



KIM REYNOLDS, GOVERNOR
ADAM GREGG, LT. GOVERNOR

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

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 state-chartered credit unions. The information contained in the 2019 Iowa Annual Report of the Superintendent is compiled from year-end call reports filed with this office and with the National Credit Union Administration, the U.S. Government agency insuring deposits in all Iowa state-chartered credit unions. The Statement of Condition of Iowa's State-Chartered Credit Unions, included within this report, represents the 83 state-chartered credit unions whose principal place of business is in this state. Continuing the trend of previous years, Iowa state-chartered credit unions' financial stability remains strong and demonstrates that credit unions are 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 11.04% 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 1.3 million member-owners. Membership grew by 48,585 in 2019, indicating credit unions are offering the products and services to meet the borrowing and savings needs of Iowans. Total assets grew 5.01%, loans grew 3.93%, and the year ended with a 101.73 % loan-to-savings ratio. Credit unions returned 20.94% of total income to their members last year in the form of dividends and interest on savings and deposits, while increasing total equity to 11.45%. 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 "Katie 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
Tyler Campbell *	Review Board Member	Des Moines	05-01-2019	04-30-2022
Scott Zahnle	Review Board Member	Ames	05-01-2016	04-30-2022
Paddy Friedrichsen	Review Board Member	Sioux City	05-01-2019	04-30-2022
Becky L Zemlicka	Review Board Member	Waukee	05-01-2012	04-30-2021
Dave J Cale	Review Board Member	Johnston	05-01-2012	04-30-2021
Timothy J Marcsisak	Review Board Member	Atlantic	05-01-2015	04-30-2021
Janet C Pepper *	Review Board Member	Des Moines	05-01-2017	04-30-2020

* Public Member

Division of Credit Unions Staff

Employee	Title
Justin Alliss	Credit Union Examiner
Kevin P Gorman	Credit Union Examiner Supervisor
Kim Hersey	Credit Union Examiner
Allison Kea	Credit Union Examiner
Christopher M Kumpf	Senior Credit Union Examiner
Sara K Larkin	Secretary
Jessica Pollmeier	Executive Officer and Legal Counsel
Danielle Roberts	Credit Union Examiner
Casey Stevens	Credit Union Examiner
Craig E Stewart	Senior Credit Union Examiner
Isaac Strohman	Credit Union Examiner
Amanda S Swangel	Information Technology Specialist
Eric Syverson	Credit Union Examiner
Jackson Williams	Senior Credit Union Examiner

Division of Credit Unions Revenue and Expenses
7/1/2018 through 6/30/2019

REVENUE		
Operating Fees		\$2,204,256
Other		\$4,525
TOTAL REVENUE		\$2,208,781
EXPENSES		
Salaries and Wages		\$1,574,138
Subtotal		\$1,574,138
Travel		
In State		\$96,369
Out of State		\$24,875
Subtotal		\$121,244
Office		
Supplies		\$27,946
Postage		\$348
Communications		\$17,687
Rentals		\$37,752
IT Equipment/Software		\$29,102
Outside Services		\$299
Advertising & Publicity		\$0
Printing & Binding		\$296
Subtotal		\$113,430
Other		
Transfers to Auditor of State		\$10,017
Transfers to Attorney General		\$12,000
Transfers to OCIO		\$306,115
Transfers to Other Agencies		\$12,532
DAS Indirect Cost Expense		\$5,209
Subtotal		\$345,873
TOTAL EXPENSES *		\$2,154,685

* The Division is limited to the appropriated spending authority each fiscal year. The Division reverted \$54,096 in appropriation authority to the commerce revolving fund.

Number of Credit Unions

Year	Beginning	Approved	Removed	Ending
2019	87	0	4	83
2018	89	1	3	87
2017	93	0	4	89
2016	95	0	2	93

Credit Union Name Changes During 2019

Charter #	City	Old Name	New Name
260	North Liberty	University of Iowa Community	GreenState
447	Des Moines	Tradesmen Community	Journey

Credit Union Mergers in 2019

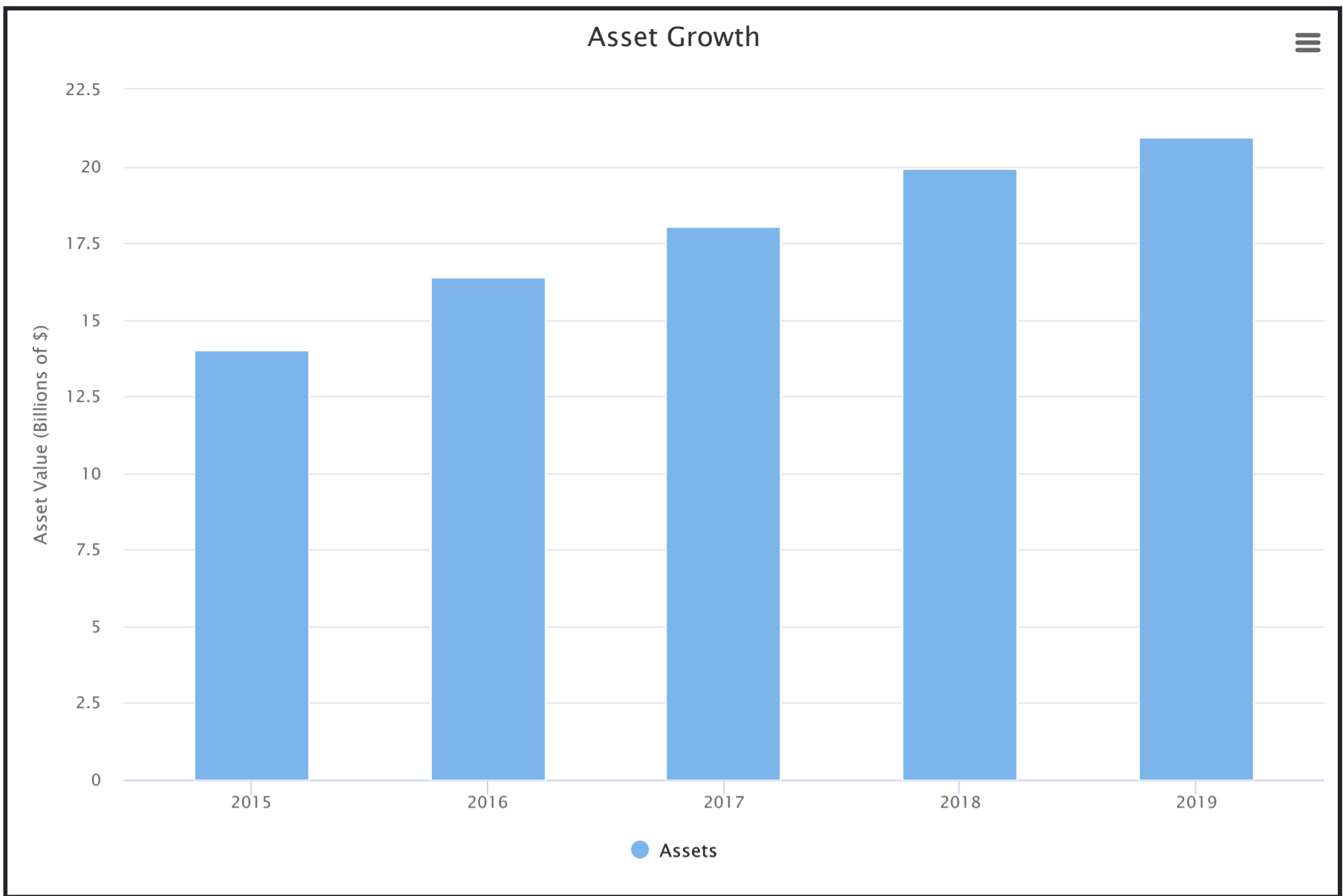
Charter #	City	Credit Union
398	Davenport	MA Ford Employees merged with Ascentra
604	Eldora	ETS merged with Members 1st Community
709	Des Moines	Village merged with Collins Community
77	Des Moines	Cornerstone Community merged with Vibrant Credit Union, Moline, IL

Consolidated Financial Condition of Iowa State-Chartered Credit Unions

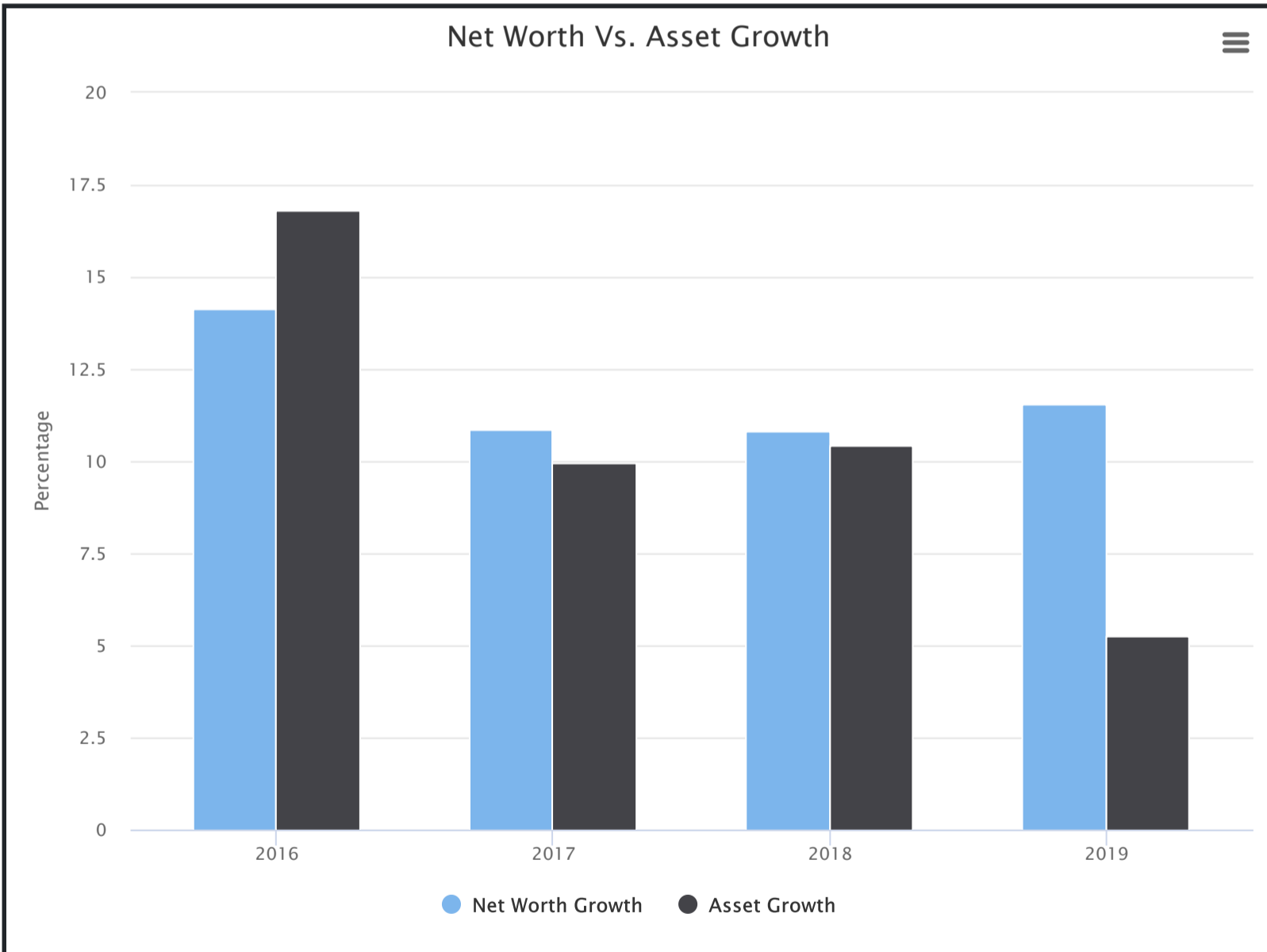
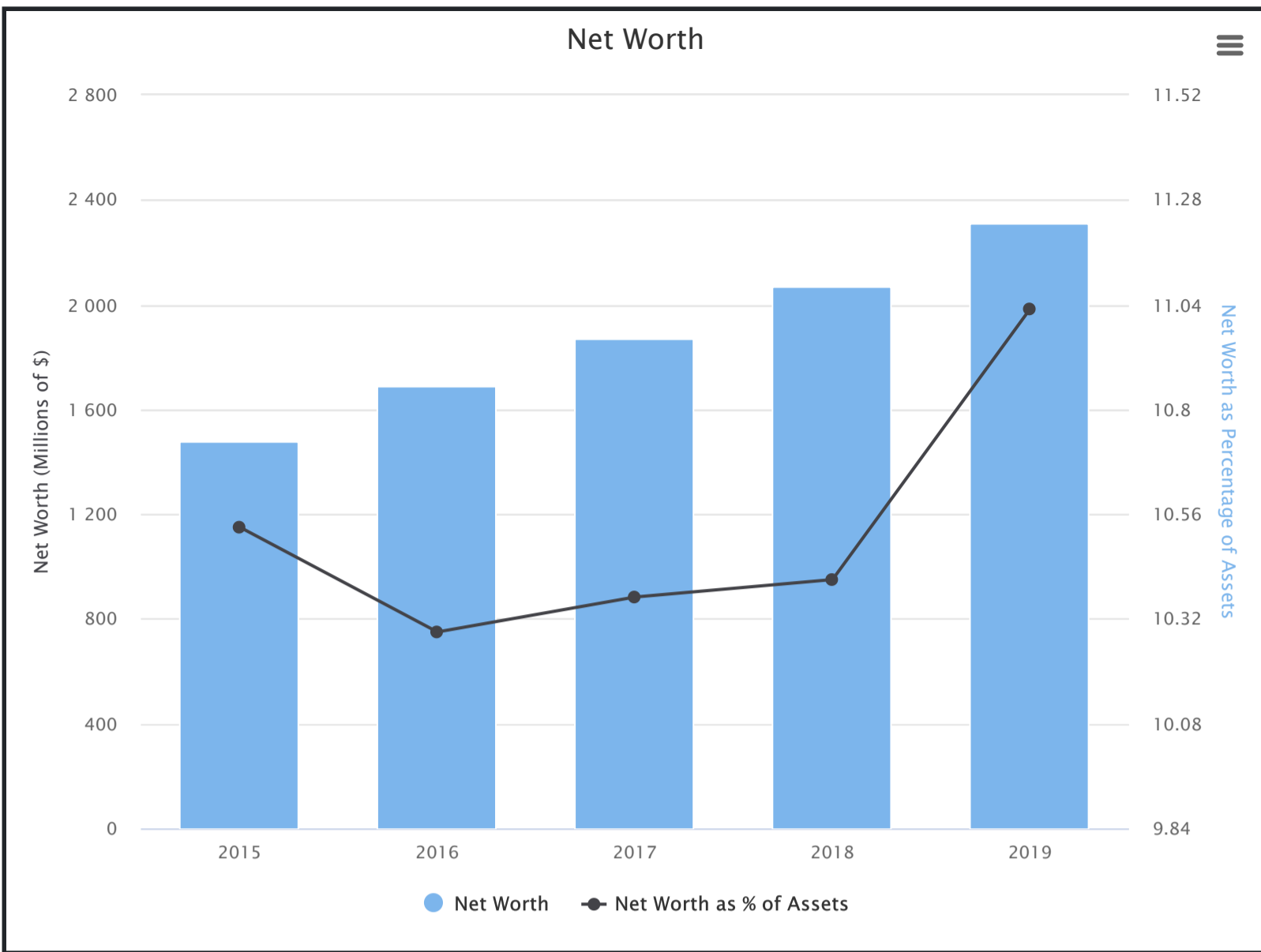
	12-31-2019	% Change	#/\$ Change	12-31-2018
Number of Credit Unions	83	-4.82%	-4	87
Number of Members	1,348,524	3.60%	48,585	1,299,939
ASSETS				
Total Loans	17,425,605,001	3.93 %	684,228,458	16,741,376,543
Allowance for Loan Loss	121,171,574	8.30 %	10,063,215	111,108,359
Net Loans	17,304,433,427	3.90 %	674,165,243	16,630,268,184
Loans Held For Sale	116,392,193	68.31 %	79,507,694	36,884,499
Cash	970,834,800	36.08 %	350,264,001	620,570,799
Investments	1,603,686,345	-8.55 %	(137,083,969)	1,740,770,314
Fixed Assets	484,850,338	12.55 %	60,848,628	424,001,710
Other Assets	328,123,578	4.62 %	15,165,705	312,957,873
Insurance Fund Deposit	151,309,849	5.67 %	8,583,155	142,726,694
TOTAL ASSETS	20,962,474,674	5.01 %	1,051,142,429	19,911,332,245
LIABILITIES				
Shares	4,637,620,929	-.94 %	(43,657,429)	4,681,278,358
Share Drafts	2,247,480,051	15.13 %	339,967,309	1,907,512,742
Other Shares & Deposits	10,244,150,889	8.15 %	834,917,371	9,409,233,518
Total Savings	17,129,251,869	6.60 %	1,131,227,251	15,998,024,618
Other Liabilities	194,450,332	8.48 %	16,481,844	177,968,488
Notes Payable	1,330,434,053	-27.08 %	(360,305,548)	1,690,739,601
Legal Reserve	684,922,216	7.04 %	48,216,645	636,705,571
Other Reserves	187,395,983	1.37 %	2,563,362	184,832,621
Undivided Earnings	1,403,504,722	13.28 %	186,362,720	1,217,142,002
Unrealized Gains/Losses	1,197,562	1802.87 %	21,590,526	(20,392,964)
Other Equity	(316,352)	-978.76 %	3,096,328	(3,412,680)
Total Equity	2,275,506,569	11.45 %	260,612,814	2,014,893,755
TOTAL LIABILITIES	20,962,474,674	5.01 %	1,051,142,429	19,911,332,245
Total Capital	2,396,678,143	11.29 %	270,676,029	2,126,002,114

Consolidated Income Statement of Iowa State Chartered Credit Unions

	12/31/2019	% of Income	12/31/2018	% of Income	% Change
INCOME					
Interest on Loans	810,346,932	70.26%	712,151,314	69.88%	0.38%
Less: Interest Refund	369,410	0.03%	415,676	0.04%	-0.01%
Net Interest Income	809,977,522	70.23%	711,735,638	69.84%	0.39%
Investment Income	60,506,247	5.25%	57,326,421	5.63%	-0.38%
Fee Income	128,567,266	11.15%	119,525,943	11.73%	-0.58%
Other Operating Income	154,265,051	13.38%	130,497,784	12.81%	0.57%
TOTAL INCOME	1,153,316,086	100%	1,019,085,786	100%	13.17%
OPERATING EXPENSE					
Compensation & Benefits	305,282,779	26.47%	277,123,901	27.19%	-0.72%
Travel & Conference	6,010,234	0.52%	5,692,561	0.56%	-0.04%
Office Occupancy	41,277,821	3.58%	37,900,907	3.72%	-0.14%
Office Operations	164,706,866	14.28%	77,430,944	7.60%	6.68%
Education & Promotional	35,840,088	3.11%	35,546,280	3.49%	-0.38%
Loan Servicing	47,242,959	4.10%	45,335,470	4.45%	-0.35%
Professional Services	47,242,959	4.10%	45,618,854	4.48%	-0.38%
Provision for Loan and Lease Loss	80,984,158	7.02%	78,901,841	7.74%	-0.72%
Member Insurance	73,233	0.01%	94,587	0.01%	0.00%
Operating Fee	2,292,043	0.20%	2,219,001	0.22%	-0.02%
Miscellaneous	15,146,359	1.31%	10,544,531	1.03%	0.28%
TOTAL OPERATING EXPENSE	746,099,499	64.69%	616,408,877	60.49%	4.21%
INTEREST EXPENSE					
Dividend on Shares	180,976,141	15.69%	137,382,600	13.48%	2.21%
Interest on Deposits	27,148,855	2.35%	16,122,341	1.58%	0.77%
Interest on Borrowed Funds	33,373,623	2.89%	31,996,942	3.14%	-0.25%
TOTAL INTEREST EXPENSE	241,498,619	20.94%	185,501,883	18.20%	2.74%
Gain/(Loss) Fixed Assets	-703,715	-0.06%	-445,859	-0.04%	-0.02%
Gain/(Loss) Investments	13,736,963	1.19%	1,445,732	0.14%	1.05%
Non-Operating Income	6,448,049	0.56%	1,648,610	0.16%	0.40%
Net Income Before Required Reserve Transfers	239,741,502	20.79%	205,620,888	20.18%	0.61%
Required Reserve Transfers	47,217,181	4.09%	72,225,304	7.09%	-2.99%
NET INCOME	192,524,321	16.69%	133,395,584	13.09%	3.60%



Iowa's 83 state chartered credit unions reported total assets of \$21.1 billion at the close of December 31, 2019. As the graph illustrates, assets in Iowa's state chartered natural person credit unions have grown steadily for five 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	537,721,451	490,599,487	472,400,127	16,629,859	43,546,836	0
River Valley	2811 E 13th Street	77,541,565	55,737,781	61,966,806	7,104,407	8,470,352	0
Atlantic							
Nishna Valley	200 Maple Street	33,782,808	12,178,985	30,824,224	79,924	2,878,660	0
Bettendorf							
Ascentra	2019 Grant Street	424,287,517	297,657,637	349,393,561	26,170,276	46,213,379	0
Burlington							
Burlington Municipal Employees	418 Valley Street	4,360,847	3,189,440	3,880,551	14,521	465,775	0
Casebine Community	485 West Burlington Avenue	28,919,832	14,008,671	23,574,356	190,089	5,156,354	0
Camanche							
1st Gateway	Highway 67 N	161,214,992	126,730,947	124,525,020	12,778,962	17,552,409	0
Cedar Falls							
Cedar Falls Community	123 W 4th Street	127,148,303	100,176,391	105,741,721	907,459	21,747,752	0
Unite	802 W 29th Street	21,681,752	9,873,111	18,381,082	36,089	3,091,364	0
Cedar Rapids							
Collins Community	1150 42nd Street NE	1,233,408,974	911,363,908	1,044,653,724	25,588,767	104,751,695	0
Linn Area	3015 Blairs Ferry Road NE	468,083,117	392,596,590	346,374,569	54,454,088	45,344,583	0
Metco	115 8th Avenue SW	36,778,248	26,008,412	31,952,373	260,489	4,565,386	0
Quaker Oats	3535 Center Point Road NE	10,141,791	6,522,181	8,504,577	42,872	1,594,342	0
St Ludmila's	2107 J Street SW	366,243	275,375	255,171	1,454	109,618	0
Teamsters Local #238	5050 J Street SW	8,422,549	3,463,390	7,393,636	65,691	963,222	0
Centerville							
Industrial Employees	1513 S 18th Street	8,350,241	4,461,463	6,816,856	20,563	1,512,822	0
Charles City							
Family Community	1211 N Grand Avenue	17,787,240	5,657,769	15,415,524	70,855	2,300,861	0
Cherokee							
North Star Community	1030 S Second Street	104,717,629	72,369,508	89,216,943	260,666	10,883,458	0
Clinton							
Aegis	1200 North 2nd Street	17,471,504	14,135,173	15,159,338	55,490	2,256,676	0

Council Bluffs

Cobalt	1712 Madison Ave	1,009,387,449	882,773,080	770,358,443	122,515,824	94,146,095	0
North Western Employees	1411 W Broadway	6,916,237	4,587,022	5,261,285	12,778	1,642,174	0
United	1900 W Broadway	16,813,992	4,806,018	14,844,603	26,482	1,942,907	0

Davenport

Davenport Police Department	227 W 4th Street	4,356,552	1,630,957	3,754,185	11,355	591,012	0
The Family	1530 W 53rd Street	169,383,396	107,431,699	144,430,935	1,038,086	23,914,375	0

Des Moines

Affinity	475 NW Hoffman Lane	122,310,053	94,851,140	98,173,381	2,631,024	11,562,971	0
Capitol View	623 E 12th Street	36,059,400	22,101,522	30,063,206	140,134	5,856,060	0
Des Moines Fire Department	1330 Mulberry Street	4,051,231	2,727,194	3,212,909		838,322	0
Des Moines Metro	100 University Avenue	53,947,953	29,871,202	46,312,000	605,750	7,030,203	0
Des Moines Water Works	2201 George Flagg Parkway	1,478,752	1,058,730	1,281,918	7,842	188,992	0
Journey	1400 2nd Avenue	59,622,894	31,147,353	50,357,771	397,829	8,842,690	0
Polk County	111 Court Avenue - Adm Bldg	5,695,978	4,171,277	4,321,086	314	1,013,655	0
Premier	800 9th Street	211,526,491	185,049,025	172,042,839	17,434,740	22,048,912	0
Serve	423 E Court Ave	75,146,960	55,662,352	62,742,310	1,209,594	11,195,056	0

Dubuque

Alliant	1200 Associates Drive, Suite 102	130,498,521	93,443,141	113,113,864	513,905	16,390,739	0
Du Trac Community	3465 Asbury Road	756,261,047	624,366,311	647,383,995	6,780,449	102,041,301	0
Dubuque Postal Employees	1155 Loras Blvd	4,569,173	1,279,313	4,023,082	17,320	528,771	0
Dupaco Community	3999 Pennsylvania Ave.	1,888,189,051	1,262,953,263	1,521,721,104	66,759,878	299,105,648	0
Holy Ghost Parish	66 W. 32nd St.	28,530,272	414,538	25,260,436	191,557	3,078,279	0
Morrison Employees	66 W. 32nd Street	1,790,613	391,735	1,266,181	9,624	514,808	0

Estherville

Employees	2714 Central Avenue	105,357,507	60,656,183	82,021,414	512,151	22,823,942	0
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Fort Dodge

Citizens Community	2012 1st Avenue South	198,255,426	155,855,917	162,075,771	2,961,402	32,125,253	0
Fort Dodge Family	407 2nd Avenue S	31,088,209	20,217,827	26,809,707	242,626	4,035,876	0

Fort Madison

DuPont Employees	801 35th Street	4,085,301	2,550,245	3,415,827	3,892	665,582	0
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Harlan

Town and Country	1414 Chatburn Ave	32,679,573	25,241,744	25,595,210	74,257	2,758,971	0
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Humboldt

Power Co-op Employees	1208 N 13th Street	34,276,965	17,669,485	26,883,949	33,044	7,359,972	0
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Jesup

St Athanasius	1255 3rd Street	780,128	610,840	676,771	514	102,843	0
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Johnston							
Community Choice	6163 NW 86th Street, Suite 105	550,224,823	439,045,554	460,492,668	24,307,059	65,177,096	0
Keokuk							
KAH	1600 Morgan Street	1,649,841	503,970	1,112,723	7,750	529,368	0
Lee County	123 Boulevard Road, Ste. 5	3,373,224	1,795,809	2,549,034	2,558	821,632	0
SECU	3200 Main Street	1,967,115	1,394,638	1,196,901	6,526	515,688	0
The Hub-Co	310 Bank Street	18,304,018	9,714,390	16,369,055	25,603	1,909,360	0
Le Mars							
NW IOWA	1411 Industrial Road SW	54,854,067	39,344,751	47,847,649	58,993	6,947,425	0
Marshalltown							
Lennox Employees	1004 E Main Street	45,473,350	27,345,996	39,362,732	97,505	5,864,364	0
Members 1st Community	910 S 12th Avenue	177,733,916	118,135,522	156,797,426	1,011,079	19,921,600	0
Mason City							
ACE	1028 14th Street SE	7,404,517	1,809,919	6,171,971	5,507	1,227,039	0
CENT	25 W State Street	56,702,829	47,783,392	45,808,850	358,876	7,446,036	0
Gas & Electric Employees	1602 S Monroe Ave, Suite 1	4,769,703	2,568,069	2,970,186	2,393	1,797,124	0
Iowa Heartland	1602 S Monroe Avenue	21,958,420	13,104,572	17,092,059	65,845	4,551,516	0
North Iowa Community	P.O. Box 1248	76,454,957	66,426,303	64,027,056	698,973	7,006,928	0
Mount Pleasant							
5 Star Community	P.O. Box 28	35,617,788	28,860,769	32,227,333	24,273	3,366,882	0
Muscatine							
Members Community	159 Colorado Street	62,181,808	47,221,308	51,443,695	4,072,494	6,667,983	0
Newton							
Advantage	121 W Third Street N	72,133,707	36,197,686	58,733,401	661,481	12,738,825	0
North Liberty							
GreenState	2355 Landon Road	5,757,174,429	5,302,181,862	3,637,647,706	871,718,348	556,887,125	0
Ottumwa							
Community 1st	1100 Hutchinson Ave	709,694,626	587,021,604	613,223,327	19,109,912	63,955,387	0
Meridian	1206 N. Jefferson	26,717,704	11,436,988	22,146,833	30,183	4,567,935	0
Muni-Employees	City Hall 105 E 3rd Street	675,704	542,023	585,536	3,832	86,336	0
River Community	644 W 2nd Street	18,656,038	16,538,007	15,244,854	460,329	2,950,855	0
Shenandoah							
HomeTown	301 Maple Street #3	2,348,160	2,098,632	1,446,960	20,403	580,797	0
Sioux City							
Midwest Community	1909 Old South Palmetto	30,460,507	11,399,183	27,423,999	111,776	2,924,732	0
Sioux Valley Community	1120 Sixth Street	27,611,896	15,720,389	23,226,072	227,588	4,158,236	0

Telco Triad Community	1420 Tri View Avenue	96,791,173	62,000,342	85,247,218	471,627	12,054,348	0
The Municipal	103 S Fairmount	17,269,400	9,863,014	15,294,252	43,153	1,931,995	0

St. Charles

NGPL Employees	510 West Carpenter	2,768,172	364,146	1,955,733	14,621	797,818	0
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Urbandale

Midland	2891 106th Street	54,346,167	34,392,029	45,955,764	340,000	7,305,403	0
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Waterloo

Allen Hospital Personnel	1825 Logan Avenue	5,428,852	3,969,615	4,471,931	23,400	933,521	0
Chicago Central and Commerce	1005 E 4th Street	6,646,294	2,285,479	5,123,565	70,940	1,451,789	0
Public Employees	624 Franklin Street	28,901,191	14,798,173	24,556,488	28,249	4,316,454	0
Veridian	1827 Ansborough Avenue	4,348,222,201	3,934,296,740	3,527,838,359	229,083,125	456,387,379	0
Warren	2022 Falls Avenue	4,200,796	1,374,880	3,175,614	5,127	1,020,055	0
Waterloo Firemen's	425 E 3rd Street	2,205,661	1,855,842	1,944,646	465	260,550	0

Webster City

Peoples	310 First Street	64,294,073	50,882,379	52,723,695	341,357	8,261,021	0
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West Des Moines

Financial Plus	1831 25th Street	172,199,513	82,500,410	149,630,325	1,343,358	21,240,833	0
First Class Community	2051 Westown Parkway	79,812,307	37,133,710	71,523,040	1,164,785	7,131,172	0

Asset Ranking of Iowa State-Chartered Credit Unions

Rank	Name	Total Assets
1	GreenState *	\$5,757,174,429
2	Veridian *	\$4,348,222,201
3	Dupaco Community *	\$1,888,189,051
4	Collins Community	\$1,233,408,974
5	Cobalt	\$1,009,387,449
6	Du Trac Community	\$756,261,047
7	Community 1st *	\$709,694,626
8	Community Choice	\$550,224,823
9	Greater Iowa *	\$537,721,451
10	Linn Area	\$468,083,117
11	Ascentra *	\$424,287,517
12	Premier	\$211,526,491
13	Citizens Community	\$198,255,426
14	Members 1st Community *	\$177,733,916
15	Financial Plus	\$172,199,513
16	The Family	\$169,383,396
17	1st Gateway	\$161,214,992
18	Alliant	\$130,498,521
19	Cedar Falls Community *	\$127,148,303
20	Affinity *	\$122,310,053
21	Employees	\$105,357,507
22	North Star Community	\$104,717,629
23	Telco Triad Community *	\$96,791,173
24	First Class Community *	\$79,812,307
25	River Valley *	\$77,541,565
26	North Iowa Community	\$76,454,957
27	Serve	\$75,146,960
28	Advantage	\$72,133,707
29	Peoples *	\$64,294,073
30	Members Community	\$62,181,808
31	Journey	\$59,622,894
32	CENT	\$56,702,829
33	NW IOWA	\$54,854,067
34	Midland	\$54,346,167
35	Des Moines Metro *	\$53,947,953
36	Lennox Employees	\$45,473,350
37	Metco	\$36,778,248
38	Capitol View	\$36,059,400
39	5 Star Community	\$35,617,788
40	Power Co-op Employees	\$34,276,965
41	Nishna Valley	\$33,782,808
42	Town and Country	\$32,679,573
43	Fort Dodge Family	\$31,088,209
44	Midwest Community	\$30,460,507
45	Casebine Community *	\$28,919,832
46	Public Employees	\$28,901,191

47	Holy Ghost Parish	\$28,530,272
48	Sioux Valley Community *	\$27,611,896
49	Meridian	\$26,717,704
50	Iowa Heartland	\$21,958,420
51	Unite *	\$21,681,752
52	River Community *	\$18,656,038
53	The Hub-Co *	\$18,304,018
54	Family Community	\$17,787,240
55	Aegis	\$17,471,504
56	The Municipal	\$17,269,400
57	United	\$16,813,992
58	Quaker Oats	\$10,141,791
59	Teamsters Local #238	\$8,422,549
60	Industrial Employees	\$8,350,241
61	ACE	\$7,404,517
62	North Western Employees *	\$6,916,237
63	Chicago Central and Commerce *	\$6,646,294
64	Polk County	\$5,695,978
65	Allen Hospital Personnel *	\$5,428,852
66	Gas & Electric Employees	\$4,769,703
67	Dubuque Postal Employees	\$4,569,173
68	Burlington Municipal Employees	\$4,360,847
69	Davenport Police Department	\$4,356,552
70	Warren	\$4,200,796
71	DuPont Employees	\$4,085,301
72	Des Moines Fire Department	\$4,051,231
73	Lee County	\$3,373,224
74	NGPL Employees	\$2,768,172
75	HomeTown	\$2,348,160
76	Waterloo Firemen's	\$2,205,661
77	SECU	\$1,967,115
78	Morrison Employees	\$1,790,613
79	KAH	\$1,649,841
80	Des Moines Water Works	\$1,478,752
81	St Athanasius	\$780,128
82	Muni-Employees	\$675,704
83	St Ludmila's	\$366,243

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