

2023
Annual Report of the
Credit Union Superintendent

Division of Credit Unions
Department of Insurance and Financial Services
State of Iowa

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The State of Iowa



STATE OF IOWA

KIM REYNOLDS, GOVERNOR
ADAM GREGG, LT. GOVERNOR

IOWA DIVISION OF CREDIT UNIONS
KATIE AVERILL, SUPERINTENDENT

July 1, 2024

THE HONORABLE KIM REYNOLDS

Governor of Iowa
State Capitol
Des Moines, Iowa 50319

Governor Reynolds:

In accordance with Iowa Code § 533.114, it is my privilege to submit the Annual Report on the condition of Iowa's credit unions. The information contained in the 2023 Fiscal Year Iowa Annual Report of the Superintendent is compiled from year-end call reports filed with the Iowa Division of Credit Unions and with the National Credit Union Administration, the U.S. Government agency insuring deposits in all Iowa credit unions.

The statement of condition of Iowa's credit unions, included within this report, represents the 68 state-chartered credit unions whose principal place of business is in this state. Continuing the trend of previous years, Iowa credit unions' financial stability demonstrates that credit unions are favorably positioned to serve the financial needs of the citizens of this state. The aggregate net worth of Iowa's natural person state-chartered credit unions remains strong at 10.14% of total regulated assets. This ratio is an important indicator of credit union preparedness to meet and withstand the financial challenges of today and into the foreseeable future.

Iowa credit unions are not-for-profit financial cooperatives with over 1.6 million member-owners. Membership in Iowa state-chartered credit unions increased by 77,448 in 2023. Credit unions continue to offer the products and services to meet the borrowing and savings needs of their member-owners. Total assets grew 3.6%, loans grew 1.5%, and the year ended with a 98.02 % loan-to-savings ratio. Credit unions returned 29.4% of total income to their members last year in the form of dividends and interest on savings and deposits. These figures indicate Iowa credit unions are continuing to contribute to the financial well-being of their members and improving the economy in their communities in Iowa. It remains the Division of Credit Union's mission to perform its regulatory and supervisory responsibilities to ensure safe and sound institutions, while listening to the needs of Iowa's credit unions and the citizens of this state.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Katherine E Averill".

Katherine E Averill
Superintendent of Credit Unions

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Division of Credit Unions Review Board Gubernatorial Appointees

Board Member	Member Type	City	Term Beginning	Term Ending
Bobbi Terrell	Secretary	Fairfield	05/01/2021	04/30/2024
Megan Tjernagel	Review Board Member	Huxley	05/01/2023	04/30/2024
Nathan Bissell	Review Board Member	Agency	05/01/2021	04/30/2024
Jami Weems	Chairperson	Pleasant Hill	02/18/2022	04/30/2025
Jordan Hensley	Vice Chairperson	Webster City	05/01/2022	04/30/2025
Tyler Campbell *	Review Board Member	Des Moines	05/01/2022	04/30/2025
Omar Jordan *	Review Board Member	Des Moines	05/01/2021	04/30/2024

* Public Member

Division of Credit Unions Staff

Employee	Title
Katherine E Averill	Superintendent
Jessica Pollmeier	Executive Officer and Legal Counsel
Sara K Larkin	Secretary
Kevin P Gorman	Credit Union Examiner Supervisor
Amanda S Swangel	Senior Analyst Credit Union Examiner
Christopher M Kumpf	Senior Credit Union Examiner
Casey Stevens	Senior Credit Union Examiner
Jackson Williams	Senior Credit Union Examiner
Colin Haberl	Credit Union Examiner
Brandon Heilskov	Credit Union Examiner
Jessica Long	Credit Union Examiner
Rizaiha Maide-Jackson	Credit Union Examiner
Danielle Roberts	Credit Union Examiner
Eric Syverson	Credit Union Examiner

Division of Credit Unions Revenue and Expenses 7/1/2022 through 6/30/2023

REVENUE		
Operating Fees *		\$2,287,972
Other		\$24,550
Transferred In From Other Agencies		19,923
TOTAL REVENUE		\$2, 332,445
EXPENSES		
Salaries and Wages		\$1,924,101
Subtotal		\$1,924,101
Travel		
In State		\$103,042
Out of State		
Subtotal		\$35,682
Subtotal		\$138,724
Office		
Supplies		\$18,440
Postage		\$383
Communications		\$20,685
Rentals		\$40,542
IT Equipment/Software		\$38,971
Outside Services		\$706
Advertising & Publicity		\$0
Printing & Binding		\$2
Other		\$42,999
Subtotal		\$162,728
Other		
Transfers to Auditor of State		\$9,948
Transfers to Attorney General		\$12,000
Transfers to OCIO		\$68,149
Transfers to Other Agencies		\$7,065
DAS Indirect Cost Expense		\$5,030
Subtotal		\$102,192
TOTAL EXPENSES *		\$2,327,745

The total revenue of the Division of Credit Unions for each fiscal year is based on the actual operating expenses of the Division for that fiscal year. Iowa Code Section 533.112.

Number of Credit Unions

Year	Beginning	Approved	Removed	Ending
2023	77	0	9	68
2022	80	0	2	77
2021	82	0	2	80
2020	83	0	1	82
2019	87	0	4	83
2018	89	1	3	87
2017	94	0	5	89
2016	96	0	2	94

Credit Union Mergers in 2023

Charter #	City	Credit Union
166	Davenport	Davenport Police Department merged with The Family
268	Keokuk	The Hub-Co merged with AIM
403	Ottumwa	Muni-Employees merged with River Community
417	Dubuque	Morrison Employees merged with Holy Ghost Parish
464	Sioux City	Midwest Community merged with Siouxland Federal Credit Union
524	St. Charles	NGPL Employees merged with Midland
541	Waterloo	Warren merged with Veridian
646	Keokuk	KAH merged with AIM
673	Le Mars	NW IOWA merged with CENT

Approved Credit Union Branches

Credit Union	Address	Approval Date
Members 1st Community	1402 Washington Street, Eldora, IA, 50627	12/12/2023
Community Choice	10 Lafrentz Lane, Marshalltown, IA, 50158	10/27/2023
Aegis	343 4th Ave S, Clinton, IA, 52732	02/27/2023
Community Choice	1802 North Ankeny Blvd, Ankeny, IA, 50023	02/14/2023
The Family	3001 L Street, Omaha, NE, 68107	01/25/2023
Total		5

Approved Foreign Credit Union Branches

Credit Union	Address	Approval Date
Vibrant Credit Union fka Deere Harvester	520 E Grand Ave, Des Moines, IA, 50309	06/02/2023
Total		1

Closed Credit Union Branches

Credit Union	Address	Closed Date
Collins Community	2420 Lincoln Way, Ames, IA, 50310	09/01/2023
Collins Community	124 E Washington St, Iowa City, IA, 52240	09/01/2023
Cedar Falls Community	1005 E 4th Street, Waterloo, IA, 50703-3932	03/22/2023
Collins Community	2920 East 53rd Street, Davenport, IA, 52807	01/24/2023
Collins Community	3435 Asbury Road, Dubuque, IA, 52002	09/05/2023
Collins Community	3425 Ingersoll Avenue, Des Moines, IA, 50312	01/24/2023
Collins Community	4855 Asbury Road, Suite 1&2, Dubuque, IA, 52002	09/05/2023
Total		7

Closed Foreign Credit Union Branches

Credit Union	Address	Closed Date
Vibrant Credit Union fka Deere Harvester	414 61st Street, Des Moines, IA, 50312	08/01/2023
Vibrant Credit Union fka Deere Harvester	2445 Valley West Drive, Clinton, IA, 52732	05/26/2023
Total		2

Approved Credit Union Terminals

Credit Union	Address	Premise	Terminal Type	Approval Date
Members 1st Community	1402 Washington Street, Eldora, IA, 50627	Members 1st Community	ATM	12/12/2023
Veridian	1050 Brandilynn Blvd, Cedar Falls , IA, 50613	Veridian Credit Union	ATM	09/26/2023
CENT	1411 Industrial Rd SW, LeMars, IA, 51031	CENT Credit Union	ATM	04/07/2023
GreenState	404 E College Street, Iowa City, IA, 52240	Chauncy Building	ATM	02/21/2023
Dupaco Community	1090 E. Hickman Rd, Waukee, IA, 50263	Dupaco Community Credit Union	ITM	12/20/2023
Community Choice	8404 NW 62nd Ave, Johnston, IA, 50131	Community Choice Credit Union	ITM	11/13/2023
Community Choice	818 8th Street SW, Altoona, IA, 50009	Community Choice Credit Union	ITM	11/13/2023
Community Choice	700 E. Lyon Street, Des Moines, IA, 50309	Community Choice branch	ITM	11/13/2023
Community Choice	212 East Lincoln Way, Ames, IA, 50010	Community Choice	ITM	11/13/2023
Community Choice	1351 NW 114th Street, Clive, IA, 50325	Community Choice Credit Union	ITM	11/13/2023
Dupaco Community	2530 Corridor Way, Coralville , IA, 52241	Dupaco Community	ITM	10/27/2023
Dupaco Community	5865 Saratoga Rd, Asbury, IA, 52002	Dupaco Community	ITM	09/12/2023
Community Choice	6163 NW 86th St, Johnston, IA, 50131	Administrative Training Department	ITM	08/31/2023
Community Choice	2710 South Ankeny Blvd, Ankeny, IA, 50023	Community Choice Credit Union	ITM	08/11/2023
Collins Community	255 John F Kennedy Road, Dubuque, IA, 52002	Collins Community Credit Union	ITM	08/11/2023
Members 1st Community	910 S. 12th Ave, Marshalltown, IA, 50158	Members 1st Community Credit Union	ITM	07/13/2023
Dupaco Community	7701 Mineral Point Rd, Madison, WI, 53717	Dupaco Community Credit Union	ITM	06/02/2023
Premier	10951 Meredith Drive, Urbandale, IA, 50322	Premier Credit Union	ITM	03/07/2023
Total				18

Approved Foreign Credit Union Terminals

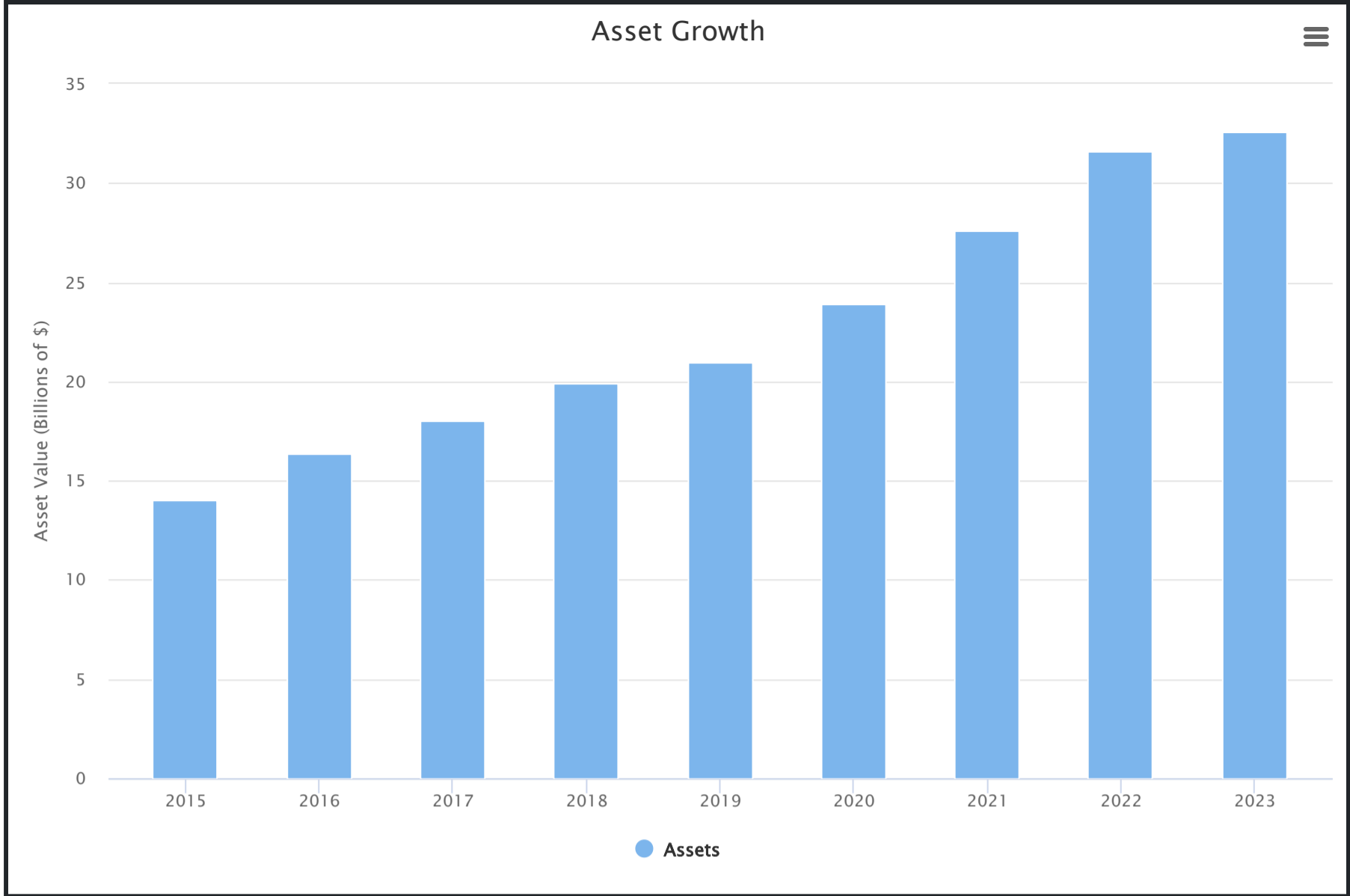
Credit Union	Address	Premise	Terminal Type	Approval Date
No Records Found				
Total				0

Consolidated Financial Condition of Iowa State Chartered Credit Unions

	12/31/2023	% Change	#/\$ Change	12/31/2022
Number of Credit Unions	68	-13.24%	-9	77
Number of Members	1,621,970	4.77%	77,448	1,544,522
ASSETS				
Total Loans	26,353,649,913	1.24 %	326,480,420	26,027,169,493
Allowance for Loan Loss	389,486,596	-57.73%	(142,555,678)	246,931,206
Net Loans	25,964,163,317	0.07 %	18,392,474	25,780,238,287
Loans Held For Sale	55,861,901	-70.37 %	(39,310,707)	95,172,608
Cash	2,608,955,153	35.45 %	924,817,322	1,684,137,831
Investments	2,308,339,232	-5.7 %	(139,691,348)	2,448,030,868
Fixed Assets	654,451,276	6.89 %	45,076,135	609,375,141
Other Assets	754,179,972	-1.61 %	(12,133,495)	766,313,467
Insurance Fund Deposit	234,826,615	5.09 %	11,941,105	222,885,510
TOTAL ASSETS	32,580,777,466	2.99 %	974,623,754	31,606,153,712
LIABILITIES				
Shares	5,146,466,274	-13.08 %	(672,924,367)	5,819,390,641
Share Drafts	5,108,186,627	-1.78 %	(90,938,122)	5,199,124,749
Other Shares & Deposits	16,627,039,415	12.60 %	2,094,550,530	14,532,488,885
Total Savings	26,886,681,805	4.00 %	1,074,898,092	25,811,783,713
Other Liabilities	352,062,999	14.96 %	45,822,999	306,240,000
Notes Payable	2,398,761,928	-7.56 %	(181,415,013)	2,580,176,941
Legal Reserve	973,353,528	7.13%	69,393,971	903,959,557
Merger Equity	37,222,167	12.54%	4,148,052	33,074,115
Undivided Earnings	2,039,395,800	-3.62 %	(73,800,546)	2,113,196,346
Unrealized Gains/Losses	(139,434,535)	20.04 %	27,944,750	(167,379,285)
Other Equity	32,733,774	39.90 %	9,335,778	23,397,996
Total Equity	2,943,270,734	1.21 %	35,317,675	2,907,953,059
TOTAL LIABILITIES	32,580,777,466	3.08 %	974,623,753	31,606,153,713
Total Capital	3,038,986,777	-8.18 %	(248,498,328)	3,287,485,105

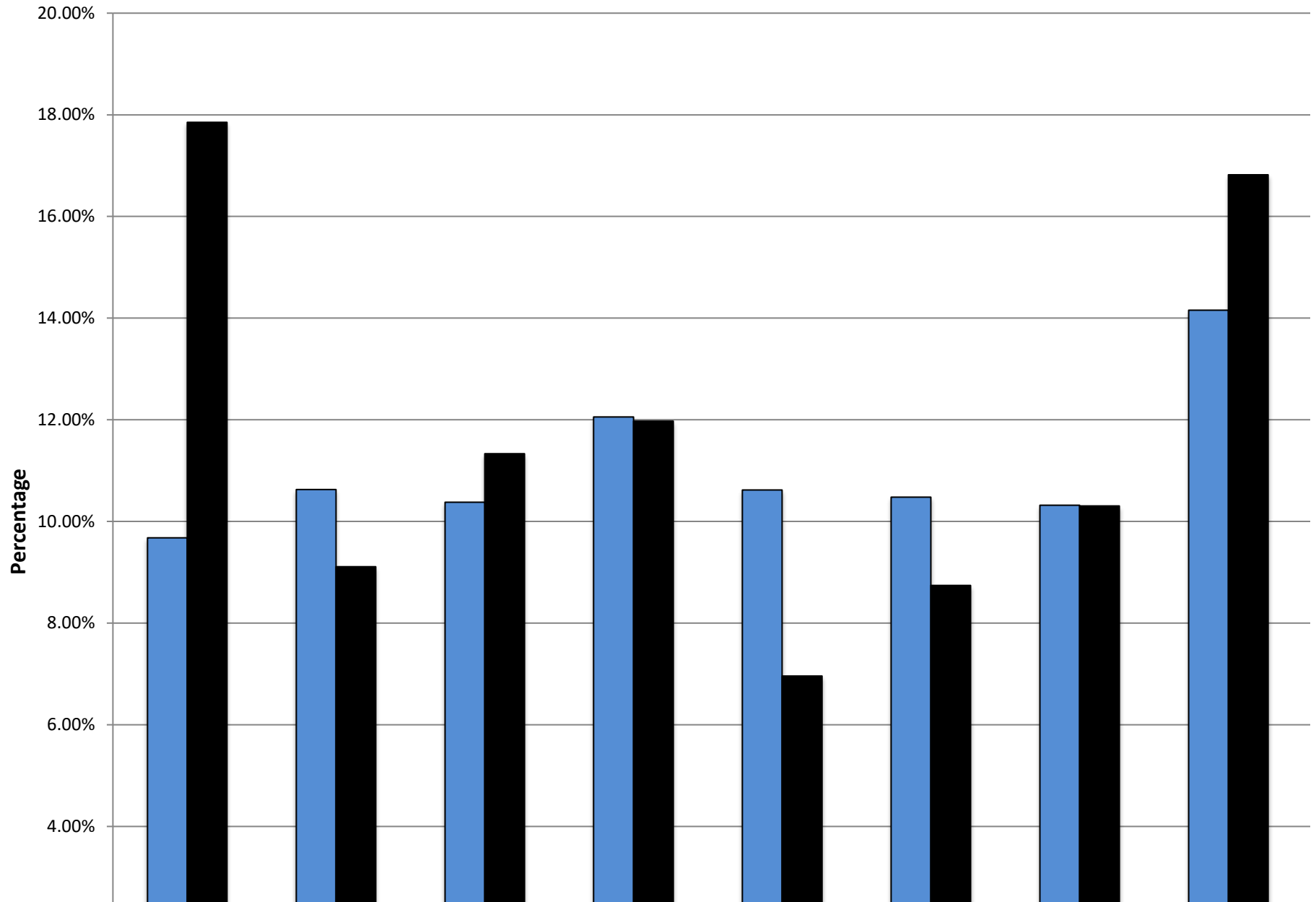
Consolidated Income Statement of Iowa State Chartered Credit Unions

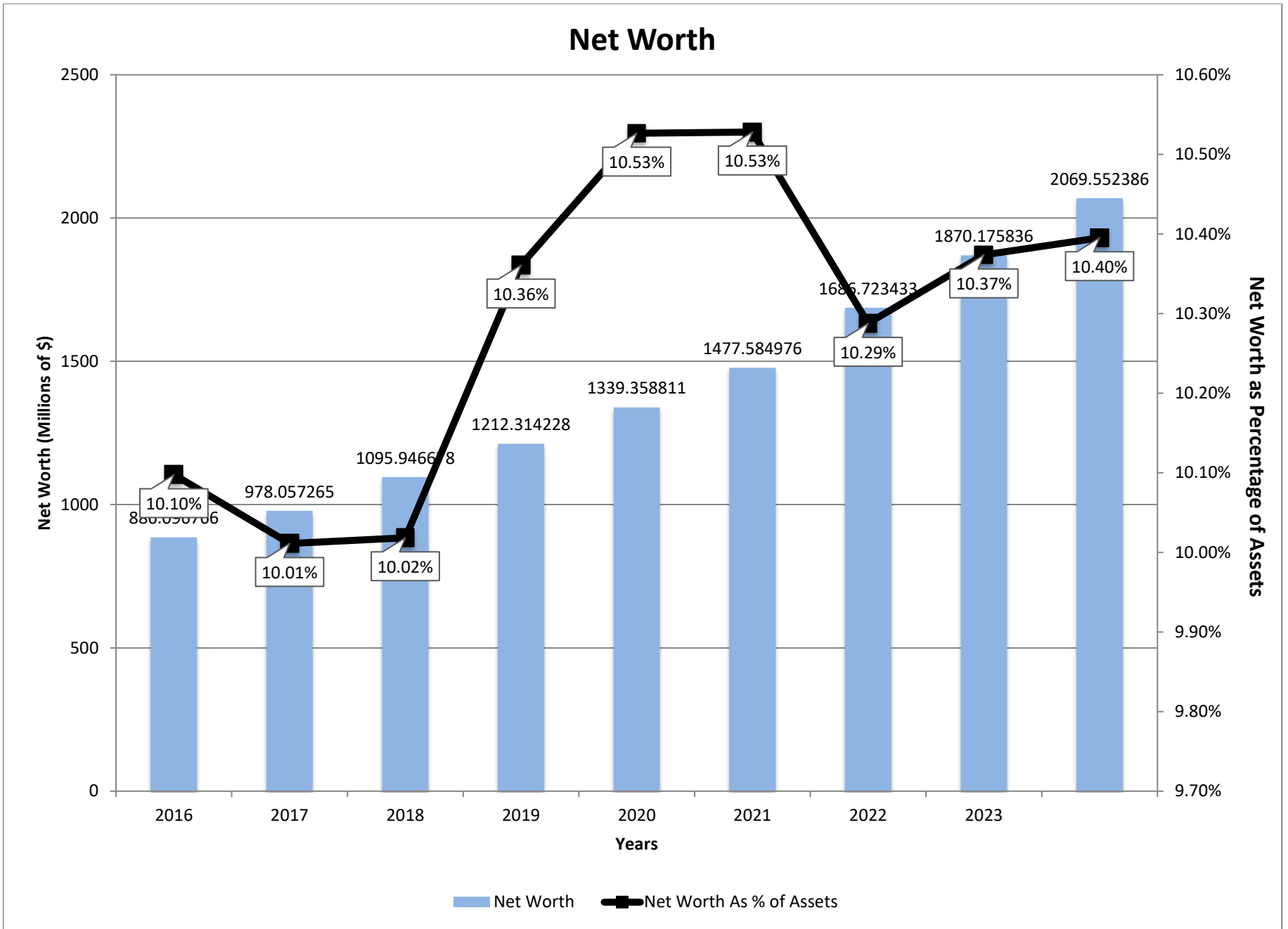
	12/31/2023	% of Income	12/31/2022	% of Income	% Change
INCOME					
Interest on Loans	\$1,288,135,879	73.28%	\$1,047,045,998	73.54%	23.03%
Less: Interest Refund	(\$292,934)	-.02%	(\$423,375)	-.03%	-30.81%
Net Interest Income	\$1,287,842,945	73.26%	\$1,046,622,623	73.51%	23.05%
Other Investment Income	\$479,087	.02%	\$156,024	.01%	207.07%
Investment Income	\$148,479,184	8.45%	\$76,701,571	5.39%	93.58%
Fee Income	\$119,669,821	6.81%	\$122,684,497	8.62%	-2.46%
Other Operating Income	\$201,883,463	11.48%	\$177,834,520	12.49%	13.52%
TOTAL INCOME	\$1,758,354,500	100.00%	\$1,423,999,235	100.00%	23.48%
OPERATING EXPENSE					
Compensation & Benefits	\$424,747,884	24.16%	\$415,606,067	29.19%	2.20%
Travel & Conference	\$5,881,018	.33%	\$6,082,936	.43%	-3.32%
Office Occupancy	\$59,004,990	3.35%	\$51,516,160	3.62%	14.54%
Office Operations	\$134,183,030	7.63%	\$122,987,355	8.64%	9.10%
Education & Promotional	\$42,400,243	2.41%	\$44,008,463	3.10%	-3.65%
Loan Servicing	\$71,539,885	4.07%	\$68,157,981	4.79%	4.96%
Professional Services	\$76,464,996	4.35%	\$67,254,504	4.73%	13.69%
Provision for Loan and Lease Losses	\$226,803,278	12.90%	\$180,889,592	12.70%	25.38%
Member Insurance	\$70,487	.00%	\$59,869	.00%	17.74%
Examination Fee	\$2,603,312	.15%	\$2,630,247	.18%	-1.02%
Miscellaneous	\$17,726,213	1.00%	\$14,356,409	1.00%	23.47%
TOTAL OPERATING EXPENSE	\$1,061,425,336	60.38%	\$973,549,583	68.37%	9.03%
INTEREST EXPENSE Dividends					
Dividends on Shares	\$428,589,633	24.38%	\$159,630,832	11.21%	168.49%
Interest on Deposits	\$89,082,110	5.07%	\$23,693,293	1.66%	275.98%
Interest on Borrowed Funds	\$104,248,312	5.93%	\$52,405,684	3.68%	98.93%
TOTAL INTEREST EXPENSE	\$621,920,055	35.37%	\$235,729,809	16.56%	163.83%
Gain/(Loss) Fixed Assets	(\$1,284,326)	-.07%	\$467,189	.00%	-374.91%
Gain/(Loss) Investments	\$24,752,272	1.41%	(\$41,922,334)	-2.94%	-159.04%
NCUSIF Stabilization Expense Non-	\$0	.00%	\$0	0.0%	.00%
Non Operating Income	\$943,028	.06%	\$1,441,553	.10%	-34.58%
Net Income Before Required Reserve Transfers	\$91,430,186	5.20%	\$187,689,863	13.18%	-51.29%
Required Reserve Transfers	\$0	.00%	\$0	.00%	.00%
NET INCOME	\$91,430,186	5.20%	\$187,689,863	13.18%	-51.29%



Iowa's 68 state-chartered credit unions reported total assets of \$32.6 billion at the close of December 31, 2023. As the graph illustrates, assets in Iowa's state-chartered natural person credit unions have grown steadily for the last eight years. This indicates that Iowa's credit unions continue to prosper and serve their members.

Net Worth Growth Vs. Asset Growth





Iowa Credit Unions by City

Location\Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Ames							
Greater Iowa	1509 Baltimore Drive	644,335,476	547,721,257	579,181,039	12,297,470	57,254,280	(396,911)
River Valley	2811 E 13th Street	103,318,792	73,391,382	91,124,541	943,706	11,265,038	0
Bettendorf							
Ascentra	2019 Grant Street	534,114,802	400,371,559	449,978,615	32,579,357	53,703,250	(1,916,190)
Burlington							
Burlington Municipal Employees	418 Valley Street	4,783,195	3,712,560	4,177,746	20,099	585,350	0
Casebine Community	485 West Burlington Avenue	29,015,106	14,815,567	23,242,634	275,723	5,582,278	0
Camanche							
1st Gateway	Highway 67 N	159,091,993	133,759,043	133,229,267	3,885,317	21,977,409	0
Cedar Falls							
Cedar Falls Community	123 W 4th Street	192,138,212	146,535,833	159,408,313	1,859,518	31,606,855	0
Unite	802 W 29th Street	22,807,044	7,937,635	19,988,512	96,120	2,736,925	0
Cedar Rapids							
Collins Community	1005 Blairs Ferry Road NE	1,620,674,642	1,205,929,381	1,270,199,100	227,868,457	122,723,371	(24,277,800)
Conda	3015 Blairs Ferry Road NE	667,232,539	573,093,330	495,061,511	94,826,216	67,518,393	(1,331,940)
Metco	115 8th Avenue SW	51,121,308	32,346,734	43,151,229	555,962	7,414,117	0
Quaker Oats	3535 Center Point Road NE	12,155,446	6,093,770	10,248,068	114,768	1,835,155	0
St Ludmila's	2107 J Street SW	347,046	255,260	235,668	1,564	109,814	0
Teamsters Local #238	5050 J Street SW	8,243,758	3,608,293	7,679,874	59,623	504,261	0
Centerville							
Industrial Employees	1513 S 18th Street	9,270,924	5,696,175	7,421,927	20,210	1,828,787	0
Charles City							
Family Community	1211 N Grand Avenue	21,783,929	7,817,814	19,307,270	123,433	2,353,226	0
Cherokee							
North Star Community	1207 N Second Street	153,736,460	110,337,255	136,513,345	1,917,061	13,609,054	0
Clinton							
Aegis	1200 North 2nd Street	23,796,774	16,989,756	19,880,987	533,840	3,381,947	0
Council Bluffs							
North Western Employees	1411 W Broadway	9,826,854	5,045,239	7,893,361	21,173	1,912,320	0
United	1900 W Broadway	18,834,063	5,236,987	17,226,037	136,166	1,471,860	0
Davenport							
The Family	1530 W 53rd Street	242,058,846	157,599,440	207,257,488	3,457,045	31,344,313	0
Des Moines							
Affinity	475 NW Hoffman Lane	142,200,243	100,140,104	124,498,346	3,082,121	16,632,045	(1,658,828)
Capitol View	623 E 12th Street	43,564,878	24,385,225	36,077,309	266,952	7,220,617	0
Des Moines Fire Department	1330 Mulberry Street	3,512,448	2,283,331	2,722,181		790,267	0
Des Moines Metro	100 University Avenue	69,348,336	37,484,617	60,002,038	1,172,118	8,194,739	0
Journey	1400 2nd Avenue	84,078,284	48,626,820	70,233,052	994,731	12,791,004	0
Polk County	111 Court Avenue - Adm Bldg	5,093,395	4,205,556	3,691,175	14	1,149,996	0
Premier	800 9th Street	302,821,445	275,399,606	265,410,546	9,803,639	25,720,378	(113,118)
Serve	423 E Court Ave	98,077,930	81,239,398	81,600,471	1,627,973	14,853,236	(3,750)
Dubuque							
AIM	1200 Associates Drive, Suite 102	191,659,980	130,141,265	161,164,875	1,118,606	22,763,311	(437,115)
Du Trac Community	3465 Asbury Road	1,073,299,116	873,215,671	939,377,550	20,341,240	128,321,966	(14,064,303)
Dubuque Postal Employees	1155 Loras Blvd	4,337,624	1,403,970	3,723,236	9,860	604,528	0
Dupaco Community	1000 Jackson St.	3,266,842,144	2,353,880,225	2,575,075,083	373,924,957	381,141,312	(67,185,000)
Holy Ghost Parish	66 W. 32nd St.	31,073,018	766,296	27,347,839	378,128	3,347,051	0
Estherville							
Employees	2714 Central Avenue	158,633,797	87,983,411	125,777,621	671,542	32,225,215	0

Iowa Credit Unions by City

Location\Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Fort Dodge							
Citizens Community	2012 1st Avenue South	219,584,361	176,525,336	176,869,360	3,304,630	39,410,371	0
Fort Dodge Family	407 2nd Avenue S	38,399,261	25,689,200	32,890,851	564,589	4,943,821	0
Fort Madison							
DuPont Employees	801 35th Street	5,712,199	3,851,760	4,989,492	5,121	717,586	0
Harlan							
Town and Country	1414 Chatburn Ave	34,497,453	28,124,220	29,241,237	711,266	2,614,713	0
Humboldt							
Power Co-op Employees	1208 N 13th Street	63,789,821	36,921,534	54,003,418	308,463	9,477,940	0
Jesup							
St Athanasius	1255 3rd Street	664,305	479,803	558,354	665	105,286	0
Johnston							
Community Choice	6163 NW 86th Street, Suite 105	805,699,461	661,856,641	667,306,651	46,533,833	91,766,526	(390,821)
Keokuk							
Lee County	123 Boulevard Road, Ste. 5	3,421,089	2,626,658	2,497,353	2,195	921,541	0
SECU	3200 Main Street	1,792,006	1,164,120	1,257,248	6,623	528,135	0
Marshalltown							
Lennox Employees	1004 E Main Street	61,173,419	39,794,515	54,187,420	2,096,932	5,912,163	(1,023,096)
Members 1st Community	910 S 12th Avenue	260,872,184	169,028,312	228,498,693	8,673,087	24,960,139	(1,148,237)
Mason City							
ACE	1028 14th Street SE	7,100,774	2,405,620	5,733,576	4,249	1,362,949	0
CENT	25 W State Street	151,685,350	117,920,374	133,164,197	227,615	18,023,396	0
Gas & Electric Employees	1602 S Monroe Ave, Suite 1	4,567,202	2,863,135	2,583,388	5,992	1,977,822	0
Iowa Heartland	1602 S Monroe Avenue	27,998,730	14,942,891	22,998,092	58,521	4,942,117	0
North Iowa Community	P.O. Box 1248	117,588,520	105,011,505	107,357,200	1,314,729	9,024,554	0
Mount Pleasant							
5 Star Community	P.O. Box 28	49,061,982	36,619,984	43,513,792	1,133,587	3,921,253	(902,650)
Muscatine							
Members Community	159 Colorado Street	82,378,379	57,349,485	67,145,803	5,626,538	9,672,502	(66,464)
Newton							
Advantage	121 W Third Street N	129,037,567	79,895,835	107,360,258	899,067	15,597,242	0
North Liberty							
GreenState	2355 Landon Road	11,339,311,852	9,713,114,302	7,721,176,444	1,341,222,822	981,055,304	0
Ottumwa							
Community 1st	1100 Hutchinson Ave	971,878,707	778,348,781	834,389,006	13,262,490	98,992,034	(3,342,823)
Meridian	1206 N. Jefferson	33,585,432	15,042,157	28,556,466	60,989	5,006,798	(38,821)
River Community	644 W 2nd Street	28,902,435	21,279,646	24,750,983	300,329	3,851,123	0
Sioux City							
Sioux Valley Community	1120 Sixth Street	37,026,534	22,918,809	32,675,980	133,558	4,290,026	0
Telco Triad Community	3098 Floyd Blvd	144,862,837	121,124,816	116,889,799	453,594	15,068,326	0
Urbandale							
Midland	2891 106th Street	80,975,226	55,288,605	59,493,135	3,319,521	8,854,570	0
Waterloo							
Allen Hospital Personnel	1825 Logan Avenue	5,968,668	3,816,261	4,887,894	33,854	1,046,920	0
Public Employees	624 Franklin Street	35,120,226	12,795,803	30,508,943	38,074	4,573,209	0
Veridian	1827 Ansborough Avenue	7,448,974,265	6,311,349,649	6,022,656,918	519,127,015	793,186,949	(17,613,511)
Waterloo Firemen's	425 E 3rd Street	2,889,662	2,097,665	2,565,970	25,384	298,308	0
Webster City							
Peoples	310 First Street	87,531,202	63,761,030	76,915,627	627,854	10,053,295	0

Iowa Credit Unions by City

Location\Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
West Des Moines							
Financial Plus	1831 25th Street	202,093,219	150,881,087	174,385,645	1,817,190	27,457,905	(1,567,521)
First Class Community	2051 Westown Parkway	93,403,291	38,928,013	84,647,193	1,077,972	8,190,533	(1,955,636)

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
1	GreenState *	\$11,339,311,852
2	Veridian *	\$7,448,974,265
3	Dupaco Community *	\$3,266,842,144
4	Collins Community	\$1,620,674,642
5	Du Trac Community	\$1,073,299,116
6	Community 1st *	\$971,878,707
7	Community Choice	\$805,699,461
8	Corda	\$667,232,539
9	Greater Iowa *	\$644,335,476
10	Ascentra *	\$534,114,802
11	Premier	\$302,821,445
12	Members 1st Community *	\$260,872,184
13	The Family *	\$242,058,846
14	Citizens Community	\$219,584,361
15	Financial Plus	\$202,093,219
16	Cedar Falls Community *	\$192,138,212
17	AIM	\$191,659,980
18	1st Gateway	\$159,091,993
19	Employees	\$158,633,797
20	North Star Community	\$153,736,460
21	CENT	\$151,685,350
22	Telco Triad Community *	\$144,862,837
23	Affinity *	\$142,200,243
24	Advantage	\$129,037,567
25	North Iowa Community	\$117,588,520
26	River Valley *	\$103,318,792
27	Serve	\$98,077,930
28	First Class Community *	\$93,403,291
29	Peoples *	\$87,531,202
30	Journey	\$84,078,284
31	Members Community	\$82,378,379
32	Midland	\$80,975,226
33	Des Moines Metro *	\$69,348,336
34	Power Co-op Employees	\$63,789,821
35	Lennox Employees	\$61,173,419
36	Metco	\$51,121,308
37	5 Star Community	\$49,061,982
38	Capitol View	\$43,564,878
39	Fort Dodge Family	\$38,399,261
40	Sioux Valley Community *	\$37,026,534
41	Public Employees	\$35,120,226
42	Town and Country	\$34,497,453
43	Meridian	\$33,585,432
44	Holy Ghost Parish	\$31,073,018
45	Casebine Community *	\$29,015,106
46	River Community *	\$28,902,435
47	Iowa Heartland	\$27,998,730
48	Aegis	\$23,796,774
49	Unite *	\$22,807,044
50	Family Community	\$21,783,929
51	United	\$18,834,063
52	Quaker Oats	\$12,155,446
53	North Western Employees *	\$9,826,854
54	Industrial Employees	\$9,270,924
55	Teamsters Local #238	\$8,243,758
56	ACE	\$7,100,774
57	Allen Hospital Personnel *	\$5,968,668
58	DuPont Employees	\$5,712,199
59	Polk County	\$5,093,395
60	Burlington Municipal Employees	\$4,783,195
61	Gas & Electric Employees	\$4,567,202
62	Dubuque Postal Employees	\$4,337,624
63	Des Moines Fire Department	\$3,512,448
64	Lee County	\$3,421,089
65	Waterloo Firemen's	\$2,889,662

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
66	SECU	\$1,792,006
67	St Athanasius	\$664,305
68	St Ludmila's	\$347,046

* Denotes those credit unions designated as low income credit unions.