

FLORIDA 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 +		98,629,889	6,262,965	5.96	10.88	0.75	2.97	5.51	2.07	50.88	69,370,321	6,014,077	82.67	0.51	0.70	1.12
\$500 Million to \$1 Billion		7,063,070	453,515	2.60	10.03	0.49	3.25	5.35	1.57	61.73	5,170,244	1,022,560	82.86	0.69	0.80	1.00
\$250 Million to \$500 Million		5,682,396	406,293	14.16	10.71	0.67	3.52	5.77	1.28	62.68	3,635,611	375,048	72.98	0.61	0.68	0.90
\$100 Million to \$250 Million		3,228,593	217,424	4.40	11.04	0.68	3.38	5.97	1.32	62.50	1,909,688	113,768	67.63	0.46	0.44	0.86
Less than \$100 Million		1,624,902	134,862	0.29	14.12	0.29	3.51	6.12	1.03	72.31	920,617	20,116	61.99	0.80	0.39	1.24
1 Billion +																
Suncoast Credit Union	Tampa	18,409,341	1,225,750	11.52	9.55	0.74	2.99	5.63	2.32	36.30	12,739,435	340,031	82.89	0.69	0.96	1.89
VyStar Credit Union	Jacksonville	14,752,703	984,565	17.30	8.76	0.20	2.89	5.56	2.76	55.38	10,071,811	906,729	93.28	0.88	0.90	0.82
Space Coast Credit Union	Melbourne	9,084,645	657,412	3.10	10.06	0.43	2.72	4.92	2.35	44.62	7,693,693	58,322	105.04	0.45	0.71	1.04
MIDFLORIDA Credit Union	Lakeland	7,968,899	468,236	11.84	10.24	1.35	3.01	5.07	1.86	45.47	6,139,700	1,219,745	90.04	0.41	0.49	1.11
FAIRWINDS Credit Union	Orlando	4,715,373	231,162	13.16	10.05	1.05	2.21	4.80	1.86	50.23	3,055,033	863,505	73.24	0.31	0.12	0.61
Grow Financial Federal Credit Union	Tampa	3,666,735	272,142	8.34	10.84	1.07	3.23	5.59	2.22	48.46	2,652,727	129,750	91.07	0.37	0.71	1.48
Campus USA Credit Union	Newberry	3,333,717	161,758	10.00	12.45	1.41	2.77	5.16	2.38	37.13	2,817,251	343,540	98.71	0.48	0.60	0.82
Addition Financial Credit Union	Lake Mary	2,937,344	182,495	2.06	9.97	1.00	3.18	5.56	1.92	49.47	1,910,627	151,622	79.53	0.77	1.41	2.61
Pen Air Federal Credit Union	Pensacola	2,936,488	128,886	-9.06	10.24	0.26	2.52	6.41	3.41	41.24	1,520,696	138,826	67.29	0.74	1.44	2.12
GTE Federal Credit Union	Tampa	2,885,402	233,716	-5.38	11.33	0.17	3.38	5.70	2.02	60.04	2,357,305	180,896	93.23	0.85	1.04	1.29
Achieva Credit Union	Dunedin	2,855,818	198,099	2.86	9.75	0.50	2.85	5.32	1.83	54.45	2,077,596	140,711	79.74	0.13	0.59	0.97
Eglin Federal Credit Union	Fort Walton Beach	2,851,878	124,748	2.48	12.13	1.06	2.27	4.96	1.17	48.04	1,042,362	-	42.03	0.37	0.35	0.58
Community First Credit Union of Florida	Jacksonville	2,724,764	174,333	0.34	12.97	0.59	3.11	5.53	1.79	49.96	1,959,844	182,612	84.52	0.67	1.32	1.44
ITHINK Financial Credit Union	Delray Beach	2,254,654	109,857	6.30	9.86	0.84	2.77	5.22	2.51	46.49	1,795,567	143,642	101.22	0.54	0.44	0.99
Florida Credit Union	Gainesville	2,197,919	159,404	8.78	12.68	1.59	3.94	6.54	2.55	40.67	1,782,711	285,602	96.82	0.56	0.85	1.05
Tyndall Federal Credit Union	Panama City	1,906,268	113,829	-1.34	11.97	1.99	2.44	5.30	2.23	36.25	1,002,853	-	63.01	0.17	0.24	0.49
Educational Federal Credit Union	Miami	1,674,612	105,613	8.40	15.54	0.57	2.81	5.01	0.89	68.90	883,006	-	61.88	0.46	0.35	0.45
Publix Employees Federal Credit Union	Lakeland	1,512,634	115,352	9.44	11.86	0.84	3.26	5.57	1.65	56.54	755,373	-	58.55	0.30	0.50	1.14
Launch Credit Union	Merritt Island	1,396,756	85,159	1.70	8.85	0.42	3.63	5.32	1.73	64.95	1,113,431	312,860	97.71	0.38	0.58	0.70
Dade County Federal Credit Union	Sweetwater	1,389,402	104,736	4.80	11.23	1.21	3.49	6.41	1.84	56.51	907,660	260,702	85.13	0.36	0.56	1.28
First Florida Credit Union	Jacksonville	1,370,397	61,832	1.22	13.01	0.33	2.63	5.17	2.00	53.90	904,398	30,846	83.62	0.57	0.85	0.89
Community Credit Union of Florida	Rockledge	1,365,280	57,938	13.54	11.03	0.40	2.51	6.22	2.96	42.06	978,999	130,299	85.67	0.18	0.56	0.95
Gulf Winds Credit Union	Pensacola	1,180,206	83,008	13.22	9.61	0.52	3.11	5.94	1.87	57.18	797,703	-	75.68	0.46	0.66	0.95
USF Federal Credit Union	Temple Terrace	1,146,023	73,900	4.56	9.30	0.28	3.67	5.66	1.90	59.05	948,861	36,218	98.86	0.75	0.90	0.88
First Commerce Credit Union	Tallahassee	1,110,006	69,115	7.56	10.10	0.40	2.96	5.76	2.28	56.85	791,009	99,813	84.46	0.91	0.43	1.19
McCoy Federal Credit Union	Orlando	1,002,625	79,920	8.10	9.60	0.26	2.81	4.86	1.42	62.67	670,670	57,806	76.25	0.58	0.56	1.39
Total/Average		98,629,889	6,262,965	5.96%	10.88%	0.75%	2.97%	5.51%	2.07%	50.88%	69,370,321	6,014,077	82.67%	0.51%	0.70%	1.12%
\$500 Million to \$1 Billion																
Tropical Financial Credit Union	Miramar	974,302	67,326	1.58	9.32	0.09	3.88	5.19	1.30	64.50	768,841	69,827	88.83	0.64	1.52	1.19
Power Financial Credit Union	Pembroke Pines	875,006	33,318	-0.80	13.90	1.47	3.48	5.05	1.12	50.44	660,825	198,174	93.48	0.63	0.16	0.68
BrightStar Credit Union	Hollywood	869,368	59,686	9.30	9.31	0.97	3.20	5.59	1.82	54.44	696,204	304,999	91.72	0.41	0.53	1.08
Envision Credit Union	Tallahassee	861,709	63,530	5.28	10.95	0.52	3.54	5.83	1.41	71.77	611,228	95,848	82.67	1.23	0.76	1.01
Radiant Credit Union	Gainesville	834,203	48,009	7.64	9.05	0.82	3.48	5.79	1.97	55.59	632,305	115,776	88.35	0.57	1.01	1.02
We Florida Financial	Margate	760,214	45,595	-13.26	10.41	0.09	2.64	5.45	2.55	53.16	607,247	58,428	88.92	0.65	1.44	1.17
Insight Credit Union	Winter Springs	697,795	46,981	8.84	9.01	-0.28	2.66	4.64	1.18	77.53	378,660	155,917	61.51	0.85	0.62	1.54
Florida Central Credit Union	Tampa	599,994	45,841	1.68	7.65	0.10	2.92	4.87	1.31	68.32	392,832	1,761	67.87	0.60	0.36	0.61
JAX Federal Credit Union	Jacksonville	590,479	43,229	3.16	10.69	0.65	3.47	5.71	1.49	59.83	422,102	21,830	82.40	0.66	0.85	0.74
Total/Average		7,063,070	453,515	2.60%	10.03%	0.49%	3.25%	5.35%	1.57%	61.73%	5,170,244	1,022,560	82.86%	0.69%	0.80%	1.00%

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\$250 Million to \$500 Million																
Velocity Community Federal Credit Union	Palm Beach Gardens	498,983	24,585	4.50	11.45	1.84	3.18	5.16	1.25	51.17	306,910	5,438	73.09	0.32	0.35	0.50
Trax Federal Credit Union	Tampa	488,975	44,847	6.24	12.32	0.29	2.76	6.53	1.77	53.10	232,096	-	54.81	1.38	1.74	1.49
Florida State University Credit Union	Tallahassee	475,680	33,134	3.76	10.42	0.46	2.95	5.35	1.80	58.94	364,478	81,180	85.75	0.84	0.47	0.72
Innovations Federal Credit Union	Panama City	473,103	24,514	20.88	8.75	0.72	3.18	5.79	2.40	53.03	374,543	75,772	88.03	0.27	0.38	0.44
Tampa Bay Federal Credit Union	Tampa	432,613	34,721	-0.78	11.16	0.34	3.99	5.77	1.53	61.19	351,688	-	95.84	1.66	1.08	0.59
San Antonio Citizens Federal Credit Union	San Antonio	365,252	18,697	9.14	9.71	0.89	2.78	5.77	1.25	54.54	161,850	10,481	47.55	0.35	0.18	1.08
Orlando Credit Union	Orlando	357,702	26,134	15.02	8.49	0.46	3.78	5.97	1.39	66.40	259,613	58,742	87.58	0.24	0.53	0.55
Panhandle Credit Union	Panama City	320,979	15,784	8.88	13.22	0.86	3.51	6.01	1.34	63.17	194,953	49,161	70.20	0.57	0.43	1.16
Guardians Credit Union	West Palm Beach	299,057	36,823	7.26	13.06	0.94	4.19	5.18	0.47	70.85	221,082	6,059	88.65	0.25	1.00	1.19
Loyalty Credit Union	Pensacola	297,484	21,002	-2.18	10.15	-0.25	4.57	7.17	0.77	68.02	156,404	8,682	58.54	1.11	1.74	2.19
Members First Credit Union of Florida	Pensacola	291,724	20,085	3.44	13.50	1.29	3.91	5.67	0.74	62.35	140,828	-	55.82	0.54	0.63	0.94
Alive Credit Union	Jacksonville	286,094	19,891	133.54	10.41	0.57	3.20	5.40	1.03	67.82	164,337	16,069	64.76	0.76	0.29	0.30
Harvesters Federal Credit Union	Cantonment	285,996	31,424	-6.68	8.32	0.03	3.82	5.60	1.39	76.91	243,606	33,028	93.29	0.28	0.34	0.43
JetStream Federal Credit Union	Miami Lakes	280,622	14,110	20.56	9.78	0.67	3.42	5.53	1.60	62.25	172,371	26,364	80.14	0.32	0.55	0.49
Gold Coast Federal Credit Union	Palm Springs	271,085	22,415	0.28	10.44	0.65	2.93	4.93	0.64	70.80	112,780	-	45.62	0.18	0.10	0.52
Keys Federal Credit Union	Key West	257,047	18,127	2.72	10.16	0.96	4.14	6.50	1.09	62.35	178,072	4,072	78.07	0.73	1.15	1.86
Total/Average		5,682,396	406,293	14.16%	10.71%	0.67%	3.52%	5.77%	1.28%	62.68%	3,635,611	375,048	72.98%	0.61%	0.68%	0.90%
\$100 Million to \$250 Million																
University Credit Union	Miami	249,090	15,070	-5.02	9.44	0.35	2.47	4.75	1.11	65.10	100,258	25,364	46.91	0.06	0.45	0.98
Community South Credit Union	Chipley	241,240	14,740	10.96	11.72	0.14	2.76	5.69	2.18	65.01	185,671	41,890	87.18	0.47	0.22	1.53
Santa Rosa County Federal Credit Union	Milton	203,359	13,704	3.08	12.68	1.17	3.39	6.07	0.92	59.69	89,757	-	48.49	0.96	0.59	0.59
Miami Postal Service Credit Union	Miami	199,144	13,474	8.72	11.07	0.21	3.30	6.61	1.74	63.53	117,293	-	66.33	0.67	0.78	0.91
Hello Credit Union	Panama City	167,661	11,715	0.18	12.98	0.39	3.54	5.83	0.89	65.53	111,188	28,649	77.87	0.35	1.60	1.15
Pinellas Federal Credit Union	Largo	166,610	11,625	-1.66	12.31	0.56	2.95	4.83	1.09	68.75	99,086	-	68.22	0.73	0.23	0.67
Miami Firefighters Federal Credit Union	Miami	162,009	5,956	2.68	12.09	1.35	3.09	5.01	1.76	43.29	119,553	1,994	84.41	0.08	0.11	0.23
JM Associates Federal Credit Union	Jacksonville	154,791	8,503	-8.84	14.19	0.44	3.24	6.71	2.01	60.02	94,907	-	74.59	0.44	0.69	0.65
First Coast Community Credit Union	Palatka	149,702	12,035	-1.08	12.26	1.06	3.35	6.28	0.45	68.75	49,843	-	38.59	0.55	0.19	0.72
Blue Coast Federal Credit Union	Perry	149,467	11,077	9.90	10.58	1.08	4.24	5.93	0.82	67.59	113,415	4,124	86.97	0.63	0.28	0.45
Priority One Credit Union of Florida	Sunrise	147,701	10,014	8.44	9.64	1.21	4.07	5.98	1.20	57.96	116,177	-	87.85	0.18	0.32	0.73
First Choice Credit Union	West Palm Beach	142,020	8,999	1.16	10.93	0.53	2.89	4.84	1.14	61.59	72,035	-	54.59	0.29	0.28	0.68
Coastline Federal Credit Union	Jacksonville	137,318	10,367	4.06	10.90	0.50	3.60	5.67	0.76	78.30	87,753	-	73.71	0.28	0.26	0.49
Florida West Coast Credit Union	Brandon	130,668	10,679	4.60	11.81	0.64	3.03	5.80	1.16	64.83	65,497	-	55.95	0.18	0.13	0.83
Calhoun Liberty Employees Credit Union	Blountstown	129,879	6,464	10.92	7.75	0.89	3.63	6.69	2.26	54.93	93,911	1,754	81.13	0.12	0.43	0.91
TRU-FI Credit Union	Macclenny	125,291	7,616	4.44	11.11	0.97	3.95	7.07	1.38	60.81	75,247	3,460	67.17	0.20	0.18	0.97
Okaloosa County Teachers Federal Credit Union	Crestview	123,672	9,567	3.26	9.49	0.70	3.84	7.25	1.03	65.37	61,769	-	55.88	1.33	0.75	1.06
SUN Credit Union	Hollywood	118,048	6,569	8.54	9.71	0.64	3.12	5.60	1.15	61.33	50,642	-	47.64	0.25	0.32	1.16
Powernet Credit Union	Tampa	114,553	3,341	6.18	9.11	0.52	2.09	5.33	1.54	50.36	35,048	2,259	33.78	0.76	0.10	0.66
Baptist Health South Florida Federal Credit Union	Miami	111,464	13,415	14.30	12.52	0.47	5.20	7.76	1.40	67.52	87,778	-	91.43	0.92	1.08	2.15
AdventHealth Credit Union	Altamonte Springs	104,906	12,494	7.52	9.49	0.56	3.24	5.62	1.82	62.31	82,860	4,274	91.60	0.14	0.28	0.55
Total/Average		3,228,593	217,424	4.40%	11.04%	0.68%	3.38%	5.97%	1.32%	62.50%	1,909,688	113,768	67.63%	0.46%	0.44%	0.86%

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Less than \$100 Million																
Connect Credit Union	Fort Lauderdale	97,457	5,475	3.36	11.76	0.63	3.67	5.54	1.33	63.88	72,762	-	84.99	0.40	0.31	0.85
Tampa Postal District Federal Credit Union	Lutz	95,681	6,594	-0.36	11.23	-0.09	2.78	6.39	0.99	78.67	34,956	-	38.64	0.72	0.42	0.60
Broward HealthCare Federal Credit Union	Fort Lauderdale	94,646	8,471	0.00	10.11	0.08	2.30	5.20	1.04	77.94	36,981	-	42.14	0.13	0.05	0.91
Memorial Hospital Employees Federal Credit Union	Hollywood	91,999	9,045	5.78	10.56	0.18	2.89	5.64	1.06	72.76	46,301	405	54.45	0.01	0.23	0.63
TMH Federal Credit Union	Tallahassee	85,257	8,613	-3.46	9.97	0.16	3.48	5.12	0.94	78.69	64,568	4,452	85.29	0.48	0.53	0.88
My Pensacola Federal Credit Union	Pensacola	83,683	4,591	-0.60	18.61	1.04	3.06	5.47	1.07	60.95	32,797	-	48.07	0.08	0.63	0.53
FiCare Federal Credit Union	Wesley Chapel	81,278	8,740	-5.28	12.77	0.16	4.51	6.43	0.78	79.83	55,634	-	79.86	0.62	1.19	1.10
Emerald Coast Federal Credit Union	Port St Joe	67,650	5,446	10.44	8.10	0.34	3.45	5.85	0.97	72.54	45,278	7,325	71.27	0.86	0.67	0.57
Alliance Credit Union of Florida	Gainesville	60,976	5,468	-5.64	4.55	-4.35	5.04	7.16	0.90	95.25	45,864	-	77.90	3.52	3.34	2.41
Priority Credit Union	Orlando	59,704	5,078	-3.30	10.00	0.07	4.42	5.90	0.75	87.63	47,773	5,184	87.73	0.49	0.39	1.30
Everglades Federal Credit Union	Clewiston	57,477	5,564	5.18	9.41	-0.36	2.83	5.15	1.13	80.52	34,966	-	67.54	0.59	0.53	0.80
Ocala Community Credit Union	Ocala	51,083	2,918	5.62	9.13	-0.21	1.94	5.36	1.47	61.46	19,421	-	42.31	1.46	0.30	1.12
Miami Federal Credit Union	Miami	45,316	2,553	2.18	11.66	0.02	2.49	5.07	1.94	65.96	29,522	-	79.70	0.35	0.05	0.42
Jacksonville Firemen Credit Union	Jacksonville	44,425	2,783	-3.10	10.70	0.98	3.90	5.98	0.26	71.92	18,305	26	46.26	0.19	-0.04	0.92
Jackson County Teachers Credit Union	Marianna	43,454	2,947	13.48	19.38	0.65	3.49	6.96	1.12	66.45	19,230	-	53.22	0.17	0.24	1.01
Coral Community Federal Credit Union	Ft Lauderdale	40,857	3,853	-7.08	9.35	-0.42	2.86	5.34	1.17	85.58	26,119	-	70.74	1.41	0.24	0.58
ECU Credit Union	Largo	36,898	2,626	-2.54	15.40	0.65	3.80	5.58	1.09	72.23	11,742	-	38.06	1.19	1.12	1.01
City-County Employees Credit Union	Clearwater	36,703	3,950	0.78	8.44	0.00	4.55	6.81	0.99	63.38	26,851	-	80.59	0.83	2.55	1.87
1st Street Credit Union	Sarasota	34,136	1,893	1.86	12.96	0.82	2.92	5.74	0.99	67.76	12,607	-	42.99	0.55	-0.06	0.77
Coast 2 Coast Financial Credit Union	Tampa	31,059	1,725	8.76	17.24	3.04	4.48	5.64	1.23	41.63	25,583	-	101.01	0.49	-0.03	0.59
Pompano Beach City Employees Credit Union	Pompano Beach	30,131	2,132	-1.58	19.63	0.66	4.72	7.50	1.77	69.97	21,150	-	87.82	0.19	0.56	0.40
Florida A&M University Federal Credit Union	Tallahassee	29,187	3,951	0.64	13.96	-0.65	5.02	7.19	0.19	91.38	10,940	612	44.53	5.24	1.24	3.77
Florida Rural Electric Credit Union	Tallahassee	28,083	2,968	2.20	21.87	0.73	4.52	6.08	1.35	62.70	20,982	-	95.47	0.00	-0.02	0.88
Suwannee River Federal Credit Union	Live Oak	27,666	2,430	0.84	9.19	0.46	3.71	4.87	0.05	77.96	15,231	-	61.06	0.01	0.47	0.62
Walton County Teachers Federal Credit Union	Defuniak Springs	26,423	2,647	5.40	8.82	0.99	3.89	5.05	0.17	71.02	14,777	-	62.25	1.59	0.15	1.66
Monroe County Teachers Federal Credit Union	Key West	25,617	2,041	3.54	9.99	0.67	2.66	6.47	2.35	52.82	19,058	-	83.15	0.22	0.04	0.82
Compass Financial Federal Credit Union	Medley	24,307	3,160	-4.40	11.18	0.43	4.08	7.08	1.58	80.58	18,692	-	88.10	0.25	0.28	0.66
Financial Educators Federal Credit Union	Daytona Beach	22,902	1,408	-0.16	14.47	0.45	3.00	5.32	1.10	66.48	12,399	-	63.01	0.05	0.19	2.50
Metro North Federal Credit Union	Jacksonville	21,764	1,334	2.48	15.81	0.85	3.49	4.76	0.91	65.76	9,757	-	53.63	1.95	0.00	1.01
Farmers Federal Credit Union	Jacksonville	21,225	1,953	3.60	10.08	0.33	2.78	5.28	0.35	79.23	6,254	-	33.78	0.48	0.38	1.13
ECCO Credit Union	Pace	18,936	941	-5.78	27.09	0.93	3.28	5.65	1.63	52.33	12,809	1,118	93.12	0.36	0.00	1.04
South Atlantic Federal Credit Union	Boca Raton	17,419	2,197	-2.26	9.11	0.29	3.92	5.98	0.25	89.51	8,424	-	53.68	1.19	0.76	2.47
Southernmost Federal Credit Union	Key West	16,703	1,340	-9.86	17.78	0.81	4.79	5.51	0.04	84.04	10,259	-	76.05	0.22	-0.02	0.60
Jefferson County Teachers Credit Union	Monticello	14,433	1,249	12.16	14.40	0.88	3.83	7.19	2.30	45.22	10,953	-	88.57	3.46	0.25	2.24
Hialeah Municipal Federal Credit Union	Hialeah	13,630	1,608	10.20	24.18	-0.33	4.08	5.64	0.65	95.36	6,963	-	67.83	0.00	0.00	0.45
Florida Customs Federal Credit Union	Tampa	7,513	1,041	-19.62	23.58	0.16	3.84	7.33	0.07	94.30	2,361	-	41.33	0.00	0.27	0.74
Shaw-Ross Employees Credit Union	Miami	7,214	624	2.80	14.17	0.39	0.70	15.56	4.36	7.05	265	-	4.33	0.00	0.00	0.66
Madison Education Association Credit Union	Madison	6,489	778	6.90	14.80	0.61	2.69	6.26	1.30	58.33	2,714	-	49.61	0.66	0.15	1.05
Container Mutual Credit Union	Fernandina Beach	6,313	594	-10.24	41.34	0.05	1.34	2.77	0.05	93.48	2,039	-	55.12	0.00	-0.10	4.04
Local 606 Electrical Workers Federal Credit Union	Orlando	5,696	411	-6.44	22.82	0.40	3.11	5.26	0.31	80.00	1,246	-	28.41	0.00	-0.16	2.64
FRSA Credit Union	Orlando	5,394	712	-20.50	10.82	0.93	3.72	6.24	1.58	50.94	3,965	504	82.36	0.96	-0.48	1.43
Electricians Local 349 Credit Union	Miami	5,100	656	-2.46	17.31	2.08	5.01	6.09	0.09	57.55	1,269	-	30.16	1.81	0.00	2.50
Unity of Eatonville	Eatonville	3,018	354	19.04	3.40	-3.19	4.00	7.84	1.18	138.16	850	490	29.20	1.18	0.25	1.27
Total/Average		1,624,902	134,862	0.29%	14.12%	0.29%	3.51%	6.12%	1.03%	72.31%	920,617	20,116	61.99%	0.80%	0.39%	1.24%