

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - JUNE 30, 2024

(Sorted by Asset Size)

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Company Name	City	Total Assets (\$000)	# of Current Members (actual)	Asset Growth Rate (%)	Net Worth/ Assets (%)	ROAA (%)	Net Interest Margin/Avg Assets (%)	Yield on Loans (%)	Cost of Interest-bearing Liabilities (%)	Oper Expense/ Gross Income (%)	Total Loans & Leases (\$000)	Tot Business Loans (\$000)	Total Loans/ Total Shares (%)	Total Delinquent Lns/Total Lns (%)	Net Charge Off/ Avg Loans (%)	Loan Loss Reserves/ Gross Loans (%)
State Summary																
1 Billion +		28,290,276	2,084,283	12.51	10.69	0.57	2.91	6.05	2.39	50.62	17,275,139	2,137,118	77.01	0.73	0.67	0.91
\$500 Million to \$1 Billion		2,162,205	158,587	5.81	13.98	0.99	2.82	5.37	1.70	53.82	1,266,032	92,029	71.08	0.49	0.31	0.60
\$250 Million to \$500 Million		2,278,126	185,206	0.83	13.27	0.91	3.20	5.71	1.33	57.61	1,332,780	60,522	66.55	0.39	0.40	0.70
\$100 Million to \$250 Million		2,495,795	184,252	3.05	11.90	0.52	2.73	5.67	1.56	60.34	1,339,886	100,168	56.93	0.59	0.33	0.72
Less than \$100 Million		1,409,008	136,967	2.63	17.60	0.63	3.84	6.87	1.18	68.23	702,423	4,715	58.24	1.69	0.56	1.46
1 Billion +																
Redstone Federal Credit Union	Huntsville	7,660,706	809,890	3.00	12.88	1.33	3.58	6.77	1.47	52.45	3,795,165	418,987	54.95	0.74	1.01	1.22
Apco Employees Credit Union	Birmingham	3,484,979	85,327	-0.94	14.04	0.35	1.02	4.56	2.40	25.16	908,090	2,588	28.11	0.22	0.07	0.31
All In Federal Credit Union	Daleville	3,279,250	188,302	12.86	9.62	0.99	3.39	7.35	3.39	34.42	2,502,170	56,975	87.92	0.84	1.57	1.34
Americas First Federal Credit Union	Birmingham	2,509,787	196,591	7.56	10.91	0.91	2.85	4.88	1.82	51.43	1,955,888	29,140	88.66	0.63	0.44	0.63
MAX Credit Union	Montgomery	2,135,936	126,102	5.36	13.31	0.90	3.10	5.91	1.43	56.12	1,184,787	256,675	62.50	0.77	0.65	1.21
Alabama Credit Union	Tuscaloosa	1,929,072	163,816	0.78	9.42	-0.19	2.52	5.83	2.99	51.39	1,483,452	380,497	91.60	1.14	0.69	0.78
Listerhill Credit Union	Muscle Shoals	1,424,360	93,999	3.06	10.53	0.52	2.62	5.67	2.55	52.69	1,046,977	236,439	81.22	0.48	0.31	0.75
Avadian Credit Union	Hoover	1,390,311	95,406	6.02	8.92	0.33	2.82	5.75	2.40	56.24	1,064,504	103,717	84.21	0.24	0.29	0.38
Alabama One Credit Union	Tuscaloosa	1,237,009	92,695	2.70	8.25	0.54	2.55	5.31	2.20	57.32	908,450	249,851	80.93	0.87	0.26	0.88
Five Star Credit Union	Dothan	1,160,203	64,582	90.58	12.97	-0.26	3.04	6.74	2.41	62.18	749,032	253,914	75.06	0.38	1.00	1.35
Guardian Credit Union	Montgomery	1,058,547	91,385	7.92	8.84	0.53	3.86	7.48	3.00	52.63	864,596	4,045	93.88	1.46	1.11	1.30
Family Savings Credit Union	Rainbow City	1,020,116	76,188	11.24	8.62	0.85	3.58	6.37	2.59	55.43	812,028	144,290	95.05	0.96	0.60	0.76
Total/Average		28,290,276	2,084,283	12.51%	10.69%	0.57%	2.91%	6.05%	2.39%	50.62%	17,275,139	2,137,118	77.01%	0.73%	0.67%	0.91%
\$500 Million to \$1 Billion																
Family Security Credit Union	Decatur	959,080	88,929	6.14	18.21	2.11	3.42	5.75	1.15	47.26	454,289	1,085	57.08	0.47	0.41	0.67
Legacy Community Federal Credit Union	Birmingham	652,853	39,408	4.18	13.02	0.47	2.14	5.06	1.90	53.88	402,600	19,326	70.00	0.40	0.28	0.26
Alabama Teachers Credit Union	Gadsden	550,272	30,250	7.10	10.70	0.40	2.89	5.30	2.04	60.33	409,143	71,618	86.14	0.59	0.25	0.88
Total/Average		2,162,205	158,587	5.81%	13.98%	0.99%	2.82%	5.37%	1.70%	53.82%	1,266,032	92,029	71.08%	0.49%	0.31%	0.60%
\$250 Million to \$500 Million																
AOD Federal Credit Union	Oxford	427,532	37,622	-5.08	14.86	1.32	3.41	4.76	0.83	57.39	232,556	19,053	60.45	0.21	0.58	1.06
WinSouth Credit Union	Gadsden	413,802	36,278	10.24	10.50	0.45	2.99	5.53	1.55	63.01	276,025	24,454	70.68	0.45	0.44	0.80
TVA Community Credit Union	Muscle Shoals	399,363	19,737	-3.44	17.40	1.52	2.51	6.02	1.36	38.38	144,590	-	40.13	0.23	0.24	0.52
Alabama State Employees Credit Union	Montgomery	398,825	43,863	0.26	12.26	0.65	4.08	6.56	1.24	67.48	278,899	12,297	78.91	0.28	0.54	0.94
Coosa Pines Federal Credit Union	Childersburg	370,483	25,213	5.90	14.96	1.18	3.50	6.21	1.65	48.88	224,268	4,718	69.64	0.96	0.57	0.69
New Horizons Credit Union	Mobile	268,121	22,493	-2.92	9.65	0.33	2.73	5.15	1.36	70.53	176,442	-	79.50	0.22	0.05	0.21
Total/Average		2,278,126	185,206	0.83%	13.27%	0.91%	3.20%	5.71%	1.33%	57.61%	1,332,780	60,522	66.55%	0.39%	0.40%	0.70%
\$100 Million to \$250 Million																
Auburn University Credit Union	Auburn	245,400	16,925	1.68	9.73	0.20	2.71	5.94	1.53	61.62	116,869	16,160	51.49	1.23	0.46	0.83
Mutual Savings Credit Union	Hoover	231,239	19,806	2.80	8.54	0.04	2.71	5.02	1.72	73.80	140,694	4,660	67.22	0.09	0.31	0.66
Fort McClellan Credit Union	Anniston	231,142	15,632	-2.58	12.78	-0.21	2.20	5.69	1.84	68.60	101,550	3,088	51.13	0.66	0.42	0.58
ACIPCO Federal Credit Union	Birmingham	205,294	8,642	13.38	14.61	1.51	2.05	5.52	1.87	36.40	134,459	-	75.67	0.34	0.02	0.46
Alatrust Credit Union	Hoover	202,366	12,997	3.04	13.65	1.05	3.29	5.94	1.50	53.60	108,196	3,499	62.54	0.48	0.39	1.07
Alabama Central Credit Union	Birmingham	200,208	22,068	4.22	8.74	0.92	3.76	5.52	1.11	69.05	150,866	14,772	86.95	0.58	0.07	0.79
Naheola Credit Union	Pennington	194,383	12,129	14.60	17.15	1.40	3.47	6.67	2.87	41.16	148,697	54,600	95.57	1.45	0.18	1.12
eCO Credit Union	Birmingham	185,431	16,291	-15.54	11.98	0.39	2.52	5.24	1.26	66.47	93,820	-	52.93	0.86	0.38	0.40
Heritage South Credit Union	Sylacauga	184,635	15,664	11.30	9.47	0.31	3.56	6.28	1.97	67.97	131,367	3,389	77.53	0.28	0.50	0.54
Riverfall Credit Union	Tuscaloosa	167,636	14,206	6.50	13.46	-0.04	2.64	5.68	1.81	62.81	93,856	-	61.78	1.14	0.72	0.60
North Alabama Educators Credit Union	Huntsville	133,767	10,703	5.06	7.57	0.12	2.18	5.27	1.14	69.79	54,181	-	42.76	0.39	0.31	0.24
Mobile Educators Credit Union	Mobile	106,071	8,521	-4.28	11.57	0.83	2.73	4.96	0.27	71.41	16,178	-	17.23	0.09	0.68	0.69
Railroad Community Credit Union	Irondale	105,441	4,844	1.00	13.08	0.29	1.16	5.26	1.49	42.26	14,379	-	15.60	0.38	0.12	1.60
Valley Credit Union	Tuscumbia	102,782	5,824	1.48	14.31	0.42	2.50	6.37	1.52	59.76	34,774	-	38.57	0.32	0.03	0.49
Total/Average		2,495,795	184,252	3.05%	11.90%	0.52%	2.73%	5.67%	1.56%	60.34%	1,339,886	100,168	56.93%	0.59%	0.33%	0.72%

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Less than \$100 Million																
Four Seasons Federal Credit Union	Opelika	88,733	9,119	4.36	8.38	0.96	4.30	7.91	1.02	62.69	49,328	441	61.22	0.93	1.65	1.27
Jefferson Credit Union	Hoover	79,189	6,866	13.42	10.11	-0.12	3.56	6.58	1.20	71.90	43,512	-	60.89	0.90	1.47	1.70
Florence Federal Credit Union	Florence	68,956	4,081	4.58	12.70	0.34	2.90	6.53	1.53	62.85	31,651	-	52.43	0.30	0.26	0.51
The Bridgeway Federal Credit Union	Phenix City	66,364	7,585	-5.38	15.47	-1.83	3.53	7.60	0.91	100.69	35,285	-	63.33	0.57	1.42	1.24
Rocket City Federal Credit Union	Huntsville	65,128	5,526	8.94	15.54	1.76	4.22	6.33	0.55	60.01	33,654	-	61.31	0.37	0.36	0.30
University of South Alabama Federal Credit Union	Mobile	57,494	8,599	0.60	12.11	2.96	4.31	4.82	0.10	44.13	30,486	-	61.15	0.63	0.19	1.60
Sycamore Federal Credit Union	Talladega	54,506	2,759	10.62	18.40	1.84	3.46	8.23	4.53	32.03	42,353	2,249	95.62	1.49	0.28	0.36
Champion Community Credit Union	Courtland	50,275	3,215	2.46	13.70	0.30	3.25	6.17	1.35	69.94	26,219	-	60.55	0.75	0.09	0.58
Gulf Coast Federal Credit Union	Mobile	46,675	8,228	-18.28	8.13	-2.73	2.32	6.15	0.87	111.52	20,631	1,572	47.77	2.30	1.54	1.41
Mead Coated Board Federal Credit Union	Pittsview	46,486	1,507	-10.46	19.86	-0.04	1.07	7.15	1.71	41.04	9,946	-	27.10	2.13	-0.17	2.03
Solutions First Federal Credit Union	Enterprise	45,941	4,949	-5.36	6.57	-0.13	2.84	6.53	2.16	66.69	26,724	32	61.54	1.49	0.58	1.31
Tuscaloosa VA Federal Credit Union	Tuscaloosa	45,490	3,278	3.02	13.29	0.63	3.28	5.60	0.79	70.62	22,593	-	55.81	0.21	0.15	1.00
Red Oak Credit Union	Tuscaloosa	44,386	4,358	6.06	8.05	-1.01	2.50	6.29	2.06	75.88	21,832	-	64.56	1.00	2.51	0.85
Electrical Workers No 558 Federal Credit Union	Sheffield	44,239	2,628	16.20	16.97	2.12	3.57	6.08	2.55	25.80	25,140	-	68.89	0.02	0.00	0.50
Azalea City Credit Union	Mobile	43,639	4,843	5.46	15.17	0.67	4.19	7.16	1.43	66.60	25,980	154	70.59	2.79	0.98	2.04
Lauderdale County Teachers Credit Union	Florence	36,639	2,084	1.16	11.06	0.73	2.46	4.76	1.33	51.53	13,163	-	40.72	0.00	-0.01	1.10
WCU Credit Union	Decatur	35,408	3,384	9.34	8.36	0.67	3.85	5.40	0.24	83.87	18,349	-	57.08	1.49	-0.02	0.39
Social Security Credit Union	Birmingham	33,109	2,769	-7.50	23.17	1.12	4.17	6.19	0.29	63.72	13,584	-	53.45	1.07	1.21	1.03
The Infirmaty Federal Credit Union	Mobile	32,911	4,662	26.14	12.50	0.12	3.11	5.39	0.75	83.41	14,253	-	49.52	0.65	1.06	1.15
Baldwin Educators Federal Credit Union	Bay Minette	29,462	2,476	6.88	11.39	0.16	3.13	6.23	1.14	68.29	11,850	-	45.97	0.40	0.09	0.56
Health Credit Union	Birmingham	27,725	2,091	8.48	21.93	0.45	4.68	7.24	1.21	60.94	17,828	-	82.86	1.42	1.99	0.42
ANG Federal Credit Union	Birmingham	24,378	1,871	1.58	8.33	0.80	3.00	5.50	0.46	70.00	11,703	-	53.08	0.02	0.04	0.49
Alabama River Credit Union	Monroeville	22,796	1,777	9.10	9.83	0.21	2.54	6.03	0.86	78.32	5,997	-	29.43	0.55	-0.06	0.53
Chattahoochee Federal Credit Union	Valley	21,884	2,852	8.26	12.82	1.31	4.37	6.28	0.93	65.35	11,963	-	62.88	0.20	0.20	1.02
Covington Schools Federal Credit Union	Andalusia	21,410	1,617	19.44	38.07	3.09	3.60	5.07	1.55	14.31	12,987	-	19.87	4.44	0.00	0.44
City Credit Union	Tuscaloosa	20,841	1,602	-6.90	22.28	0.57	2.85	4.86	0.82	68.69	13,201	-	90.36	0.10	0.13	2.01
East Alabama Community Federal Credit Union	Opelika	20,284	3,142	-4.14	13.88	0.73	2.53	5.56	0.45	77.43	6,290	-	36.14	0.05	0.55	0.89
Mobile Government Employees Credit Union	Mobile	18,795	696	-19.86	17.21	0.11	1.77	4.47	1.72	54.75	3,591	-	25.18	0.50	0.11	1.73
Federal Employees Credit Union	Birmingham	18,375	1,767	6.46	17.51	0.08	3.48	7.37	2.03	69.81	9,406	-	62.66	1.47	0.17	0.97
Railway Employees Credit Union	Muscle Shoals	17,694	1,430	1.66	24.18	0.57	3.45	6.79	0.36	78.95	5,705	-	41.00	0.61	0.18	0.93
Mobile Postal Employees Credit Union	Mobile	16,580	1,854	3.40	12.14	0.07	3.01	6.61	2.45	53.31	10,589	-	72.87	4.37	1.89	1.76
Northeast Alabama Postal Federal Credit Union	Anniston	15,258	1,249	7.84	16.40	-1.99	1.78	4.91	3.27	83.48	8,807	-	68.56	0.66	0.02	1.44
Fedmont Federal Credit Union	Montgomery	12,715	1,258	-6.20	12.40	0.39	4.65	7.42	0.39	74.73	3,682	-	33.34	0.00	1.27	1.91
Tuskegee Federal Credit Union	Tuskegee	12,061	2,045	-12.84	5.82	0.55	3.17	5.54	0.36	80.84	5,659	183	50.09	1.15	-0.17	1.74
Opp-Micolas Credit Union	Opp	11,334	1,591	-4.54	23.92	-0.78	3.86	7.38	1.10	98.92	2,646	61	30.77	5.93	-0.23	1.37
Alabama Law Enforcement Credit Union	Birmingham	11,096	1,773	3.08	10.33	-2.19	5.70	8.43	1.84	88.81	8,565	-	86.10	7.12	-0.09	7.51
Blue Flame Credit Union	Mobile	10,074	803	8.62	14.39	1.25	3.96	7.57	1.56	55.83	4,460	-	53.78	0.00	-0.26	0.84
Birmingham City Credit Union	Birmingham	9,821	2,531	1.56	18.01	1.28	8.12	10.70	0.91	70.88	7,800	-	97.52	0.77	1.65	2.31
Marvel City Federal Credit Union	Bessemer	9,939	927	-2.74	16.59	1.90	4.85	8.74	1.33	56.17	2,778	-	37.47	0.61	0.84	3.64
L&N Employees Credit Union	Birmingham	8,632	1,455	-0.16	21.17	-0.33	5.25	7.39	0.71	96.41	5,274	-	75.53	0.72	0.22	0.65
Firemans Credit Union	Birmingham	6,901	870	-6.24	36.29	0.95	3.08	9.11	3.41	37.63	3,535	-	80.67	2.29	-0.06	1.55
Montgomery VA Federal Credit Union	Montgomery	6,790	813	-11.50	11.43	-1.10	3.79	7.25	0.26	112.82	2,105	-	35.31	3.90	1.10	0.57
Alabama Postal Credit Union	Birmingham	5,855	876	-0.38	43.94	2.56	6.21	11.52	2.56	49.15	2,194	-	66.97	2.78	0.99	2.88
Chem Family Credit Union	Anniston	5,451	215	-6.92	20.91	0.25	1.41	4.90	1.94	39.76	1,440	-	34.43	0.00	0.00	1.04
Sixth Avenue Baptist Federal Credit Union	Birmingham	5,394	863	0.62	7.46	0.30	4.85	6.12	0.16	87.42	3,301	-	66.06	3.54	-0.06	0.47
Chemco Credit Union	Mc Intosh	5,170	405	3.68	17.60	2.16	5.37	5.09	0.37	44.97	3,125	-	73.49	1.57	0.48	0.77
TVH Federal Credit Union	Tuskegee	5,074	702	5.44	24.37	1.11	6.28	8.37	0.21	79.33	3,226	-	84.12	3.66	1.46	1.94
SRI Employees Federal Credit Union	Birmingham	3,908	191	-2.28	35.94	-0.78	2.04	4.78	1.43	94.12	505	-	20.16	0.20	0.00	0.76
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	3,048	794	14.64	20.13	-0.29	4.58	7.77	0.85	78.41	976	-	40.36	1.33	0.76	1.43
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,954	507	-4.44	23.42	0.18	3.88	9.22	0.79	83.10	1,006	-	44.59	4.17	2.05	2.82
Council Federal Credit Union	Normal	2,593	580	59.22	18.78	-1.64	5.20	11.50	1.31	82.67	795	-	34.42	10.19	1.00	6.50
Nucor Employees Federal Credit Union	Fort Payne	2,563	296	-2.92	26.54	0.40	3.59	4.73	0.53	80.39	1,209	-	64.48	0.00	0.16	0.46
North Alabama Papermakers Federal Credit Union	Stevenson	2,323	323	-3.36	22.64	1.04	4.48	5.38	0.11	76.36	1,279	-	72.10	0.31	0.00	0.30
Demopolis Federal Credit Union	Demopolis	2,245	662	10.22	36.86	8.84	6.29	10.71	0.54	38.60	1,045	-	92.48	0.10	1.01	0.72
FOGCE Federal Credit Union	Eutaw	1,622	856	6.12	26.21	4.13	5.26	8.25	0.35	64.65	347	-	30.76	1.73	0.52	2.39
N.R.S. Community Development Federal Credit Union	Birmingham	1,395	767	-8.82	14.95	0.65	5.95	9.11	0.17	60.56	871	23	73.56	8.73	-0.22	3.63
Total/Average		1,409,008	136,967	2.63%	17.60%	0.63%	3.84%	6.87%	1.18%	68.23%	702,423	4,715	58.24%	1.69%	0.56%	1.46%