

# Credit Union National Association Governmental Affairs Conference



## *Attendee Profile*

February 22-26, 2009  
Washington Convention Center  
Washington, D.C.

Credit Union National Association  
2009 Governmental Affairs Conference  
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Table of Contents

Overall Review .....	4
Credit Union Profile .....	5
Assets by Region .....	9
Services Profile by Asset Size .....	11
Services Profile by Geographic Region.....	14

CUNA's 2009 Governmental Affairs Conference  
February 22 – 26, 2009  
Washington Convention Center  
Washington, D.C.

Dear Exhibitor:

I hope the 2009 GAC was a success for you this year at the Washington Convention Center! We had approximately 3,000 registrants that attended the 2009 Governmental Affairs Conference in our nation's capitol. There were 1,021 participating credit unions that represented over 43 million credit union members and approximately \$430 billion in total assets. These are primarily full-service credit unions that are excellent sales prospects.

Approximately 850 credit union CEOs, 740 mid-level managers, 1,250 board members and 30 non-management employees walked through the exhibit hall this year. 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 CUNA's 2009 Governmental Affairs Conference has never been greater.

This report analyzes all of the registered credit unions to the 2009 GAC. 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 Economics & Statistics Department is the keeper of all kinds of credit union facts and figures. Please feel free to call them at (608) 231-4182 if you have any other questions.

Hope you had a great show!

A handwritten signature in cursive script that reads "Janet Aide".

Janet Aide  
Vendor Sales Representative  
Meetings & Special Events  
Credit Union National Association

## Credit Union National Association 2009 Governmental Affairs Conference Attendee Profile

Number of U.S. Credit Unions:*	8,260	
Number of Credit Unions at 2009 GAC:	1,021	
<b>Percent of Total CUs:</b>	<b>12.4%</b>	
Number of Credit Union Members:*	90	million
Number of Members Represented at 2009 GAC:	43.3	million
<b>Percent of Total CU Members:</b>	<b>48.1%</b>	
Total Assets:*	\$822.1	billion
Total Assets Represented at 2009 GAC:	\$434.0	billion
<b>Percent of Total CU Assets:</b>	<b>52.8%</b>	

\* = Number of CUs, Members and Assets as of December 2007 (Source: Monthly Credit Union Estimates)

### Breakdown by Asset Size:

	N =	%
Less than \$20 million	102	10.0%
\$20 million to \$50 million	148	14.5%
\$50 million to \$100 million	166	16.3%
\$100 million to \$200 million	170	16.7%
\$200 million to \$500 million	201	19.7%
More than \$500 million	234	22.8%
	1,021	100.0%

### Breakdown by Region:

	N =	%
New England & Middle Atlantic	184	18.0%
South Atlantic	167	16.4%
East South Central	67	6.6%
East North Central	168	16.5%
West South Central	106	10.4%
West North Central	78	7.6%
Mountain	89	8.7%
Pacific	162	15.8%
	1,102	100.0%

## CUNA's 2009 Governmental Affairs Conference

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 Governmental Affairs Conference credit union has:

	<u>Average GAC CU</u>	<u>Less Very Large/Small CUs</u>
Assets:	\$425.1 million	\$285.2 million
Members:	42,431 members	31,956 members
Branches:	5.6	5.0
Volunteers:	13.3	13.0
Number of Employee Groups Served:	157	129
Number Attending the Convention*:	2.5	2.4

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

## SERVICES PROFILE

### **Savings:**

A large majority of the attending credit unions offer traditional IRAs (95%) and Roth IRAs (91%). Over eight in ten (80%) offer education IRAs while only 49% offer SEP IRAs. Approximately half offer annuities (50%), mutual funds (49%), stock/bond brokerage (49%) and U.S. Savings Bonds (50%). Christmas Clubs are offered by 89% of the attending credit unions.

### **Loans:**

A small percentage offer balloon auto loans (20%) while only 8% offer auto leasing. Approximately a third of the attending credit unions offer stock secured loans (31%), guaranteed student loans (33%), other student loans (33%) and loans under \$500 (27%). Open-end line of credit is offered by 74%.

**Transaction Services:**

A large majority of the attending credit unions offer payroll deduction (90%) and direct deposit of net pay (89%). Likewise, 91% offer direct deposit of federal recurring payment. Virtually all (98%) offer share drafts. Among those offering share drafts, 81% offer share draft images via the web while only 14% offer images of all drafts with the monthly statements.

**Business Services:**

Just over half (61%) of the attending credit unions offer services to small businesses. Among these credit unions offering services to small businesses, 92% offer business checking, 69% advertise business services and 51% have a full-time Business Services Director. Origination of payroll deposits (27%) and Visa/MC merchant processing (54%) are also offered. A smaller percentage offer business cash management and business planning assistance, 16% and 15% respectively.

**Miscellaneous Services:**

A large majority of the attending credit unions offer traveler's checks (89%) and wire transfers (97%). Cashier's checks are offered by 90% of the attending credit unions while 80% offer money orders. Just over three fourths offer check cashing and drive-up windows, 78% and 80% respectively. Safe deposit boxes are offered by 57%.

Seven in ten (70%) offer credit counseling while only 45% offer formal financial planning. Over four in ten offer service packages for retirees (46%). Special programs for young adults are offered by 55% while 70% offer special programs for youths. Member education seminars are offered by 75% of the attending credit unions.

**Summary of Services/Membership:**

Over two thirds (68%) of the attending credit unions are full-service credit unions (offering 7-8 key services). Just over half of the attending credit union's field of membership include multiple employee groups including SEGs (56%) and 76% are actively seeking new SEGs among multiple group credit unions. The primary groups included in the field of membership rank as follows: 46% community, 34% employer, 4% association and 17% diffused.

**Various Characteristics:**

Virtually all (95%) of the attending credit unions offer ATM cards. Among these credit unions that offer ATM cards, 93% have an ATM. Among the attending credit unions, the mean number of ATMs is 16. They also have 13 volunteers and 163 common bond groups including SEGs.

**Absorption Into A Larger CU:**

Of the attending credit unions, the mean probability of being absorbed into a larger credit union in the next 5 years is 10%. The probability of being absorbed greater than 5% goes up to 39%. The primary causes listed among CUs with probability of merger greater than 5% is CEO retirement (5%), pressure from regulator (4%), sponsor downsizing (3%), excessive regulation (7%) and competitive factors (58%). Only a small percentage (11%) say there is no primary cause while 13% list “other” reasons.

The probability of being absorbed greater than 25% is mentioned by 17% of the attending credit unions. The primary causes listed among CUs with probability of merger greater than 25% is CEO retirement (5%), pressure from regulator (4%), sponsor downsizing (2%), excessive regulation (6%) and competitive factors (56%). Only a small percentage (17%) say there is no primary cause while 12% list “other” reasons.

## Assets by Region

## 2009 Governmental Affairs Conference Assets by Region

	Total Sample	<u>By assets</u>					
		<\$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$200M	\$200M-\$500M	\$500M +
		<b>102</b>	<b>148</b>	<b>166</b>	<b>170</b>	<b>201</b>	<b>234</b>
<u>By Region</u>	<b>100%</b>	<b>10%</b>	<b>14%</b>	<b>16%</b>	<b>17%</b>	<b>20%</b>	<b>23%</b>
<b>Pacific</b>	<b>162</b>	23	22	11	15	27	64
Row Percent	100.0%	14.2%	13.6%	6.8%	9.3%	16.7%	39.5%
Column Percent	15.9%	22.5%	14.9%	6.6%	8.8%	13.4%	27.4%
<b>Mountain</b>	<b>89</b>	7	9	26	17	14	16
Row Percent	100.0%	7.9%	10.1%	29.2%	19.1%	15.7%	18.0%
Column Percent	8.7%	6.9%	6.1%	15.7%	10.0%	7.0%	6.8%
<b>West North Central</b>	<b>78</b>	4	16	15	16	16	11
Row Percent	100.0%	5.1%	20.5%	19.2%	20.5%	20.5%	14.1%
Column Percent	7.6%	3.9%	10.8%	9.0%	9.4%	8.0%	4.7%
<b>West South Central</b>	<b>106</b>	13	18	10	18	25	22
Row Percent	100.0%	12.3%	17.0%	9.4%	17.0%	23.6%	20.8%
Column Percent	10.4%	12.7%	12.2%	6.0%	10.6%	12.4%	9.4%
<b>East North Central</b>	<b>168</b>	20	19	33	28	36	32
Row Percent	100.0%	11.9%	11.3%	19.6%	16.7%	21.4%	19.0%
Column Percent	16.5%	19.6%	12.8%	19.9%	16.5%	17.9%	13.7%
<b>East South Central</b>	<b>67</b>	9	15	11	15	8	9
Row Percent	100.0%	13.4%	22.4%	16.4%	22.4%	11.9%	13.4%
Column Percent	6.6%	8.8%	10.1%	6.6%	8.8%	4.0%	3.8%
<b>South Atlantic</b>	<b>167</b>	12	24	26	25	41	39
Row Percent	100.0%	7.2%	14.4%	15.6%	15.0%	24.6%	23.4%
Column Percent	16.4%	11.8%	16.2%	15.7%	14.7%	20.4%	16.7%
<b>New England &amp; Middle Atlantic</b>	<b>184</b>	14	25	34	36	34	41
Row Percent	100.0%	7.6%	13.6%	18.5%	19.6%	18.5%	22.3%
Column Percent	18.0%	13.7%	16.9%	20.5%	21.2%	16.9%	17.5%

## Services Profile by Asset Size

**2009 Governmental Affairs Conference  
Services Profile by Assets**

	Overall % of CUs	Total Sample 1021 100%	By assets					
			<\$20M 102 10%	\$20M- \$50M 148 14%	\$50M- \$100M 166 16%	\$100M- \$200M 170 17%	\$200M- \$500M 201 20%	\$500M + 234 23%
<b>Percent Offering</b>								
<b>Savings:</b>								
Traditional IRAs	63.3%	94.8%	64.6%	92.9%	97.1%	100.0%	99.1%	100.0%
Roth IRAs	56.6%	91.3%	46.3%	88.2%	94.1%	99.0%	98.2%	99.4%
SEP IRAs	24.2%	49.3%	24.7%	34.3%	35.7%	47.9%	60.4%	70.7%
Education IRAs	45.6%	80.3%	35.4%	71.6%	87.1%	79.6%	90.0%	92.8%
Christmas Clubs	78.2%	89.4%	89.0%	96.4%	94.1%	91.9%	91.2%	78.4%
U.S. Savings Bonds	22.7%	50.1%	12.2%	27.5%	47.5%	53.1%	65.8%	67.3%
Annuities	15.2%	50.0%	6.1%	18.0%	28.3%	47.4%	70.8%	89.0%
Mutual Funds	15.3%	49.1%	6.1%	18.0%	28.3%	43.9%	69.6%	88.2%
Stock/Bond Brokerage	15.3%	48.8%	6.1%	18.0%	29.9%	48.0%	66.7%	85.6%
<b>Loans:</b>								
Balloon Auto Loans	10.3%	19.7%	10.1%	11.6%	24.8%	19.8%	22.5%	22.9%
Auto Leasing	3.2%	8.0%	0.0%	3.6%	5.9%	9.2%	7.1%	15.7%
Stock Secured Loans	15.6%	31.3%	5.0%	17.9%	29.7%	32.3%	30.4%	52.3%
Guaranteed Student Loans (FFEL)	17.4%	35.3%	12.5%	27.7%	33.3%	41.8%	37.5%	44.7%
Other Student Loans	17.8%	32.6%	22.2%	15.5%	25.7%	35.1%	41.3%	43.6%
Loans Under \$500	19.0%	28.2%	32.9%	25.0%	21.6%	24.5%	35.5%	29.1%
Open-end Line of Credit	52.6%	74.1%	59.8%	64.0%	70.6%	80.6%	77.5%	81.7%
<b>Transaction Services:</b>								
Payroll Deduction	81.8%	89.9%	89.9%	88.3%	87.5%	92.9%	90.9%	89.4%
Direct Deposit (Net Pay)	71.2%	89.1%	86.1%	87.4%	86.7%	89.9%	91.0%	90.8%
Direct Deposit (Recurring Fed)	69.4%	91.2%	86.4%	92.8%	87.9%	92.9%	92.8%	92.1%
Share Drafts	72.2%	98.4%	89.0%	100.0%	99.0%	100.0%	99.1%	99.4%
Offer all Draft Images w/Monthly Stmtts.	11.8%	14.4%	9.6%	9.3%	13.1%	12.8%	20.5%	16.2%
Offer Images Via the Web	54.6%	80.7%	37.0%	70.9%	75.0%	84.8%	92.0%	95.4%
<b>Business Services:</b>								
Offer Services to Small Businesses	35.6%	61.4%	35.0%	51.4%	53.5%	52.0%	75.9%	79.1%
Have Full-time Business Services Director	27.8%	50.6%	4.0%	7.3%	21.6%	50.0%	59.5%	84.3%
Advertise Business Services	44.4%	68.6%	4.0%	37.0%	62.5%	73.5%	76.9%	87.7%
Offer Business Checking	84.6%	91.9%	92.9%	85.7%	92.5%	94.1%	89.3%	95.0%
Origination of Payroll Deposits	22.0%	27.2%	3.7%	16.1%	20.8%	32.7%	26.2%	37.5%
Visa/MC Merchant Processing	35.2%	53.9%	7.4%	35.7%	41.5%	58.0%	67.9%	62.8%
Business Cash Management	8.4%	15.8%	0.0%	1.8%	7.5%	8.3%	22.9%	26.3%
Business Planning Assistance	9.3%	14.8%	3.7%	3.6%	1.9%	10.4%	15.7%	29.2%
<b>Miscellaneous Services I:</b>								
Wire Transfer	69.8%	97.2%	84.1%	97.3%	98.0%	99.0%	99.1%	99.4%
Travelers Checks	54.6%	88.5%	53.7%	86.6%	87.3%	91.9%	94.7%	98.1%
Money Orders	52.0%	80.3%	53.1%	72.7%	82.2%	84.8%	88.5%	85.1%
Cashier's Checks	58.1%	90.2%	68.3%	83.9%	90.2%	94.9%	96.5%	94.8%
Safe Deposit Boxes	21.9%	57.4%	8.5%	37.8%	58.8%	62.6%	70.8%	74.7%
Check Cashing	57.8%	78.0%	68.3%	78.2%	79.0%	79.8%	80.5%	77.9%
Drive-up Windows	43.5%	79.7%	30.5%	67.3%	83.3%	89.9%	94.7%	86.4%
<b>Miscellaneous Services II:</b>								
Credit Counseling	43.0%	69.7%	46.9%	65.8%	59.6%	71.1%	77.7%	81.6%
Formal Financial Planning	14.6%	45.0%	3.7%	16.4%	35.0%	44.9%	63.7%	72.1%
Service Pack for Retirees	19.4%	46.0%	12.3%	47.3%	38.4%	44.9%	54.9%	58.4%
Special Youth Programs	39.1%	70.4%	28.4%	65.5%	74.3%	73.7%	79.6%	78.8%
Special Young Adult Programs	24.6%	54.9%	14.8%	44.5%	52.0%	59.2%	67.0%	67.5%
Member Education Seminars	32.6%	74.5%	25.9%	54.5%	70.3%	79.6%	90.1%	94.2%

	Overall % of CUs	Total Sample	By assets					
			<\$20M	\$20M- \$50M	\$50M- \$100M	\$100M- \$200M	\$200M- \$500M	\$500M +
<b>Summary of Services/Membership:</b>								
# of Key Services (0-2)	28.1%	1.3%	11.4%	0.0%	0.0%	0.0%	0.0%	0.7%
# of Key Services (3-4)	14.0%	3.3%	24.1%	3.7%	1.0%	1.0%	0.0%	0.0%
# of Key Services (5-6)	27.7%	27.5%	54.4%	36.7%	34.7%	24.5%	18.2%	14.9%
# of Key Services (7-8)	30.2%	68.0%	10.1%	59.6%	64.3%	74.5%	81.8%	84.5%
Multiple Groups incl SEGs	37.4%	56.4%	41.0%	62.1%	46.5%	51.6%	60.0%	66.9%
Actively Seeks New SEG's Among Mult Grp CUs	64.0%	75.8%	53.3%	63.5%	77.8%	82.2%	80.7%	80.9%
Primary Group in Field of Membership-Community	26.9%	46.4%	21.2%	38.1%	49.0%	54.1%	59.3%	44.3%
Primary Group in Field of Membership-Employer	54.1%	33.5%	56.2%	37.1%	38.5%	29.6%	23.1%	29.5%
Primary Group in Field of Membership-Association	9.6%	3.5%	11.2%	4.8%	3.1%	2.0%	1.9%	2.0%
Primary Group in Field of Membership-Diffused	9.4%	16.6%	11.2%	20.0%	9.4%	14.3%	15.7%	24.2%
<b>Various Characteristics:</b>								
Offering ATM Cards	58.9%	94.9%	64.6%	94.6%	98.0%	100.0%	99.1%	98.7%
With an ATM (among CUs offering ATM cards)	76.1%	93.4%	60.4%	84.0%	93.9%	99.0%	98.2%	100.0%
Mean -- ATMs	3.76	16.18	0.73	2.29	4.64	7.24	15.30	47.13
Mean -- Volunteers	11.6	13.3	11.3	11.5	12.3	12.3	12.8	17.1
Mean -- Common Bond Groups including SEGs	39.5	162.8	6.8	33.0	37.8	90.1	137.6	476.0
<b>Absorption Into a Larger CU I:</b>								
Mean probability of being absorbed into larger CU w/in 5	13.9%	10.3%	11.2%	15.0%	11.9%	12.0%	6.8%	7.6%
Probability of being absorbed greater than 5%	37.7%	39.1%	37.5%	52.1%	37.3%	43.5%	37.9%	30.5%
Primary Cause of Merger: CEO Retirement	10.6%	4.6%	11.1%	8.2%	3.2%	5.4%	0.0%	2.6%
Primary Cause of Merger: Pressure from Regulator	4.1%	4.2%	7.4%	8.2%	6.5%	0.0%	0.0%	5.1%
Primary Cause of Merger: Sponsor Downsizes	8.2%	3.1%	3.7%	4.1%	3.2%	0.0%	2.6%	5.1%
Primary Cause of Merger: Excessive Regulation	9.8%	6.8%	29.6%	8.2%	3.2%	0.0%	2.6%	7.7%
Primary Cause of Merger: Competitive Factors	38.7%	58.1%	29.6%	42.9%	71.0%	67.6%	74.4%	51.3%
Primary Cause of Merger: Other	11.1%	12.6%	3.7%	6.1%	6.5%	13.5%	17.9%	23.1%
Primary Cause of Merger: No Primary Cause	17.5%	10.7%	14.8%	22.4%	6.5%	13.5%	2.6%	5.1%
<b>Absorption Into a Larger CU II:</b>								
Probability of being absorbed greater than 25%	22.4%	17.1%	18.1%	31.9%	18.1%	22.4%	8.7%	10.2%
Primary Cause of Merger: CEO Retirement	11.4%	4.6%	0.0%	13.3%	0.0%	0.0%	0.0%	7.7%
Primary Cause of Merger: Pressure from Regulator	3.8%	3.5%	7.7%	10.0%	0.0%	0.0%	0.0%	0.0%
Primary Cause of Merger: Sponsor Downsizes	8.5%	1.9%	0.0%	3.3%	0.0%	0.0%	0.0%	7.7%
Primary Cause of Merger: Excessive Regulation	9.0%	5.8%	38.5%	6.7%	0.0%	0.0%	0.0%	0.0%
Primary Cause of Merger: Competitive Factors	34.3%	56.0%	30.8%	36.7%	86.7%	73.7%	77.8%	30.8%
Primary Cause of Merger: Other	10.8%	11.6%	0.0%	6.7%	6.7%	10.5%	11.1%	38.5%
Primary Cause of Merger: No Primary Cause	22.2%	16.5%	23.1%	23.3%	6.7%	15.8%	11.1%	15.4%

## Services Profile by Geographic Region

**2009 Governmental Affairs Conference  
Services Profile by Region**

	Overall % of CUs	Total Sample 1021 100%	By Region							
			Pacific 162 16%	Mountain 89 9%	West North Central 78 8%	West South Central 106 10%	East North Central 168 16%	East South Central 67 7%	South Atlantic 167 16%	Middle Atlantic & New England 184 18%
<b>Percent Offering</b>										
<b>Savings:</b>										
Traditional IRAs	63.3%	94.8%	93.6%	96.6%	94.6%	94.4%	95.9%	91.7%	94.5%	96.2%
Roth IRAs	56.6%	91.3%	87.0%	96.6%	93.2%	86.7%	93.3%	85.5%	91.7%	94.4%
SEP IRAs	24.2%	49.3%	56.8%	68.9%	59.2%	41.9%	44.7%	26.5%	50.7%	40.0%
Education IRAs	45.6%	80.3%	75.2%	80.7%	87.3%	70.7%	88.0%	66.5%	78.9%	86.0%
Christmas Clubs	78.2%	89.4%	84.4%	75.0%	93.9%	80.3%	95.7%	94.1%	91.4%	96.7%
U.S. Savings Bonds	22.7%	50.1%	47.8%	42.9%	66.8%	43.1%	56.8%	45.1%	44.5%	53.9%
Annuities	15.2%	50.0%	58.2%	56.6%	54.3%	44.8%	51.5%	30.9%	51.5%	41.7%
Mutual Funds	15.3%	49.1%	59.6%	52.7%	55.7%	44.8%	50.0%	33.2%	48.4%	38.8%
Stock/Bond Brokerage	15.3%	48.8%	56.3%	51.4%	55.7%	48.9%	49.3%	33.2%	51.1%	38.0%
<b>Loans:</b>										
Balloon Auto Loans	10.3%	19.7%	15.7%	17.7%	38.8%	15.7%	27.1%	7.8%	14.1%	16.8%
Auto Leasing	3.2%	8.0%	4.6%	10.3%	13.6%	8.3%	8.6%	1.7%	8.0%	7.4%
Stock Secured Loans	15.6%	31.3%	30.1%	21.6%	30.6%	40.2%	33.1%	24.4%	30.0%	33.6%
Guaranteed Student Loans (FFEL)	17.4%	35.3%	21.8%	27.0%	55.6%	36.0%	36.6%	17.2%	35.5%	45.0%
Other Student Loans	17.8%	32.6%	29.3%	23.4%	39.5%	24.5%	40.6%	25.3%	27.4%	39.8%
Loans Under \$500	19.0%	28.2%	32.7%	35.0%	26.4%	29.4%	23.1%	22.2%	28.1%	29.0%
Open-end Line of Credit	52.6%	74.1%	78.8%	77.7%	62.4%	75.4%	73.8%	82.7%	85.2%	59.4%
<b>Transaction Services:</b>										
Payroll Deduction	81.8%	89.9%	89.0%	91.2%	86.0%	82.4%	89.4%	97.3%	94.4%	86.2%
Direct Deposit (Net Pay)	71.2%	89.1%	87.9%	91.9%	88.2%	81.9%	89.4%	93.3%	90.7%	86.3%
Direct Deposit (Recurring Fed)	69.4%	91.2%	89.2%	92.1%	94.1%	94.6%	87.2%	87.6%	94.5%	89.3%
Share Drafts	72.2%	98.4%	98.4%	98.9%	97.3%	99.0%	98.5%	98.3%	99.1%	98.1%
Offer all Draft Images w/Monthly Stmt.	11.8%	14.4%	8.3%	18.4%	21.5%	4.7%	11.6%	7.5%	15.1%	21.5%
Offer Images Via the Web	54.6%	80.7%	84.1%	90.2%	81.2%	72.5%	78.5%	59.9%	85.8%	80.4%
<b>Business Services:</b>										
Offer Services to Small Businesses	35.6%	61.4%	61.8%	67.4%	75.7%	56.9%	71.8%	44.0%	52.8%	56.1%
Have Full-time Business Services Director	27.8%	50.6%	56.2%	46.1%	51.6%	46.5%	50.0%	40.3%	56.5%	45.3%
Advertise Business Services	44.4%	68.6%	69.4%	68.0%	74.5%	65.1%	75.9%	47.6%	66.4%	63.0%
Offer Business Checking	84.6%	91.9%	94.5%	90.2%	90.8%	85.9%	91.8%	95.3%	93.4%	92.2%
Origination of Payroll Deposits	22.0%	27.2%	27.0%	31.5%	36.9%	22.3%	33.6%	26.3%	16.5%	14.1%
Visa/MC Merchant Processing	35.2%	53.9%	53.0%	53.9%	59.5%	46.5%	59.9%	39.1%	49.2%	50.8%
Business Cash Management	8.4%	15.8%	16.6%	23.1%	14.8%	16.4%	18.0%	8.3%	9.8%	11.4%
Business Planning Assistance	9.3%	14.8%	16.6%	10.7%	19.6%	13.7%	16.2%	20.5%	7.4%	10.9%
<b>Miscellaneous Services I:</b>										
Wire Transfer	69.8%	97.2%	97.7%	98.3%	98.6%	96.9%	98.4%	94.4%	99.1%	93.8%
Travelers Checks	54.6%	88.5%	91.6%	87.8%	92.8%	90.0%	87.9%	82.9%	92.1%	82.5%
Money Orders	52.0%	80.3%	71.1%	80.9%	88.7%	88.1%	85.1%	74.2%	75.3%	81.5%
Cashier's Checks	58.1%	90.2%	85.8%	94.2%	94.6%	85.9%	87.7%	93.4%	91.8%	91.4%
Safe Deposit Boxes	21.9%	57.4%	40.9%	59.3%	72.0%	75.1%	55.2%	67.7%	63.5%	40.5%
Check Cashing	57.8%	78.0%	72.6%	81.7%	84.3%	76.2%	77.9%	83.8%	80.0%	72.1%
Drive-up Windows	43.5%	79.7%	52.0%	90.9%	87.4%	91.7%	88.6%	86.5%	79.1%	76.7%
<b>Miscellaneous Services II:</b>										
Credit Counseling	43.0%	69.7%	68.8%	70.5%	61.7%	73.7%	68.3%	70.8%	78.6%	65.4%
Formal Financial Planning	14.6%	45.0%	50.8%	48.9%	44.3%	40.7%	47.4%	23.3%	50.0%	40.4%
Service Pack for Retirees	19.4%	46.0%	38.6%	52.5%	59.2%	49.2%	43.9%	46.8%	55.5%	29.2%
Special Youth Programs	39.1%	70.4%	65.9%	73.8%	81.5%	72.1%	64.7%	48.3%	73.7%	75.8%
Special Young Adult Programs	24.6%	54.9%	57.6%	53.9%	60.2%	56.1%	49.8%	39.7%	59.8%	57.1%
Member Education Seminars	32.6%	74.5%	74.8%	78.6%	73.1%	70.1%	77.1%	57.4%	77.0%	79.0%
<b>Summary of Services/Membership:</b>										
# of Key Services (0-2)	28.1%	1.3%	1.7%	0.0%	1.3%	2.0%	1.6%	1.7%	0.9%	0.8%
# of Key Services (3-4)	14.0%	3.3%	5.6%	2.2%	4.6%	2.6%	2.6%	5.0%	1.8%	2.9%
# of Key Services (5-6)	27.7%	27.5%	23.7%	37.8%	12.5%	22.1%	31.3%	36.6%	25.8%	30.7%
# of Key Services (7-8)	30.2%	68.0%	69.0%	59.9%	81.6%	73.3%	64.6%	56.7%	71.5%	65.5%
Multiple Groups incl SEGs	37.4%	56.4%	45.5%	57.6%	56.4%	52.5%	60.1%	53.4%	66.8%	52.6%
Actively Seeks New SEG's Among Mult Grp CUs	64.0%	75.8%	72.8%	77.9%	68.7%	84.4%	70.9%	67.4%	85.9%	73.3%
Primary Group in Field of Membership-Community	26.9%	46.4%	49.9%	46.8%	68.5%	36.2%	53.9%	26.5%	32.2%	51.5%
Primary Group in Field of Membership-Employer	54.1%	33.5%	30.8%	32.5%	22.7%	40.3%	21.7%	47.8%	45.4%	31.5%
Primary Group in Field of Membership-Association	9.6%	3.5%	7.6%	6.9%	2.6%	0.0%	3.0%	0.0%	1.8%	3.6%
Primary Group in Field of Membership-Diffused	9.4%	16.6%	11.7%	13.8%	6.2%	23.5%	21.4%	25.6%	20.6%	13.4%

	Overall % of CUs	Total Sample	<u>By Region</u>							
			<u>Pacific</u>	<u>Mountain</u>	<u>West North Central</u>	<u>West South Central</u>	<u>East North Central</u>	<u>East South Central</u>	<u>South Atlantic</u>	<u>Middle Atlantic &amp; New England</u>
<b>Various Characteristics:</b>										
Offering ATM Cards	58.9%	94.9%	92.5%	98.9%	92.0%	95.1%	93.7%	96.6%	95.3%	96.2%
With an ATM (among CUs offering ATM cards)	76.1%	93.4%	84.7%	91.0%	98.5%	94.6%	97.5%	90.5%	96.1%	95.2%
Mean -- ATMs	3.76	16.18	23.79	15.45	10.28	16.97	11.28	10.21	23.73	12.21
Mean -- Volunteers	11.6	13.3	13.4	11.5	12.5	12.1	12.9	12.0	16.0	13.4
Mean -- Common Bond Groups including SEGs	39.5	162.8	213.6	222.6	83.1	196.6	190.4	114.5	149.8	80.3
<b>Absorption Into a Larger CU I:</b>										
Mean probability of being absorbed into larger CU w/in 5 yrs	13.9%	10.3%	10.0%	23.4%	8.7%	4.0%	14.8%	4.0%	8.7%	6.7%
Probability of being absorbed greater than 5%	37.7%	39.1%	44.7%	54.9%	40.6%	31.5%	50.7%	20.9%	33.3%	30.4%
Primary Cause of Merger: CEO Retirement	10.6%	4.6%	3.5%	2.9%	8.4%	16.7%	5.7%	0.0%	4.3%	2.6%
Primary Cause of Merger: Pressure from Regulator	4.1%	4.2%	6.6%	0.0%	7.8%	0.0%	1.7%	8.0%	2.9%	7.9%
Primary Cause of Merger: Sponsor Downsizes	8.2%	3.1%	2.1%	0.0%	4.6%	0.0%	3.0%	8.2%	2.9%	2.6%
Primary Cause of Merger: Excessive Regulation	9.8%	6.8%	16.4%	5.7%	0.0%	17.5%	5.2%	8.2%	0.0%	6.3%
Primary Cause of Merger: Competitive Factors	38.7%	58.1%	52.7%	71.2%	45.5%	60.0%	56.9%	63.6%	58.9%	52.2%
Primary Cause of Merger: Other	11.1%	12.6%	9.4%	15.6%	16.2%	5.8%	12.1%	11.9%	17.9%	11.7%
Primary Cause of Merger: No Primary Cause	17.5%	10.7%	9.3%	4.6%	17.6%	0.0%	15.3%	0.0%	13.0%	16.7%
<b>Absorption Into a Larger CU II:</b>										
Probability of being absorbed greater than 25%	22.4%	17.1%	17.4%	37.8%	14.2%	5.7%	24.7%	7.9%	14.8%	11.6%
Primary Cause of Merger: CEO Retirement	11.4%	4.6%	9.1%	0.0%	0.0%	0.0%	8.3%	0.0%	0.0%	6.9%
Primary Cause of Merger: Pressure from Regulator	3.8%	3.5%	0.0%	0.0%	0.0%	0.0%	3.4%	0.0%	0.0%	13.7%
Primary Cause of Merger: Sponsor Downsizes	8.5%	1.9%	0.0%	0.0%	0.0%	0.0%	3.1%	0.0%	0.0%	0.0%
Primary Cause of Merger: Excessive Regulation	9.0%	5.8%	16.9%	3.5%	0.0%	0.0%	7.6%	0.0%	0.0%	8.2%
Primary Cause of Merger: Competitive Factors	34.3%	56.0%	53.0%	74.3%	0.0%	0.0%	50.6%	0.0%	38.8%	50.6%
Primary Cause of Merger: Other	10.8%	11.6%	9.1%	15.5%	0.0%	0.0%	3.1%	0.0%	31.9%	0.0%
Primary Cause of Merger: No Primary Cause	22.2%	16.5%	12.0%	6.7%	0.0%	0.0%	23.9%	0.0%	29.2%	20.6%

Pacific: Alaska, California, Hawaii, Oregon, Washington

Mountain: Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, Wyoming

West North Central: Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

West South Central: Arkansas, Louisiana, Oklahoma, Texas

East North Central: Illinois, Indiana, Michigan, Ohio, Wisconsin

East South Central: Alabama, Kentucky, Mississippi, Tennessee

South Atlantic: Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina,

Puerto Rico, South Carolina, Virginia, West Virginia

Middle Atlantic: New Jersey, New York, Pennsylvania

New England: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont