53%), mutual funds (53%) and stock/bond coverage (51%). Christmas clubs though are offered by 87% of the attending credit unions.

### **Loans:**

A small percentage offer balloon auto loans (21%) while only 10% offer auto leasing. Almost three in ten of the attending credit unions offer stock secured loans (27%) and loans under \$500 (29%). Guaranteed student loans are offered by 41% while private student loans is only offered by 27%. Open-end line of credit is offered by 69%.

**Transaction Services:**

Virtually all of the attending credit unions offer share drafts (97%). Among those offering share drafts, 82% offer images via the Web and only 11% offer images of all drafts with monthly statements. A large majority offer payroll deduction (92%) and direct deposit of net pay (89%). Also direct deposit of federal recurring payment is offered by 93% of the attending credit unions.

**Business Services:**

Two thirds (66%) of the attending credit unions offer services to small businesses. Among these credit unions offering services to small businesses, 91% offer business checking, 80% advertise business services and 64% have a full-time Business Services Director. Other services offered are origination of payroll deposits (36%) and Visa/MC merchant processing (62%). A smaller percentage offer business cash management and business planning assistance, 20% and 21% respectively.

**Miscellaneous Services:**

A large majority of the attending credit unions offer traveler's checks (84%), wire transfers (98%) and cashier's checks (90%). Approximately three quarters offer money orders (76%), check cashing (71%) and drive-up windows (80%). Safe deposit boxes are offered by 64% of the attending credit unions.

Credit counseling is offered by 72% while only 42% offer formal financial planning. Almost half (46%) offer special service packages for retirees. On the other hand, 75% offer special youth programs and 57% offer special young adult programs. Member education seminars are offered by 71% of the attending credit unions.

**Summary of Services/Membership:**

Almost seven in ten (69%) of the attending credit unions are full service credit unions (offering 7-8 key services).

**Field of Membership Practices:**

For those credit unions with field of membership practices, 53% have multiple employee groups including SEGs, 71% actively seeks new SEGs among multiple group credit unions, and 7% added underserved census tract to FOM. The field of membership for the attending credit unions is comprised of community (50%), employer (30%), association (3%) and diffused (17%).

**Various Characteristics:**

A large percent (93%) of the attending credit unions offer ATM cards. Among these credit unions that offer ATM cards, 96% have an ATM. For these attending credit unions, the mean number of ATMs is 19.44, volunteers is 14, and common bond groups including SEGs is 227.8.

**Member Demographics and Spanish Speaking Members:**

Almost all of the attending credit unions reported having non-member joint holders (98%) while only 11% of their members are under 18. Just shy of half (47%) of their members have pre-tax household income under \$60K while 63% of their members have pre-tax household income under \$75K. Only 9% have  $\geq 25\%$  of members that are native Spanish speaking. About two-thirds (67%) have Spanish speaking staff and only 21% have Spanish language forms.

**Membership Turnover:**

Almost all (99%) of the attending credit unions reported more than 3 new members per 100 joined while 84% reported more than 6 new members per 100 joined. Just over one in ten (11%) reported members who joined per 100 members and only 7% had members who left per 100 members.

The main cause of members joining among the attending credit unions with  $>3$  per 100 joining is new branches (19%) and special promotions (21%). Other causes include indirect lending (12%), community conversion (8%), family (6%), word of mouth (3%), new employees (2%), and new SEGs (1%). “Other” causes were mentioned by 19% while no main cause was mentioned by 10%.

The main cause of members joining among the attending credit unions with  $>6$  per 100 joining is new branches (20%) and special promotions (19%). Other causes include indirect lending (14%), community conversion (10%), family (4%), word of mouth (3%), and new SEGs (2%). “Other” causes were mentioned by 18% while no main cause was mentioned by 10%.

# Assets by Region

**2009 America's Credit Union Conference & Expo**  
**Assets by Region**

	Total Sample	<u>By assets</u>				
		<\$50M	\$50M-\$100M	\$100M-\$200M	\$200M-\$500M	\$500M+
	<b>301</b>	<b>61</b>	<b>41</b>	<b>36</b>	<b>69</b>	<b>94</b>
	<b>100%</b>	<b>20%</b>	<b>14%</b>	<b>12%</b>	<b>23%</b>	<b>31%</b>
<b><u>By Region</u></b>						
<b>Pacific/Mountain</b>	<b>56</b>	11	8	3	10	24
Row Percent	100.0%	19.6%	14.3%	5.4%	17.9%	42.9%
Column Percent	18.6%	18.0%	19.5%	8.3%	14.5%	25.5%
<b>Central</b>	<b>111</b>	21	18	14	27	31
Row Percent	100.0%	18.9%	16.2%	12.6%	24.3%	27.9%
Column Percent	36.9%	34.4%	43.9%	38.9%	39.1%	33.0%
<b>Atlantic</b>	<b>134</b>	29	15	19	32	39
Row Percent	100.0%	21.6%	11.2%	14.2%	23.9%	29.1%
Column Percent	44.5%	47.5%	36.6%	52.8%	46.4%	41.5%

# Services Profile by Asset Size

## 2009 America's Credit Union Conference & Expo Services Profile by Assets

	Overall % of CUs	Total Sample 301 100%	<u>Bv assets</u>					
			<\$50M 61 20%	\$50M-\$100M 41 14%	\$100M-\$200M 36 12%	\$200M-\$500M 69 23%	\$500M + 94 31%	
<b>Percent Offering</b>								
<b>Savings:</b>								
Traditional IRAs	63.6%	93.0%	68.8%	100.0%	94.7%	100.0%	100.0%	
Roth IRAs	56.3%	91.9%	68.8%	100.0%	94.7%	100.0%	96.5%	
SEP IRAs	24.1%	53.6%	28.1%	58.8%	42.1%	62.9%	65.5%	
Education IRAs	45.4%	82.5%	53.1%	94.1%	89.5%	88.6%	89.5%	
Christmas Clubs	78.1%	86.5%	84.4%	94.1%	100.0%	94.4%	73.7%	
U.S. Savings Bonds	23.3%	55.4%	28.1%	35.3%	55.6%	69.4%	71.4%	
Annuities	14.6%	53.4%	6.3%	17.6%	44.4%	69.4%	91.2%	
Mutual Funds	14.5%	53.4%	6.3%	17.6%	44.4%	69.4%	91.2%	
Stock/Bond Brokerage	14.8%	51.1%	3.1%	11.8%	50.0%	75.0%	82.1%	
<b>Loans:</b>								
Balloon Auto Loans	8.8%	20.6%	12.5%	23.5%	26.3%	25.0%	19.3%	
Auto Leasing	3.0%	10.1%	0.0%	17.6%	5.3%	16.7%	10.5%	
Stock Secured Loans	13.8%	27.0%	6.3%	5.9%	15.8%	36.1%	47.4%	
Guaranteed Student Loans (FFEL)	16.4%	40.6%	22.6%	35.3%	57.9%	38.9%	49.1%	
Private Student Loans	12.2%	27.4%	3.8%	13.3%	37.5%	40.0%	35.6%	
Loans Under \$500	16.5%	28.6%	12.5%	11.8%	47.4%	38.9%	31.6%	
Open-end Line of Credit	52.2%	69.1%	56.3%	82.4%	52.6%	75.0%	73.7%	
<b>Transaction Services:</b>								
Payroll Deduction	80.3%	92.4%	96.9%	94.1%	88.9%	90.9%	91.2%	
Direct Deposit (Net Pay)	70.3%	89.2%	87.5%	88.2%	88.9%	91.2%	89.5%	
Direct Deposit (Recurring Fed)	69.2%	93.3%	93.5%	82.4%	94.4%	97.1%	94.6%	
Share Drafts	73.0%	96.9%	87.5%	100.0%	100.0%	100.0%	98.2%	
Offer all Draft Images w/Monthly Stmt.	10.5%	11.2%	10.7%	11.8%	15.8%	16.7%	5.5%	
Offer Images Via the Web	58.7%	82.2%	42.9%	94.1%	84.2%	80.6%	100.0%	
<b>Business Services:</b>								
Offer Services to Small Businesses	36.1%	65.9%	37.5%	56.3%	61.1%	74.3%	84.2%	
Have Full-time Business Services Director	29.5%	64.1%	0.0%	—	72.7%	76.0%	87.5%	
Advertise Business Services	47.1%	80.4%	41.7%	—	70.0%	83.3%	97.9%	
Offer Business Checking	83.9%	91.1%	83.3%	88.9%	81.8%	92.3%	95.8%	
Origination of Payroll Deposits	23.7%	36.2%	16.7%	55.6%	18.2%	29.2%	45.8%	
Visa/MC Merchant Processing	37.1%	62.2%	33.3%	44.4%	63.6%	66.7%	72.3%	
Business Cash Management	10.2%	20.3%	0.0%	22.2%	9.1%	13.0%	33.3%	
Business Planning Assistance	10.4%	21.1%	0.0%	22.2%	9.1%	20.8%	30.4%	
<b>Miscellaneous Services I:</b>								
Wire Transfer	70.8%	98.0%	90.3%	100.0%	100.0%	100.0%	100.0%	
Travelers Checks	45.0%	83.9%	56.7%	76.5%	78.9%	100.0%	94.7%	
Money Orders	51.4%	75.6%	46.7%	82.4%	78.9%	86.1%	82.5%	
Cashier's Checks	58.4%	90.2%	70.0%	94.1%	94.7%	97.2%	94.7%	
Safe Deposit Boxes	22.7%	63.9%	12.5%	70.6%	68.4%	77.8%	82.5%	
Check Cashing	58.0%	71.3%	56.3%	58.8%	73.7%	77.8%	80.7%	
Drive-up Windows	44.5%	79.7%	46.9%	94.1%	84.2%	91.7%	84.2%	
<b>Miscellaneous Services II:</b>								
Credit Counseling	42.8%	71.6%	53.1%	64.7%	68.4%	69.4%	89.3%	
Formal Financial Planning	14.7%	41.9%	6.3%	5.9%	21.1%	60.0%	75.4%	
Service Package for Retirees	19.3%	46.0%	21.9%	47.1%	26.3%	47.2%	67.9%	
Special Youth Programs	40.3%	74.7%	45.2%	64.7%	73.7%	94.4%	84.2%	
Special Young Adult Programs	25.4%	56.5%	31.3%	41.2%	52.6%	72.2%	69.6%	
Member Education Seminars	33.0%	71.0%	25.0%	52.9%	68.4%	88.9%	96.5%	
<b>Summary of Services/Membership:</b>								
# of Key Services (0-2)	28.0%	2.7%	10.3%	0.0%	0.0%	0.0%	1.8%	
# of Key Services (3-4)	14.4%	2.1%	10.3%	0.0%	0.0%	0.0%	0.0%	
# of Key Services (5-6)	29.4%	26.1%	44.8%	47.1%	27.8%	14.7%	12.5%	
# of Key Services (7-8)	28.3%	69.2%	34.5%	52.9%	72.2%	85.3%	85.7%	

	Overall % of CUs	Total Sample	By assets				
			<\$50M	\$50M-\$100M	\$100M-\$200M	\$200M-\$500M	\$500M +
<b>Field of Membership Practices:</b>							
Multiple Groups incl SEGs	37.3%	52.9%	25.0%	58.8%	38.9%	70.6%	60.7%
Actively Seeks New SEG's Among Mult Grp CUs	61.1%	70.6%	—	60.0%	—	70.8%	81.8%
Added Underserved Census Tract to FOM	4.7%	6.8%	0.0%	0.0%	0.0%	13.8%	11.6%
Primary Group in Field of Membership-Community	27.8%	50.4%	28.1%	47.1%	63.2%	58.8%	55.4%
Primary Group in Field of Membership-Employer	52.7%	29.6%	59.4%	17.6%	26.3%	20.6%	23.2%
Primary Group in Field of Membership-Association	9.6%	3.1%	6.3%	0.0%	0.0%	2.9%	3.6%
Primary Group in Field of Membership-Diffused	9.9%	17.0%	6.3%	35.3%	10.5%	17.6%	17.9%
<b>Various Characteristics:</b>							
Offering ATM Cards	61.3%	93.0%	75.0%	94.1%	94.7%	100.0%	98.2%
With an ATM (among CUs offering ATM cards)	77.6%	95.6%	79.2%	92.9%	100.0%	100.0%	100.0%
Mean -- ATMs	3.84	19.44	1.59	4.87	8.21	14.71	45.16
Mean -- Volunteers	11.8	14.0	11.0	10.3	11.5	14.7	18.0
Mean -- Common Bond Groups including SEGs	41.3	227.8	17.3	241.5	23.2	175.0	475.4
<b>Member Demographics and Spanish Speaking Members:</b>							
Reported having Non-Member Joint Holders	76.0%	97.7%	88.9%	—	—	—	—
Non-mbr. joint holders per 100 mbrs. among CU with NMJH	33.6%	26.3%	—	—	—	—	—
% of members under 18	11.0%	10.5%	9.6%	13.4%	9.9%	10.5%	10.1%
% of members with pre-tax HH income under 60K	53.1%	47.0%	56.3%	—	—	44.3%	39.5%
% of members with pre-tax HH income under 75K	68.1%	62.8%	67.3%	—	59.1%	60.9%	59.2%
>=25% members Native Spanish Speakers	6.8%	8.5%	11.5%	6.7%	6.3%	10.3%	6.8%
Have Spanish Speaking staff	31.7%	66.6%	38.5%	33.3%	43.8%	83.9%	95.6%
Have Spanish Language forms	9.4%	20.6%	4.0%	13.3%	20.0%	26.7%	30.2%
<b>Membership Turnover I:</b>							
Members added via merger per 100 members	0.5%	0.3%	0.0%	—	—	0.8%	0.3%
Members who joined per 100 members	9.8%	10.7%	8.5%	—	—	8.8%	11.0%
More than 3 new members per 100 joined	83.7%	98.6%	100.0%	—	—	100.0%	95.7%
More than 6 new members per 100 joined	48.9%	83.6%	63.6%	—	—	88.9%	95.7%
Members who left per 100 members	7.8%	7.2%	7.3%	—	—	9.0%	6.7%
<b>Membership Turnover II:</b>							
<b>Main causes of mbrs joining among CUs w/ &gt;3 per 100 joining</b>							
New branches	5.8%	18.9%	0.0%	—	—	23.5%	28.6%
New SEGs	2.9%	1.4%	0.0%	—	—	5.9%	0.0%
Indirect lending	6.5%	11.9%	0.0%	—	—	17.6%	19.0%
Special promotion	19.8%	20.7%	20.0%	—	—	23.5%	14.3%
Community conversion	5.4%	8.3%	10.0%	—	—	0.0%	4.8%
New employees	14.7%	2.1%	10.0%	—	—	0.0%	0.0%
<b>Membership Turnover III:</b>							
<b>Main causes of mbrs joining among CUs w/ &gt;3 per 100 joining</b>							
Family	4.7%	5.6%	20.0%	—	—	0.0%	4.8%
Marketing & advertising	2.9%	0.0%	0.0%	—	—	0.0%	0.0%
Word of mouth	4.3%	2.8%	0.0%	—	—	0.0%	0.0%
Secondary effect of merger	0.5%	0.0%	0.0%	—	—	0.0%	0.0%
Other	29.7%	18.7%	40.0%	—	—	17.6%	14.3%
No main cause	2.7%	9.8%	0.0%	—	—	11.8%	14.3%
<b>Membership Turnover IV:</b>							
<b>Main causes of mbrs joining among CUs w/ &gt;6 per 100 joining</b>							
New branches	8.1%	20.0%	—	—	—	26.7%	28.6%
New SEGs	3.1%	1.6%	—	—	—	6.7%	0.0%
Indirect lending	9.4%	14.4%	—	—	—	20.0%	19.0%
Special promotion	20.7%	19.3%	—	—	—	26.7%	14.3%
Community conversion	6.9%	9.9%	—	—	—	0.0%	4.8%
New employees	9.3%	0.0%	—	—	—	0.0%	0.0%
<b>Membership Turnover V:</b>							
<b>Main causes of mbrs joining among CUs w/ &gt;6 per 100 joining</b>							
Family	2.7%	3.9%	—	—	—	0.0%	4.8%
Marketing & advertising	3.4%	0.0%	—	—	—	0.0%	0.0%
Word of mouth	4.5%	3.3%	—	—	—	0.0%	0.0%
Secondary effect of merger	0.4%	0.0%	—	—	—	0.0%	0.0%
Other	28.3%	17.7%	—	—	—	13.3%	14.3%
No main cause	3.2%	10.0%	—	—	—	6.7%	14.3%

# Services Profile by Geographic Region

## 2009 America's Credit Union Conference & Expo Services Profile by Region

	Overall % of CUs	Total Sample	<u>By Region</u>		
			<u>Pacific/ Mountain</u>	<u>Central</u>	<u>Atlantic</u>
<b>Percent Offering</b>		<b>301</b>	<b>56</b>	<b>111</b>	<b>134</b>
		<b>100%</b>	<b>19%</b>	<b>37%</b>	<b>45%</b>
<b>Savings:</b>					
Traditional IRAs	63.6%	93.0%	93.5%	95.3%	91.1%
Roth IRAs	56.3%	91.9%	94.0%	92.4%	91.1%
SEP IRAs	24.1%	53.6%	58.0%	51.7%	54.1%
Education IRAs	45.4%	82.5%	81.3%	86.0%	81.1%
Christmas Clubs	78.1%	86.5%	77.1%	81.4%	96.9%
U.S. Savings Bonds	23.3%	55.4%	43.8%	55.8%	60.9%
Annuities	14.6%	53.4%	60.4%	42.6%	59.6%
Mutual Funds	14.5%	53.4%	60.4%	42.6%	59.6%
Stock/Bond Brokerage	14.8%	51.1%	54.5%	47.3%	52.4%
<b>Loans:</b>					
Balloon Auto Loans	8.8%	20.6%	14.6%	31.8%	15.2%
Auto Leasing	3.0%	10.1%	5.4%	10.8%	11.7%
Stock Secured Loans	13.8%	27.0%	16.1%	29.7%	28.8%
Guaranteed Student Loans (FFEL)	16.4%	40.6%	39.0%	44.8%	39.0%
Private Student Loans	12.2%	27.4%	16.4%	36.9%	25.9%
Loans Under \$500	16.5%	28.6%	29.8%	31.9%	23.2%
Open-end Line of Credit	52.2%	69.1%	63.4%	75.9%	67.6%
<b>Transaction Services:</b>					
Payroll Deduction	80.3%	92.4%	92.0%	91.1%	94.4%
Direct Deposit (Net Pay)	70.3%	89.2%	94.6%	85.7%	90.6%
Direct Deposit (Recurring Fed)	69.2%	93.3%	100.0%	89.8%	94.1%
Share Drafts	73.0%	96.9%	100.0%	94.0%	98.5%
Offer all Draft Images w/Monthly Stmt.	10.5%	11.2%	9.8%	9.5%	12.8%
Offer Images Via the Web	58.7%	82.2%	86.6%	78.5%	82.0%
<b>Business Services:</b>					
Offer Services to Small Businesses	36.1%	65.9%	62.8%	67.1%	67.4%
Have Full-time Business Services Director	29.5%	64.1%	58.3%	64.3%	67.2%
Advertise Business Services	47.1%	80.4%	77.7%	82.4%	77.1%
Offer Business Checking	83.9%	91.1%	94.8%	91.1%	88.2%
Origination of Payroll Deposits	23.7%	36.2%	29.9%	48.3%	30.3%
Visa/MC Merchant Processing	37.1%	62.2%	67.1%	59.4%	60.5%
Business Cash Management	10.2%	20.3%	21.3%	21.5%	20.2%
Business Planning Assistance	10.4%	21.1%	22.7%	33.2%	10.4%
<b>Miscellaneous Services I:</b>					
Wire Transfer	70.8%	98.0%	100.0%	96.8%	98.3%
Travelers Checks	45.0%	83.9%	87.2%	85.2%	82.1%
Money Orders	51.4%	75.6%	71.4%	81.4%	73.8%
Cashier's Checks	58.4%	90.2%	97.3%	85.3%	90.5%
Safe Deposit Boxes	22.7%	63.9%	58.0%	73.4%	57.7%
Check Cashing	58.0%	71.3%	64.3%	79.2%	66.7%
Drive-up Windows	44.5%	79.7%	66.1%	89.6%	78.1%

	Overall % of CUs	Total Sample	By Region		
			Pacific/ Mountain	Central	Atlantic
<b>Miscellaneous Services II:</b>					
Credit Counseling	42.8%	71.6%	73.9%	74.3%	68.3%
Formal Financial Planning	14.7%	41.9%	39.9%	44.2%	42.8%
Service Package for Retirees	19.3%	46.0%	55.4%	46.7%	40.9%
Special Youth Programs	40.3%	74.7%	80.5%	71.2%	77.7%
Special Young Adult Programs	25.4%	56.5%	75.0%	49.6%	57.3%
Member Education Seminars	33.0%	71.0%	77.1%	68.9%	72.3%
<b>Summary of Services/Membership:</b>					
# of Key Services (0-2)	28.0%	2.7%	0.0%	4.4%	2.0%
# of Key Services (3-4)	14.4%	2.1%	0.0%	1.6%	3.9%
# of Key Services (5-6)	29.4%	26.1%	28.3%	21.0%	28.1%
# of Key Services (7-8)	28.3%	69.2%	71.7%	73.0%	66.0%
<b>Field of Membership Practices:</b>					
Multiple Groups incl SEGs	37.3%	52.9%	69.0%	58.0%	40.9%
Actively Seeks New SEG's Among Mult Grp CUs	61.1%	70.6%	66.4%	70.1%	76.3%
Added Underserved Census Tract to FOM	4.7%	6.8%	9.9%	5.4%	7.3%
Primary Group in Field of Membership-Community	27.8%	50.4%	48.2%	52.5%	50.5%
Primary Group in Field of Membership-Employer	52.7%	29.6%	23.5%	26.4%	35.6%
Primary Group in Field of Membership-Association	9.6%	3.1%	6.3%	4.5%	0.0%
Primary Group in Field of Membership-Diffused	9.9%	17.0%	22.0%	16.6%	13.9%
<b>Various Characteristics:</b>					
Offering ATM Cards	61.3%	93.0%	96.7%	87.9%	95.4%
With an ATM (among CUs offering ATM cards)	77.6%	95.6%	91.7%	98.2%	95.1%
Mean -- ATMs	3.84	19.44	30.52	15.65	17.56
Mean -- Volunteers	11.8	14.0	14.5	14.2	13.4
Mean -- Common Bond Groups including SEGs	41.3	227.8	442.5	218.2	119.9
<b>Member Demographics and Spanish Speaking Members:</b>					
Reported having Non-Member Joint Holders	76.0%	97.7%	—	—	96.4%
Non-mbr. joint holders per 100 mbrs. among CU with NMJH	33.6%	26.3%	—	—	13.5%
% of members under 18	11.0%	10.5%	10.1%	11.3%	9.6%
% of members with pre-tax HH income under 60K	53.1%	47.0%	49.8%	54.2%	43.9%
% of members with pre-tax HH income under 75K	68.1%	62.8%	—	68.3%	61.6%
>=25% members Native Spanish Speakers	6.8%	8.5%	10.4%	7.6%	6.5%
Have Spanish Speaking staff	31.7%	66.6%	79.5%	63.3%	63.0%
Have Spanish Language forms	9.4%	20.6%	23.0%	17.1%	22.2%
<b>Membership Turnover I:</b>					
Members added via merger per 100 members	0.5%	0.3%	0.6%	0.0%	0.4%
Members who joined per 100 members	9.8%	10.7%	11.5%	11.0%	10.0%
More than 3 new members per 100 joined	83.7%	98.6%	100.0%	97.7%	100.0%
More than 6 new members per 100 joined	48.9%	83.6%	100.0%	85.1%	79.3%
Members who left per 100 members	7.8%	7.2%	6.1%	7.4%	8.8%
<b>Membership Turnover II:</b>					
<b>Main causes of mbrs joining among CUs w/ &gt;3 per 100 joining</b>					
New branches	5.8%	18.9%	28.8%	5.2%	22.2%
New SEGS	2.9%	1.4%	0.0%	5.0%	0.0%
Indirect lending	6.5%	11.9%	18.4%	17.8%	0.0%
Special promotion	19.8%	20.7%	39.8%	5.2%	19.7%
Community conversion	5.4%	8.3%	0.0%	12.9%	19.7%
New employees	14.7%	2.1%	0.0%	0.0%	3.6%

	Overall % of CUs	Total Sample	<u>By Region</u>		
			<u>Pacific/ Mountain</u>	<u>Central</u>	<u>Atlantic</u>
<b>Membership Turnover III:</b>					
<b>Main causes of mbrs joining among CUs w/ &gt;3 per 100 joining</b>					
Family	4.7%	5.6%	0.0%	12.9%	4.9%
Marketing & advertising	2.9%	0.0%	0.0%	0.0%	0.0%
Word of mouth	4.3%	2.8%	0.0%	8.3%	0.0%
Secondary effect of merger	0.5%	0.0%	0.0%	0.0%	0.0%
Other	29.7%	18.7%	13.0%	14.1%	22.2%
No main cause	2.7%	9.8%	0.0%	18.5%	7.8%
<b>Membership Turnover IV:</b>					
<b>Main causes of mbrs joining among CUs w/ &gt;6 per 100 joining</b>					
New branches	8.1%	20.0%	28.8%	6.0%	23.5%
New SEGs	3.1%	1.6%	0.0%	5.7%	0.0%
Indirect lending	9.4%	14.4%	18.4%	20.5%	0.0%
Special promotion	20.7%	19.3%	39.8%	6.0%	15.2%
Community conversion	6.9%	9.9%	0.0%	14.8%	24.1%
New employees	9.3%	0.0%	0.0%	0.0%	0.0%
<b>Membership Turnover V:</b>					
<b>Main causes of mbrs joining among CUs w/ &gt;6 per 100 joining</b>					
Family	2.7%	3.9%	0.0%	7.4%	6.1%
Marketing & advertising	3.4%	0.0%	0.0%	0.0%	0.0%
Word of mouth	4.5%	3.3%	0.0%	9.5%	0.0%
Secondary effect of merger	0.4%	0.0%	0.0%	0.0%	0.0%
Other	28.3%	17.7%	13.0%	8.7%	25.0%
No main cause	3.2%	10.0%	0.0%	21.3%	6.1%

Pacific: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon,

Utah, Washington, Wyoming

Central: Alabama, Arkansas, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Minnesota, Michigan,

Mississippi, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Tennessee, Texas, Wisconsin

Atlantic: Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts,

New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Puerto Rico, Rhode Island,

South Carolina, Virginia, Vermont, West Virginia