

**ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - SEPTEMBER 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 (%)
<b>State Summary</b>																
1 Billion +		28,628,696	2,076,981	9.83	10.90	0.64	2.93	6.16	2.42	50.10	17,340,282	2,231,180	76.84	0.84	0.67	0.90
\$500 Million to \$1 Billion		2,171,582	158,625	4.56	14.22	1.08	2.86	5.47	1.72	52.34	1,255,735	93,339	70.53	0.59	0.31	0.63
\$250 Million to \$500 Million		2,309,128	184,105	2.29	13.37	0.93	3.27	5.83	1.36	57.70	1,343,703	61,266	67.40	0.53	0.47	0.69
\$100 Million to \$250 Million		2,500,994	184,203	2.32	11.99	0.54	2.77	5.78	1.59	60.03	1,336,735	99,815	56.67	0.61	0.33	0.73
Less than \$100 Million		1,408,447	134,008	1.01	17.83	0.63	3.88	6.95	1.22	67.49	700,179	4,501	58.69	1.92	0.65	1.41
<b>1 Billion +</b>																
Redstone Federal Credit Union	Huntsville	7,829,723	813,194	4.97	12.91	1.30	3.55	6.77	1.49	53.59	3,792,823	458,341	54.22	0.89	0.97	1.21
Apco Employees Credit Union	Birmingham	3,509,874	85,419	0.32	14.00	0.30	0.96	4.64	2.44	24.74	900,684	2,561	28.23	0.23	0.08	0.31
All In Federal Credit Union	Daleville	3,318,363	191,014	10.27	9.66	0.94	3.40	7.45	3.40	34.61	2,487,140	60,601	86.76	1.05	1.52	1.41
Americas First Federal Credit Union	Birmingham	2,514,667	195,392	5.31	11.31	1.16	2.91	5.00	1.85	48.67	1,966,743	29,013	89.01	0.71	0.40	0.66
MAX Credit Union	Montgomery	2,171,874	127,145	5.87	13.39	1.01	3.13	6.00	1.46	54.84	1,202,925	263,001	62.80	0.80	0.56	1.18
Alabama Credit Union	Tuscaloosa	1,923,885	146,607	0.16	9.50	-0.02	2.47	5.82	3.02	50.26	1,497,147	419,856	91.43	1.25	0.98	0.70
Listerhill Credit Union	Muscle Shoals	1,401,006	93,981	-0.17	10.78	0.44	2.65	5.77	2.55	54.44	1,037,000	239,969	82.23	0.59	0.34	0.71
Avadian Credit Union	Hoover	1,391,318	97,051	4.11	9.00	0.33	2.87	5.87	2.43	55.97	1,080,575	108,486	85.18	0.26	0.28	0.42
Alabama One Credit Union	Tuscaloosa	1,279,832	93,807	6.48	9.60	0.37	2.55	5.38	2.23	59.86	917,112	257,096	80.57	0.79	0.30	0.84
Five Star Credit Union	Dothan	1,186,990	64,955	64.87	12.97	0.29	3.19	7.16	2.54	57.14	766,383	235,429	73.78	0.69	0.85	1.28
Guardian Credit Union	Montgomery	1,069,091	91,870	6.67	8.99	0.67	3.86	7.57	3.03	51.62	857,471	4,282	91.88	1.84	1.11	1.31
Family Savings Credit Union	Rainbow City	1,032,073	76,546	9.15	8.67	0.85	3.63	6.48	2.63	55.43	834,279	152,545	95.95	0.96	0.64	0.77
<b>Total/Average</b>		28,628,696	2,076,981	9.83%	10.90%	0.64%	2.93%	6.16%	2.42%	50.10%	17,340,282	2,231,180	76.84%	0.84%	0.67%	0.90%
<b>\$500 Million to \$1 Billion</b>																
Family Security Credit Union	Decatur	964,948	88,846	4.93	18.57	2.08	3.45	5.88	1.20	46.78	448,581	1,045	56.47	0.53	0.48	0.74
Legacy Community Federal Credit Union	Birmingham	644,021	39,206	0.93	13.38	0.55	2.21	5.12	1.89	53.04	395,106	19,139	69.95	0.55	0.20	0.26
Emblem Credit Union	Gadsden	562,613	30,573	7.83	10.71	0.60	2.93	5.41	2.08	57.21	412,048	73,155	85.18	0.71	0.26	0.89
<b>Total/Average</b>		2,171,582	158,625	4.56%	14.22%	1.08%	2.86%	5.47%	1.72%	52.34%	1,255,735	93,339	70.53%	0.59%	0.31%	0.63%
<b>\$250 Million to \$500 Million</b>																
WinSouth Credit Union	Gadsden	434,574	36,191	13.87	10.26	0.66	2.98	5.64	1.64	60.56	277,345	25,361	68.65	0.35	0.49	0.74
AOD Federal Credit Union	Oxford	431,965	37,646	-2.04	14.98	1.24	3.51	4.95	0.84	60.52	231,473	19,602	61.71	0.29	0.59	1.01
Alabama State Employees Credit Union	Montgomery	401,870	42,776	1.19	12.34	0.66	4.14	6.68	1.27	67.65	278,690	11,792	78.40	0.41	0.67	0.92
TVA Community Credit Union	Muscle Shoals	400,894	19,762	-1.79	17.61	1.38	2.56	6.13	1.35	40.06	148,866	-	42.12	0.55	0.32	0.54
Coosa Pines Federal Credit Union	Childersburg	371,224	25,361	4.21	15.26	1.23	3.59	6.31	1.66	47.67	227,634	4,511	71.32	1.39	0.66	0.74
New Horizons Credit Union	Mobile	268,601	22,369	-1.71	9.75	0.38	2.81	5.28	1.39	69.76	179,695	-	82.22	0.18	0.11	0.20
<b>Total/Average</b>		2,309,128	184,105	2.29%	13.37%	0.93%	3.27%	5.83%	1.36%	57.70%	1,343,703	61,266	67.40%	0.53%	0.47%	0.69%
<b>\$100 Million to \$250 Million</b>																
Auburn University Credit Union	Auburn	241,410	17,245	-1.07	9.99	0.26	2.79	6.05	1.52	61.32	123,217	16,808	55.60	1.04	0.49	0.77
Fort McClellan Credit Union	Anniston	231,434	15,477	-1.55	12.66	-0.28	2.20	5.86	1.84	70.01	100,134	3,241	49.73	0.51	0.37	0.61
Mutual Savings Credit Union	Hoover	230,866	19,724	1.65	8.62	0.12	2.67	5.06	1.79	71.81	139,568	4,411	67.58	0.09	0.32	0.69
Alatrust Credit Union	Hoover	206,139	13,039	4.55	13.34	1.02	3.28	6.06	1.56	53.81	108,533	3,593	62.39	0.65	0.46	1.01
ACIPCO Federal Credit Union	Birmingham	201,401	8,699	6.23	15.38	1.66	2.86	5.63	1.80	35.46	133,518	-	76.84	0.09	0.02	0.46
Alabama Central Credit Union	Birmingham	199,689	21,533	2.45	9.00	0.93	3.80	5.63	1.16	68.64	146,571	15,438	85.36	0.72	0.10	0.78
Naheola Credit Union	Pennington	197,677	12,256	12.16	17.18	1.36	3.48	6.77	2.96	41.08	148,983	52,936	91.47	1.22	0.31	1.08
eCO Credit Union	Birmingham	186,251	16,291	-9.81	11.97	0.32	2.59	5.33	1.17	68.02	92,511	-	52.58	0.50	0.46	0.37
Heritage South Credit Union	Sylacauga	184,573	15,673	7.48	9.52	0.28	3.61	6.38	1.97	68.49	131,965	3,388	78.26	0.70	0.40	0.56
Riverfall Credit Union	Tuscaloosa	175,975	14,304	11.19	12.89	0.12	2.63	5.83	1.88	61.35	92,737	-	58.60	1.02	0.57	0.59
North Alabama Educators Credit Union	Huntsville	132,987	10,764	2.57	7.69	0.18	2.32	5.51	1.14	69.11	54,269	-	43.40	0.81	0.28	0.25
Mobile Educators Credit Union	Mobile	106,904	8,501	-1.84	11.69	0.83	2.75	5.04	0.28	71.05	15,749	-	16.68	0.55	0.45	0.90
Valley Credit Union	Tuscumbia	103,093	5,857	1.39	14.37	0.42	2.55	6.44	1.55	59.20	35,024	-	39.19	0.29	0.20	0.48
Railroad Community Credit Union	Irondale	102,595	4,840	-2.95	13.52	0.30	1.25	5.38	1.59	41.10	13,956	-	15.63	0.40	0.15	1.68
<b>Total/Average</b>		2,500,994	184,203	2.32%	11.99%	0.54%	2.77%	5.78%	1.59%	60.03%	1,336,735	99,815	56.67%	0.61%	0.33%	0.73%

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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 (%)
<b>Less than \$100 Million</b>																
Four Seasons Federal Credit Union	Opelika	91,804	9,202	7.63	8.38	1.02	4.39	8.01	1.02	61.21	51,343	431	61.95	1.45	1.66	1.25
Jefferson Credit Union	Hoover	82,907	6,885	15.63	9.66	-0.08	3.47	6.67	1.32	70.01	42,979	-	57.25	0.72	1.36	1.77
Florence Federal Credit Union	Florence	67,860	4,081	0.88	13.00	0.35	2.94	6.61	1.55	63.78	30,246	-	51.52	0.95	0.16	0.56
The Bridgeway Federal Credit Union	Phenix City	65,117	7,364	-6.03	16.28	-0.57	3.68	7.69	0.93	82.82	37,070	-	68.64	0.55	1.15	1.26
Rocket City Federal Credit Union	Huntsville	64,119	5,584	3.80	16.04	1.59	4.23	6.37	0.57	60.09	32,179	-	59.95	0.00	0.70	0.37
Sycamore Federal Credit Union	Talladega	58,195	2,767	16.57	17.69	1.85	3.39	8.26	4.55	31.20	43,468	2,294	91.35	1.32	0.33	0.30
University of South Alabama Federal Credit Union	Mobile	56,369	8,451	-2.23	13.01	2.85	4.40	4.93	0.10	43.65	30,053	-	61.90	0.24	0.41	1.68
Champion Community Credit Union	Courtland	49,214	3,172	-1.21	14.15	0.41	3.33	6.24	1.38	68.49	25,352	-	60.07	0.87	0.13	0.54
Gulf Coast Federal Credit Union	Mobile	46,391	5,855	-12.92	7.83	-2.29	2.78	6.56	0.86	105.10	19,979	1,518	46.86	0.33	1.49	1.35
Tuscaloosa VA Federal Credit Union	Tuscaloosa	46,266	3,345	4.32	13.21	0.62	3.33	5.67	0.83	71.12	22,000	-	53.49	0.26	0.10	1.03
Solutions First Federal Credit Union	Enterprise	46,180	4,955	-2.89	6.45	-0.20	2.85	6.62	2.18	65.92	25,514	24	58.74	2.09	0.81	1.32
Mead Coated Board Federal Credit Union	Pittsview	44,605	1,500	-12.09	20.47	-0.15	1.00	7.23	1.82	41.76	10,330	-	29.63	4.43	-0.04	2.00
Electrical Workers No 558 Federal Credit Union	Sheffield	44,482	2,640	11.60	17.38	2.09	3.65	6.25	2.58	25.41	24,753	-	67.79	0.17	-0.01	0.65
Red Oak Credit Union	Tuscaloosa	44,410	4,373	4.12	7.83	-0.95	2.43	6.33	2.26	75.20	22,598	-	69.06	0.67	2.47	0.46
Azalea City Credit Union	Mobile	43,092	4,821	1.92	15.49	0.62	4.26	7.26	1.44	66.54	24,890	151	68.73	1.47	1.02	2.15
Lauderdale County Teachers Credit Union	Florence	35,810	2,077	-2.27	11.52	0.76	2.57	4.85	1.33	52.05	12,769	-	40.47	0.00	-0.01	1.13
WCU Credit Union	Decatur	34,921	3,381	4.31	8.59	0.66	3.81	5.47	0.33	82.83	18,194	-	57.18	1.05	0.17	0.39
Social Security Credit Union	Birmingham	33,488	2,771	-3.53	23.32	1.30	4.38	6.30	0.31	61.03	14,325	-	56.14	1.24	0.81	1.40
The Infirmary Federal Credit Union	Mobile	33,155	4,688	18.55	12.64	0.40	3.12	5.45	0.82	79.39	14,199	-	49.18	0.96	1.13	0.98
Baldwin Educators Federal Credit Union	Bay Minette	29,497	2,456	4.75	11.55	0.32	3.08	6.37	1.24	66.81	12,019	-	46.73	0.20	0.24	0.59
Health Credit Union	Birmingham	27,914	2,085	6.60	21.95	0.53	4.67	7.29	1.36	57.19	18,094	-	83.93	2.88	1.64	0.73
ANG Federal Credit Union	Birmingham	24,065	1,850	-0.68	8.67	0.84	3.10	5.60	0.48	68.62	11,375	-	51.80	0.40	0.02	0.54
Alabama River Credit Union	Monroeville	23,157	1,759	8.28	9.77	0.27	2.56	6.13	0.87	76.61	5,966	-	28.68	1.89	-0.04	0.54
Chattahoochee Federal Credit Union	Valley	22,013	2,817	6.32	13.26	1.56	4.50	6.43	0.97	62.52	12,207	-	64.12	0.19	0.24	0.93
Covington Schools Federal Credit Union	Andalusia	21,214	1,620	11.63	38.21	2.54	3.62	5.13	1.64	26.68	12,583	-	96.25	4.51	0.30	0.22
East Alabama Community Federal Credit Union	Opelika	20,298	3,089	-2.67	14.03	0.69	2.59	5.68	0.48	78.38	6,007	-	34.58	0.10	0.35	1.02
City Credit Union	Tuscaloosa	20,021	1,611	-9.67	23.26	0.47	2.88	4.93	0.83	72.38	12,999	-	91.65	0.01	0.19	2.00
Federal Employees Credit Union	Birmingham	18,758	1,769	7.17	17.21	0.13	3.56	7.44	2.07	67.41	9,511	-	61.86	1.31	0.40	0.89
Railway Employees Credit Union	Muscle Shoals	18,249	1,398	5.32	23.63	0.64	3.42	6.80	0.44	76.18	5,613	-	39.36	3.21	0.12	0.95
Mobile Government Employees Credit Union	Mobile	17,881	682	-19.08	18.16	0.16	1.84	4.62	1.64	55.00	3,646	-	26.66	0.44	-0.04	1.78
Mobile Postal Employees Credit Union	Mobile	16,591	1,752	2.36	12.24	0.19	3.14	6.79	2.48	53.89	10,441	-	71.67	3.55	1.52	1.74
Northeast Alabama Postal Federal Credit Union	Anniston	15,126	1,245	4.03	15.70	-2.44	1.82	5.10	3.34	92.12	9,179	-	71.80	1.01	0.01	1.38
Fedmont Federal Credit Union	Montgomery	12,366	1,243	-7.68	13.09	0.70	4.76	7.56	0.41	72.40	3,693	-	34.53	0.24	0.95	1.96
Tuskegee Federal Credit Union	Tuskegee	12,303	2,050	-6.07	4.70	-0.12	4.06	6.75	0.61	85.32	6,907	-	61.54	5.40	0.23	1.92
Opp-Micolas Credit Union	Opp	11,026	1,704	-6.56	24.71	-0.36	4.08	7.51	1.13	90.28	2,615	61	31.63	4.32	-0.20	1.45
Alabama Law Enforcement Credit Union	Birmingham	10,816	1,758	-1.36	10.32	-1.65	5.67	8.50	1.91	88.57	8,180	-	84.43	4.39	5.01	3.79
Blue Flame Credit Union	Mobile	9,810	797	2.09	15.20	1.28	4.01	7.40	1.52	55.63	4,293	-	53.70	0.00	-0.18	0.89
Birmingham City Credit Union	Birmingham	9,412	2,428	-4.55	18.94	1.06	8.36	10.87	0.80	72.86	7,474	-	98.55	0.88	2.15	2.14
Marvel City Federal Credit Union	Bessemer	8,781	931	-4.15	17.25	1.92	4.85	8.79	1.36	55.31	2,709	-	37.48	1.14	0.47	2.48
L&N Employees Credit Union	Birmingham	8,335	1,435	-4.69	21.52	-0.74	5.22	7.41	0.78	101.31	5,092	-	74.59	1.26	0.43	0.45
Firemans Credit Union	Birmingham	6,879	863	-4.57	36.65	0.96	3.04	9.04	3.43	36.13	3,472	-	79.91	3.77	-0.08	1.67
Montgomery VA Federal Credit Union	Montgomery	6,612	803	-10.97	11.46	-1.09	3.92	7.32	0.27	108.79	2,137	-	36.74	2.71	1.48	0.62
Alabama Postal Credit Union	Birmingham	5,946	892	1.83	43.99	2.68	6.27	11.80	2.55	48.01	2,234	-	67.27	2.37	1.02	2.60
Sixth Avenue Baptist Federal Credit Union	Birmingham	5,177	853	-4.96	7.85	0.31	4.96	6.16	0.16	86.83	3,422	-	71.83	2.34	-0.16	0.66
TVH Federal Credit Union	Tuskegee	5,153	705	5.76	23.64	0.26	6.27	8.29	0.21	80.67	3,269	-	83.20	2.94	1.47	2.47
Chemco Credit Union	Mc Intosh	5,131	352	1.44	18.37	1.33	4.00	5.20	0.41	53.67	3,211	-	76.67	0.87	0.20	0.83
Chem Family Credit Union	Anniston	4,863	204	-18.51	24.09	0.95	2.04	5.18	1.43	35.94	1,436	-	42.10	0.00	0.00	1.04
SRI Employees Federal Credit Union	Birmingham	3,866	189	-2.92	36.36	-0.48	2.25	4.65	1.44	84.88	558	-	22.69	0.18	0.00	0.69
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	3,129	812	13.56	19.72	-0.03	4.56	7.74	0.84	75.94	970	-	38.88	0.72	0.77	1.56
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,927	510	-4.16	24.00	0.59	4.40	9.48	0.76	77.78	1,007	-	45.42	4.87	1.49	2.87
Nucor Employees Federal Credit Union	Fort Payne	2,535	287	-3.37	26.89	0.34	3.60	4.74	0.50	80.26	1,256	-	68.08	0.00	0.11	0.53
Demopolis Federal Credit Union	Demopolis	2,435	694	18.72	35.06	0.71	6.27	10.49	0.34	45.04	1,098	-	83.43	1.18	0.66	0.74
Council Federal Credit Union	Normal	2,434	509	28.89	20.22	-0.75	5.28	10.48	1.34	77.78	807	-	35.21	10.78	1.66	5.67
North Alabama Papermakers Federal Credit Union	Stevenson	2,220	325	-8.05	24.24	1.40	4.59	5.59	0.15	70.24	1,247	-	75.26	0.32	0.00	0.31
FOGCE Federal Credit Union	Eutaw	1,806	857	19.71	24.18	3.62	5.10	8.09	0.23	70.99	352	-	26.41	1.70	0.35	2.41
N.R.S. Community Development Federal Credit Union	Birmingham	1,316	762	-13.12	15.38	-0.16	4.71	8.97	1.47	63.54	859	22	78.02	16.88	-0.15	3.68
<b>Total/Average</b>		<b>1,408,447</b>	<b>134,008</b>	<b>1.01%</b>	<b>17.83%</b>	<b>0.63%</b>	<b>3.88%</b>	<b>6.95%</b>	<b>1.22%</b>	<b>67.49%</b>	<b>700,179</b>	<b>4,501</b>	<b>58.69%</b>	<b>1.92%</b>	<b>0.65%</b>	<b>1.41%</b>