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## **2007 Attendee Profile**



June 3 – June 6, 2007  
Caesars Palace  
Las Vegas, Nevada

America' Credit Union Conference & Expo  
Attendee Profile  
June 3-6, 2007

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**America's Credit Union Conference & Expo – Attendee Profile  
 (as of 5/24/07)**

Number of U.S. Credit Unions:*	8,662	
Number of Credit Unions at 2007 ACUC:	<u>425</u>	
<b>Percent of Total CUs:</b>	<b>4.9%</b>	
Number of Credit Union Members:*	88.2	million
Number of Members Represented at 2007 ACUC:	<u>19.8</u>	million
<b>Percent of Total CU Members:</b>	<b>22.4%</b>	
Total Assets:*	\$732.5	billion
Total Assets Represented at 2007 ACUC:	<u>\$186.4</u>	billion
<b>Percent of Total CU Assets:</b>	<b>25.4%</b>	

\* =Number of CUs, Members and Assets as of December 2006.

<b>Breakdown by Asset Size:</b>	<u>N =</u>	<u>%</u>
Less than \$50 million	128	30.1%
\$50 million to \$100 million	75	17.6%
\$100 million to \$200 million	63	14.8%
\$200 million to \$500 million	81	19.1%
More than \$500 million	<u>78</u>	<u>18.4%</u>
	425	100.0%

<b>Breakdown by Region:</b>	<u>N =</u>	<u>%</u>
Pacific & Mountain	108	25.4%
Central	176	41.4%
Atlantic	<u>141</u>	<u>33.2%</u>
	425	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 2007 America's Credit Union Conference & Expo credit union has:

	<u>Average CU</u>	<u>Less Very Large/Small CUs</u>
Assets:	\$438.5 million	\$231.7 million
Members:	46,647 members	28,664 members
Branches:	5.8	4.2
Volunteers:	13.9	13.7
Number of Employee Groups Served:	138	107
Number Attending the Convention*:	1.78	1.77

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

## SERVICES PROFILE

### **Savings:**

Almost all of the attending credit unions offer traditional IRAs (96%) and Roth IRAs (92%) while only 80% offer education IRAs and 42% offer SEP IRAs. Nearly half offer U.S. Savings Bonds (49%), annuities (47%), mutual funds (48%) and stock/bond coverage (45%). Christmas clubs are offered by 88% of the attending credit unions.

### **Loans:**

A quarter offer balloon auto loans (25%) while only 9% offer auto leasing. A large majority offer risk-based loans (90%) and just under a third offer stock secured loans (32%). Guaranteed student loans are offered by 39% of the attending credit unions while 42% offer other student loans. For those credit unions offering lifeline loans other than credit card or overdraft, 23% offer loans under \$500 while 75% offer open-end lines of credit.

**Transaction Services:**

Virtually all of the attending credit unions offer share drafts (99%). Among those offering share drafts, 73% offer images via the Web and only 15% offer images of all drafts with monthly statements. A large majority offer payroll deduction (90%) and direct deposit of net pay (91%). Direct deposit of federal recurring payment is offered by 88% of the attending credit unions.

**Business Services:**

A little over half (56%) of the attending credit unions offer services to small businesses. Among these credit unions offering services to small businesses, 89% offer business checking, 62% advertise business services and 43% have a full-time Business Services Director. Origination of payroll deposits (28%) and Visa/MC merchant processing (51%) are also offered. A smaller percentage offer business cash management and business planning assistance, 16% and 17% respectively.

**Miscellaneous Services:**

Nearly all of the attending credit unions offer traveler's checks (93%) and wire transfers (97%). Cashier's checks are offered by 89% of the attending credit unions while 74% offer money orders. Close to half (45%) offer safe deposit boxes and 75% have drive-up windows. A check cashing service is provided by 79% of the attending credit unions.

Nearly two-thirds (65%) offer credit counseling while only 39% offer formal financial planning. Only 38% offer special service packages for retirees. On the other hand, 70% offer special youth programs and 48% offer special young adult programs. Member education seminars are offered by 65% of the attending credit unions.

**Summary of Services/Membership:**

Close to seven in ten (69%) of the attending credit unions are full service credit unions (offering 7-8 key services). Over half (55%) of these credit union's field of membership include multiple employee groups including SEGs and 74% are actively seeking new SEGs among multiple group credit unions. The field of membership for the attending credit unions is comprised of community (42%), employer (37%), association (4%) and diffused (17%).

**Various Characteristics:**

A third (33%) of the attending credit unions have a shared branch. Among these credit unions that offer ATM cards, 92% have an ATM. For these attending credit unions, the mean number of ATMs is 15.99, volunteers is 13.8 and common bond groups including SEGs is 137.6.

# Assets by Region

**2007 America's Credit Union Conference & Expo**  
**Assets by Region**

	Total Sample	<u>By assets</u>				
		<\$50M	\$50M-\$100M	\$100M-\$200M	\$200M-\$500M	\$500M+
		<b>128</b> 30%	<b>75</b> 18%	<b>63</b> 15%	<b>81</b> 19%	<b>78</b> 18%
<b><u>By Region</u></b>						
<b>Pacific/Mountain</b>	<b>108</b>	18	22	17	24	27
Row Percent	100.0%	16.7%	20.4%	15.7%	22.2%	25.0%
Column Percent	25.4%	14.1%	29.3%	27.0%	29.6%	34.6%
<b>Central</b>	<b>176</b>	70	29	25	27	25
Row Percent	100.0%	39.8%	16.5%	14.2%	15.3%	14.2%
Column Percent	41.4%	54.7%	38.7%	39.7%	33.3%	32.1%
<b>Atlantic</b>	<b>141</b>	40	24	21	30	26
Row Percent	100.0%	28.4%	17.0%	14.9%	21.3%	18.4%
Column Percent	33.2%	31.3%	32.0%	33.3%	37.0%	33.3%

## Services Profile by Asset Size

## 2007 America's Credit Union Conference & Expo Services Profile by Assets

	Overall % of CUs	Total Sample	By assets				
			<\$50M	\$50M-\$100M	\$100M-\$200M	\$200M-\$500M	\$500M +
<b>Percent Offering</b>		<b>425</b>	<b>128</b>	<b>75</b>	<b>63</b>	<b>81</b>	<b>78</b>
		<b>100%</b>	<b>30%</b>	<b>18%</b>	<b>15%</b>	<b>19%</b>	<b>18%</b>
<b>Savings:</b>							
Traditional IRAs	62.2%	95.5%	84.9%	100.0%	100.0%	100.0%	100.0%
Roth IRAs	55.1%	91.8%	78.5%	95.8%	95.6%	98.2%	100.0%
SEP IRAs	23.9%	42.3%	22.8%	39.6%	48.9%	48.2%	65.5%
Education IRAs	46.2%	80.2%	68.8%	81.3%	84.1%	81.5%	93.2%
Christmas Clubs	76.4%	88.1%	91.8%	96.9%	93.9%	89.5%	67.5%
U.S. Savings Bonds	22.2%	48.5%	25.8%	41.7%	61.4%	69.1%	60.3%
Annuities	15.5%	46.9%	7.6%	22.9%	46.3%	83.6%	96.5%
Mutual Funds	15.5%	47.5%	8.6%	22.9%	48.8%	85.5%	94.7%
Stock/Bond Brokerage	15.3%	45.1%	9.7%	22.9%	41.5%	81.8%	89.5%
<b>Loans:</b>							
Balloon Auto Loans	12.5%	25.1%	18.3%	14.6%	26.7%	34.5%	35.1%
Auto Leasing	3.9%	8.5%	2.2%	4.2%	15.6%	5.5%	20.3%
Stock Secured Loans	16.7%	32.1%	19.4%	35.4%	26.7%	37.0%	49.2%
Guaranteed Student Loans (FFEL)	18.6%	38.7%	30.4%	45.8%	33.3%	40.0%	48.3%
Other Student Loans	19.3%	41.9%	35.9%	41.7%	37.8%	42.6%	54.4%
Risk Based Loans	61.4%	89.9%	82.6%	87.5%	93.2%	96.4%	94.9%
Loans Under \$500	15.0%	22.8%	16.1%	18.8%	27.3%	29.6%	27.1%
Open-end Line of Credit	55.1%	75.3%	60.9%	81.3%	72.7%	87.5%	82.8%
<b>Transaction Services:</b>							
Payroll Deduction	80.5%	90.1%	89.9%	78.7%	93.2%	96.2%	92.9%
Direct Deposit (Net Pay)	69.8%	91.2%	89.0%	87.5%	90.9%	96.4%	93.0%
Direct Deposit (Recurring Fed)	67.8%	87.8%	81.3%	85.4%	88.6%	94.5%	93.0%
Share Drafts	71.0%	99.3%	97.8%	100.0%	100.0%	100.0%	100.0%
Offer all Draft Images w/Monthly Stmtts.	13.3%	14.7%	12.2%	8.3%	17.1%	16.4%	21.1%
Offer Images Via the Web	49.1%	73.1%	51.1%	66.7%	85.7%	85.7%	91.2%
<b>Business Services:</b>							
Offer Services to Small Businesses	34.5%	56.0%	45.2%	43.8%	57.8%	58.9%	81.4%
Have Full-time Business Services Director	24.4%	43.3%	9.8%	4.8%	32.0%	63.6%	85.1%
Advertise Business Services	40.9%	61.8%	32.5%	50.0%	48.0%	82.8%	86.7%
Offer Business Checking	85.9%	89.2%	83.3%	85.7%	84.6%	87.9%	100.0%
Origination of Payroll Deposits	22.4%	28.1%	16.7%	33.3%	19.2%	27.3%	41.7%
Visa/MC Merchant Processing	32.5%	50.9%	31.0%	47.6%	44.0%	72.7%	58.3%
Business Cash Management	7.9%	16.2%	4.8%	9.5%	7.7%	15.6%	35.4%
Business Planning Assistance	8.8%	16.7%	4.8%	9.5%	11.5%	15.2%	35.4%
<b>Miscellaneous Services I:</b>							
Wire Transfer	69.2%	96.7%	91.4%	95.8%	100.0%	100.0%	100.0%
Travelers Checks	59.1%	92.5%	79.6%	100.0%	95.6%	98.2%	98.3%
Money Orders	50.8%	74.0%	59.3%	79.2%	77.8%	85.7%	78.0%
Cashier's Checks	55.8%	88.8%	82.6%	79.2%	95.6%	94.6%	96.6%
Safe Deposit Boxes	20.8%	45.1%	19.4%	33.3%	64.4%	67.9%	59.3%
Check Cashing	57.8%	79.3%	72.0%	77.1%	82.2%	83.9%	86.4%
Drive-up Windows	41.5%	75.4%	58.7%	75.0%	91.1%	85.7%	79.7%
<b>Miscellaneous Services II:</b>							
Credit Counseling	40.6%	65.1%	53.8%	58.3%	72.1%	76.8%	72.4%
Formal Financial Planning	13.9%	39.4%	10.8%	20.8%	42.9%	63.0%	77.2%
Service Package for Retirees	19.5%	38.3%	26.9%	25.0%	54.5%	44.6%	50.0%
Special Youth Programs	36.1%	69.5%	51.1%	77.1%	72.7%	78.2%	81.0%
Special Young Adult Programs	22.2%	47.7%	25.8%	45.8%	48.8%	63.6%	67.8%
Member Education Seminars	30.6%	65.0%	35.2%	50.0%	77.8%	87.5%	94.9%

	Overall % of CUs	Total Sample	<u>By assets</u>				
			<\$50M	\$50M-\$100M	\$100M-\$200M	\$200M-\$500M	\$500M +
<b>Summary of Services/Membership:</b>							
# of Key Services (0-2)	29.2%	1.4%	4.5%	0.0%	0.0%	0.0%	0.0%
# of Key Services (3-4)	12.1%	3.4%	11.2%	0.0%	0.0%	0.0%	0.0%
# of Key Services (5-6)	27.0%	26.0%	46.1%	18.8%	24.4%	14.8%	12.7%
# of Key Services (7-8)	31.7%	69.3%	38.2%	81.3%	75.6%	85.2%	87.3%
Multiple Groups incl SEGs	37.5%	54.5%	43.8%	54.3%	69.8%	53.8%	60.7%
Actively Seeks New SEG's Among Mult Grp CUs	62.0%	73.9%	59.5%	76.0%	60.7%	88.0%	88.2%
Primary Group in Field of Membership-Community	26.0%	42.3%	35.6%	31.8%	43.2%	54.5%	50.0%
Primary Group in Field of Membership-Employer	53.8%	37.0%	46.0%	43.2%	36.4%	20.0%	34.5%
Primary Group in Field of Membership-Association	10.1%	3.5%	8.0%	0.0%	2.3%	3.6%	0.0%
Primary Group in Field of Membership-Diffused	10.1%	17.2%	10.3%	25.0%	18.2%	21.8%	15.5%
<b>Various Characteristics:</b>							
With a Shared Branch	12.3%	32.6%	17.4%	31.9%	40.9%	42.9%	40.7%
With an ATM (among CUs offering ATM cards)	74.3%	92.0%	75.0%	93.2%	100.0%	100.0%	100.0%
Mean -- ATMs	3.30	15.99	1.67	3.80	6.53	14.77	60.13
Mean -- Volunteers	11.8	13.8	11.6	12.4	11.6	13.7	20.8
Mean -- Common Bond Groups including SEGs	39.9	137.6	11.2	78.7	130.8	152.7	391.3

# Services Profile by Geographic Region

## 2007 America's Credit Union Conference & Expo Services Profile by Region

	Overall % of CUs	Total Sample	<u>By Region</u>		
			Pacific/ Mountain	Central	Atlantic
<b>Percent Offering</b>		<b>425</b>	<b>108</b>	<b>176</b>	<b>141</b>
		<b>100%</b>	<b>25%</b>	<b>41%</b>	<b>33%</b>
<b>Savings:</b>					
Traditional IRAs	62.2%	95.5%	97.9%	93.0%	96.7%
Roth IRAs	55.1%	91.8%	96.6%	86.4%	94.7%
SEP IRAs	23.9%	42.3%	50.0%	35.7%	43.9%
Education IRAs	46.2%	80.2%	77.7%	76.7%	86.2%
Christmas Clubs	76.4%	88.1%	79.0%	90.4%	93.3%
U.S. Savings Bonds	22.2%	48.5%	41.8%	51.8%	50.0%
Annuities	15.5%	46.9%	58.4%	43.1%	43.0%
Mutual Funds	15.5%	47.5%	60.8%	42.3%	43.9%
Stock/Bond Brokerage	15.3%	45.1%	57.9%	43.2%	37.4%
<b>Loans:</b>					
Balloon Auto Loans	12.5%	25.1%	14.0%	35.6%	21.0%
Auto Leasing	3.9%	8.5%	3.1%	10.9%	10.0%
Stock Secured Loans	16.7%	32.1%	15.2%	44.3%	31.6%
Guaranteed Student Loans (FFEL)	18.6%	38.7%	26.2%	40.7%	46.2%
Other Student Loans	19.3%	41.9%	32.3%	39.1%	53.4%
Risk Based Loans	61.4%	89.9%	94.3%	92.5%	83.0%
Loans Under \$500	15.0%	22.8%	30.2%	18.6%	20.6%
Open-end Line of Credit	55.1%	75.3%	77.0%	78.5%	70.1%
<b>Transaction Services:</b>					
Payroll Deduction	80.5%	90.1%	90.0%	86.6%	94.2%
Direct Deposit (Net Pay)	69.8%	91.2%	88.2%	88.7%	96.6%
Direct Deposit (Recurring Fed)	67.8%	87.8%	86.2%	87.1%	90.4%
Share Drafts	71.0%	99.3%	100.0%	98.4%	100.0%
Offer all Draft Images w/Monthly Stmt.	13.3%	14.7%	13.2%	12.7%	18.3%
Offer Images Via the Web	49.1%	73.1%	81.0%	71.7%	68.4%
<b>Business Services:</b>					
Offer Services to Small Businesses	34.5%	56.0%	60.2%	55.6%	55.1%
Have Full-time Business Services Director	24.4%	43.3%	44.7%	43.3%	43.0%
Advertise Business Services	40.9%	61.8%	67.3%	60.0%	61.5%
Offer Business Checking	85.9%	89.2%	91.1%	87.9%	88.6%
Origination of Payroll Deposits	22.4%	28.1%	22.4%	32.6%	28.6%
Visa/MC Merchant Processing	32.5%	50.9%	56.2%	49.0%	48.1%
Business Cash Management	7.9%	16.2%	20.1%	17.1%	11.3%
Business Planning Assistance	8.8%	16.7%	14.4%	19.5%	15.0%
<b>Miscellaneous Services I:</b>					
Wire Transfer	69.2%	96.7%	97.7%	95.3%	97.8%
Travelers Checks	59.1%	92.5%	94.5%	92.2%	91.6%
Money Orders	50.8%	74.0%	74.9%	77.7%	69.2%
Cashier's Checks	55.8%	88.8%	92.0%	85.9%	90.3%
Safe Deposit Boxes	20.8%	45.1%	40.3%	56.1%	36.8%
Check Cashing	57.8%	79.3%	75.8%	82.9%	78.3%
Drive-up Windows	41.5%	75.4%	64.8%	84.8%	73.5%

	Overall % of CUs	Total Sample	<u>By Region</u>		
			<u>Pacific/ Mountain</u>	<u>Central</u>	<u>Atlantic</u>
<b>Miscellaneous Services II:</b>					
Credit Counseling	40.6%	65.1%	76.8%	66.7%	52.4%
Formal Financial Planning	13.9%	39.4%	50.6%	35.3%	35.7%
Service Package for Retirees	19.5%	38.3%	37.2%	41.7%	34.5%
Special Youth Programs	36.1%	69.5%	71.6%	65.8%	72.2%
Special Young Adult Programs	22.2%	47.7%	50.6%	43.0%	51.0%
Member Education Seminars	30.6%	65.0%	69.6%	60.8%	67.3%
<b>Summary of Services/Membership:</b>					
# of Key Services (0-2)	29.2%	1.4%	1.0%	1.6%	1.2%
# of Key Services (3-4)	12.1%	3.4%	2.1%	4.8%	2.5%
# of Key Services (5-6)	27.0%	26.0%	31.9%	22.4%	25.7%
# of Key Services (7-8)	31.7%	69.3%	64.9%	71.2%	70.6%
Multiple Groups incl SEGs	37.5%	54.5%	51.4%	55.1%	57.7%
Actively Seeks New SEG's Among Mult Grp CUs	62.0%	73.9%	71.2%	73.2%	77.3%
Primary Group in Field of Membership-Community	26.0%	42.3%	43.2%	40.6%	42.0%
Primary Group in Field of Membership-Employer	53.8%	37.0%	35.0%	36.8%	38.8%
Primary Group in Field of Membership-Association	10.1%	3.5%	5.3%	2.5%	3.4%
Primary Group in Field of Membership-Diffused	10.1%	17.2%	16.5%	20.0%	15.8%
<b>Various Characteristics:</b>					
With a Shared Branch	12.3%	32.6%	40.5%	31.4%	27.1%
With an ATM (among CUs offering ATM cards)	74.3%	92.0%	96.2%	89.8%	91.5%
Mean -- ATMs	3.30	15.99	20.60	12.14	17.27
Mean -- Volunteers	11.8	13.8	13.5	14.2	13.8
Mean -- Common Bond Groups including SEGs	39.9	137.6	201.8	115.9	103.5