



POWERED BY CUNA

2011
Attendee Profile

June 19 – June 22, 2011
San Antonio, TX

America' Credit Union Conference & Expo
Attendee Profile
June 19-June 22, 2011

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2011 America's Credit Union Conference & Expo
June 19-June 22, 2011
San Antonio, TX

Dear Exhibitor:

I hope you had a successful trip to San Antonio! The 239 credit unions that attended the 2011 America's Credit Union Conference & Expo represent over 13 million credit union members and almost \$147 billion in total assets. These are primarily full-service credit unions that are excellent sales prospects.

Approximately 100 credit union CEOs, 130 mid-level managers, 300 board members and a few other executive credit union staff 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 2011 America's Credit Union Conference & Expo has never been greater.

This report analyzes all of the registered credit unions. It 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.

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America's Credit Union Conference & Expo – Attendee Profile
(as of 6/22/11)

Number of U.S. Credit Unions:*	7,605	
Number of Credit Unions at 2011 ACUC:	<u>239</u>	
Percent of Total CUs:	3.1%	
Number of Credit Union Members:*	92.6	million
Number of Members Represented at 2011 ACUC:	<u>13.6</u>	million
Percent of Total CU Members:	14.7%	
Total Assets:*	\$934.1	billion
Total Assets Represented at 2011 ACUC:	<u>\$146.7</u>	billion
Percent of Total CU Assets:	15.7%	

* =Number of CUs, Members and Assets as of March 2011.

Breakdown by Asset Size:	<u>N =</u>	<u>%</u>
Less than \$50 million	25	10.5%
\$50 million to \$100 million	32	13.4%
\$100 million to \$200 million	43	18.0%
\$200 million to \$500 million	58	24.2%
More than \$500 million	<u>81</u>	<u>33.9%</u>
	239	100.0%

Breakdown by Region:	<u>N =</u>	<u>%</u>
Pacific & Mountain	50	20.9%
Central	113	47.3%
Atlantic	<u>76</u>	<u>31.8%</u>
	239	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 2011 America's Credit Union Conference & Expo credit union has:

	<u>Average CU</u>	<u>Less Very Large/Small CUs</u>
Assets:	\$613.9 million	\$457.7 million
Members:	57,083 members	44,965 members
Branches:	7.32	6.32
Volunteers:	15.3	15.6
Number of Employee Groups Served:	171	168
Number Attending the Convention*:	1.90	1.87

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

SERVICES PROFILE

Savings:

All (100%) of the attending credit unions provide share drafts and share certificates to their membership. Money market accounts and IRAs are offered by a large majority also, 88% and 98%, respectively.

Loans:

All (100%) of the attending credit unions offer new car loans and other unsecured loans to their membership. While nearly all also offer used car loans (99%), first mortgages (97%) and second mortgages (98%). Attending credit unions are noticeably more likely than U.S. credit unions, as a whole, to offer credit cards and 1st and 2nd mortgage loans.

Other Lending Services:

A large majority of attending credit unions offer real estate loans (98%) and risk based loans (88%). Between half and three-quarters make indirect auto loans (66%), business loans (67%), overdraft protection (82%), and overdraft lines of credit (78%) available to their members. About a quarter or more make interest-only 1st mortgage loans (23%), credit builder loans (29%), micro loans to businesses (34%) and members (29%), and share-secured credit cards (48%) available. All of these percentages come in noticeably higher than the average percentages found among credit unions nationwide.

Depository Services:

Over two thirds of the attending credit unions offer business share accounts (70%), no-cost share draft checking accounts (90%), and share certificates/CDs with a low minimum-balance requirement (72%). One third (34%) offer health savings accounts (HSAs). Again, these programs are noticeably more prevalent in attending credit unions than among U.S. credit unions nationally.

Transactional Services:

The vast majority of attending credit unions provide ATM/debit cards (99%) and about 65% to 75% provide check-cashing services (68%), low-cost wire transfers (73%), money orders (77%), and surcharge-free ATMs (67%). All of these figures are well above what is found among credit unions nationwide.

Financial Education Programs:

Just over half of attending credit unions make financial counseling (51%) and financial education (56%) available to members, while a smaller percent provide financial literacy workshops (44%) and first-time home buyer workshops (37%). A growing percent also offer in-school branches (16%). The availability of these programs is two to three times higher than what is found in all U.S. credit unions.

Other Member Services:

Outpacing credit unions nationally, over three-quarters of attending credit unions provide a no-cost online bill payment service (89%), while 64% offer insurance/investment sales. A third to a half also provide bilingual services (39%) and student scholarships (52%).

Methods of Electronic Access:

Outpacing credit unions nationally to a great degree, no less than 90% of the attending credit unions offer online banking (99.6%) and audio response (98%), and have ATMs (97%). A smaller percentage employ electronic kiosks (18%) and offer mobile banking services (36%) to their members.

Electronic Services:

Virtually all of the attending credit unions provide their members the ability to use online channels to make balance inquiries (98%), make account transfers (99%), and view their account history online (99%). No less than 90% of these credit unions provide the ability to make loan payments (97%), pay bills online (96%), order share drafts (90%), are able to receive e-statements (90%), and can download their transaction history (96%). A smaller percentage offer membership application (57%), new loan applications (82%), and new share account applications (46%) online. Consistent with the patterns that have surfaced throughout this analysis, the prevalence of the above functions/transactions is far greater among credit unions that attended the conference than it is among credit unions nationwide.

Assets by Region

2011 America's Credit Union Conference
Assets by Region

	Total Sample	<u>By assets</u>				
		<u><\$50M</u>	<u>\$50M-\$100M</u>	<u>\$100M-\$200M</u>	<u>\$200M-\$500M</u>	<u>\$500M+</u>
		25 100%	32 13%	43 18%	58 24%	81 34%
<u>By Region</u>						
Pacific/Mountain	50	4	4	8	9	25
Row Percent	100.0%	8.0%	8.0%	16.0%	18.0%	50.0%
Column Percent	20.9%	16.0%	12.5%	18.6%	15.5%	30.9%
Central	113	12	20	21	30	30
Row Percent	100.0%	10.6%	17.7%	18.6%	26.5%	26.5%
Column Percent	47.3%	48.0%	62.5%	48.8%	51.7%	37.0%
Atlantic	76	9	8	14	19	26
Row Percent	100.0%	11.8%	10.5%	18.4%	25.0%	34.2%
Column Percent	31.8%	36.0%	25.0%	32.6%	32.8%	32.1%

Services Profile by Asset Size

2011 America's Credit Union Conference

Service Offerings by Assets

	Overall % of CUs	Total Sample	<u>By assets</u>				
			<\$50M	\$50M-\$100M	\$100M-\$200M	\$200M-\$500M	\$500M +
Percent Offering		239	25	32	43	58	81
		100%	10%	13%	18%	24%	34%
Savings (outstanding):							
Share draft accounts	75.3%	99.6%	96.0%	100.0%	100.0%	100.0%	100.0%
Money market account	44.7%	88.3%	64.0%	81.3%	97.7%	86.2%	95.1%
Share certificates	77.7%	99.6%	100.0%	100.0%	100.0%	98.3%	100.0%
IRAs	65.5%	97.5%	80.0%	100.0%	100.0%	98.3%	100.0%
Loans (outstanding):							
Credit card	52.6%	82.4%	60.0%	81.3%	74.4%	87.9%	90.1%
Other unsecured	98.0%	99.6%	96.0%	100.0%	100.0%	100.0%	100.0%
New auto	94.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Used auto	95.9%	99.2%	96.0%	100.0%	100.0%	98.3%	100.0%
First mortgages	60.2%	97.1%	80.0%	96.9%	97.7%	100.0%	100.0%
Second mortgages	67.3%	98.3%	84.0%	100.0%	100.0%	100.0%	100.0%
Int only/opt payment mortgages	8.6%	29.3%	4.0%	12.5%	14.0%	20.7%	58.0%
Residential constructions mortgages	7.1%	28.5%	0.0%	9.4%	25.6%	37.9%	39.5%
Leases	1.6%	2.1%	4.0%	0.0%	0.0%	3.4%	2.5%
Lending Services I:							
Indirect lending	23.1%	66.1%	24.0%	43.8%	69.8%	72.4%	81.5%
Member business loans	24.2%	67.4%	28.0%	37.5%	62.8%	70.7%	91.4%
Participation loans	18.7%	54.4%	16.0%	25.0%	58.1%	55.2%	75.3%
Risk based loans	57.3%	88.3%	76.0%	78.1%	95.3%	87.9%	92.6%
Overdraft protection	40.7%	82.0%	60.0%	78.1%	79.1%	86.2%	88.9%
Lending Services II:							
Overdraft line of credit	44.0%	77.8%	52.0%	65.6%	83.7%	91.4%	77.8%
Real estate loans	63.8%	97.9%	92.0%	93.8%	100.0%	100.0%	98.8%
Interest only first mortgages	6.7%	23.4%	0.0%	3.1%	11.6%	17.2%	49.4%
Debt cancellation/suspension	5.4%	19.7%	4.0%	18.8%	4.7%	20.7%	32.1%
Credit builder	14.3%	29.3%	16.0%	15.6%	18.6%	36.2%	39.5%
Indirect business loans	2.3%	8.4%	0.0%	0.0%	14.0%	8.6%	11.1%
Lending Services III:							
Indirect mortgage loans	3.7%	7.1%	8.0%	3.1%	11.6%	8.6%	4.9%
Micro business loans	9.4%	33.5%	8.0%	6.3%	23.3%	29.3%	60.5%
Pay day lending	7.2%	14.2%	4.0%	9.4%	9.3%	19.0%	18.5%
Refund anticipation loans	1.7%	2.1%	0.0%	0.0%	2.3%	1.7%	3.7%
Share secured credit cards	28.6%	47.7%	40.0%	46.9%	44.2%	48.3%	51.9%
Depository Services:							
Business share accounts	34.1%	69.9%	48.0%	43.8%	67.4%	72.4%	86.4%
Health savings accounts	9.9%	34.3%	4.0%	21.9%	41.9%	29.3%	48.1%
Individual development accounts	2.2%	5.9%	4.0%	6.3%	2.3%	3.4%	9.9%
No cost share drafts	56.0%	89.5%	88.0%	93.8%	83.7%	91.4%	90.1%
CD with low minimum balance requirement	50.5%	72.0%	64.0%	62.5%	79.1%	69.0%	76.5%

	Overall % of CUs	Total Sample	<u>By assets</u>				
			<\$50M	\$50M-\$100M	\$100M-\$200M	\$200M-\$500M	\$500M +
Transactional Services:							
ATM/debit card	71.0%	98.7%	96.0%	96.9%	100.0%	100.0%	98.8%
Check cashing	51.1%	68.2%	60.0%	62.5%	79.1%	63.8%	70.4%
International remittances	9.3%	22.2%	16.0%	12.5%	20.9%	19.0%	30.9%
Low-cost wire transfers	50.6%	72.8%	60.0%	75.0%	79.1%	69.0%	75.3%
Money orders	49.3%	76.6%	68.0%	75.0%	81.4%	74.1%	79.0%
No surcharge ATMs	40.3%	67.4%	56.0%	65.6%	72.1%	56.9%	76.5%
Financial Education Programs:							
Financial counseling	26.1%	50.6%	12.0%	25.0%	34.9%	58.6%	75.3%
Financial education	26.5%	56.1%	12.0%	28.1%	46.5%	67.2%	77.8%
Financial literacy workshops	14.4%	43.9%	8.0%	12.5%	25.6%	55.2%	69.1%
First time homebuyer	9.2%	36.8%	4.0%	9.4%	20.9%	34.5%	67.9%
In-school branches	4.8%	15.9%	4.0%	9.4%	9.3%	17.2%	24.7%
Other Member Services:							
Bilingual services	16.4%	39.3%	36.0%	25.0%	30.2%	37.9%	51.9%
Insurance/investment sales	24.9%	63.6%	20.0%	43.8%	53.5%	72.4%	84.0%
No cost bill payer	42.5%	88.7%	72.0%	81.3%	86.0%	91.4%	96.3%
Tax preparation service	2.8%	5.4%	8.0%	0.0%	11.6%	3.4%	4.9%
Student scholarships	22.2%	51.5%	36.0%	28.1%	55.8%	53.4%	61.7%
Methods of Electronic Access:							
Web-based home banking	67.2%	99.6%	96.0%	100.0%	100.0%	100.0%	100.0%
Audio response	56.8%	97.5%	84.0%	100.0%	100.0%	100.0%	97.5%
ATM	63.2%	97.1%	80.0%	96.9%	100.0%	100.0%	98.8%
Electronic kiosk	4.6%	18.0%	0.0%	0.0%	9.3%	24.1%	30.9%
Mobile banking	11.1%	35.6%	16.0%	6.3%	32.6%	50.0%	44.4%
Other electronic	4.5%	2.9%	0.0%	0.0%	4.7%	1.7%	4.9%
Electronic Services I:							
Membership application	26.5%	56.9%	24.0%	31.3%	55.8%	62.1%	74.1%
New loan	39.8%	82.0%	56.0%	62.5%	81.4%	91.4%	91.4%
Balance inquiry	70.3%	98.3%	88.0%	100.0%	100.0%	98.3%	100.0%
Share draft ordering	54.6%	90.4%	72.0%	87.5%	88.4%	91.4%	97.5%
New share	16.6%	48.5%	24.0%	15.6%	30.2%	60.3%	70.4%
Loan payment	61.7%	96.7%	84.0%	93.8%	100.0%	98.3%	98.8%
Account history	68.1%	98.7%	92.0%	100.0%	100.0%	98.3%	100.0%
Electronic Services II:							
Account transfers	66.8%	99.2%	96.0%	100.0%	100.0%	98.3%	100.0%
Electronic statement	49.7%	90.4%	60.0%	81.3%	90.7%	96.6%	98.8%
Bill payment	52.2%	96.2%	76.0%	93.8%	97.7%	100.0%	100.0%
History download	58.2%	95.8%	80.0%	93.8%	97.7%	98.3%	98.8%
Electronic signature authorization	2.9%	11.3%	8.0%	6.3%	9.3%	19.0%	9.9%
Electronic cash	3.0%	4.6%	8.0%	6.3%	4.7%	3.4%	3.7%
Electronic Services III:							
Account aggregation	6.9%	13.8%	4.0%	3.1%	11.6%	12.1%	23.5%
Internet access	11.7%	18.0%	28.0%	18.8%	16.3%	17.2%	16.0%
Merchandise purchase	5.1%	7.1%	12.0%	9.4%	4.7%	5.2%	7.4%
External account transfers	9.8%	28.0%	16.0%	9.4%	23.3%	29.3%	40.7%
Merchant processing services	3.2%	10.5%	0.0%	0.0%	4.7%	13.8%	18.5%
Remote deposit capture	4.2%	13.4%	0.0%	3.1%	7.0%	6.9%	29.6%

Services Profile by Geographic Region

2011 America's Credit Union Conference Service Offerings by Region

	Overall % of CUs	Total Sample	<u>By Region</u>		
			Pacific/ Mountain	Central	Atlantic
Percent Offering		239	50	113	76
		100%	21%	47%	32%
Savings (outstanding):					
Share draft accounts	75.3%	99.6%	100.0%	99.1%	100.0%
Money market account	44.7%	88.3%	89.8%	86.8%	89.5%
Share certificates	77.7%	99.6%	98.0%	100.0%	100.0%
IRAs	65.5%	97.5%	98.0%	97.4%	97.4%
Loans (outstanding):					
Credit card	52.6%	82.4%	87.8%	82.5%	78.9%
Other unsecured	98.0%	99.6%	98.0%	100.0%	100.0%
New auto	94.8%	100.0%	100.0%	100.0%	100.0%
Used auto	95.9%	99.2%	100.0%	100.0%	97.4%
First mortgages	60.2%	97.1%	98.0%	96.5%	97.4%
Second mortgages	67.3%	98.3%	100.0%	96.5%	100.0%
Interest only/optional payment mortgages	8.6%	29.3%	40.8%	28.9%	22.4%
Residential construction mortgages	7.1%	28.5%	22.4%	28.9%	31.6%
Leases	1.6%	2.1%	2.0%	2.6%	1.3%
Lending Services I:					
Indirect lending	23.1%	66.1%	79.6%	67.5%	55.3%
Member business loans	24.2%	67.4%	75.5%	68.4%	60.5%
Participation loans	18.7%	54.4%	57.1%	59.6%	44.7%
Risk based loans	57.3%	88.3%	89.8%	89.5%	85.5%
Direct financing lease	0.7%	2.1%	6.1%	0.9%	1.3%
Overdraft protection	40.7%	82.0%	73.5%	88.6%	77.6%
Lending Services II:					
Overdraft line of credit	44.0%	77.8%	85.7%	74.6%	77.6%
Real estate loans	63.8%	97.9%	100.0%	97.4%	97.4%
Interest only first mortgages	6.7%	23.4%	32.7%	19.3%	23.7%
Debt cancellation/suspension	5.4%	19.7%	36.7%	19.3%	9.2%
Credit builder	14.3%	29.3%	28.6%	26.3%	34.2%
Indirect business loans	2.3%	8.4%	10.2%	7.9%	7.9%
Lending Services III:					
Indirect mortgage loans	3.7%	7.1%	6.1%	8.8%	5.3%
Micro business loans	9.4%	33.5%	44.9%	29.8%	31.6%
Micro consumer loans	13.5%	28.9%	40.8%	26.3%	25.0%
Pay day lending	7.2%	14.2%	16.3%	16.7%	9.2%
Refund anticipation loans	1.7%	2.1%	0.0%	3.5%	1.3%
Share secured credit cards	28.6%	47.7%	44.9%	49.1%	47.4%

	Overall % of CUs	Total Sample	<u>By Region</u>		
			Pacific/ Mountain	Central	Atlantic
Depository Services:					
Business share accounts	34.1%	69.9%	75.5%	72.8%	61.8%
Health savings accounts	9.9%	34.3%	38.8%	35.1%	30.3%
Individual development accounts	2.2%	5.9%	8.2%	6.1%	3.9%
No cost share drafts	56.0%	89.5%	93.9%	91.2%	84.2%
CD with low minimum balance requirement	50.5%	72.0%	67.3%	68.4%	80.3%
Transactional Services:					
ATM/debit card	71.0%	98.7%	100.0%	98.2%	98.7%
Check cashing	51.1%	68.2%	65.3%	67.5%	71.1%
International remittances	9.3%	22.2%	24.5%	22.8%	19.7%
Low-cost wire transfers	50.6%	72.8%	79.6%	72.8%	68.4%
Money orders	49.3%	76.6%	71.4%	79.8%	75.0%
No surcharge ATMs	40.3%	67.4%	57.1%	66.7%	75.0%
Financial Education Programs:					
Financial counseling	26.1%	50.6%	53.1%	48.2%	52.6%
Financial education	26.5%	56.1%	67.3%	49.1%	59.2%
Financial literacy workshops	14.4%	43.9%	49.0%	36.8%	51.3%
First time homebuyer	9.2%	36.8%	32.7%	32.5%	46.1%
In-school branches	4.8%	15.9%	12.2%	19.3%	13.2%
Other Member Services:					
Bilingual services	16.4%	39.3%	44.9%	35.1%	42.1%
Insurance/investment sales	24.9%	63.6%	67.3%	63.2%	61.8%
No cost bill payer	42.5%	88.7%	79.6%	89.5%	93.4%
Tax preparation service	2.8%	5.4%	2.0%	6.1%	6.6%
Student scholarships	22.2%	51.5%	44.9%	49.1%	59.2%
Methods of Electronic Access:					
Web-based home banking	67.2%	99.6%	100.0%	99.1%	100.0%
Audio response	56.8%	97.5%	98.0%	98.2%	96.1%
ATM	63.2%	97.1%	95.9%	98.2%	96.1%
Electronic kiosk	4.6%	18.0%	20.4%	19.3%	14.5%
Mobile banking	11.1%	35.6%	26.5%	36.0%	40.8%
Other electronic	4.5%	2.9%	2.0%	1.8%	5.3%
Electronic Services I:					
Membership application	26.5%	56.9%	57.1%	54.4%	60.5%
New loan	39.8%	82.0%	83.7%	79.8%	84.2%
Balance inquiry	70.3%	98.3%	100.0%	97.4%	98.7%
Share draft ordering	54.6%	90.4%	83.7%	92.1%	92.1%
New share	16.6%	48.5%	49.0%	42.1%	57.9%
Loan payment	61.7%	96.7%	100.0%	95.6%	96.1%
Account history	68.1%	98.7%	100.0%	98.2%	98.7%

	Overall % of CUs	Total Sample	<u>By Region</u>		
			<u>Pacific/ Mountain</u>	<u>Central</u>	<u>Atlantic</u>
Electronic Services II:					
Account transfers	66.8%	99.2%	100.0%	99.1%	98.7%
Electronic statement	49.7%	90.4%	89.8%	93.9%	85.5%
Bill payment	52.2%	96.2%	100.0%	93.9%	97.4%
History download	58.2%	95.8%	98.0%	94.7%	96.1%
Electronic signature authorization	2.9%	11.3%	10.2%	13.2%	9.2%
Electronic cash	3.0%	4.6%	4.1%	5.3%	3.9%
Electronic Services III:					
Account aggregation	6.3%	13.8%	10.2%	14.9%	14.5%
Internet access	11.0%	18.0%	14.3%	18.4%	19.7%
Merchandise purchase	5.0%	7.1%	6.1%	7.9%	6.6%
External account transfers	8.6%	28.0%	34.7%	26.3%	26.3%
Merchant processing services	2.9%	10.5%	8.2%	8.8%	14.5%
Remote deposit capture	3.3%	13.4%	16.3%	11.4%	14.5%

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