

Credit Union National Association Governmental Affairs Conference



Attendee Profile

February 27–March 3, 2011
Washington Convention Center
Washington, D.C.

Credit Union National Association
2011 Governmental Affairs Conference
Attendee Profile
February 27–March 3, 2011

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 2011 Governmental Affairs Conference
February 27 – March 3, 2011
Washington Convention Center
Washington, D.C.

Dear Exhibitor:

I hope the 2011 GAC was a success for you! We had approximately 2,750 registrants that attended the 2011 Governmental Affairs Conference in our nation's capitol. There were 989 participating credit unions that represented nearly 46 million credit union members and just over \$490 billion in total assets. These are primarily full-service credit unions that are excellent sales prospects.

Approximately 650 credit union CEOs, 1,120 board members and 970 other executive credit union staff 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 2011 Governmental Affairs Conference has also grown.

This report analyzes all of the registered credit unions of the 2011 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 a variety 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!

Janet Aide, Vendor Sales Representative
Credit Union National Association, Inc.
P.O. Box 431
Madison, WI 53701
Phone: 608-231-4330
Fax: 608-231-4998
E-mail: jaide@cuna.com

**Credit Union National Association
2011 Governmental Affairs Conference Attendee Profile**

Number of U.S. Credit Unions:*	7,605	
Number of Credit Unions at 2011 GAC:	989	
Percent of Total CUs:	13%	
Number of Credit Union Members:*	92.6	million
Number of Members Represented at 2011 GAC:	45.9	million
Percent of Total CU Members:	49.6%	
Total Assets:*	\$934.1	billion
Total Assets Represented at 2011 GAC:	\$491.5	billion
Percent of Total CU Assets:	52.6%	

* = Number of CUs, Members and Assets as of March 2011 (Source: Monthly Credit Union Estimates)

Breakdown by Asset Size:

	N =	%
Less than \$20 million	81	8.2%
\$20 million to \$50 million	125	12.6%
\$50 million to \$100 million	150	15.2%
\$100 million to \$200 million	172	17.4%
\$200 million to \$500 million	215	21.7%
More than \$500 million	246	24.9%
	989	100.0%

Breakdown by Region:

	N =	%
New England & Middle Atlantic	178	18.0%
South Atlantic	155	15.7%
East South Central	63	6.4%
East North Central	171	17.3%
West South Central	97	9.8%
West North Central	88	8.8%
Mountain & Pacific	237	24.0%
	989	100.0%

CUNA's 2011 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 2011 Governmental Affairs Conference credit union has:

	<u>Average GAC CU</u>	<u>Less Very Large/Small CUs</u>
Assets:	\$497 million	\$335.8 million
Members:	46,415 members	34,604 members
Branches:	6.55	5.65
Volunteers:	14.9	14.8
Number of Employee Groups Served:	170	159
Number Attending the Convention*:	2.43	2.34

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

Service Offerings (Source: NCUA 5300 Data)

Savings Programs:

No less than 80% of the attending credit unions provide share drafts (99%), money market accounts (84%), share certificates/CDs (99%), and IRAs (96%) to their membership. All four of these levels stand well above what is found among credit unions nationally.

Loan Programs:

All (100%) of the attending credit unions offer new and used auto loans and other unsecured loans. While at least three-quarters offer credit cards (81%), 1st mortgages (94%), and 2nd mortgages (97%) to their members. 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 (96%) and risk based loans (86%). Between half and three-quarters make indirect auto loans (58%), business loans (62%), overdraft protection (78%) and overdraft lines of credit (76%) available to their members. About a quarter or more make interest-only 1st mortgage loans (22%), credit builder loans (28%), micro loans to businesses (27%) and members (30%), and share-secured credit cards (49%) available. All of these percentages come in noticeably higher than the average percentages found among credit unions nationwide.

Depository Services:

Over two-thirds of all the attending credit unions offer business share accounts (65%), no-cost share draft checking accounts (85%), and share certificates/CDs with a low minimum-balance requirement (74%). One quarter (28%) 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 (98%) and about 65% to 75% provide check-cashing services (68%), low-cost wire transfers (71%), money orders (74%), 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 (55%) and financial education (59%) available to members, while a smaller percentage provide financial literacy workshops (44%) and first-time home buyer workshops (31%). 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 (80%), while a third to a half provide bilingual services (36%), insurance/investments (58%), and student scholarships (49%).

Methods of Electronic Access:

Outpacing credit unions nationally to a great degree, no less than 90% of the attending credit unions offer online banking (97%) and audio response (94%), and have ATMs (95%). A smaller percentage employ electronic kiosks (16%) and offer mobile banking services (28%) to their members.

Electronic Services:

No less than 90% of attending credit unions provide their members the ability to use online channels to make balance inquiries (98%), make loan payments (94%), make account transfers (96%), pay bills online (92%), and are able to view & download their transaction history (97% and 92%, respectively). While no less than 80% offer the ability to order share drafts (86%) and receive e-statements (87%) electronically. A smaller percentage offer membership application (54%), new loan applications (77%) and new share account applications (42%) 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 Governmental Affairs Conference
Assets by Region

	Total Sample	<u>By assets</u>					
		<u><\$20M</u>	<u>\$20M-\$50M</u>	<u>\$50M-\$100M</u>	<u>\$100M-\$200M</u>	<u>\$200M-\$500M</u>	<u>\$500M +</u>
		989	81	125	150	172	215
100%	8%	13%	15%	17%	22%	25%	
<u>By Region</u>							
Pacific/Mountain	237	19	27	31	36	43	81
Row Percent	100.0%	8.0%	11.4%	13.1%	15.2%	18.1%	34.2%
Column Percent	24.0%	23.5%	21.6%	20.7%	20.9%	20.0%	32.9%
West North Central	88	9	11	17	15	22	14
	100.0%	10.2%	12.5%	19.3%	17.0%	25.0%	15.9%
	8.9%	11.1%	8.8%	11.3%	8.7%	10.2%	5.7%
West South Central	97	11	11	11	12	26	26
	100.0%	11.3%	11.3%	11.3%	12.4%	26.8%	26.8%
	9.8%	13.6%	8.8%	7.3%	7.0%	12.1%	10.6%
East North Central	171	12	19	31	31	42	36
	100.0%	7.0%	11.1%	18.1%	18.1%	24.6%	21.1%
	17.3%	14.8%	15.2%	20.7%	18.0%	19.5%	14.6%
East South Central	63	7	9	10	16	11	10
	100.0%	11.1%	14.3%	15.9%	25.4%	17.5%	15.9%
	6.4%	8.6%	7.2%	6.7%	9.3%	5.1%	4.1%
South Atlantic	155	7	21	31	23	32	41
	100.0%	4.5%	13.5%	20.0%	14.8%	20.6%	26.5%
	15.7%	8.6%	16.8%	20.7%	13.4%	14.9%	16.7%
Mid-Atlantic/Northeast	178	16	27	19	39	39	38
	100.0%	9.0%	15.2%	10.7%	21.9%	21.9%	21.3%
	18.0%	19.8%	21.6%	12.7%	22.7%	18.1%	15.4%

Services Profile by Asset Size

2011 Governmental Affairs Conference
Service Offerings by Assets

	Total Sample	Total Sample 989 100%	By assets					
			<\$20M 81 8%	\$20M-\$50M 125 13%	\$50M-\$100M 150 15%	\$100M-\$200M 172 17%	\$200M-\$500M 215 22%	\$500M+ 246 25%
Percent Offering								
Savings (outstanding):								
Share draft accounts	75.0%	98.9%	92.6%	98.4%	100.0%	100.0%	100.0%	98.8%
Money market account	44.6%	83.5%	34.6%	70.4%	78.7%	93.6%	92.1%	94.4%
Share certificates	77.7%	98.6%	93.8%	98.4%	100.0%	100.0%	98.6%	98.4%
IRAs	65.3%	95.5%	66.7%	89.6%	98.0%	99.4%	100.0%	99.6%
Loans (outstanding):								
Credit card	52.3%	81.3%	54.3%	75.2%	82.7%	79.8%	87.0%	88.4%
Other unsecured	98.0%	99.8%	97.5%	100.0%	100.0%	100.0%	100.0%	100.0%
New auto	94.8%	99.7%	98.8%	100.0%	100.0%	99.4%	100.0%	99.6%
Used auto	95.7%	99.6%	97.5%	100.0%	100.0%	99.4%	100.0%	99.6%
First mortgages	60.0%	94.1%	53.1%	87.2%	100.0%	97.7%	100.0%	99.6%
Second mortgages	67.1%	97.2%	75.3%	93.6%	100.0%	100.0%	100.0%	100.0%
Interest only/optional payment mortgages	8.2%	24.4%	0.0%	8.0%	10.7%	19.1%	25.1%	51.8%
Residential construction mortgages	7.0%	21.2%	0.0%	1.6%	12.0%	24.3%	28.8%	34.9%
SBA loans	3.9%	15.9%	1.2%	1.6%	2.7%	5.8%	23.3%	36.5%
Leases	1.8%	2.9%	1.2%	0.0%	2.0%	1.2%	5.6%	4.4%
Lending Services I:								
Indirect lending	22.8%	58.3%	11.1%	28.8%	50.0%	63.0%	70.2%	79.9%
Member business loans	24.0%	61.5%	16.0%	30.4%	45.3%	64.7%	73.0%	89.6%
Participation loans	18.4%	48.4%	14.8%	22.4%	31.3%	46.8%	58.6%	75.1%
Risk based loans	56.7%	86.4%	74.1%	83.2%	85.3%	87.3%	88.4%	90.4%
Direct financing lease	0.7%	2.0%	0.0%	0.0%	0.7%	0.6%	3.3%	4.4%
Overdraft protection	40.3%	78.1%	42.0%	67.2%	74.7%	82.7%	86.5%	87.1%
Lending Services II:								
Overdraft line of credit	43.7%	75.5%	44.4%	62.4%	66.7%	78.0%	89.3%	83.9%
Real estate loans	63.5%	95.5%	76.5%	88.8%	97.3%	97.7%	98.6%	99.6%
Interest only first mortgages	6.8%	21.5%	0.0%	8.0%	7.3%	16.8%	25.1%	43.8%
Debt cancellation/suspension	5.4%	16.2%	2.5%	1.6%	6.7%	10.4%	20.5%	34.1%
Credit builder	14.0%	28.0%	28.4%	23.2%	25.3%	27.2%	27.9%	32.5%
Indirect business loans	2.3%	7.4%	0.0%	4.0%	4.0%	8.7%	10.7%	9.6%
Lending Services III:								
Indirect mortgage loans	3.6%	7.5%	0.0%	8.8%	4.7%	8.1%	9.3%	8.8%
Micro business loans	9.4%	26.9%	4.9%	8.0%	12.0%	24.9%	30.7%	50.6%
Micro consumer loans	13.5%	30.1%	9.9%	22.4%	18.7%	31.8%	33.5%	43.4%
Pay day lending	7.0%	15.6%	14.8%	13.6%	10.0%	12.1%	19.1%	19.7%
Refund anticipation loans	1.7%	3.6%	3.7%	2.4%	4.7%	2.9%	4.7%	3.2%
Share secured credit cards	28.2%	48.8%	29.6%	48.8%	46.7%	46.8%	52.1%	55.0%
Depository Services:								
Business share accounts	33.9%	65.3%	24.7%	40.8%	59.3%	67.6%	76.7%	82.7%
Health savings accounts	9.8%	27.9%	4.9%	8.0%	16.0%	35.3%	29.8%	45.8%
Individual development accounts	2.2%	6.4%	2.5%	4.8%	4.7%	4.6%	7.0%	10.4%
No cost share drafts	55.5%	84.9%	67.9%	78.4%	84.0%	83.8%	87.4%	92.8%
CD with low minimum balance requirement	49.9%	73.6%	65.4%	70.4%	72.0%	71.7%	77.2%	77.1%

	<u>By assets</u>							
	Total Sample	Total Sample	<\$20M	\$20M-\$50M	\$50M-\$100M	\$100M-\$200M	\$200M-\$500M	\$500M +
Transactional Services:								
ATM/debit card	70.6%	97.6%	87.7%	95.2%	98.0%	98.8%	99.5%	99.2%
Check cashing	50.6%	68.1%	59.3%	60.8%	70.0%	75.1%	69.3%	67.5%
International remittances	9.2%	20.3%	6.2%	14.4%	11.3%	20.8%	22.8%	30.9%
Low-cost wire transfers	50.1%	70.7%	65.4%	75.2%	67.3%	72.3%	72.1%	69.9%
Money orders	49.0%	74.4%	48.1%	69.6%	74.7%	82.1%	79.1%	75.9%
No surcharge ATMs	39.7%	67.4%	39.5%	62.4%	67.3%	74.6%	68.4%	73.1%
Financial Education Programs:								
Financial counseling	25.8%	54.8%	35.8%	35.2%	43.3%	46.8%	64.7%	74.7%
Financial education	26.1%	59.4%	40.7%	38.4%	42.7%	55.5%	70.2%	79.5%
Financial literacy workshops	14.1%	43.5%	23.5%	24.0%	24.0%	38.2%	55.3%	65.1%
First time homebuyer	9.1%	31.4%	3.7%	4.0%	20.0%	20.8%	41.9%	59.4%
In-school branches	4.7%	14.4%	4.9%	6.4%	8.7%	9.8%	19.5%	23.7%
Other Member Services:								
Bilingual services	16.4%	36.2%	22.2%	22.4%	23.3%	34.1%	40.9%	52.6%
Insurance/investment sales	24.6%	57.6%	16.0%	28.0%	37.3%	60.1%	70.2%	85.5%
No cost bill payer	41.8%	80.2%	37.0%	67.2%	76.7%	85.0%	89.3%	91.6%
Tax preparation service	2.7%	7.3%	11.1%	4.8%	5.3%	6.9%	7.9%	8.0%
Student scholarships	21.9%	48.9%	16.0%	31.2%	44.7%	53.2%	55.3%	62.7%
Methods of Electronic Access:								
Web-based home banking	66.6%	97.3%	74.1%	96.8%	100.0%	100.0%	100.0%	99.2%
Audio response	56.7%	93.7%	51.9%	90.4%	97.3%	97.7%	100.0%	98.4%
ATM	62.9%	95.0%	59.3%	92.0%	97.3%	100.0%	100.0%	98.8%
Electronic kiosk	4.6%	16.1%	2.5%	3.2%	4.7%	8.7%	21.4%	34.5%
Mobile banking	9.8%	27.8%	3.7%	14.4%	14.0%	26.6%	31.6%	48.2%
Other electronic	4.4%	4.3%	2.5%	3.2%	5.3%	4.0%	2.8%	6.4%
Electronic Services I:								
Membership application	26.2%	53.9%	22.2%	42.4%	42.0%	47.4%	61.4%	75.1%
New loan	39.5%	77.2%	33.3%	60.8%	72.7%	76.9%	88.4%	93.2%
Balance inquiry	69.9%	97.7%	82.7%	95.2%	99.3%	100.0%	99.5%	99.6%
Share draft ordering	54.3%	85.9%	64.2%	77.6%	84.0%	87.3%	90.7%	93.2%
New share	16.4%	41.5%	6.2%	23.2%	28.7%	34.1%	50.2%	67.5%
Loan payment	61.4%	94.2%	67.9%	89.6%	97.3%	97.7%	97.7%	97.6%
Account history	67.7%	97.2%	77.8%	95.2%	100.0%	100.0%	99.1%	99.2%
Electronic Services II:								
Account transfers	66.4%	96.3%	80.2%	93.6%	98.0%	98.3%	98.1%	98.8%
Electronic statement	48.8%	87.0%	44.4%	74.4%	84.7%	92.5%	95.3%	97.6%
Bill payment	51.7%	92.3%	44.4%	84.0%	96.7%	98.8%	100.0%	98.4%
History download	57.8%	91.9%	64.2%	84.8%	89.3%	96.5%	97.7%	98.0%
Electronic signature authorization	2.7%	8.3%	1.2%	2.4%	4.7%	6.4%	9.8%	15.7%
Electronic cash	3.0%	4.5%	2.5%	5.6%	3.3%	2.9%	4.2%	6.8%
Electronic Services III:								
Account aggregation	6.7%	11.9%	2.5%	8.0%	8.0%	8.7%	12.1%	21.3%
Internet access	11.5%	18.6%	13.6%	19.2%	20.0%	15.6%	22.3%	18.1%
Merchandise purchase	5.0%	6.8%	7.4%	5.6%	6.0%	4.0%	4.7%	11.6%
External account transfers	9.4%	22.6%	3.7%	13.6%	14.7%	22.5%	23.3%	37.3%
Merchant processing services	3.1%	9.0%	0.0%	0.8%	2.7%	9.2%	12.1%	16.9%
Remote deposit capture	3.9%	13.3%	1.2%	4.0%	2.7%	6.9%	18.1%	28.5%

Services Profile by Geographic Region

2011 Governmental Affairs Conference Service Offerings by Region

	Overall % of CUs	Total Sample 989	By Region						
			Pacific/ Mountain	West North Central	West South Central	East North Central	East South Central	South Atlantic	Mid-Atlantic/ Northeast
Percent Offering		100%	24%	9%	10%	17%	6%	16%	18%
Savings (outstanding):									
Share draft accounts	75.0%	98.9%	98.3%	98.9%	97.9%	99.4%	98.4%	99.4%	99.4%
Money market account	44.6%	83.5%	83.6%	87.4%	75.3%	89.0%	79.4%	82.6%	82.9%
Share certificates	77.7%	98.6%	97.9%	97.7%	100.0%	98.8%	98.4%	99.4%	98.3%
IRAs	65.3%	95.5%	95.0%	93.1%	95.9%	96.5%	93.7%	96.1%	96.1%
Loans (outstanding):									
Credit card	52.3%	81.3%	79.4%	79.3%	83.5%	86.0%	84.1%	89.7%	70.7%
Other unsecured	98.0%	99.8%	99.6%	98.9%	100.0%	100.0%	100.0%	100.0%	100.0%
New auto	94.8%	99.7%	99.6%	98.9%	100.0%	100.0%	100.0%	100.0%	99.4%
Used auto	95.7%	99.6%	99.6%	98.9%	100.0%	100.0%	100.0%	100.0%	98.9%
First mortgages	60.0%	94.1%	97.1%	89.7%	92.8%	94.8%	95.2%	95.5%	90.6%
Second mortgages	67.1%	97.2%	98.3%	97.7%	89.7%	98.8%	93.7%	97.4%	98.9%
Interest only/optional payment mortgages	8.2%	24.4%	38.7%	21.8%	12.4%	22.1%	20.6%	25.2%	16.0%
Residential construction mortgages	7.0%	21.2%	15.1%	37.9%	19.6%	27.3%	23.8%	18.1%	18.2%
SBA loans	3.9%	15.9%	17.2%	26.4%	11.3%	16.9%	7.9%	11.6%	17.1%
Leases	1.8%	2.9%	2.5%	2.3%	2.1%	4.7%	3.2%	1.9%	3.3%
Lending Services I:									
Indirect lending	22.8%	58.3%	65.5%	72.4%	54.6%	71.5%	52.4%	47.1%	43.1%
Member business loans	24.0%	61.5%	66.8%	70.1%	53.6%	64.5%	63.5%	52.9%	58.6%
Participation loans	18.4%	48.4%	58.8%	58.6%	36.1%	52.3%	27.0%	31.6%	54.7%
Risk based loans	56.7%	86.4%	82.4%	87.4%	94.8%	88.4%	88.9%	83.9%	86.2%
Direct financing lease	0.7%	2.0%	2.5%	2.3%	2.1%	3.5%	1.6%	0.6%	1.1%
Overdraft protection	40.3%	78.1%	74.4%	77.0%	87.6%	84.9%	87.3%	74.2%	72.4%
Lending Services II:									
Overdraft line of credit	43.7%	75.5%	83.2%	78.2%	75.3%	72.1%	66.7%	70.3%	75.1%
Real estate loans	63.5%	95.5%	94.5%	98.9%	93.8%	95.9%	95.2%	94.2%	96.7%
Interest only first mortgages	6.8%	21.5%	30.3%	20.7%	11.3%	15.7%	20.6%	26.5%	17.1%
Debt cancellation/suspension	5.4%	16.2%	29.0%	11.5%	15.5%	13.4%	9.5%	11.0%	11.6%
Credit builder	14.0%	28.0%	25.2%	19.5%	43.3%	26.7%	23.8%	27.1%	30.9%
Indirect business loans	2.3%	7.4%	10.1%	13.8%	2.1%	10.5%	1.6%	4.5%	5.0%
Lending Services III:									
Indirect mortgage loans	3.6%	7.5%	10.1%	3.4%	9.3%	11.6%	1.6%	4.5%	5.5%
Micro business loans	9.4%	26.9%	29.8%	35.6%	24.7%	30.2%	14.3%	22.6%	24.9%
Micro consumer loans	13.5%	30.1%	29.8%	37.9%	27.8%	35.5%	22.2%	27.1%	28.2%
Pay day lending	7.0%	15.6%	20.6%	17.2%	10.3%	15.7%	22.2%	11.6%	12.2%
Refund anticipation loans	1.7%	3.6%	2.5%	9.2%	2.1%	2.9%	4.8%	3.9%	3.3%
Share secured credit cards	28.2%	48.8%	48.3%	44.8%	58.8%	53.5%	38.1%	50.3%	44.2%
Depository Services:									
Business share accounts	33.9%	65.3%	64.7%	70.1%	57.7%	72.7%	69.8%	54.8%	68.0%
Health savings accounts	9.8%	27.9%	25.6%	33.3%	18.6%	42.4%	22.2%	25.2%	23.8%
Individual development accounts	2.2%	6.4%	9.2%	11.5%	5.2%	4.1%	6.3%	3.9%	5.5%
No cost share drafts	55.5%	84.9%	85.7%	88.5%	86.6%	82.6%	77.8%	79.4%	90.6%
CD with low minimum balance requirement	49.9%	73.6%	71.4%	75.9%	59.8%	78.5%	68.3%	77.4%	76.8%
Transactional Services:									
ATM/debit card	70.6%	97.6%	97.5%	96.6%	96.9%	98.8%	98.4%	96.8%	97.8%
Check cashing	50.6%	68.1%	61.8%	74.7%	69.1%	75.0%	77.8%	65.2%	65.2%
International remittances	9.2%	20.3%	23.9%	23.0%	22.7%	18.6%	11.1%	21.9%	16.6%
Low-cost wire transfers	50.1%	70.7%	63.0%	75.9%	73.2%	73.3%	85.7%	78.1%	63.0%
Money orders	49.0%	74.4%	65.5%	79.3%	80.4%	83.7%	69.8%	66.5%	80.1%
No surcharge ATMs	39.7%	67.4%	63.0%	78.2%	64.9%	66.9%	66.7%	68.4%	69.1%

	Overall % of CUs	Total Sample	By Region						
			Pacific/ Mountain	West North Central	West South Central	East North Central	East South Central	South Atlantic	Mid-Atlantic/ Northeast
Financial Education Programs:									
Financial counseling	25.8%	54.8%	55.0%	44.8%	54.6%	53.5%	54.0%	65.2%	51.9%
Financial education	26.1%	59.4%	65.5%	51.7%	57.7%	55.8%	47.6%	63.9%	59.7%
Financial literacy workshops	14.1%	43.5%	47.1%	33.3%	46.4%	40.1%	33.3%	48.4%	44.8%
First time homebuyer	9.1%	31.4%	34.0%	32.2%	27.8%	27.9%	17.5%	32.9%	36.5%
In-school branches	4.7%	14.4%	10.9%	8.0%	16.5%	23.3%	7.9%	13.5%	15.5%
Other Member Services:									
Bilingual services	16.4%	36.2%	42.0%	20.7%	52.6%	27.9%	22.2%	41.3%	35.4%
Insurance/investment sales	24.6%	57.6%	58.0%	49.4%	56.7%	64.5%	57.1%	58.1%	54.7%
No cost bill payer	41.8%	80.2%	79.4%	80.5%	83.5%	79.7%	76.2%	82.6%	79.0%
Tax preparation service	2.7%	7.3%	5.9%	5.7%	8.2%	7.6%	3.2%	7.7%	9.9%
Student scholarships	21.9%	48.9%	47.1%	58.6%	43.3%	47.7%	44.4%	38.7%	61.3%
Methods of Electronic Access:									
Web-based home banking	66.6%	97.3%	97.5%	96.6%	96.9%	98.8%	96.8%	99.4%	94.5%
Audio response	56.7%	93.7%	93.7%	87.4%	93.8%	94.2%	95.2%	97.4%	92.3%
ATM	62.9%	95.0%	95.0%	92.0%	94.8%	96.5%	96.8%	95.5%	93.9%
Electronic kiosk	4.6%	16.1%	23.1%	8.0%	16.5%	17.4%	6.3%	14.8%	13.8%
Mobile banking	9.8%	27.8%	23.9%	31.0%	41.2%	23.3%	23.8%	31.0%	27.1%
Other electronic	4.4%	4.3%	4.6%	0.0%	6.2%	4.1%	3.2%	5.8%	4.4%
Electronic Services I:									
Membership application	26.2%	53.9%	55.0%	54.0%	58.8%	58.1%	39.7%	49.0%	54.7%
New loan	39.5%	77.2%	76.5%	82.8%	79.4%	79.7%	63.5%	78.1%	76.2%
Balance inquiry	69.9%	97.7%	98.3%	96.6%	96.9%	99.4%	96.8%	97.4%	96.7%
Share draft ordering	54.3%	85.9%	86.1%	87.4%	87.6%	89.0%	85.7%	85.2%	81.8%
New share	16.4%	41.5%	45.0%	44.8%	43.3%	44.8%	20.6%	45.2%	35.4%
Loan payment	61.4%	94.2%	95.4%	94.3%	95.9%	96.5%	92.1%	93.5%	90.6%
Account history	67.7%	97.2%	97.9%	95.4%	96.9%	98.8%	95.2%	98.1%	95.6%
Electronic Services II:									
Account transfers	66.4%	96.3%	97.1%	95.4%	95.9%	98.3%	95.2%	95.5%	95.0%
Electronic statement	48.8%	87.0%	86.6%	83.9%	78.4%	93.0%	84.1%	92.3%	84.5%
Bill payment	51.7%	92.3%	92.9%	90.8%	93.8%	91.3%	90.5%	96.1%	90.1%
History download	57.8%	91.9%	96.2%	89.7%	95.9%	91.3%	95.2%	90.3%	86.2%
Electronic signature authorization	2.7%	8.3%	6.3%	8.0%	13.4%	8.7%	3.2%	11.6%	6.6%
Electronic cash	3.0%	4.5%	3.8%	5.7%	7.2%	5.2%	1.6%	2.6%	5.5%
Electronic Services III:									
Account aggregation	6.7%	11.9%	13.0%	10.3%	13.4%	10.5%	4.8%	16.1%	10.5%
Internet access	11.5%	18.6%	17.2%	20.7%	19.6%	15.7%	14.3%	23.2%	19.3%
Merchandise purchase	5.0%	6.8%	8.0%	5.7%	5.2%	6.4%	4.8%	3.9%	10.5%
External account transfers	9.4%	22.6%	25.2%	21.8%	23.7%	26.2%	14.3%	16.8%	23.2%
Merchant processing services	3.1%	9.0%	8.4%	13.8%	6.2%	10.5%	9.5%	9.0%	7.2%
Remote deposit capture	3.9%	13.3%	14.3%	13.8%	15.5%	11.6%	6.3%	11.0%	16.6%

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 England: Connecticut, Maine, Massachusetts, New Hampshire, New Jersey,

New York, Pennsylvania, Rhode Island, Vermont