

**2012
Annual Report
of the
Superintendent**

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

**Published by
The State of Iowa**



TERRY E. BRANSTAD, GOVERNOR
KIM REYNOLDS, LT. GOVERNOR

IOWA DEPARTMENT OF COMMERCE
DIVISION OF CREDIT UNIONS
JOANN JOHNSON, SUPERINTENDENT

THE HONORABLE TERRY E. BRANSTAD
Governor of Iowa
State Capitol
Des Moines, Iowa 50319

Governor Branstad:

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 2012 Iowa Annual Report of the Superintendent is compiled from yearend call reports filed with this office 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 union, included within this Report, represents the 120 state-chartered whose principle place of business is in this state. Continuing the trend of previous years, Iowa credit unions' financial stability remains strong and 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 10.11% of total 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 994,605 member-owners. Membership grew by 27,605 in 2012, indicating credit unions are offering the products and services to meet the borrowing and savings needs of their member-owners. Total assets grew 11.97%, loans grew 10.44%, and the year ended with a respectable 75.15% loan-to-savings ratio. Credit unions returned 16.47% of total income to their members last year in the form of dividends and interest on savings and deposits, while increasing total equity by 12.11%. 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. It remains the Credit Union Division's policy to perform its regulatory and supervisory responsibilities in a diligent manner, while maintaining a responsive attitude to the needs of Iowa's credit unions and the citizens of this state.

Respectfully submitted,

A handwritten signature in cursive script that reads "JoAnn M. Johnson".

JoAnn M. Johnson
Superintendent of Credit Unions

Table of Contents

General Information

Letter of Transmittal, Superintendent of Credit Unions	2
Table of Contents	3
Division of Credit Unions Review Board Gubernatorial Appointees	4
Division of Credit Unions Staff	4
Division of Credit Unions Revenue and Expenses	5

Credit Union Changes

Credit Union Name Changes During 2012	6
Credit Unions Dissolved in 2012	6

Financial Statements

Consolidated Financial Condition of Iowa State Chartered Credit Unions	7
Consolidated Income Statement of Iowa State Chartered Credit Unions	8

Summary of Key Information

Asset Growth Graph	9
Number of Credit Unions	9
Net Worth Graph	10
Net Worth Growth vs. Asset Growth Graph	10

Credit Union Statistics

Iowa Credit Unions by City	11
Asset Ranking of Iowa State Chartered Credit Unions	19

Division of Credit Unions Review Board Gubernatorial Appointees

Board Member	City	Term Beginning	Term Ending
Dave J. Cale*	West Des Moines	May 1, 2012	April 30, 2015
Timothy J. Marcsisak	Atlantic	May 1, 2012	April 30, 2015
Becky L. Zemlicka **	Clive	May 1, 2012	April 30, 2015
Janet C. Pepper **	Des Moines	May 1, 2011	April 30, 2014
Paul L. Becker	Fort Dodge	May 1, 2010	April 30, 2013
Jeffrey L. Hayes	Cherokee	May 1, 2010	April 30, 2013
Michaela (Shelley) L. Parbs	Cedar Rapids	May 1, 2010	April 30, 2013

* Chairperson

** Public Member

Division of Credit Unions Staff

Employee	Title
JoAnn M. Johnson	Superintendent
Rebecca L. Behrens	Public Service Executive
Sara K. Larkin	Secretary
Janet S. Johnson	Staff Attorney
Amanda S. Swangel	Information Technology Specialist
Ann E. Mulcahy	Credit Union Examiner Supervisor
Allen M. Benson	Senior Credit Union Examiner
Darrell J. Busch	Senior Credit Union Examiner
Kevin P. Gorman	Senior Credit Union Examiner
Krystal S. Graziano	Senior Credit Union Examiner
Christopher M. Kumpf	Senior Credit Union Examiner
Craig E. Stewart	Senior Credit Union Examiner
Mark T. Donahue	Credit Union Examiner
Nate R. Overturf	Credit Union Examiner
Erik K. Sorensen	Credit Union Examiner

**Division of Credit Unions Revenue and Expenses
7/1/2011 Through 6/30/2012**

REVENUE		
Operating Fees		\$1,577,617
Other		\$13,851
TOTAL REVENUE		\$1,591,468
EXPENSES		
Salaries and Wages		\$1,028,481
FICA, IPERS, Ins.		\$328,791
Subtotal		\$1,357,272
Travel		
In State		\$71,769
Out of State		\$4,915
Subtotal		\$76,684
Office		
Supplies		\$5,157
Postage		\$950
Communications		\$26,268
Building Rent		\$30,597
IT Equipment/Software		\$4,769
Outside Repairs/Service		\$2,005
Subtotal		\$69,746
Other		
Reimburse Auditor of State		\$7,849
Reimburse Attorney General		\$25,000
Reimburse Information Technology Enterprise		\$37,307
Reimburse Other Agencies		\$12,495
Organization Dues		\$6,539
Subtotal		\$89,190
TOTAL EXPENSES		\$1,592,892
Balanace Carried Forward*		(\$1,424)

* The balance carried forward, which can be positive or negative, is applied to revenue and disbursements during the State's fiscal year of July 1 to June 30, in accordance with Iowa Code Section 533.11. The fees for a fiscal year are based upon the actual operating costs of the Division of Credit Unions for that fiscal year.

Credit Union Name Changes During 2012

Charter #	City	Old Name	New Name
77	Des Moines	The Cornerstone	Cornerstone Community

Credit Union Mergers in 2012

Charter #	City	Credit Union
8	Fort Dodge	Postal Employees merged with Frontier Community
50	Mason City	Government Employees merged with Mercy-City-Lehigh Family
126	Dubuque	Circle K merged with Dubuque Teachers
169	Waterloo	Midwest Utilities merged with UNI
293	Keokuk	KEM merged with LeeCo
312	Dubuque	Bilt-Well merged with Holy Ghost Parish
410	Des Moines	A-E Employees merged with Financial Plus
665	Clinton	Eagle Rock merged with 1st Gateway

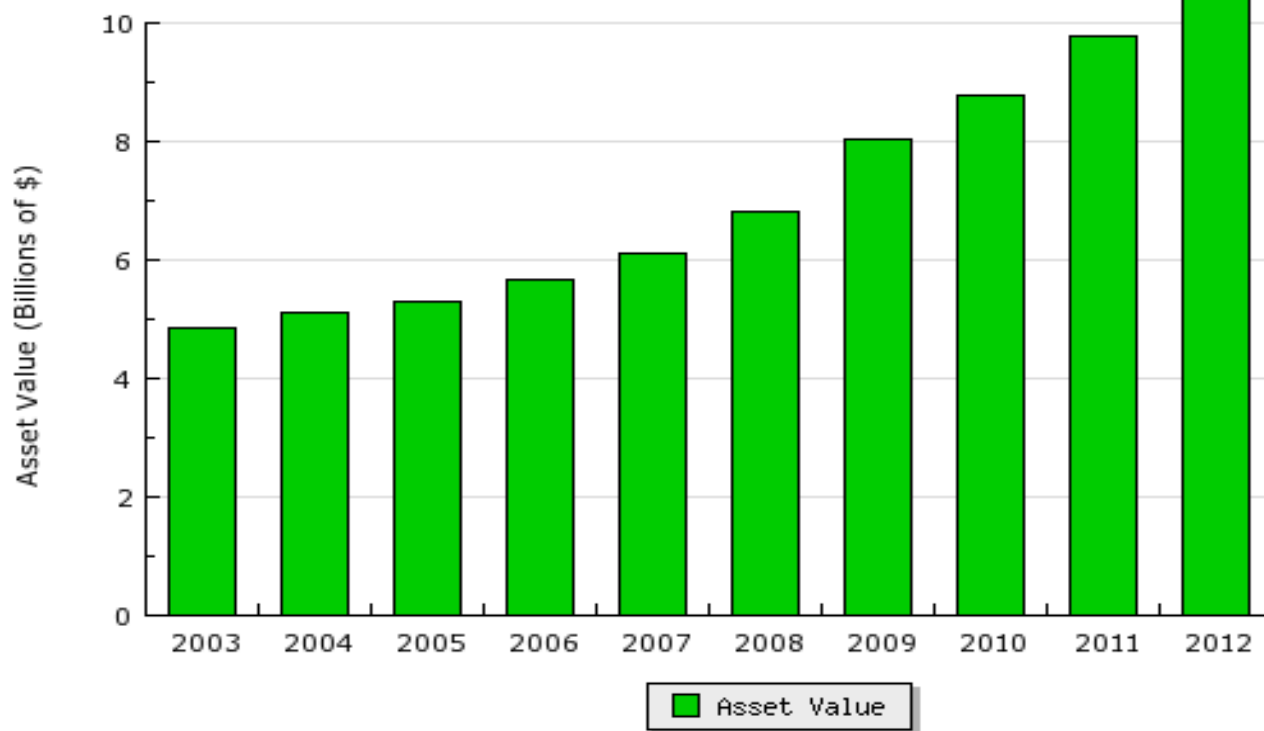
Consolidated Financial Condition of Iowa State Chartered Credit Unions

	12/31/2012	% Change	#\$ Change	12/31/2011
Number of Credit Unions	120	-6.98%	-8	128
Number of Members	994605	2.85%	27528	967077
ASSETS				
Total Loans	\$7,095,811,740	10.44%	\$670,803,399	\$6,425,008,341
Allowance for Loan Loss	\$57,570,139	9.27%	\$4,884,390	\$52,685,749
Net Loans	\$7,038,241,601	10.45%	\$665,919,009	\$6,372,322,592
Loans Held For Sale	\$98,516,367	33.16%	\$24,535,082	\$73,981,285
Cash	\$887,184,317	17.13%	\$129,749,639	\$757,434,678
Investments	\$2,389,460,919	12.75%	\$270,279,745	\$2,119,181,174
Fixed Assets	\$254,985,142	10.02%	\$23,224,619	\$231,760,523
Other Assets	\$184,625,043	34.83%	\$47,695,935	\$136,929,108
Insurance Fund Deposit	\$84,948,979	11.02%	\$8,429,044	\$76,519,935
TOTAL ASSETS	\$10,939,424,267	11.97%	\$1,169,739,756	\$9,769,684,511
LIABILITIES				
Shares	\$2,674,406,682	29.1%	\$602,833,160	\$2,071,573,522
Share Drafts	\$1,298,835,543	-4.73%	(\$64,489,049)	\$1,363,324,592
Other Shares & Deposits	\$5,468,728,083	9.96%	\$495,152,082	\$4,973,576,001
Total Savings	\$9,441,970,308	12.29%	\$1,033,496,193	\$8,408,474,115
Other Liabilities	\$105,508,944	14.22%	\$13,133,345	\$92,375,599
Notes Payable	\$277,700,178	0.38%	\$1,049,592	\$276,650,586
Legal Reserve	\$325,334,833	8.18%	\$24,589,125	\$300,745,708
Other Reserves	\$159,342,852	3.51%	\$5,409,764	\$153,933,088
Undivided Earnings	\$600,294,230	16.6%	\$85,446,495	\$514,847,735
Unrealized Gains/Losses	\$31,436,851	16.85%	\$4,534,281	\$26,902,570
Other Equity	(\$10,104,699)	4.87%	(\$469,493)	(\$9,635,206)
Total Equity	\$1,106,304,067	12.11%	\$119,510,172	\$986,793,895
TOTAL LIABILITIES	\$10,939,424,267	11.97%	\$1,169,739,756	\$9,769,684,511
Total Capital	\$1,163,874,206	11.97%	\$124,394,562	\$1,039,479,644

Consolidated Income Statement of Iowa State Chartered Credit Unions

	12/31/2012	% of Income	12/31/2011	% of Income	% Change
INCOME					
Interest on Loans	\$368,865,399	64.83%	\$359,014,093	66.21%	2.74%
Less: Interest Refund	(\$70,372)	-0.01%	(\$79,621)	-0.01%	-11.62%
Net Interest Income	\$368,795,027	64.82%	\$358,934,472	66.2%	2.75%
Income Trading Securities	\$0	0%	\$0	0%	0%
Investment Income	\$47,830,213	8.41%	\$52,580,552	9.7%	-9.03%
Fee Income	\$75,873,446	13.34%	\$69,622,796	12.84%	8.98%
Other Operating Income	\$76,478,148	13.44%	\$61,088,608	11.27%	25.19%
TOTAL INCOME	\$568,976,834	100%	\$542,226,428	100%	4.93%
OPERATING EXPENSE					
Compensation & Benefits	\$165,995,914	29.17%	\$155,029,122	28.59%	7.07%
Travel & Conference	\$3,188,423	0.56%	\$2,870,623	0.53%	11.07%
Office Occuopancy	\$21,767,075	3.83%	\$21,101,616	3.89%	3.15%
Office Operations	\$46,114,456	8.1%	\$43,967,062	8.11%	4.88%
Education & Promotional	\$15,389,512	2.7%	\$14,207,979	2.62%	8.32%
Loan Servicing	\$23,982,996	4.22%	\$20,431,850	3.77%	17.38%
Professional Services	\$30,305,829	5.33%	\$27,153,748	5.01%	11.61%
Provision for Loan and Lease Loss	\$30,317,642	5.33%	\$32,891,905	6.07%	-7.83%
Member Insurance	\$9,578,405	1.68%	\$19,512,699	3.6%	-50.91%
Operating Fee	\$1,568,156	0.28%	\$1,526,336	0.28%	2.74%
Miscellaneous	\$6,388,831	1.12%	\$5,466,913	1.01%	16.86%
TOTAL OPERATING EXPENSE	\$354,597,239	62.32%	\$344,159,853	63.47%	3.03%
INTEREST EXPENSE					
Dividends on Shares	\$73,449,576	12.91%	\$77,626,439	14.32%	-5.38%
Inerest on Deposits	\$20,279,380	3.56%	\$23,368,646	4.31%	-13.22%
Interest on Borrowed Funds	\$6,178,441	1.09%	\$6,209,568	1.15%	-0.5%
TOTAL INTEREST EXPENSE	\$99,907,397	17.56%	\$107,204,653	19.77%	-6.81%
Gain/(Loss) Fixed Assets	(\$1,212,282)	-0.21%	(\$2,006,736)	-0.37%	-39.59%
Gain/(Loss) Investments	\$3,566,304	0.63%	\$3,261,138	0.6%	9.36%
NCUSIF Restablization Expense	(\$6,852,813)	-1.2%	(\$14,864,411)	-2.74%	-53.9%
Non-Operating Income	\$433,983	0.08%	\$178,634	0.03%	142.95%
Net Income Before Required Reserve Transfers	\$117,255,505	20.61%	\$92,294,958	17.02%	27.04%
Required Reserve Transfer	\$22,446,072	3.94%	\$16,985,529	3.13%	32.15%
NET INCOME	\$94,809,433	16.66%	\$75,309,429	13.89%	25.89%

Asset Growth

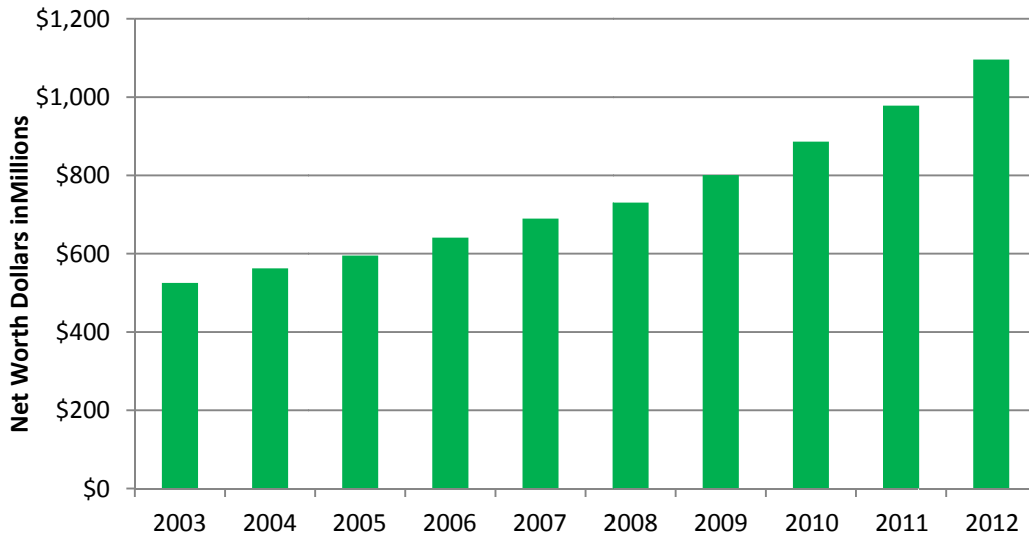


Iowa's 120 state chartered credit unions reported total assets of \$10.94 billion at the close of December 31, 2012. As the graph illustrates, assets in Iowa's state chartered natural person credit unions have grown steadily for ten years. This indicates that Iowa's credit unions continue to prosper and serve their members.

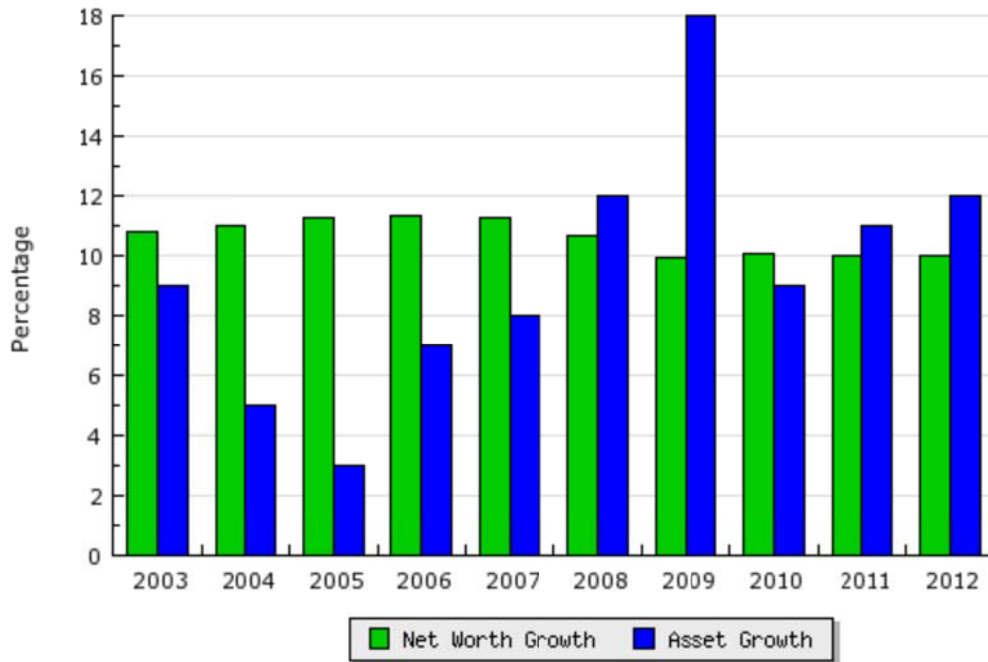
Number of Credit Unions

Year	Beginning	Approved	Cancelled	Ending
2012	128	0	8	120
2011	133	0	4	129
2010	136	0	3	133
2009	139	0	3	136
2008	142	0	3	139
2007	149	0	7	142
2006	150	0	1	149
2005	163	0	13	150
2004	168	0	5	163
2003	176	0	8	168

Net Worth



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							
Ace Community	212 E Lincoln Way	\$34,584,206	\$12,934,918	\$28,353,329	\$182,047	\$6,048,830	\$0
Greater Iowa	801 Lincoln Way	\$314,396,604	\$201,055,004	\$265,960,310	\$19,430,367	\$28,864,650	\$141,277
River Valley	2811 E 13th Street	\$48,754,393	\$28,066,313	\$43,208,048	\$110,581	\$5,435,764	\$0
Atlantic							
Nishna Valley	200 Maple Street	\$25,828,803	\$12,845,974	\$23,539,376	\$117,019	\$2,172,408	\$0
Bettendorf							
Ascentra	1710 Grant Street	\$276,363,849	\$197,671,827	\$223,818,802	\$25,208,204	\$27,654,804	\$134,205
Buffalo							
Great River Road	111 Oak Street	\$2,303,289	\$1,239,749	\$2,012,609	\$576	\$290,104	\$0
Burlington							
Burlington Municipal Employees	418 Valley Street	\$3,976,871	\$2,536,232	\$3,574,820	\$11,010	\$391,041	\$0
Casebine Community	485 West Burlington Avenue	\$32,700,773	\$14,858,871	\$27,483,647	\$133,579	\$5,086,259	\$0
Des Moines County Postal	300 N Main Room 217	\$2,991,433	\$1,227,528	\$2,516,285	\$2,403	\$472,745	\$0
Three I	3001 Sylvania Drive	\$7,831,919	\$4,302,076	\$7,080,943	\$25,080	\$725,896	\$0
Camanche							
1st Gateway	2603 Camanche Ind Park Dr	\$85,378,299	\$61,668,070	\$74,181,606	\$2,851,449	\$8,345,244	\$0
Cedar Falls							
Cedar Falls Community	123 W 4th Street	\$91,656,752	\$53,425,745	\$80,831,212	\$1,008,459	\$10,498,596	(\$681,515)
Iowa Community	3301 Cedar Heights Drive	\$80,850,820	\$53,046,762	\$67,840,620	\$5,626,673	\$7,383,527	\$0
UNI	802 W 29th Street	\$20,470,314	\$9,882,625	\$17,619,751	\$45,358	\$2,631,988	\$0
Waterloo Police	1311 Orchard Drive	\$2,731,532	\$1,752,341	\$2,358,431	\$4,684	\$368,417	\$0
Cedar Rapids							
Collins Community	1150 42nd Street NE	\$726,954,558	\$509,532,630	\$629,565,743	\$33,689,328	\$69,729,834	(\$6,030,347)

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Cedar Rapids continued...							
Linn Area	3015 Blairs Ferry Road NE	\$289,100,944	\$180,355,735	\$257,512,547	\$4,907,102	\$25,533,447	\$1,147,848
Metco	115 8th Avenue SW	\$24,134,888	\$18,723,712	\$20,975,979	\$178,573	\$2,980,336	\$0
Quaker Oats	3535 Center Point Road NE	\$7,775,835	\$5,359,960	\$6,443,179	\$35,518	\$1,297,138	\$0
St Ludmila's	2107 J Street SW	\$377,680	\$207,652	\$268,960	\$1,742	\$106,978	\$0
Teamsters Local #238	5050 J Street SW	\$10,310,483	\$5,591,236	\$9,209,645	\$16,175	\$1,084,663	\$0
Centerville							
Industrial Employees	1513 S 18th Street	\$8,199,138	\$3,977,849	\$7,058,424	\$23,013	\$1,117,701	\$0
Chariton							
SCICAP	1711 Osceola Ave Ste 103	\$2,001,702	\$946,839	\$1,533,002	\$18,896	\$449,804	\$0
Charles City							
Family Community	1211 N Grand Avenue	\$20,047,365	\$6,444,927	\$17,749,983	\$92,399	\$2,204,983	\$0
Cherokee							
North Star Community	1030 S Second Street	\$74,109,575	\$37,973,197	\$66,512,359	\$346,358	\$7,081,936	\$168,922
Clinton							
Aegis	1200 North 2nd Street	\$10,526,302	\$5,979,031	\$9,156,510	\$32,839	\$1,336,953	\$0
Chemical	3600 Anamosa Road	\$12,669,300	\$7,250,117	\$10,615,230	\$32,422	\$2,021,648	\$0
Council Bluffs							
North Western Employees	1411 W Broadway	\$7,398,056	\$3,205,421	\$6,194,170	\$20,610	\$1,183,276	\$0
United	1900 W Broadway	\$14,064,483	\$5,208,251	\$12,706,780	\$19,946	\$1,337,757	\$0
Cresco							
Oelwein-Cresco	121 N Elm, Suite D	\$1,144,139	\$384,426	\$913,303	\$689	\$230,147	\$0
Davenport							
Bent River Community	709 E. 46th Street	\$22,424,824	\$11,492,040	\$19,795,675	\$71,805	\$2,557,344	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Davenport continued...							
Davenport Police Department	227 W 4th Street	\$3,681,630	\$1,709,945	\$3,138,617	\$9,987	\$533,026	\$0
MA Ford Employees	7737 NW Blvd	\$1,210,035	\$613,049	\$1,025,134	\$0	\$184,901	\$0
Rimoda	1933 West 70th Street	\$383,050	\$148,273	\$354,730	\$1,090	\$27,230	\$0
Scott Schools	122 E 15th Street	\$18,682,837	\$9,754,365	\$17,035,926	\$50,982	\$1,595,929	\$0
The Family	1530 W 53rd Street	\$125,075,836	\$69,062,373	\$110,242,825	\$1,027,528	\$13,771,504	\$33,979
Von Maur Employees	6565 Brady Street	\$535,837	\$350,976	\$469,725	\$699	\$65,413	\$0
Denison							
Consumers	1404 Broadway	\$5,304,458	\$3,135,724	\$4,558,711	\$28,567	\$717,180	\$0
Des Moines							
Affinity	475 NW Hoffman Lane	\$69,330,349	\$40,243,765	\$61,723,098	\$1,234,501	\$6,403,834	(\$31,084)
Capitol View	1000 E Grand Avenue	\$28,574,132	\$19,661,980	\$24,277,846	\$85,934	\$4,210,352	\$0
Cornerstone Community	414 61st Street	\$15,631,396	\$9,067,135	\$13,599,183	\$32,718	\$1,990,302	\$9,193
Des Moines Fire Department	900 Mulberry Street	\$6,020,050	\$2,878,998	\$5,196,284	\$0	\$823,766	\$0
Des Moines Metro	100 University Avenue	\$45,996,728	\$20,094,414	\$39,745,509	\$561,853	\$5,689,366	\$0
Des Moines Police Officers	423 E Court Ave	\$39,658,100	\$23,998,311	\$33,531,169	\$438,756	\$5,688,175	\$0
Des Moines Water Works	2201 George Flagg Parkway	\$1,536,982	\$1,090,490	\$1,355,971	\$5,438	\$175,573	\$0
EdCo Community	609 38th Street	\$42,104,472	\$13,167,275	\$35,758,945	\$489,425	\$5,822,772	\$33,330
EMC	712 Walnut	\$7,590,710	\$2,334,757	\$6,901,688	\$3,078	\$685,944	\$0
Federal Employees	210 Walnut (Fed Bldg) Rm 132	\$18,516,464	\$8,890,666	\$16,707,964	\$57,921	\$1,750,579	\$0
Polk County	111 Court Avenue - Adm Bldg	\$4,051,986	\$2,722,315	\$3,180,420	\$2,425	\$865,995	\$3,146
Premier	800 9th Street	\$102,965,555	\$72,192,045	\$90,422,415	\$2,463,873	\$10,079,267	\$0
Tradesmen Community	1400 2nd Avenue	\$41,712,868	\$22,296,708	\$36,182,873	\$162,289	\$5,367,706	\$0
USDA	210 Walnut Street Rm 927	\$4,072,041	\$2,036,495	\$3,532,864	\$3,409	\$535,768	\$0
Village	601 E Court	\$9,788,607	\$5,663,831	\$8,393,524	\$28,761	\$1,366,322	\$0
Dubuque							
Alliant	1200 Associates Drive, Suite 102	\$91,601,500	\$63,431,229	\$81,946,178	\$651,699	\$9,003,623	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Dubuque continued...							
AY McDonald Employees	66 W. 32nd Street	\$709,003	\$301,630	\$589,200	\$487	\$119,316	\$0
Du Trac Community	3465 Asbury Road	\$551,536,733	\$328,007,004	\$485,601,464	\$3,251,400	\$58,581,728	\$4,102,142
Dubuque Postal Employees	1155 Loras	\$4,662,368	\$829,741	\$4,198,696	\$21,524	\$442,148	\$0
Dubuque Teachers	1200 Associates Drive, Suite 101	\$17,131,867	\$13,399,993	\$15,150,356	\$72,543	\$1,908,968	\$0
Dupaco Community	3999 Pennsylvania Ave.	\$1,067,663,560	\$542,991,475	\$915,919,468	\$14,986,462	\$122,907,125	\$14,313,000
General Drivers	1828 Central Avenue	\$7,129,155	\$1,975,922	\$6,116,949	\$16,989	\$995,217	\$0
Holy Ghost Parish	66 W. 32nd St.	\$30,368,656	\$374,649	\$27,289,743	\$104,297	\$2,974,616	\$0
Morrison Employees	66 W. 32nd Street	\$1,694,883	\$332,068	\$1,185,442	\$5,539	\$503,902	\$0
Eldora							
ETS	3211 W Edgington Avenue	\$2,224,857	\$1,136,785	\$1,941,024	\$4,204	\$279,629	\$0
Estherville							
Employees	2714 Central Avenue	\$75,919,357	\$34,736,494	\$59,753,077	\$3,694,024	\$12,472,256	\$0
Fairfield							
Louden Depot Community	P.O. Box 52	\$3,835,331	\$2,455,369	\$3,285,632	\$2,878	\$546,821	\$0
Fort Dodge							
Citizens Community	2012 1st Avenue South	\$164,837,821	\$118,505,761	\$141,997,566	\$3,479,539	\$19,360,716	\$0
Fort Dodge Family	215 Central Avenue	\$21,896,694	\$12,246,867	\$19,385,921	\$100,904	\$2,409,869	\$0
Frontier Community	13 S 3rd Street	\$18,667,140	\$4,623,061	\$16,187,123	\$193,712	\$2,286,305	\$0
Fort Madison							
DuPont Employees	801 35th Street	\$3,289,060	\$1,475,609	\$2,707,615	\$2,839	\$578,606	\$0
Harlan							
Town and Country	1414 Chatburn Ave	\$15,902,086	\$12,815,318	\$14,070,823	\$70,458	\$1,760,805	\$0
Humboldt							
Power Co-op Employees	1208 N 13th Street	\$26,700,899	\$11,578,821	\$23,161,473	\$70,896	\$3,468,530	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Independence							
MHI-Independence Employees	2277 Iowa Avenue	\$1,418,185	\$664,159	\$1,262,982	\$742	\$154,461	\$0
Iowa City							
University of Iowa Community	500 Iowa Avenue	\$1,800,663,843	\$1,480,588,770	\$1,438,588,791	\$212,042,594	\$152,366,962	\$0
Jesup							
St Athanasius	1255 3rd Street	\$520,129	\$511,774	\$426,611	\$658	\$92,860	\$0
Johnston							
Community Choice	8404 NW 62nd Avenue	\$371,262,474	\$269,766,728	\$339,026,403	\$2,068,579	\$29,797,586	\$325,238
Keokuk							
KAH	1600 Morgan Street	\$2,145,823	\$1,197,119	\$1,569,879	\$652	\$575,292	\$0
LeeCo	123 Boulevard Road, Ste. 5	\$2,972,319	\$2,040,549	\$2,465,632	\$1,062	\$505,625	\$0
SECU	3200 Main Street	\$1,854,795	\$936,201	\$1,401,592	\$3,507	\$449,696	\$0
The Hub-Co	310 Bank Street	\$14,185,036	\$5,598,586	\$12,352,819	\$77,111	\$1,755,106	\$0
Le Mars							
NW IOWA	1411 Industrial Road SW	\$36,465,235	\$16,968,284	\$32,663,668	\$49,652	\$3,751,915	\$0
Lehigh							
Lehigh Valley	117 Main Street	\$4,173,381	\$1,687,574	\$3,729,582	\$975	\$442,824	\$0
Marshalltown							
Lennox Employees	1004 E Main Street	\$35,494,334	\$17,517,091	\$30,044,647	\$57,077	\$5,392,610	\$0
Members 1st Community	910 S 12th Avenue	\$146,061,027	\$57,134,131	\$131,878,075	\$369,000	\$13,813,952	\$0
Mason City							
ACE	1028 14th Street SE	\$9,362,502	\$1,575,816	\$8,330,118	\$4,421	\$1,027,963	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Mason City continued...							
Gas & Electric Employees	22 2nd Street NW	\$4,939,796	\$2,551,059	\$3,570,619	\$12,146	\$1,357,031	\$0
Iowa Heartland	1602 S Monroe Avenue	\$20,388,015	\$12,234,454	\$16,288,147	\$38,094	\$4,061,774	\$0
Mercy-City-Lehigh Family	1341 6th Street SW	\$36,831,350	\$21,798,268	\$30,917,181	\$76,042	\$5,834,015	\$4,112
North Iowa Community	P.O. Box 1248	\$65,751,537	\$54,274,547	\$58,254,793	\$1,039,658	\$6,457,086	\$0
Northwestern States Cement Employee's	1314 4th Street SW Suite 115	\$868,987	\$690,415	\$559,649	\$1,589	\$307,749	\$0
Mount Pleasant							
Henry County Community	100 S Cherry St.	\$18,643,921	\$13,218,595	\$16,459,134	\$65,416	\$2,119,371	\$0
Muscatine							
Members Community	159 Colorado Street	\$46,522,167	\$27,912,561	\$41,515,008	\$868,133	\$4,073,031	\$65,995
Newton							
Advantage	121 W Third Street N	\$55,576,401	\$27,552,452	\$47,052,986	\$873,775	\$7,649,640	\$0
Ottumwa							
Community 1st	235 Richmond Avenue	\$411,642,226	\$337,749,753	\$370,826,013	\$6,060,267	\$34,755,946	\$0
Meridian	1206 N. Jefferson	\$30,912,273	\$14,122,094	\$27,432,877	\$54,584	\$3,388,285	\$36,527
Muni-Employees	City Hall 105 E 3rd Street	\$757,057	\$497,428	\$657,637	\$5,150	\$94,270	\$0
River Community	644 W 2nd Street	\$17,565,308	\$8,473,402	\$15,097,364	\$95,013	\$2,372,931	\$0
Shenandoah							
Eaton Employees	1600 Airport Road	\$2,441,738	\$2,177,535	\$1,988,133	\$12,870	\$440,735	\$0
Sioux City							
Midwest Community	1909 Old South Palmetto	\$23,361,931	\$7,435,048	\$21,125,929	\$173,647	\$2,062,355	\$0
Sioux Valley Community	1120 Sixth Street	\$22,703,259	\$9,555,391	\$18,511,004	\$199,153	\$3,993,102	\$0
Telco Triad Community	1420 Tri View Avenue	\$71,991,844	\$29,199,424	\$62,825,736	\$327,953	\$8,838,155	\$0
The Municipal	103 S Fairmount	\$13,494,329	\$6,398,674	\$12,232,852	\$22,460	\$1,239,017	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Spencer							
Eaton Employees	32nd Avenue W	\$2,565,496	\$1,929,718	\$2,304,228	\$4,491	\$256,777	\$0
St. Charles							
NGPL Employees	510 West Carpenter	\$3,100,352	\$432,946	\$2,322,946	\$9,664	\$767,742	\$0
Urbandale							
Midland	2891 106th Street	\$39,385,102	\$23,921,974	\$33,318,162	\$237,762	\$5,829,178	\$0
Polk County Schools Employees	3810 66th Street	\$10,688,491	\$4,534,753	\$9,423,905	\$17,875	\$1,246,711	\$0
Urbandale Municipal Employees	9401 Hickman Road	\$1,447,590	\$277,081	\$1,184,009	\$0	\$263,581	\$0
Waterloo							
Allen Hospital Personnel	1825 Logan Avenue	\$5,444,163	\$3,140,783	\$4,441,411	\$35,195	\$967,557	\$0
Chicago Central and Commerce	1005 E 4th Street	\$7,009,763	\$2,195,469	\$5,502,281	\$174,879	\$1,332,603	\$0
Midwest Federal Employees	300 Sycamore Street	\$8,043,642	\$1,725,680	\$7,037,447	\$10,504	\$995,691	\$0
Public Employees	624 Franklin Street	\$25,985,457	\$12,637,833	\$22,575,053	(\$38,196)	\$3,597,316	(\$148,716)
Veridian	1827 Ansborough Avenue	\$2,350,047,928	\$1,492,421,402	\$2,093,344,446	\$27,909,894	\$221,211,382	\$7,582,206
Warren	2209 Falls Avenue	\$4,556,904	\$1,634,801	\$3,560,981	\$29,730	\$966,193	\$0
Waterloo Firemen's	425 E 3rd Street	\$2,121,149	\$1,333,456	\$1,869,088	\$1,289	\$250,772	\$0
Webster City							
Peoples	310 First Street	\$22,272,426	\$12,603,616	\$18,814,361	\$88,559	\$3,369,506	\$0
Webster City Municipal	730 2nd Street	\$497,043	\$196,221	\$346,803	\$0	\$150,240	\$0
West Burlington							
River Bend	801 W Burlington Avenue	\$7,386,837	\$2,226,098	\$6,460,060	\$7,316	\$813,689	\$105,772
West Des Moines							
Ashworth	1111 Ashworth Road	\$6,373,771	\$1,237,755	\$5,429,731	\$2,784	\$941,256	\$0
Financial Plus	1831 25th Street	\$108,296,946	\$55,676,832	\$98,196,441	\$539,638	\$9,560,867	\$0

Iowa Credit Unions by City

Location, Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
West Des Moines continued...							
First Class	2051 Westown Parkway	\$63,502,264	\$35,345,847	\$56,098,288	\$1,644,781	\$5,742,273	\$16,922
United Service	909 9th Street	\$39,473,499	\$11,262,710	\$36,270,357	\$266,445	\$2,936,697	\$0

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
1	Veridian	\$2,350,047,928
2	University of Iowa Community	\$1,800,663,843
3	Dupaco Community	\$1,067,663,560
4	Collins Community	\$726,954,558
5	Du Trac Community	\$551,536,733
6	Community 1st	\$411,642,226
7	Community Choice	\$371,262,474
8	Greater Iowa	\$314,396,604
9	Linn Area	\$289,100,944
10	Ascentra	\$276,363,849
11	Citizens Community	\$164,837,821
12	Members 1st Community	\$146,061,027
13	The Family	\$125,075,836
14	Financial Plus	\$108,296,946
15	Premier	\$102,965,555
16	Cedar Falls Community	\$91,656,752
17	Alliant	\$91,601,500
18	1st Gateway	\$85,378,299
19	Iowa Community	\$80,850,820
20	Employees	\$75,919,357
21	North Star Community	\$74,109,575
22	Telco Triad Community	\$71,991,844
23	Affinity	\$69,330,349
24	North Iowa Community	\$65,751,537
25	First Class	\$63,502,264
26	Advantage	\$55,576,401
27	River Valley	\$48,754,393
28	Members Community	\$46,522,167
29	Des Moines Metro	\$45,996,728
30	EdCo Community	\$42,104,472
31	Tradesmen Community	\$41,712,868
32	Des Moines Police Officers	\$39,658,100
33	United Service	\$39,473,499
34	Midland	\$39,385,102
35	Mercy-City-Lehigh Family	\$36,831,350
36	NW IOWA	\$36,465,235
37	Lennox Employees	\$35,494,334
38	Ace Community	\$34,584,206
39	Casebine Community	\$32,700,773
40	Meridian	\$30,912,273
41	Holy Ghost Parish	\$30,368,656
42	Capitol View	\$28,574,132

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
43	Power Co-op Employees	\$26,700,899
44	Public Employees	\$25,985,457
45	Nishna Valley	\$25,828,803
46	Metco	\$24,134,888
47	Midwest Community	\$23,361,931
48	Sioux Valley Community	\$22,703,259
49	Bent River Community	\$22,424,824
50	Peoples	\$22,272,426
51	Fort Dodge Family	\$21,896,694
52	UNI	\$20,470,314
53	Iowa Heartland	\$20,388,015
54	Family Community	\$20,047,365
55	Scott Schools	\$18,682,837
56	Frontier Community	\$18,667,140
57	Henry County Community	\$18,643,921
58	Federal Employees	\$18,516,464
59	River Community	\$17,565,308
60	Dubuque Teachers	\$17,131,867
61	Town and Country	\$15,902,086
62	Cornerstone Community	\$15,631,396
63	The Hub-Co	\$14,185,036
64	United	\$14,064,483
65	The Municipal	\$13,494,329
66	Chemical	\$12,669,300
67	Polk County Schools Employees	\$10,688,491
68	Aegis	\$10,526,302
69	Teamsters Local #238	\$10,310,483
70	Village	\$9,788,607
71	ACE	\$9,362,502
72	Industrial Employees	\$8,199,138
73	Midwest Federal Employees	\$8,043,642
74	Three I	\$7,831,919
75	Quaker Oats	\$7,775,835
76	EMC	\$7,590,710
77	North Western Employees	\$7,398,056
78	River Bend	\$7,386,837
79	General Drivers	\$7,129,155
80	Chicago Central and Commerce	\$7,009,763
81	Ashworth	\$6,373,771
82	Des Moines Fire Department	\$6,020,050
83	Allen Hospital Personnel	\$5,444,163
84	Consumers	\$5,304,458

Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
85	Gas & Electric Employees	\$4,939,796
86	Dubuque Postal Employees	\$4,662,368
87	Warren	\$4,556,904
88	Lehigh Valley	\$4,173,381
89	USDA	\$4,072,041
90	Polk County	\$4,051,986
91	Burlington Municipal Employees	\$3,976,871
92	Louden Depot Community	\$3,835,331
93	Davenport Police Department	\$3,681,630
94	DuPont Employees	\$3,289,060
95	NGPL Employees	\$3,100,352
96	Des Moines County Postal	\$2,991,433
97	LeeCo	\$2,972,319
98	Waterloo Police	\$2,731,532
99	Eaton Employees	\$2,565,496
100	Eaton Employees	\$2,441,738
101	Great River Road	\$2,303,289
102	ETS	\$2,224,857
103	KAH	\$2,145,823
104	Waterloo Firemen's	\$2,121,149
105	SCICAP	\$2,001,702
106	SECU	\$1,854,795
107	Morrison Employees	\$1,694,883
108	Des Moines Water Works	\$1,536,982
109	Urbandale Municipal Employees	\$1,447,590
110	MHI-Independence Employees	\$1,418,185
111	MA Ford Employees	\$1,210,035
112	Oelwein-Cresco	\$1,144,139
113	Northwestern States Cement Employee's	\$868,987
114	Muni-Employees	\$757,057
115	AY McDonald Employees	\$709,003
116	Von Maur Employees	\$535,837
117	St Athanasius	\$520,129
118	Webster City Municipal	\$497,043
119	Rimoda	\$383,050
120	St Ludmila's	\$377,680