

CUNA  
**MEMBERSHIP BENEFITS  
REPORT**

Sample

Sample data replaced with your credit union's actual results upon placing order. Data updated quarterly.

## ABC Financial FCU

### *The Benefits of Membership*

Credit unions generally provide financial benefits to members through lower loan rates, higher savings rates, and fewer fees than banking institutions.

The Credit Union National Association (CUNA) estimates that ABC Financial FCU provided \$20,886,749 in direct financial benefits to its 165,587 members during the twelve months ending March 2017 <sup>(1)</sup>.

**These benefits are equivalent to \$126 per member or \$240 per member household <sup>(2)</sup>.**

The per-member and per-household member benefits delivered by ABC Financial FCU are substantial. But, these benefits are reported as *averages*. Mathematically, that means the total benefits you provide are divided across all members (or all member households) - even those who conduct very little financial business with the credit union.

For example, financing a \$30,000 new automobile for 60 months at ABC Financial FCU will save members an average \$113 per year in interest expense compared to what they would pay at a banking institution in the state. That's approximately \$565 in savings over 5 years.

Further, loyal members<sup>(3)</sup> - those who use the credit union extensively - often receive total financial benefits that are much greater than the average.

CUNA estimates that ABC Financial FCU provided loyal high-use member households \$1095 in direct financial benefits during the twelve month period.

ABC Financial FCU excels in providing member benefits in many loan and savings products. In particular, ABC Financial FCU offers lower loan rates on the following accounts: new car loans, used car loans, first mortgage-adjustable rate, home equity loans, credit cards loans.

ABC Financial F CU also pays its members higher dividends on the following accounts: regular savings, money market accounts, certificate accounts, IRAs.



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Source: Informa Research Services, NCUA, and CUNA.

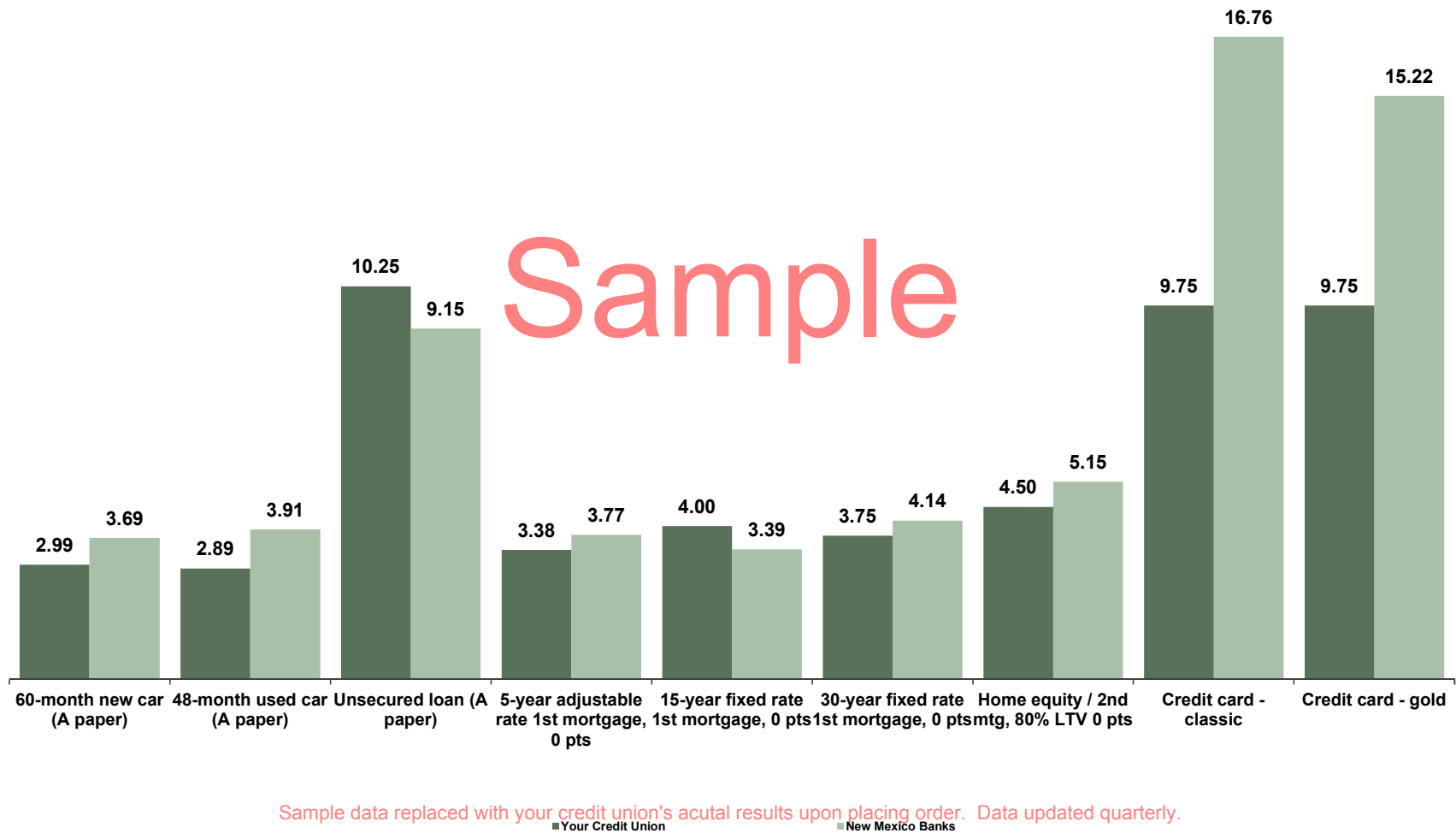
(1) Rates and fees as of May 2017.

(2) Assumes 1.9 credit union members per household. *Sample data replaced with your credit union's actual results upon placing order. Data updated quarterly.*

(3) A "loyal member" is assumed to have a \$30,000, 60-month new auto loan, a classic credit card with an average balance of \$5,000, a \$200,000, 30-year fixed rate mortgage (a 30-year fixed rate mortgage is replaced with a 5-year adjustable rate mortgage if it yields a greater benefit as it is assumed more in demand), \$5,000 in an interest-bearing checking account, \$10,000 in a one-year certificate account, and \$5,000 in a money market account.

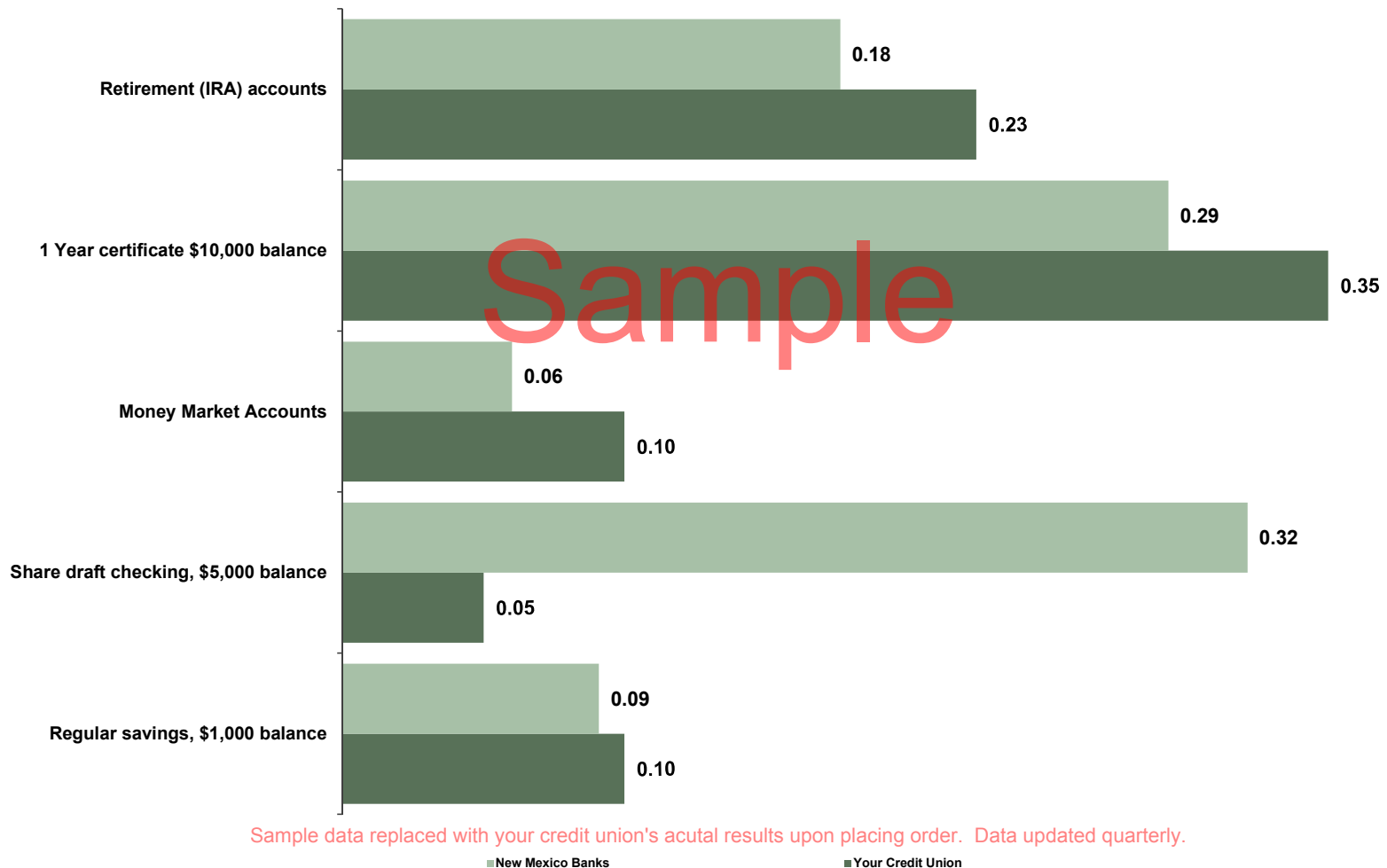
## Loan Product Comparative Interest Rates (%)

by Loan Type



## Savings Product Comparative Interest Rates (%)

### by Savings Account Type



# Membership Benefits Report

CUNA Economics and Statistics

## Comparative Fees

by Type



Sample data replaced with your credit union's actual results upon placing order. Data updated quarterly.

## Interest Rates at ABC Financial FCU and Banking Institutions in New Mexico

Loan Products	Rate at your Credit Union (%) *	Average Rate at Banks (%) *	Rate Difference vs. Banks (%)
60-month new car (A paper)	2.99	3.69	-0.70
48-month used car (A paper)	2.89	3.91	-1.02
Unsecured loan (A paper)	10.25	9.15	1.10
5-year adjustable rate 1st mortgage, 0 pts	3.38	3.77	-0.39
15-year fixed rate 1st mortgage, 0 pts	4.00	3.39	0.61
30-year fixed rate 1st mortgage, 0 pts	3.75	4.14	-0.39
Home equity / 2nd mtg, 80% LTV 0 pts	4.50	5.15	-0.65
Credit card - classic	9.75	16.76	-7.01
Credit card - gold	9.75	15.22	-5.47
Savings Products			
Regular savings, \$1,000 balance	0.10	0.09	0.01
Share draft checking, \$5,000 balance	0.05	0.32	-0.27
Money Market Accounts	0.10	0.06	0.04
1 Year certificate \$10,000 balance	0.35	0.29	0.06
Retirement (IRA) accounts	0.23	0.18	0.05
Fee Income			
Share draft checking, NSF fee	\$21.00	\$31.66	-\$10.66
Credit cards, late fee	\$25.00	\$34.18	-\$9.18
Mortgages, closing costs	\$3,000.00	\$2,935.00	\$65.00

Sample data replaced with your credit union's actual results upon placing order. Data updated quarterly.

\*Rates and fees as of May 2017. Credit union rates provided by individual credit union, bank rates provided by Informa Research Services.



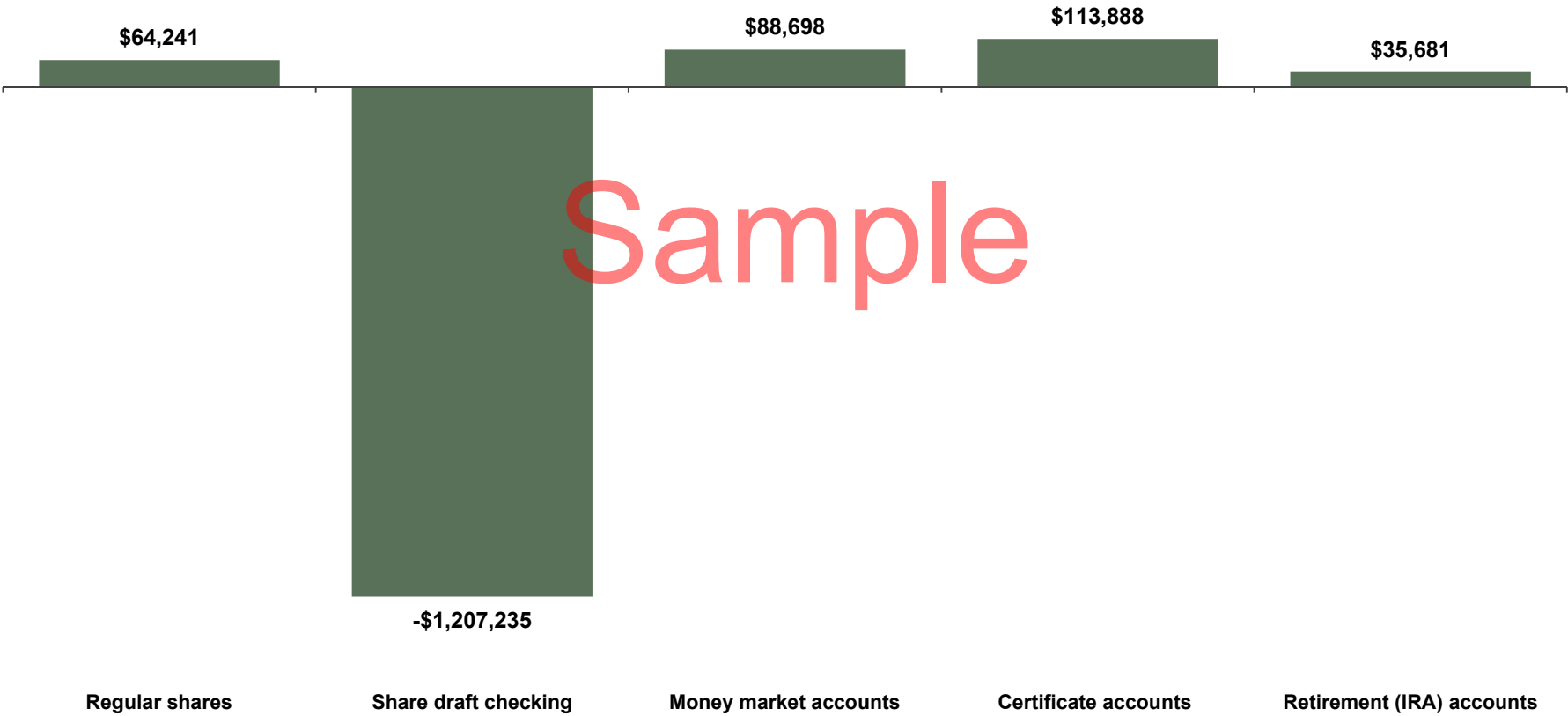
## Your Credit Union's Total Loan Rate Benefits

Compared to Banking Institutions in Your State  
by Loan Type



Your Credit Union's Total Savings Dividend Benefits

Compared to Banking Institutions in Your State  
by Account Type



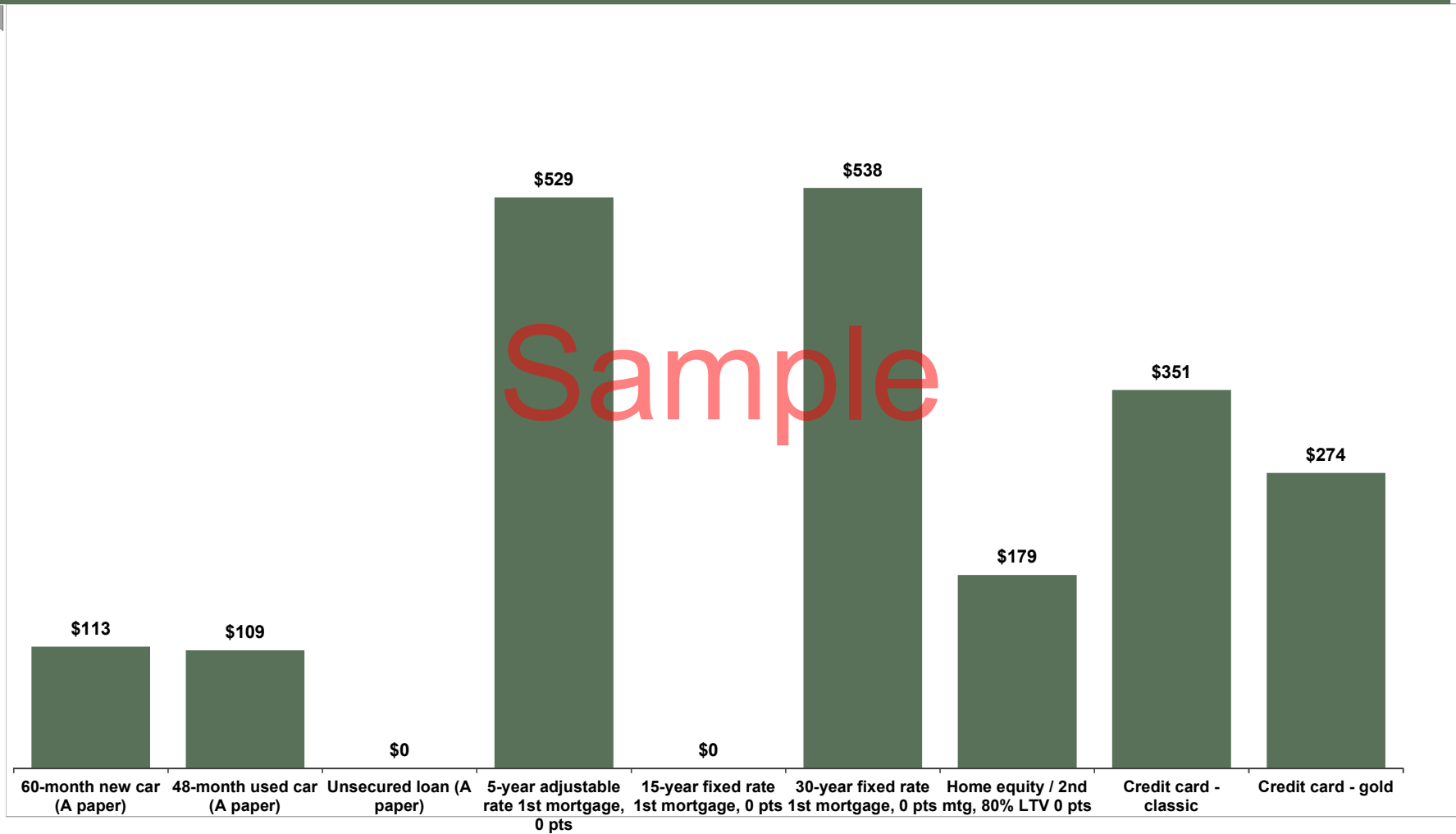
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# Membership Benefits Report

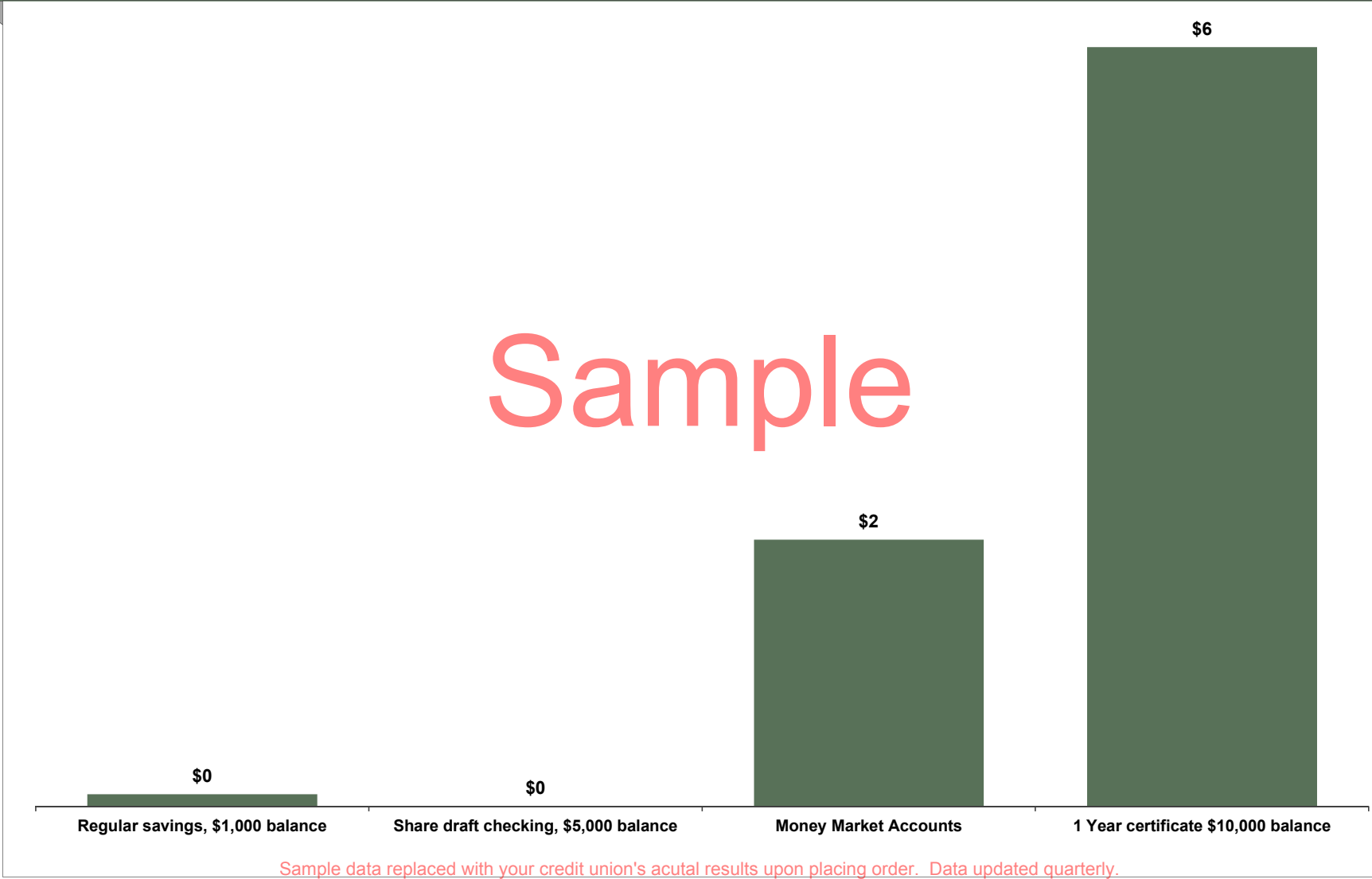
CUNA Economics and Statistics

## Annual Member Benefit of Loan Products with Various Terms



Sample data replaced with your credit union's actual results upon placing order. Data updated quarterly.

Annual Member Benefit on Savings Products with Various Terms



Savings terms include:  
Regular Savings: \$1,000 balance; Share Draft Checking: \$5,000; Money Market Accounts: \$5,000 balance; 1-Yr Certificates: \$10,000

## Estimated Financial Benefits for ABC Financial FCU

	Avg. Balance at Your Credit Union (1)	Rate Difference vs. New Mexico Banks (%) (2)	Financial Benefit to Your Members
<b>Loans</b>			
New car loans	527,054,117	-0.70	\$3,689,379
Used car loans	153,864,243	-1.02	\$1,575,570
Personal unsecured loans	43,580,944	1.10	-\$478,955
5-year adjustable rate 1st mortgage	336,237,819	-0.39	\$1,321,415
15-year fixed rate 1st mortgage	134,566,091	0.61	-\$815,471
30-year fixed rate 1st mortgage	40,726,333	-0.39	\$158,833
Home equity / 2nd mortgage loans	100,049,606	-0.65	\$653,324
Credit cards	102,273,345	-7.01	\$6,775,609
Interest rebates			\$0
<b>Total CU member benefits arising from lower interest rates on loan products:</b>			\$12,879,704
<b>Savings</b>			
Regular shares	710,750,969	0.01	\$64,241
Share draft checking	444,877,340	-0.27	-\$1,207,235
Money market accounts	222,552,081	0.04	\$88,698
Certificate accounts	200,764,925	0.06	\$113,888
Retirement (IRA) accounts	73,887,615	0.05	\$35,681
Bonus dividends in period			\$2,295,464
<b>Total CU member benefit arising from higher interest rates on savings products:</b>			\$1,390,738
<b>Fee Income</b>			
<b>Total CU member benefit arising from fewer/lower fees:</b>			\$6,616,307
<b>Total CU member benefit arising from interest rates on loan and savings products and lower fees:</b>			\$20,886,749
<b>Total CU member benefit / member:</b>			\$126
<b>Total CU member benefit / member household:</b>			\$240

Source: Informa Research Services, NCUA, and CUNA Sample data replaced with your credit union's actual results upon placing order. Data updated quarterly.

(1) Average balance as of March 2017 and March 2016 according to the NCUA call report.

(2) Rates and fees as of May 2017. Credit union rates provided by individual credit union, bank rates provided by Informa Research Services.

# Certificate of Excellence

*is hereby granted to:*

**ABC Financial FCU**

*The Credit Union National Association has determined that ABC Financial FCU provided \$20,886,749 in direct financial benefits to its 165,587 members during the twelve months ending in March 2017. These benefits are equivalent to approximately \$240 per member household.*

*ABC Financial FCU provided loyal high-use member households \$1,095 in direct financial benefits.*

*Credit unions generally provide financial benefits to members by charging less for loans, paying more on deposits and charging fewer/lower fees compared to banking institutions.*



Sample data replaced with your credit union's actual results upon placing order. Data updated quarterly.

# Membership Benefits Report

CUNA Economics and Statistics

## ABC Financial FCU Performance Profile

Demographic Information	Mar 17	Mar 16
Number of branches	18	18
Total assets (\$ mil)	1,972	1,749
Total loans (\$ mil)	1,578	1,324
Total surplus funds (\$ mil)	302	343
Total savings (\$ mil)	1,752	1,553
Total members (thousands)	170	161
Growth Rates (Year-to-date)		
Total assets	12.7 %	9.2 %
Total loans	19.2 %	19.7 %
Total surplus funds	-11.9 %	-18.0 %
Total savings	12.8 %	9.7 %
Total members	6.1 %	6.8 %
Earnings - Basis Pts.		
Yield on total assets	365	356
- Dividend/interest cost of assets	27	52
+ Fee & other income	168	178
- Operating expense	348	363
- Loss Provisions	48	39
= Net Income (ROA)	110	80
Capital adequacy		
Net worth / assets	10.4	10.5
Asset quality		
Delinquencies / loans	0.4	0.5
Net chargeoffs / average loans	0.5	0.5
Total borrower-bankruptcies	278	87
Bankruptcies per 1000 members	1.6	0.5
Asset/Liability Management		
Loans / savings	90.1	85.2
Loans / assets	80.1	75.7
Long-term assets / assets	34.3	35.5
Core deposits/shares & borrowings	70.6	69.1
Productivity		
Members/potential members	48.7	45.9
Borrowers/members	62.5	58.0
Members/FTE	362	376
Average shares/members (\$)	10,278	9,667
Average loan balances (\$)	14,804	14,199
Salary & Benefits/FTE	72,657	73,248

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