50TH NACUC ROUNDTABLE FORUM · PUERTO RICO · 2026 BUSINESS INFORMATION SURVEY

Credit Union BIS

62 responding credit unions, alphabetical. Dollar figures in millions unless noted; ratios in percent as reported. Companion report: *Inside the Roundtable*.

HOW TO COMPARE

Find your credit union and compare each figure with the **"Median, all respondents"** row at the bottom of the sheet. The median is the middle value: half of the 62 respondents are above it and half below.

All figures as reported by each credit union in the survey.

		PROFILE						LEADERSHIP			SIZE				KEY RATIOS (%)								
#	Credit union	St.	Charter	Charter no.	Field of membership	Branches	Designations	Board chair	CEO	Board seats	Assets ($M)	Asset rank	Members	Avg. deposit ($)	Assets / FTE ($M)	Net worth %	ROA %	NIM %	Effic. %	Delinq. %	Net C/O %	Loan/ share %	Liquid. %	Member growth %	Loan growth %
1	**4Front CU**	MI	State	61365	Community	23	LID	Todd Rohrback	Andy Kempf	9	1,037.8	33	103,869	8,890	3.56	10.15	0.60	4.57	85.26	1.73	0.44	80.80	7.07	-1.71	2.70
2	**Aberdeen Proving Ground FCU**	MD	Federal	2540	Hybrid / multiple	18	—	Timothy A. Sherwood	Becky Smith	9	2,689.8	17	188,141	12,700	6.36	9.26	0.92	4.15	71.92	0.53	0.70	94.54	7.35	7.54	9.65
3	**Affinity Plus FCU**	MN	Federal	24362	Hybrid / multiple	36	Inclusiv, DE, LID	Chad Trench	Dave Larson	9	5,045.9	7	303,111	14,148	8.51	8.78	1.20	3.60	66.51	0.57	0.69	88.82	11.93	5.80	4.28
4	**Alero Financial CU**	IL	State	68215	Hybrid / multiple	15	LID	Thomas Rieck	Stefanie Rupert	9	953.0	36	65,426	12,769	4.58	11.95	0.38	3.85	89.20	0.79	0.70	89.18	8.79	2.01	19.00
5	**APL FCU**	MD	Federal	9475	Community	3	—	Alice Mault	David Woodruff	9	723.6	40	31,521	20,300	12.90	11.50	1.15	3.23	75.65	0.49	0.15	76.04	9.05	2.46	7.70
6	**Argent FCU**	VA	Federal	24313	Community	8	LID	Gary Miller	Jamie Asciolla	11	571.0	44	35,330	12,769	6.00	9.16	1.02	3.70	71.00	0.75	0.48	64.78	10.95	0.18	7.21
7	**Chartway CU**	VA	Federal	13242	Hybrid / multiple	34	Inclusiv, JA, LID	Melinda Barbish	Brian Schools	9	3,228.5	11	257,809	11,000	5.67	8.37	0.41	3.79	73.27	1.15	0.86	94.73	3.75	-4.54	2.93
8	**Chessie FCU**	MD	Federal	5636	Hybrid / multiple	11	LID	W Ray Beall	Scott Kline	7	434.0	49	33,309	11,178	4.62	13.83	1.27	4.00	73.85	0.82	0.33	59.12	36.95	-0.37	-7.67
9	**Climb CU**	CO	State	62776	Hybrid / multiple	7	Inclusiv, CDFI, LID, JA	Adam Williamson	Carrie Langgard	11	823.0	38	42,718	15,084	5.84	11.63	1.57	4.05	81.38	1.39	0.79	99.25	5.90	5.59	16.81
10	**CoastHills FCU**	CA	Federal	24957	Hybrid / multiple	11	CDFI, LID	Homero Contreras	James Ledford	9	1,766.0	20	84,724	17,000	6.00	8.00	-0.02	3.61	76.75	0.67	1.43	88.39	7.42	4.54	3.70
11	**Commonwealth FCU**	KY	Federal	24970	Hybrid / multiple	18	LID	Randy Fawns	Karen Harbin	9	2,917.9	13	149,646	17,173	7.50	11.26	1.59	3.63	59.34	0.87	0.96	84.07	11.18	10.88	11.50
12	**Connex CU**	CT	State	68511	Community	9	CDFI	Corey Stone	Francesco Mancini	9	1,057.0	32	69,473	13,000	7.10	9.43	0.47	2.60	83.08	0.56	0.20	99.08	4.31	-1.22	-1.28
13	**CU of New Jersey**	NJ	Federal	24927	Hybrid / multiple	4	LID	Gary Chizmadia	Andrew Jaeger	9	513.0	48	39,329	9,000	6.14	10.27	1.87	4.14	85.44	0.93	0.71	89.69	9.60	2.92	2.57
14	**Direct FCU**	MA	Federal	9071	Community	1	—	Meredith Dunn	Joseph Walsh	9	795.0	39	23,736	23,522	10.60	11.36	0.19	2.27	92.43	0.36	0.15	114.07	5.40	-0.42	2.62
15	**F&A FCU**	CA	Federal	1493	Hybrid / multiple	2	—	Chris Bundesen	Tim Green	9	3,153.8	12	44,839	46,005	29.20	12.09	1.05	1.58	48.84	0.36	0.06	59.60	20.16	1.55	5.28
16	**Family Savings CU**	AL	State	68628	Community	18	—	L. Pat Williamson	Danny Varnon	7	1,176.0	29	78,572	12,723	3.60	8.86	0.66	3.96	84.42	1.04	0.38	96.88	10.86	0.88	5.10
17	**Finex CU**	CT	State	68662	Hybrid / multiple	3	—	Anthony Homicki	Joseph Bartolotta	9	134.0	58	15,621	7,513	3.72	8.93	0.76	4.03	89.46	0.73	0.73	81.91	12.58	-7.79	-2.88
18	**First Commonwealth FCU**	PA	Federal	12765	Hybrid / multiple	16	LID	William Ehritz	Donna LoStocco	9	1,468.4	25	98,474	13,361	6.09	10.02	0.69	4.14	72.57	1.53	0.62	86.10	8.41	3.52	3.75
19	**First Financial of Maryland FCU**	MD	Federal	8554	SEG	10	—	Robert Brenneman	Eric Church	7	1,432.3	27	81,365	14,542	7.27	16.73	0.29	3.41	79.83	0.54	0.49	78.59	8.51	7.40	10.12
20	**Freedom of Maryland FCU**	MD	Federal	8550	Community	8	—	Lisa Ermatinger	Michael MacPherson	11	557.0	45	42,688	11,593	4.60	8.66	0.69	4.39	80.63	1.55	0.54	86.29	16.75	-0.11	-1.88
21	**Global CU**	AK	Federal	5913	Hybrid / multiple	77	DE, LID	Kent Berthiaume	Geoff Lundfelt	7	13,000.0	3	808,644	13,935	6.40	9.69	0.48	3.60	78.10	1.42	0.58	93.33	6.86	2.33	-2.71
22	**HawaiiUSA FCU**	HI	Federal	1815	Hybrid / multiple	15	—	Harlan Kimura	Greg Young	9	2,668.4	18	131,069	17,972	7.50	10.63	0.86	2.93	77.00	0.39	0.34	66.46	15.89	-0.49	8.01
23	**Heritage South Community CU**	TN	State	67748	Community	6	LID	Kenneth A. Malone	Laura Parham	7	361.8	51	36,500	8,168	4.20	17.08	1.90	4.76	68.14	0.75	0.47	91.46	13.58	5.10	6.01
24	**Home Town FCU**	MN	Federal	21669	Community	4	—	Perry Christensen	Chad Corcoran	7	293.0	55	26,178	10,027	4.90	10.46	1.16	4.06	70.47	0.58	0.53	75.63	10.17	1.92	4.37
25	**iTHINK Financial CU**	FL	State	68663	Hybrid / multiple	23	—	Michael W Townsend	Michael L Miller	9	2,389.0	19	119,335	16,294	5.95	10.52	0.84	3.24	69.27	0.75	0.45	93.84	8.12	3.90	1.50
26	**JetStream FCU**	FL	Federal	24718	Hybrid / multiple	6	Inclusiv, CDFI, MDI, JA, LID	Bolivar Perez	Jeanne Kucey	5	307.0	54	14,143	18,054	5.12	9.97	0.66	3.91	83.46	0.32	0.53	93.00	15.27	-0.01	8.61
27	**Keesler FCU**	MS	Federal	5561	Hybrid / multiple	55	LID	James Hollingsworth	Andrew Swoger	7	5,301.6	6	397,213	10,000	5.70	12.81	0.86	3.75	74.27	1.04	0.80	89.91	16.92	17.32	13.39
28	**Kinecta FCU**	CA	Federal	4142	Community	24	—	Suzanne Curtin	Keith Sultemeier	7	6,800.0	5	225,848	—	10.08	8.71	0.35	2.49	78.32	0.46	0.49	94.57	7.00	-5.51	-2.09
29	**Lakehurst Naval FCU**	NJ	Federal	7958	Military / gov.	2	DE	Charles Adler	Valerie Stefanowitz	7	37.9	62	1,804	2,666	6.30	12.54	1.25	3.33	66.12	3.50	-0.55	27.51	26.50	-3.27	-4.30
30	**Madison County FCU**	IN	Federal	306	Community	5	LID	Dan Dykes	David Dodd	7	113.0	60	9,093	12,526	3.00	11.25	1.01	4.97	82.59	0.67	0.42	68.00	16.15	0.83	2.34
31	**Magnifi Financial CU**	MN	State	68604	Community	28	—	Steve Danzl	Chuck Friederichs	7	2,700.0	16	85,513	26,566	6.48	11.04	0.63	4.34	74.11	0.16	0.20	99.54	5.73	0.87	12.00
32	**Marine CU**	WI	State	66752	Hybrid / multiple	17	JA, LID, Inclusiv	Anne Snow	Thomas Knothe	9	1,140.4	30	75,288	11,235	2.77	12.19	0.82	5.56	82.69	2.26	0.51	106.17	9.22	-0.19	4.14
33	**Marine FCU**	NC	Federal	12977	Military / gov.	15	Inclusiv, CDFI, LID	Chuck Collins	Jeffery Clark	7	1,102.8	31	76,859	12,765	4.52	10.41	0.59	4.82	60.02	1.36	1.91	87.01	10.08	-2.38	17.34
34	**Matanuska Valley FCU**	AK	Federal	5924	Community	11	LID	Karen Foster	Chad Ritchie	7	977.0	35	65,721	13,328	5.49	10.67	0.80	3.82	73.05	0.95	0.95	64.66	18.45	3.28	-1.72
35	**Mayo Employees FCU**	MN	Federal	24748	SEG	9	—	Patrick Steward	Mary Hansen	9	1,500.0	23	76,378	16,758	11.54	14.90	1.82	2.84	50.56	0.05	0.02	55.33	13.28	2.40	1.84
36	**Members Choice CU**	TX	State	67508	Hybrid / multiple	8	LID	Johnny Williams	Luke Billeri	9	720.9	41	45,762	12,000	5.96	7.83	0.14	4.03	82.57	0.75	0.98	96.75	4.46	-0.75	4.79
37	**Merck Sharp & Dohme FCU**	PA	Federal	6574	Hybrid / multiple	7	—	Thomas Eisenberger	Dana Defilippis	9	1,008.0	34	33,681	27,000	11.00	9.66	0.80	2.60	73.62	0.39	0.18	50.57	24.30	2.00	1.50
38	**Neighbors CU**	MO	State	62905	Community	8	LID	James Hobbs	Jason Heath	12	573.3	43	46,271	10,877	4.62	12.04	0.76	3.94	75.85	1.22	1.10	85.20	9.20	-3.81	1.42
39	**Nutmeg State Financial CU**	CT	State	68657	Hybrid / multiple	12	—	Dr. Luis Ramos	John Holt	9	923.0	37	66,866	11,364	6.90	11.90	0.56	3.69	82.70	0.75	0.30	97.53	4.73	21.87	27.63
40	**NYMEO FCU**	MD	Federal	16408	Community	3	—	Charles Yancey	Victoria M. Johnston	9	409.0	50	20,829	16,450	5.18	11.16	0.73	4.09	76.11	0.96	0.42	83.76	7.05	-1.17	7.79
41	**Old Hickory CU**	TN	State	67982	Community	7	—	Wiliam A. Jennings	Bonnette A. Dawson	9	347.3	53	21,590	14,345	4.51	10.52	0.96	4.10	76.26	1.17	0.67	71.03	15.79	0.10	-3.44
42	**OneAZ CU**	AZ	State	61315	Community	27	Inclusiv, LID	Georganna Meyer	Mike Boden	9	4,476.3	9	245,580	16,121	7.90	9.87	1.19	3.71	67.60	0.66	0.48	76.53	12.93	16.31	19.83
43	**OnPath FCU**	LA	Federal	14692	Hybrid / multiple	18	Inclusiv, CDFI, MDI, JA, LID	Martha Castillo	Jared Freeman	7	1,473.8	24	98,888	12,300	5.80	10.04	0.82	5.28	80.81	1.33	1.30	99.47	5.19	16.96	43.08
44	**OUCU Financial CU**	OH	State	61048	Hybrid / multiple	5	LID	Warren Jeffers	Cory Corrigan	9	526.8	47	26,348	17,334	4.60	11.49	-0.32	3.92	95.07	1.18	0.47	91.14	4.14	0.55	4.29
45	**Partners 1st FCU**	IN	Federal	7688	Hybrid / multiple	14	—	David A Dent	Clinton Miller	9	545.8	46	42,068	11,000	3.08	9.81	0.19	3.67	94.60	0.62	0.11	98.67	3.39	-6.30	10.12
46	**PenAir CU**	FL	State	68734	Hybrid / multiple	18	LID, CDFI	Stephanie Oram	Delbert Lee Morgan	7	2,823.0	15	140,350	17,400	6.92	11.48	0.43	3.07	79.68	0.60	0.81	71.66	15.20	5.93	11.00
47	**Red Crown CU**	OK	Federal	2585	Community	5	LID	Lisa Strickland	Jeremy Thornton	7	257.0	56	18,433	12,000	3.60	10.73	0.15	8.00	92.25	0.42	0.46	72.03	14.63	0.50	4.75
48	**Schools FCU**	CA	Federal	3526	Hybrid / multiple	2	LID	Dr. Gayle Ball-Parker	Carlos Garrido	—	196.0	57	17,489	10,000	5.80	11.90	0.48	3.50	81.24	0.48	0.69	54.90	9.20	6.52	7.04
49	**SharePoint CU**	MN	State	63098	Community	7	—	Joe Budnick	Phil Kopischke	7	360.0	52	20,332	15,125	5.33	11.80	0.59	3.56	83.60	1.05	0.17	73.22	18.91	-20.08	-2.50
50	**State Department FCU**	VA	Federal	435	SEG	6	LID	Marlene Schwartz	James Hayes	9	2,900.0	14	85,293	28,000	12.40	10.78	0.49	2.46	70.60	0.86	0.62	65.55	14.75	-1.36	9.50
51	**State Employees' CU**	NC	State	66310	SEG	275	—	Stelfanie Williams	Leigh Brady	11	59,971.3	1	2,998,339	17,800	7.58	10.12	0.73	2.91	61.24	2.38	0.67	72.30	9.75	2.10	5.64
52	**Teachers FCU**	NY	Federal	8116	National	34	—	Timothy Southerton	Brad Calhoun	9	9,915.5	4	486,565	17,000	10.38	11.03	0.89	3.05	61.28	1.19	1.13	70.91	9.96	2.11	2.31
53	**Telco Plus CU**	TX	State	66351	Community + SEG	5	LID	Shane Coleman	Cassandra Carmon	7	124.2	59	9,284	11,660	2.79	9.28	-0.43	1.92	84.73	0.31	1.23	96.63	7.94	-0.71	-8.44
54	**Tower FCU**	MD	Federal	8333	Hybrid / multiple	17	—	Arland White	Richard Stafford	11	5,002.8	8	222,073	19,409	7.82	14.31	1.19	3.54	67.40	0.39	0.27	88.03	9.94	-0.66	6.12
55	**U.S. Eagle FCU**	NM	Federal	808	Hybrid / multiple	10	CDFI	Kevin McMahon	Michael Moore	5	1,459.0	26	98,817	14,000	4.70	7.80	-1.38	0.02	102.55	6.91	1.06	79.00	10.33	2.60	0.60
56	**UVA Community CU**	VA	State	62504	Community	14	—	Pamela Higgins	Susan Gruber	9	1,617.0	21	86,800	16,353	5.80	10.34	0.77	3.42	79.70	0.57	0.42	72.51	14.99	4.05	10.43
57	**Vantage West CU**	AZ	State	68558	Community	19	Inclusiv, CDFI, JA, LID	Manny Lucero	Sandra Sagehorn-Elliott	9	3,336.3	10	217,416	—	6.76	10.32	0.77	4.30	63.98	0.85	1.50	89.42	8.51	6.09	7.23
58	**Veritas FCU**	TN	Federal	21354	Hybrid / multiple	2	LID	Michelle Garcia	Teri Crowl	5	57.0	61	4,868	10,731	2.90	7.99	0.48	5.20	77.12	0.60	1.11	84.02	13.19	-3.36	3.53
59	**Vibe CU**	MI	State	61522	Community	15	—	Stephen Westbrooks	Chaz Rzewnicki	9	1,578.0	22	74,191	16,684	5.80	10.50	0.61	3.55	79.25	1.08	0.56	76.80	17.10	-0.82	4.39
60	**VyStar CU**	FL	State	68490	Hybrid / multiple	98	LID	Diane R. Fears	Brian E. Wolfburg	9	14,274.0	2	1,024,058	10,911	6.40	8.71	0.49	3.36	74.42	1.25	1.06	96.00	7.71	-0.04	7.36
61	**WE Florida Financial**	FL	State	61525	Community	6	CDFI	Mary Ann Larock	William Spearman	7	700.5	42	40,348	15,482	6.04	10.72	0.60	3.01	84.28	0.65	0.83	70.66	13.73	-2.05	-11.12
62	**Worth CU**	TX	State	68471	Hybrid / multiple	10	—	Chasity Crawley	Michael Massey	9	1,281.0	28	68,768	16,000	6.90	10.81	0.55	2.95	84.08	0.62	0.84	55.17	11.70	-8.00	-2.70
	Median, all respondents					**10**				**9**	**1,079.9**		**69,120**	**13,648**	**5.95**	**10.52**	**0.71**	**3.70**	**77.06**	**0.75**	**0.55**	**84.63**	**10.02**	**0.85**	**4.38**
	Total	**29**				**1,204**					**186,025.7**		**10,200,594**												