

**2021
Annual Report
of the
Superintendent**

**Division of Credit Unions
Department of Commerce
State of Iowa**

**Published by
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KIM REYNOLDS, GOVERNOR
ADAM GREGG, LT. GOVERNOR

IOWA DEPARTMENT OF COMMERCE
DIVISION OF CREDIT UNIONS
KATIE AVERILL, SUPERINTENDENT

July 1, 2022

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 2021 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 80 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 10.72% 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 1.4 million member-owners. Membership in Iowa state-chartered credit unions increased by 125,496 in 2021. Credit unions continue to offer the products and services to meet the borrowing and savings needs of their member-owners. Total assets grew 15.72%, loans grew 15.36%, and the year ended with an 88.93 % loan-to-savings ratio. Credit unions returned 15.67% of total income to their members last year in the form of dividends and interest on savings and deposits, while maintaining total equity of 10.44% of total assets. 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 cursive script, 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
Janet C Pepper *	Review Board Member	Des Moines	07/31/2020	04/30/2023
Scott Zahnle	Review Board Member	Ames	05/01/2016	04/30/2022
Tyler Campbell *	Review Board Member	Des Moines	05/01/2019	04/30/2022
Omar Jordan	Review Board Member	Des Moines	05/01/2021	04/30/2024
Nathan Bissell	Review Board Member	Agency	05/01/2021	04/30/2024
Bobbi Terrell	Review Board Member	Ottumwa	9/10/2021	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
Amanda S Swangel	Information Technology Specialist
Kevin P Gorman	Credit Union Examiner Supervisor
Isaac Strohmman	Analyst Examiner
Christopher M Kumpf	Senior Credit Union Examiner
Craig E Stewart	Senior Credit Union Examiner
Jackson Williams	Senior Credit Union Examiner
Casey Stevens	Credit Union Examiner
Danielle Roberts	Credit Union Examiner
Eric Syverson	Credit Union Examiner
Jessica Long	Credit Union Examiner
Julia Mason	Credit Union Examiner

**Division of Credit Unions Revenue and Expenses
7/1/2020 through 6/30/2021**

REVENUE		
Operating Fees *		\$2,433,449
Other		\$15,462
TOTAL REVENUE		\$2, 448,911
EXPENSES		
Salaries and Wages		\$1,798,426
Subtotal		\$1,798,426
Travel		
In State		\$38,454
Out of State		\$0
Subtotal		\$38,454
Office		
Supplies		\$37,014
Postage		\$280
Communications		\$20,405
Rentals		\$35,607
IT Equipment/Software		\$60,201
Outside Services		\$122
Advertising & Publicity		\$0
Printing & Binding		\$0
Training/Other		\$15,000
Subtotal		\$168,629
Other		
Transfers to Auditor of State		\$8,898
Transfers to Attorney General		\$12,000
Transfers to OCIO		\$308,293
Transfers to Other Agencies		\$6,018
DAS Indirect Cost Expense		\$5,484
Subtotal		\$340,693
TOTAL EXPENSES *		\$2,346,202

* Operating fees of \$104,350 were collected in fiscal year 2021 due to a reporting error that was realized after the end of fiscal year 2020. 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
2021	82	0	2	80
2020	83	0	1	82
2019	87	0	8	83
2018	90	1	6	87
2017	94	0	8	90
2016	95	0	4	94

Credit Union Name Changes During 2021

Charter #	City	Old Name	New Name
122	Dubuque	Alliant	AIM

Credit Union Mergers in 2021

Charter #	City	Credit Union
147	Waterloo	Chicago Central and Commerce merged with Cedar Falls Community
510	Atlantic	Nishna Valley merged with Community 1st

Approved Credit Union Branches

Credit Union	Address	Approval Date
Telco Triad Community	818 W. 7th Street, Sioux City, IA, 51103	12/06/2021
Dupaco Community	2530 Corridor Way, Coralville, IA, 52241	10/12/2021
Cedar Falls Community	401 Main Street, Cedar Falls, IA, 50613	09/13/2021
AIM	337 N Roosevelt Ave, Burlington, IA, 52601	08/23/2021
Cedar Falls Community	3466 Lafayette Road, Evansdale, IA, 50707	07/15/2021
Veridian	2180 N. Ankeny Blvd, Ankeny, IA, 50023	05/24/2021
Du Trac Community	2700 Middle Rd, Bettendorf, IA, 52722	02/16/2021
Community 1st	714 W McLane Street, Osceola, IA, 50213	01/30/2021
Dupaco Community	126 Brandilynn Blvd, Cedar Falls, IA, 50613	01/27/2021
Dupaco Community	1701 East 1st Street, Grimes, IA, 50111	01/27/2021
Dupaco Community	1090 East Hickman Road, Waukee, IA, 50263	01/27/2021
Peoples	1717 5th Ave S, Fort Dodge, IA, 50501	01/07/2021
Total		12

Approved Foreign Credit Union Branches

Credit Union	Address	Approval Date
Deere Employees (IL)	1510 SW Vintage Parkway, Ankeny, IA, 50023	09/13/2021
Deere Employees (IL)	21 West Jefferson Street, Waterloo, IA, 50701	02/12/2021
Total		2

Closed Credit Union Branches

Credit Union	Address	Closed Date
Du Trac Community	3505 West Locust Street, Davenport, IA, 52804	01/21/2021
Veridian	Hola Center 618 E 18th Street, Des Moines, IA, 50316	01/13/2021
Community 1st	113 East Washington, Washington, IA, 52353	01/01/2021
Veridian	Regency West, 4600 Westown Pkwy, Ste. 115, West Des Moines, IA, 50266	01/13/2021
Financial Plus	Lynchburg facility or in Financial Center, Lynchburg, VA, 24503	01/07/2021
Sioux Valley Community	1120 6th Street, Sioux City, IA, 51102	01/26/2021
Financial Plus	4929 Maple Drive, Pleasant Hill, IA, 50317	01/07/2021
Cedar Falls Community	112 10th Street SW, Waverly, IA, 50677	02/16/2021
1st Gateway	204 East Main Street, Morrison, IL, 61271	01/15/2021
GreenState	114 N 27th Street, Fort Dodge, IA, 50501	07/31/2021
Total		10

Closed Foreign Credit Union Branches

Credit Union	Address	Closed Date
No Records Found		
Total		0

Approved Credit Union Terminals

Credit Union	Address	Premise	Terminal Type	Approval Date
Town and Country	102 N Elm Street, Avoca, IA, 51521	Town and Country Credit Union	ATM	08/19/2021
GreenState	104 8th Street SE, Altoona, IA, 50009	GreenState Credit Union	ATM	06/22/2021
Veridian	2180 N. Ankeny Blvd, Ankeny, IA, 50023	Veridian Credit Union	ATM	05/24/2021
Community 1st	714 W McLane Street, Osceola, IA, 50213	Community 1st Credit Union	ATM	05/21/2021
North Star Community	600 W Bluff Street, Cherokee, IA, 51012	Cherokee Washington High School	ATM	04/07/2021
Community Choice	2710 S. Ankeny Blvd, Ankeny, IA, 50023	Community Choice Credit Union	ATM	04/01/2021
Metco	115 8th Avenue SW, Cedar Rapids, IA, 52404	Metco Credit Union	ATM	01/22/2021
Financial Plus	4303 Fleur , Des Moines, IA, 50321	Financial Plus Credit Union	ATM	01/07/2021
AIM	1305 1st Ave , Cedar Rapids, IA, 52402	Alliant Credit Union	ATM	01/06/2021
AIM	4902 N. Biltmore Lane, Madison, WI, 53718	Alliant Credit Union	ATM	01/06/2021
Aegis	1400 N 2nd Street, Clinton, IA, 52732	Mercy Medical Center North	EFT	01/07/2021
Dupaco Community	1701 E 1st Street, Grimes, IA, 50111	Dupaco Community Credit Union	ITM	10/12/2021
Community Choice	8404 NW 62nd Ave, Johnston, IA, 50131	Community Choice Credit Union	ITM	09/30/2021
Dupaco Community	101 E. 1st Street, Monticello, IA, 52310	Dupaco Monticello Innovation Lab	ITM	09/13/2021
Collins Community	1800 1st Ave NE, Cedar Rapids, IA, 52402	Collins Community Credit Union	ITM	05/24/2021
Collins Community	3680 Hwy 151, Marion, IA, 52302	Collins Community Credit Union	ITM	04/30/2021
Community Choice	1408 Locust Street, Des Moines, IA, 50309	Community Choice Credit Union	ITM	04/01/2021
Dupaco Community	4615 Cross Point Blvd NE , Cedar Rapids, IA, 52411	Dupaco Community Credit Union	ITM	03/18/2021
Collins Community	301 Center Place SW, Altoona, IA, 50023	Collins Community Credit Union	ITM	01/27/2021
Total				19

Approved Foreign Credit Union Terminals

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

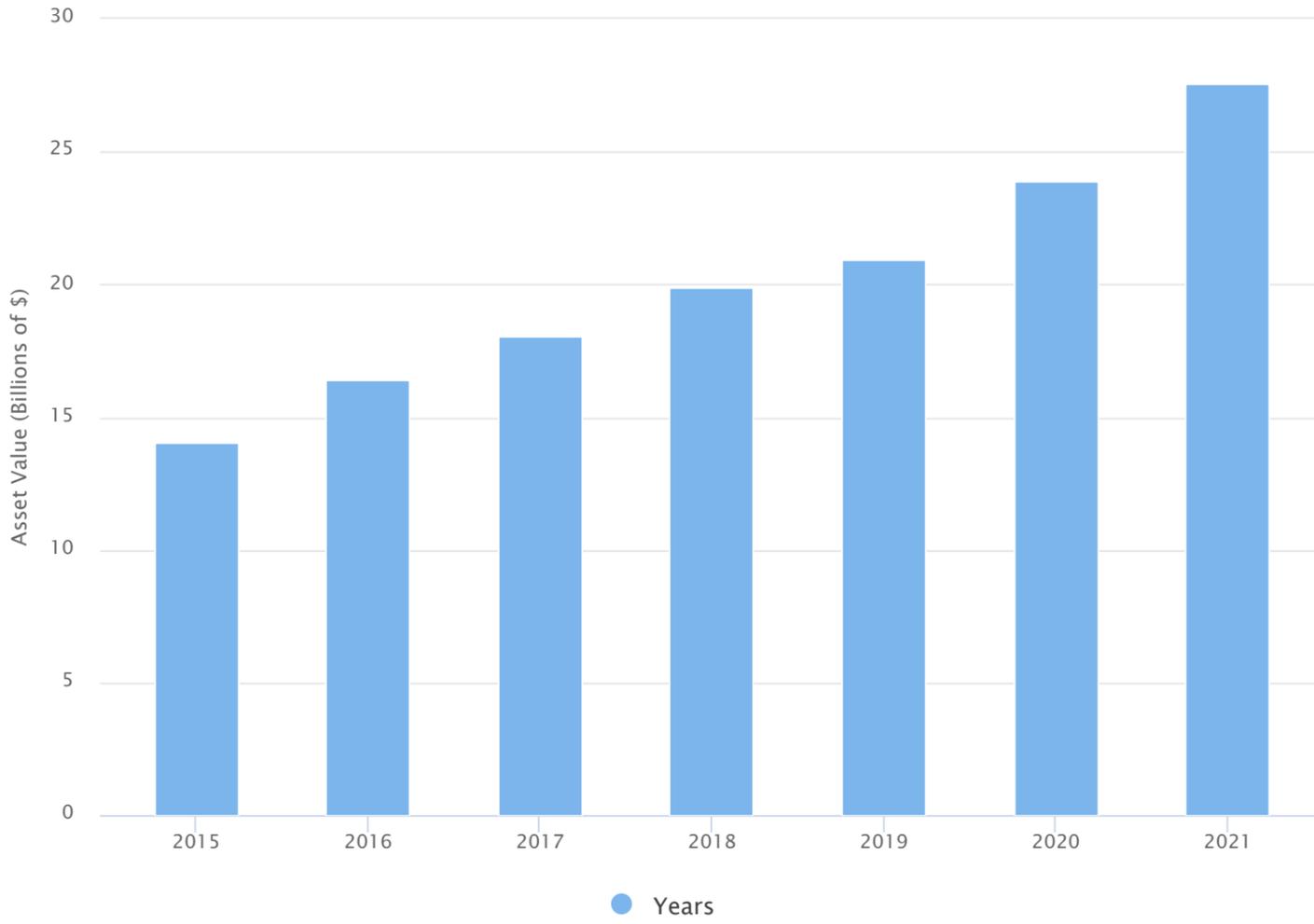
Consolidated Financial Condition of Iowa State Chartered Credit Unions

	12/31/2021	% Change	#/\$ Change	12/31/2020
Number of Credit Unions	80	-2.50%	-2	82
Number of Members	1,441,765	8.70%	125,496	1,316,269
ASSETS				
Total Loans	20,881,718,093	13.26 %	2,768,444,339	18,113,273,754
Allowance for Loan Loss	140,074,367	3.49 %	4,893,066	135,181,301
Net Loans	20,741,643,726	13.32 %	2,763,551,273	17,978,092,453
Loans Held For Sale	78,965,945	-249.49 %	(197,014,868)	275,980,813
Cash	2,791,123,376	15.49 %	432,342,229	2,358,781,147
Investments	2,541,501,737	16.95 %	430,724,544	2,110,777,193
Fixed Assets	561,027,317	6.52 %	36,602,815	524,424,502
Other Assets	557,374,895	27.46 %	153,033,394	404,341,501
Insurance Fund Deposit	195,246,627	13.87 %	27,076,049	168,170,578
TOTAL ASSETS	27,571,601,572	13.41 %	3,697,662,103	23,873,939,469
LIABILITIES				
Shares	7,161,897,926	10.01 %	716,719,965	6,445,177,961
Share Drafts	3,741,346,969	19.09 %	714,145,544	3,027,201,425
Other Shares & Deposits	12,576,704,594	15.23 %	1,915,997,716	10,660,706,878
Total Savings	23,479,949,489	14.25 %	3,346,863,225	20,133,086,264
Other Liabilities	245,631,493	-.19 %	(467,250)	246,098,743
Notes Payable	968,463,382	-4.68 %	(45,355,336)	1,013,818,718
Legal Reserve	827,243,535	9.23 %	76,366,112	750,877,423
Other Reserves	138,983,850	-5.13 %	(7,125,666)	146,109,516
Undivided Earnings	1,890,278,120	18.44 %	348,478,918	1,541,799,202
Unrealized Gains/Losses	(14,851,427)	183.66 %	(27,275,453)	12,424,026
Other Equity	4,333,080	107.31 %	4,649,634	(316,554)
Total Equity	2,862,163,348	14.80 %	423,693,761	2,438,469,587
TOTAL LIABILITIES	27,571,601,572	13.41 %	3,697,662,103	23,873,939,469
Total Capital	3,002,237,715	14.28 %	428,586,827	2,573,650,888

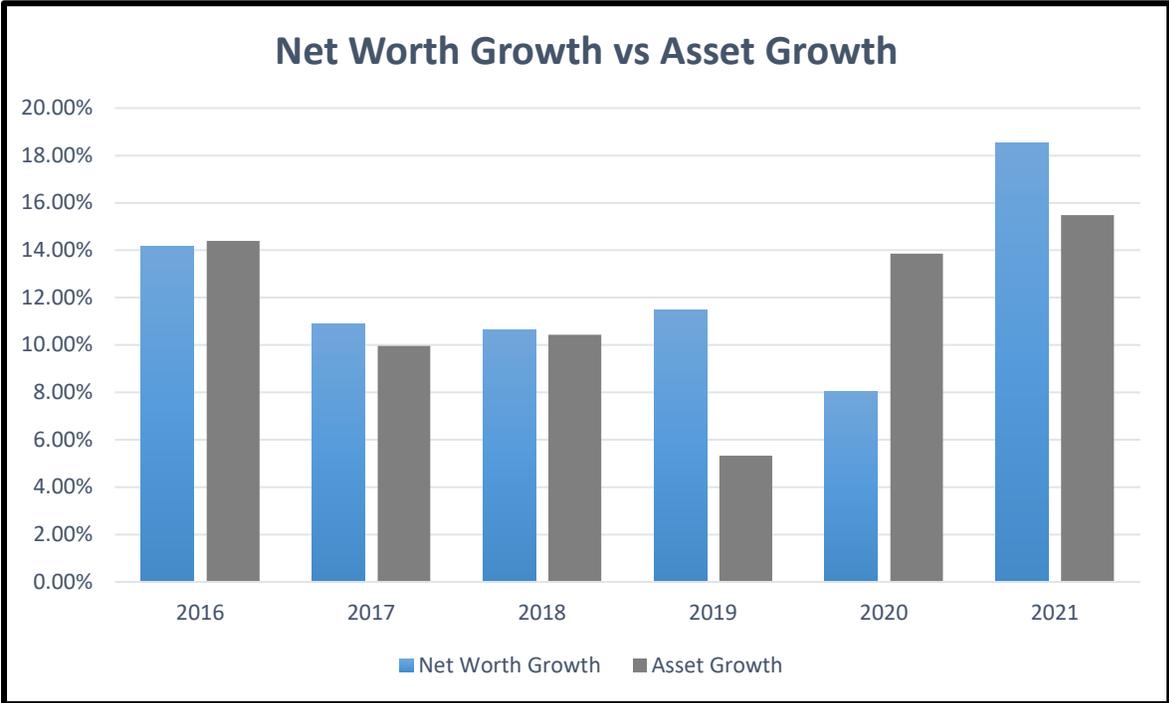
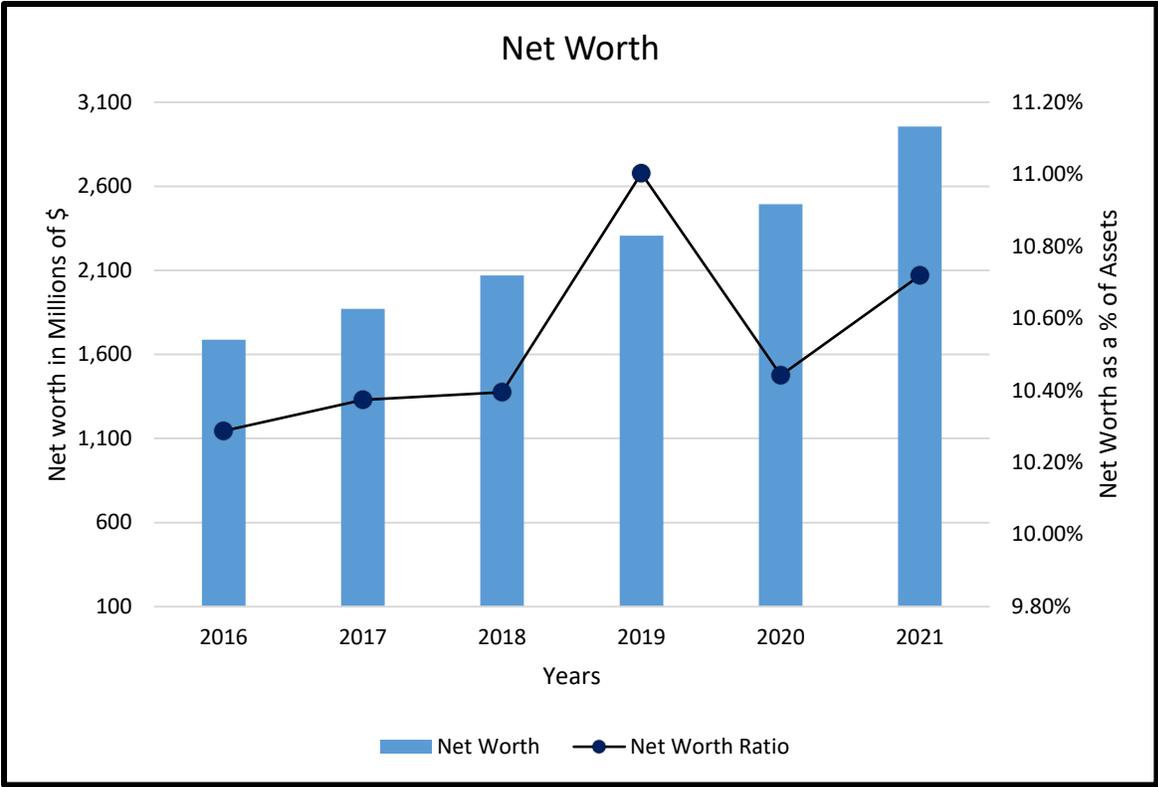
Consolidated Income Statement of Iowa State Chartered Credit Unions

	12/31/2021	% of Income	12/31/2020	% of Income	% Change
INCOME					
Interest on Loans	\$869,006,214	83.68%	\$828,205,297	70.27%	4.93%
Less: Interest Refund	(\$462,010)	-.04%	(\$416,116)	-.04%	11.03%
Net Interest Income	\$868,544,204	83.64%	\$827,789,181	70.23%	4.92%
Income Trading Securities	\$0	.00%	\$5,108,314	.43%	.00%
Investment Income	\$47,505,882	4.57%	\$44,787,322	3.80%	6.07%
Fee Income	\$122,391,303	11.79%	\$120,822,014	10.25%	1.30%
Other Operating Income	\$230,011,651	18.13%	\$185,242,469	15.72%	24.17%
TOTAL INCOME	\$1,038,441,389	100.00%	\$1,178,640,986	100.00%	7.62%
OPERATING EXPENSE					
Compensation & Benefits	\$360,339,573	34.70%	\$330,802,929	28.07%	8.93%
Travel & Conference	\$4,611,288	.44%	\$3,758,605	.32%	22.69%
Office Occupancy	\$46,815,023	4.51%	\$40,951,925	3.47%	14.32%
Office Operations	\$102,870,315	9.91%	\$93,167,052	7.90%	10.41%
Education & Promotional	\$38,913,566	3.75%	\$37,038,770	3.14%	5.06%
Loan Servicing	\$62,205,392	5.99%	\$51,837,395	4.40%	20.00%
Professional Services	\$58,816,354	5.66%	\$56,526,605	4.80%	4.05%
Provision for Loan and Lease Losses	\$31,128,903	3.00%	\$68,243,469	5.79%	-54.39%
Member Insurance	\$265,449	.03%	\$78,483	.01%	238.22%
Examination Fee	\$2,504,901	.24%	\$2,382,746	.20%	5.13%
Miscellaneous	\$2,457,664	.24%	\$26,055,472	2.21%	-90.57%
TOTAL OPERATING EXPENSE	\$710,928,428	68.46%	\$710,843,451	60.31%	.01%
INTEREST EXPENSE					
Dividends on Shares	\$115,946,735	11.17%	\$160,706,347	13.63%	-27.85%
Interest on Deposits	\$27,617,448	2.66%	\$42,223,877	3.58%	-34.59%
Interest on Borrowed Funds	\$19,565,855	1.88%	\$22,637,123	1.92%	-13.57%
TOTAL INTEREST EXPENSE	\$163,130,038	15.71%	\$225,567,347	19.14%	-27.68%
Gain/(Loss) Fixed Assets	(\$244,258)	-.02%	(\$1,061,882)	-.09%	-77.00%
Gain/(Loss) Investments	\$0	.00%	\$5,543,188	.47%	.00%
NCUSIF Stabilization Expense	\$0	.00%	\$0	.00%	.00%
Non-Operating Income	\$20,269,557	1.95%	\$7,847,759	.67%	158.28%
Net Income Before Required Reserve Transfers	\$418,961,738	40.35%	\$259,667,567	22.03%	61.35%
Required Reserve Transfers	\$60,181,096	5.80%	\$47,549,457	4.03%	26.57%
NET INCOME	\$358,780,642	34.55%	\$212,118,110	18.00%	69.14%

Asset Growth



Iowa's 80 state chartered credit unions reported total assets of \$27.1 billion at the close of December 31, 2022. As the graph illustrates, assets in Iowa's state-chartered natural person credit unions have grown steadily for the last seven years. This indicates that Iowa's credit unions continue to prosper and serve their members.



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	658,019,962	528,291,090	593,261,584	15,644,310	52,589,492	24,576
River Valley	2811 E 13th Street	87,203,204	53,568,449	77,296,723	145,331	9,761,150	0
Bettendorf							
Ascentra	2019 Grant Street	534,049,808	306,170,900	461,404,489	23,456,272	49,237,866	185,081
Burlington							
Burlington Municipal Employees	418 Valley Street	4,903,904	4,012,857	4,381,186	13,016	509,702	0
Casebine Community	485 West Burlington Avenue	33,256,622	16,835,897	27,660,379	169,733	5,426,640	(130)
Camanche							
1st Gateway	Highway 67 N	176,631,768	116,555,264	148,933,712	6,957,477	19,642,409	0
Cedar Falls							
Cedar Falls Community	123 W 4th Street	172,019,853	116,214,353	145,875,448	718,543	26,444,148	0
Unite	802 W 29th Street	24,653,303	6,790,792	21,486,596	30,028	2,963,462	0
Cedar Rapids							
Collins Community	1005 Blairs Ferry Road NE	1,442,452,374	945,586,231	1,259,902,555	60,692,153	117,785,323	(2,854,109)
Linn Area	3015 Blairs Ferry Road NE	567,868,991	494,094,565	455,286,169	46,736,147	55,230,529	59,146
Metco	115 8th Avenue SW	49,043,526	31,075,517	42,891,393	334,533	5,817,600	0
Quaker Oats	3535 Center Point Road NE	13,295,617	6,359,017	11,590,358	47,602	1,657,657	0
St Ludmila's	2107 J Street SW	391,966	221,103	281,374	927	109,665	0
Teamsters Local #238	5050 J Street SW	10,032,683	3,259,161	9,047,668	105,914	879,101	0
Centerville							
Industrial Employees	1513 S 18th Street	9,736,442	4,624,594	8,072,067	21,436	1,642,939	0
Charles City							
Family Community	1211 N Grand Avenue	22,794,680	4,619,119	20,581,337	77,059	2,136,284	0
Cherokee							
North Star Community	1207 N Second Street	126,797,723	79,087,720	110,923,054	1,064,252	11,615,713	58,704

Iowa Credit Unions by City

Location\Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Clinton							
Aegis	1200 North 2nd Street	24,207,017	15,845,807	20,942,011	566,079	2,698,927	0
Council Bluffs							
North Western Employees	1411 W Broadway	9,403,602	4,517,174	7,669,795	12,629	1,721,178	0
United	1900 W Broadway	21,112,618	5,019,508	19,063,872	25,381	2,023,365	0
Davenport							
Davenport Police Department	227 W 4th Street	5,116,152	1,433,216	4,503,931	8,685	603,536	0
The Family	1530 W 53rd Street	221,986,302	131,784,864	193,402,692	1,036,776	27,546,834	0
Des Moines							
Affinity	475 NW Hoffman Lane	138,929,547	100,606,469	121,025,191	4,059,906	14,075,251	(230,801)
Capitol View	623 E 12th Street	44,114,904	18,827,420	37,815,754	178,252	6,120,898	0
Des Moines Fire Department	1330 Mulberry Street	4,020,619	2,524,323	3,206,960		813,659	0
Des Moines Metro	100 University Avenue	71,484,563	32,003,949	62,891,411	1,296,791	7,296,361	0
Des Moines Water Works	2201 George Flagg Parkway	1,215,132	808,963	1,026,692	1,195	187,245	0
Journey	1400 2nd Avenue	79,365,516	34,846,932	68,653,056	548,438	10,111,205	0
Polk County	111 Court Avenue - Adm Bldg	7,267,563	4,405,370	5,936,895	1,297	1,079,996	0
Premier	800 9th Street	265,203,702	219,268,310	236,745,106	6,296,512	22,162,084	0
Serve	423 E Court Ave	94,294,194	68,641,264	80,061,913	1,202,579	13,029,702	0
Dubuque							
AIM	1200 Associates Drive, Suite 102	165,623,209	107,691,694	145,713,718	566,026	18,604,931	(14,015)
Du Trac Community	3465 Asbury Road	980,729,004	677,473,189	861,006,490	4,645,388	116,591,968	(1,514,842)
Dubuque Postal Employees	1155 Loras Blvd	5,566,198	1,450,585	4,983,606	22,468	560,124	0
Dupaco Community	3999 Pennsylvania Ave.	2,697,668,811	1,721,130,970	2,224,135,575	115,775,855	360,603,601	(6,012,000)
Holy Ghost Parish	66 W. 32nd St.	34,068,827	257,201	30,756,854	230,894	3,081,079	0
Morrison Employees	66 W. 32nd Street	1,827,838	92,174	1,308,766	3,425	515,647	0
Estherville							
Employees	2714 Central Avenue	136,420,831	67,081,705	108,017,287	563,097	27,840,447	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	243,686,082	157,353,965	206,112,953	2,718,123	34,855,006	0
Fort Dodge Family	407 2nd Avenue S	41,101,349	22,972,290	36,218,636	328,815	4,553,898	0
Fort Madison							
DuPont Employees	801 35th Street	4,934,898	3,191,484	4,244,730	2,737	687,431	0
Harlan							
Town and Country	1414 Chatburn Ave	33,966,297	24,739,337	30,770,572	121,734	2,959,808	0
Humboldt							
Power Co-op Employees	1208 N 13th Street	53,818,789	19,985,019	45,325,348	42,871	8,450,570	0
Jesup							
St Athanasius	1255 3rd Street	808,407	520,270	704,638	315	103,454	0
Johnston							
Community Choice	6163 NW 86th Street, Suite 105	742,415,768	557,106,625	647,578,030	15,715,153	78,879,804	(5,219)
Keokuk							
KAH	1600 Morgan Street	1,664,213	449,541	1,142,489	2,464	519,260	0
Lee County	123 Boulevard Road, Ste. 5	3,557,565	2,001,481	2,722,230	2,696	832,639	0
SECU	3200 Main Street	2,162,906	918,513	1,395,340	6,743	514,150	0
The Hub-Co	310 Bank Street	22,784,745	7,410,754	20,646,460	56,763	2,081,522	0
Le Mars							
NW IOWA	1411 Industrial Road SW	75,472,191	46,853,229	67,287,792	41,054	8,143,345	0
Marshalltown							
Lennox Employees	1004 E Main Street	62,651,164	33,008,260	56,714,421	175,718	5,764,561	(3,536)
Members 1st Community	910 S 12th Avenue	239,859,943	137,322,599	216,433,915	1,594,187	22,040,262	(208,421)
Mason City							
ACE	1028 14th Street SE	9,052,371	1,693,291	7,807,878	4,808	1,239,685	0
CENT	25 W State Street	71,700,288	56,588,549	60,640,011	148,703	8,347,349	0
Gas & Electric Employees	1602 S Monroe Ave, Suite 1	5,284,998	2,662,745	3,385,366	300	1,899,332	0

Iowa Credit Unions by City

Location\Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Iowa Heartland	1602 S Monroe Avenue	27,847,683	13,814,708	23,160,176	56,659	4,630,848	0
North Iowa Community	P.O. Box 1248	84,541,319	69,601,878	75,460,909	1,450,522	7,629,888	0
Mount Pleasant							
5 Star Community	P.O. Box 28	45,462,955	28,121,834	41,271,169	742,081	3,536,450	(86,745)
Muscatine							
Members Community	159 Colorado Street	81,920,063	47,510,683	69,921,282	4,294,092	7,704,651	38
Newton							
Advantage	121 W Third Street N	99,483,620	49,649,321	85,036,415	518,735	13,928,470	0
North Liberty							
GreenState	2355 Landon Road	9,011,033,368	7,917,326,278	6,034,370,279	666,131,930	931,530,118	0
Ottumwa							
Community 1st	1100 Hutchinson Ave	1,000,537,612	623,583,005	905,908,797	17,409,806	77,539,267	(320,258)
Meridian	1206 N. Jefferson	34,501,372	13,032,413	29,876,997	59,587	4,586,402	(21,614)
Muni-Employees	City Hall 105 E 3rd Street	718,688	542,828	640,264	3,712	74,712	0
River Community	644 W 2nd Street	24,872,532	20,089,096	21,389,523	141,783	3,341,226	0
Shenandoah							
HomeTown	301 Maple Street #3	2,927,139	2,553,258	1,900,308	12,721	564,110	0
Sioux City							
Midwest Community	1909 Old South Palmetto	42,501,716	11,444,760	39,319,430	200,393	2,981,893	0
Sioux Valley Community	1120 Sixth Street	36,130,532	16,808,502	31,949,993	196,240	3,984,299	0
Telco Triad Community	1420 Tri View Avenue	119,200,882	79,848,814	106,546,911	410,720	12,964,770	0
The Municipal	103 S Fairmount	22,424,204	10,212,257	20,159,112	47,726	2,217,366	0
St. Charles							
NGPL Employees	510 West Carpenter	2,488,580	266,441	1,668,691	12,526	807,363	0
Urbandale							
Midland	2891 106th Street	71,013,236	44,299,287	61,673,494	381,197	7,714,545	0

Iowa Credit Unions by City

Location\Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Waterloo							
Allen Hospital Personnel	1825 Logan Avenue	6,255,600	3,086,849	5,293,742	22,911	938,947	0
Public Employees	624 Franklin Street	34,260,187	13,375,352	29,812,500	20,649	4,427,038	0
Veridian	1827 Ansborough Avenue	5,860,350,443	4,574,259,923	5,006,031,706	203,777,348	641,591,648	(3,492,581)
Warren	2022 Falls Avenue	4,806,501	1,867,112	3,776,493	4,456	1,025,552	0
Waterloo Firemen's	425 E 3rd Street	2,763,835	2,065,068	2,478,808	15,351	269,676	0
Webster City							
Peoples	310 First Street	78,988,694	59,182,022	68,757,985	567,413	9,183,296	0
West Des Moines							
Financial Plus	1831 25th Street	218,422,871	98,154,529	194,179,978	1,961,160	22,242,685	39,048
First Class Community	2051 Westown Parkway	100,447,391	33,091,840	92,111,838	1,435,567	7,353,735	(453,749)

Iowa Credit Unions by Asset Size

Rank	Name	Total Assets
1	GreenState *	\$9,011,033,368
2	Veridian *	\$5,860,350,443
3	Dupaco Community *	\$2,697,668,811
4	Collins Community	\$1,442,452,374
5	Community 1st *	\$1,000,537,612
6	Du Trac Community	\$980,729,004
7	Community Choice	\$742,415,768
8	Greater Iowa *	\$658,019,962
9	Linn Area	\$567,868,991
10	Ascentra *	\$534,049,808
11	Premier	\$265,203,702
12	Citizens Community	\$243,686,082
13	Members 1st Community *	\$239,859,943
14	The Family *	\$221,986,302
15	Financial Plus	\$218,422,871
16	1st Gateway	\$176,631,768
17	Cedar Falls Community *	\$172,019,853
18	AIM	\$165,623,209
19	Affinity *	\$138,929,547
20	Employees	\$136,420,831
21	North Star Community	\$126,797,723
22	Telco Triad Community *	\$119,200,882
23	First Class Community *	\$100,447,391
24	Advantage	\$99,483,620
25	Serve	\$94,294,194
26	River Valley *	\$87,203,204
27	North Iowa Community	\$84,541,319
28	Members Community	\$81,920,063
29	Journey	\$79,365,516
30	Peoples *	\$78,988,694
31	NW IOWA	\$75,472,191
32	CENT	\$71,700,288
33	Des Moines Metro *	\$71,484,563
34	Midland	\$71,013,236
35	Lennox Employees	\$62,651,164
36	Power Co-op Employees	\$53,818,789
37	Metco	\$49,043,526
38	5 Star Community	\$45,462,955
39	Capitol View	\$44,114,904
40	Midwest Community	\$42,501,716
41	Fort Dodge Family	\$41,101,349
42	Sioux Valley Community *	\$36,130,532
43	Meridian	\$34,501,372
44	Public Employees	\$34,260,187
45	Holy Ghost Parish	\$34,068,827
46	Town and Country	\$33,966,297
47	Casebine Community *	\$33,256,622

Iowa Credit Unions by Asset Size

Rank	Name	Total Assets
48	Iowa Heartland	\$27,847,683
49	River Community *	\$24,872,532
50	Unite *	\$24,653,303
51	Aegis	\$24,207,017
52	Family Community	\$22,794,680
53	The Hub-Co *	\$22,784,745
54	The Municipal	\$22,424,204
55	United	\$21,112,618
56	Quaker Oats	\$13,295,617
57	Teamsters Local #238	\$10,032,683
58	Industrial Employees	\$9,736,442
59	North Western Employees *	\$9,403,602
60	ACE	\$9,052,371
61	Polk County	\$7,267,563
62	Allen Hospital Personnel *	\$6,255,600
63	Dubuque Postal Employees	\$5,566,198
64	Gas & Electric Employees	\$5,284,998
65	Davenport Police Department	\$5,116,152
66	DuPont Employees	\$4,934,898
67	Burlington Municipal Employees	\$4,903,904
68	Warren	\$4,806,501
69	Des Moines Fire Department	\$4,020,619
70	Lee County	\$3,557,565
71	HomeTown	\$2,927,139
72	Waterloo Firemen's	\$2,763,835
73	NGPL Employees	\$2,488,580
74	SECU	\$2,162,906
75	Morrison Employees	\$1,827,838
76	KAH	\$1,664,213
77	Des Moines Water Works	\$1,215,132
78	St Athanasius	\$808,407
79	Muni-Employees	\$718,688
80	St Ludmila's	\$391,966

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