

2020 CUSO Directory:

A Guide To CUSOs And Their Partners



2020 CUSO DIRECTORY: A GUIDE TO CUSOs AND THEIR PARTNERS

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CALLAHAN & ASSOCIATES, INC.
1001 Connecticut Ave, NW Ste. 1001,
Washington, DC, 20036

P. 202.223.3920 | 800.446.7453

ajohal@callahan.com

NACUSO
3419 Via Lido, PMB #135
Newport Beach, CA, 92663

P. 949.645.5296 | 888.462.2870

shawna@nacuso.org

DO CUSOs REALLY MAKE A DIFFERENCE?

By Guy A. Messick, NACUSO General Counsel

Jack Antonini, NACUSO President & CEO

& Jay Johnson, Chief Collaboration Officer at Callahan & Associates and NACUSO Director

Forming and operating a CUSO takes time and effort. CUSOs tend to help credit unions reduce costs and make revenue from other sources but are CUSOs really worth the effort? It is a legitimate question. How can we measure the effectiveness of CUSOs? Jay Johnson, Chief Collaboration Officer at Callahan & Associates and a NACUSO Director, Jack Antonini, NACUSO President and Guy Messick, NACUSO General Counsel wanted to measure a subset of credit unions that use CUSOs extensively and compare their performance to credit unions that tend not to use CUSOs extensively.

For the CUSO user group, we turned to the credit unions that use the services of the CUSO, CU*Answers. CU*Answers, Inc. was formed in 1970 as a core IT provider. It is structured as a cooperative non-profit corporation. There are 128 credit union owners serving 182 credit unions. Xtend is an affiliate CUSO that is owned by CU Answers and 82 credit unions. Xtend provides services to credit unions that include bookkeeping, mortgage loan support, disaster recovery, business continuity, strategic planning, call center (both incoming and outgoing), shared branching, forms exchange, member texting communications, core conversion support, call report preparation, and cooperative liquidity through loan participations and certificate of deposit sales. Vendor management is also provided through partnership with a third party. While some credit union owner/customers are over a billion dollars in assets, most customers are small and mid-sized credit unions, the very size that should derive the most benefit from collaboration.

CU*Answers pays dividends to the owners. As a Michigan cooperative, CU*Answers pays a stock dividend each year (averaging between 4% and 8% of the investment for each credit union). There is a patronage dividend which is proportionate to the amount of business a credit union does with the CUSO. If CU*Answers has a special project and needs capital, it will issue debentures which have a return slightly above market. The debentures are often over-subscribed.

The control group consists of credit unions that are the same asset size as the CU*Answers group and do not have a CUSO investment. While the available data does not indicate how many CUSOs a credit union may use for services, it is possible to see from the call reports whether a credit union has a CUSO investment. If a credit union does not have any CUSO investment, it is more likely than not that the credit union does not use CUSO's extensively for services. It is certain that the group does not derive any benefits from CUSO ownership.

Sam Taft of Callahan worked with Jim Vilker and Bob Frizzle of CU*Answers to compare the performance of the CU*Answers credit unions with the control group credit unions from 2013 to 2019 in ten metrics: Fee Income, Other Operating Income, Share Draft Penetration, Accounts Per Member, Size of Average Member Relationship, Operating Expense Ratio, Efficiency Ratio, Return on Assets, Net Worth Growth, and Asset Growth. In every metric but one, the CU*Answers credit unions outperformed the control group credit unions and, in most cases, the difference was significant. The Operating Expense Ratio was higher for the CU*Answers credit unions but the Efficiency Ratio (the effectiveness of the spending to earn income) was higher in the CU*Answers credit unions, indicating that they are spending more but they are reaping the benefits of that spending. The specific findings can be found in the White Paper available on NACUSO's website www.nacuso.org.

We note that the CUSOs do not help credit unions, the credit union owners use CUSOs to help themselves. The CUSO is but the means for credit unions to collaboratively create options and opportunity for themselves and their members.

The data shows a strong correlation of extensive CUSO use with high credit union performance. Is the effort of forming and operating CUSOs worth it? You bet it is. If you had any doubt about using a CUSO, just do it.

We hope you use this excellent resource from Callahan and NACUSO to learn more about CUSOs and how they can help your credit union. The CUSO Analyzer database, available to NACUSO members, is a great way to find CUSOs in your search for service and investment opportunities. Discover the power of collaboration.

TOP 40 MULTI-OWNED CUSOs BY NUMBER OF CREDIT UNION OWNERS

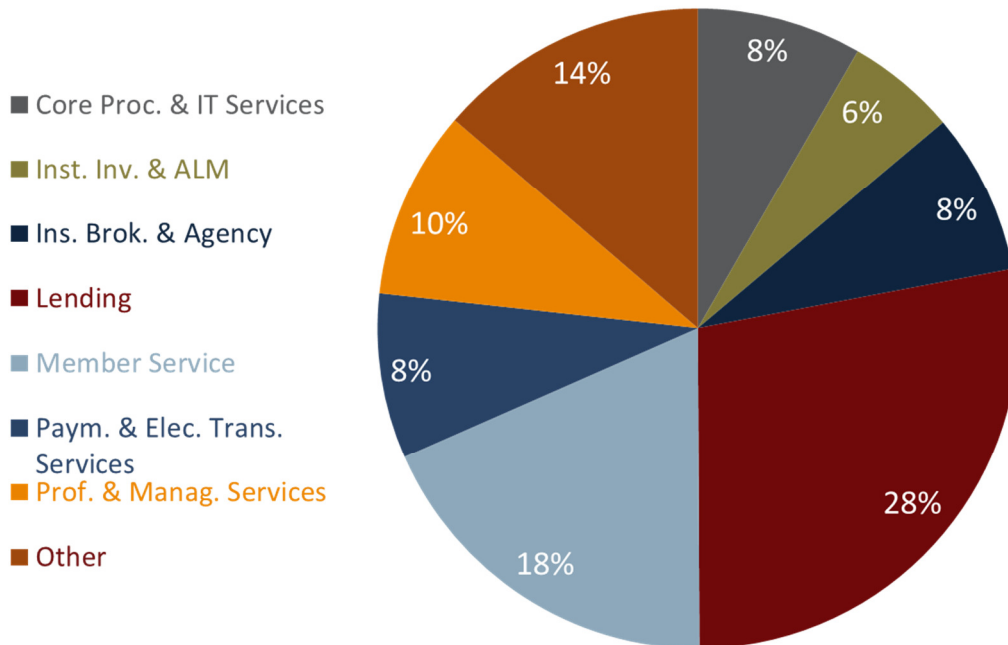
Rk.	CUSO	St.	Services Offered	# of CU Owners
1	PSCU	FL	CC Lns., Loan Sup. Svcs., Call Center, Elec. Trans. Svcs., Other Pay., Bill Payment, CC Proc., Debit Proc., Dig. Bank. Svcs., Mobile, Consul.	1,121
2	CO-OP Financial Services	CA	Other IT Svcs., ALM Svcs., Other Mem. Svcs., Elec. Trans. Svcs., Sh. CU Br. (Svc. Ctr.) Ops., Consul.	772
3	CULIANCE	FL	Other Mem. Svcs., Other, Elec. Trans. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.	267
4	CU*Answers, Inc.	MI	Core Processing, Disast. Rec. Svcs., IT Sec., Other IT Svcs., Loan Sup. Svcs., Elec. Trans. Svcs., Dig. Bank. Svcs., Mobile, Consul., Marketing	129
5	Trellance	FL	CC Lns., Elec. Trans. Svcs., Other Mem. Svcs., Other	116
6	CU Direct Corporation	CA	Auto Lns., Loan Sup. Svcs., Mort. Lns., Other Lend.	115
7	Wiscub, Inc.	WI	Other Mem. Svcs., Elec. Trans. Svcs.	78
8	MEMBERS Development Company, LLC	KS	Other Mem. Svcs., Consul.	73
9	Xtend, Inc.	MI	Sh. CU Br. (Svc. Ctr.) Ops., CC Proc., Consul., Marketing	72
10	Credit Union Centers L.L.C.	IN	Other, Sh. CU Br. (Svc. Ctr.) Ops.	68
11	C. U. Mortgage Services, Inc.	MN	Securities Brokerage, Bus. Lns., Loan Sup. Svcs., Mort. Lns., Other Lend., Ins. Brok. or Agcy., Other Mem. Svcs., RE Brok. Svcs., Other	62
12	ICUL Service Corporation	IL	Other IT Svcs., CC Lns., Loan Sup. Svcs., Collect., Call Center, Other Pay., CC Proc., Debit Proc., Dig. Bank. Svcs.	57
13	CU Solutions Group	MI	ALM Svcs., Other Mem. Svcs., Consul.	55
14	CU Cooperative Branching, LLC	LA	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.	52
15	CU Service Network	CO	Other IT Svcs., Consul., Sh. CU Br. (Svc. Ctr.) Ops., Other	51
16	Pennsylvania CU Service Centers Inc	PA	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.	50
17	CU Service Company of Virginia, LLC	VA	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.	45
18	Credit Union Mortgage Association, Inc.	VA	Mort. Lns., Other Lend., Other Mem. Svcs.	44
19	Member Business Lending, LLC	UT	Loan Sup. Svcs., Other Lend., Collect., Consul., Bus. Lns.	38
	Members Trust Company	FL	Other Mem. Svcs., Trust and Rel. Svcs.	38
21	Community Business Lenders	IA	Bus. Lns., Loan Sup. Svcs., Mort. Lns., Other Lend., Other Mem. Svcs., Other	37
	Callahan CU Financial Svcs. LLLP	DC	Other, Securities Brokerage, Consul.	37
23	Wisconsin CU Shared Service Centers, Inc.	WI	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.	33
	Shared Services for Credit Unions	FL	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.	33
25	Members Mortgage Services, LLC	KS	Loan Sup. Svcs., Mort. Lns., Other Mem. Svcs.	30
	Carolina Credit Union Services	SC	Other Mem. Svcs., Other, Sh. CU Br. (Svc. Ctr.) Ops.	30
27	CU Service Centers, INC	AL	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.	28
	Centennial Lending, LLC	CO	Bus. Lns., Leas., Loan Sup. Svcs., Mort. Lns., Other Lend., Collect.	28
29	Midwest Business Solutions, LLC	SD	Bus. Lns., Loan Sup. Svcs., Other Lend., Consul.	27
30	Synergent	ME	Core Processing, Disast. Rec. Svcs., Other IT Svcs., Sh. CU Br. (Svc. Ctr.) Ops., Elec. Trans. Svcs., Bill Payment, CC Proc., Debit Proc., Dig. Bank. Svcs., Mobile, Marketing	25
31	CUILA, LLC (dba. CU Direct Connect)	CO	Auto Lns., Loan Sup. Svcs., Other Mem. Svcs.	24
32	CU Anytime, LLC	NM	Sh. CU Br. (Svc. Ctr.) Ops., Elec. Trans. Svcs.	23
33	Shared Branching of Utah, Inc.	UT	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.	22
	Universal Sharing Network, Inc.	NY	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.	22
	CUProdigy, LLC	UT	Core Processing, Disast. Rec. Svcs., Other IT Svcs., Elec. Trans. Svcs.	22
	Share One, Inc.	TN	Core Processing, Disast. Rec. Svcs., IT Sec., Other IT Svcs., ALM Svcs., Auto Lns., Bus. Lns., CC Lns., Leas., Loan Sup. Svcs., Mort. Lns., Other Lend., Collect., Check. & Cur. Svcs., Sh. CU Br. (Svc. Ctr.) Ops., Elec. Trans. Svcs., Other Pymnts., Pymt Proc. Svcs., Mobile	22
37	CU*Northwest	WA	Core Processing, Disast. Rec. Svcs., ALM Svcs., Loan Sup. Svcs., Other Mem. Svcs., Elec. Trans. Svcs.	20
	ARCUSO Inc.	AR	Auto Lns., Other Mem. Svcs.	20
	eDOC Innovations	VT	Bus. Lns., Other IT Svcs., Other Lend., Check. & Cur. Svcs., Elec. Trans. Svcs., Auto Lns.	20
40	Business Alliance Financial Services, LLC	LA	Other IT Svcs., Bus. Lns., CC Lns., Loan Sup. Svcs., Collect., Consul.	19

TOP 40 CREDIT UNIONS BY COMBINED DOLLARS INVESTED IN/OR LOANED TO CUSOS

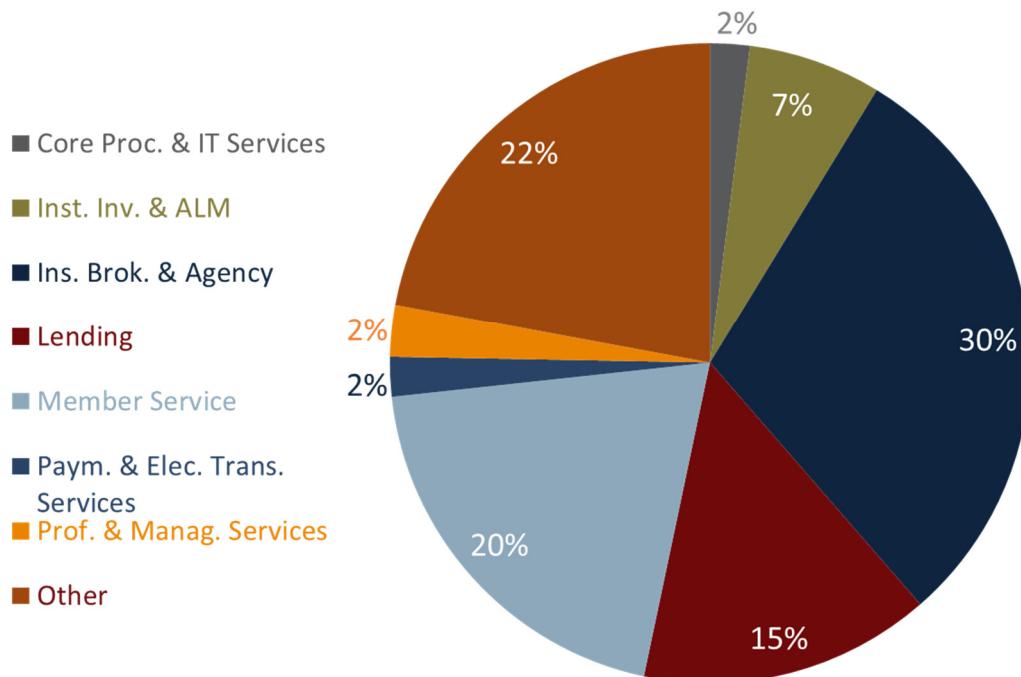
Rk.	Credit Union	St.	Total Monies in CUSO	CU Assets
1	State Employees'	NC	\$328,713,125	\$45,191,730,467
2	Bethpage	NY	\$79,898,249	\$9,967,322,233
3	Pentagon	VA	\$51,094,009	\$25,924,894,704
4	BayPort	VA	\$32,306,752	\$1,945,014,921
5	Velocity	TX	\$31,344,767	\$937,563,254
6	Desert Financial	AZ	\$27,130,192	\$5,998,184,895
7	Dupaco Community	IA	\$26,219,479	\$2,146,244,114
8	First Financial	NM	\$25,888,291	\$660,224,515
9	Salal	WA	\$22,357,224	\$912,186,540
10	United Nations	NY	\$20,492,986	\$6,440,635,937
11	Wescom	CA	\$18,245,641	\$4,479,978,248
12	America First	UT	\$18,011,715	\$13,402,532,273
13	CommunityAmerica	KS	\$17,255,000	\$3,536,709,623
14	Connexus	WI	\$16,661,300	\$2,971,294,798
15	Affinity	NJ	\$15,590,304	\$3,609,581,085
16	BECU	WA	\$15,405,186	\$24,752,911,443
17	Washington State Employees	WA	\$13,425,311	\$3,740,089,001
18	Truliant	NC	\$13,328,983	\$3,136,010,342
19	Local Government	NC	\$13,100,666	\$2,589,566,395
20	Arizona	AZ	\$12,931,474	\$2,178,232,223
21	Technology	CA	\$12,540,837	\$3,394,122,664
22	ESL	NY	\$12,500,000	\$7,365,883,997
23	Redstone	AL	\$11,950,000	\$6,103,882,248
24	Navy	VA	\$11,520,030	\$128,531,998,511
25	Bellco	CO	\$11,224,995	\$5,572,938,453
26	Georgia's Own	GA	\$11,172,693	\$3,063,468,384
27	Frankenmuth	MI	\$11,103,653	\$865,209,768
28	TwinStar	WA	\$10,437,393	\$1,690,126,509
29	Teachers	IN	\$10,190,164	\$3,830,794,439
30	Jovia Financial	NY	\$10,100,000	\$3,737,089,502
31	State Employees	NY	\$10,000,000	\$4,683,181,483
32	Digital	MA	\$9,904,255	\$10,393,652,106
33	Security Service	TX	\$9,722,947	\$10,157,826,030
34	Allegacy	NC	\$9,150,000	\$1,792,660,803
35	GTE Financial	FL	\$9,094,736	\$2,423,547,503
36	Valley Strong	CA	\$8,815,000	\$2,097,712,757
37	Y-12	TN	\$8,581,557	\$1,348,755,737
38	Visions	NY	\$8,491,958	\$4,946,564,994
39	Michigan Schools and Government	MI	\$8,151,207	\$2,650,563,409
40	Nusenda	NM	\$8,148,036	\$2,872,991,394

CUSO SERVICE OFFERINGS BREAKDOWN

Multi-Owned CUSO Service Offerings



Wholly-Owned CUSO Service Offerings

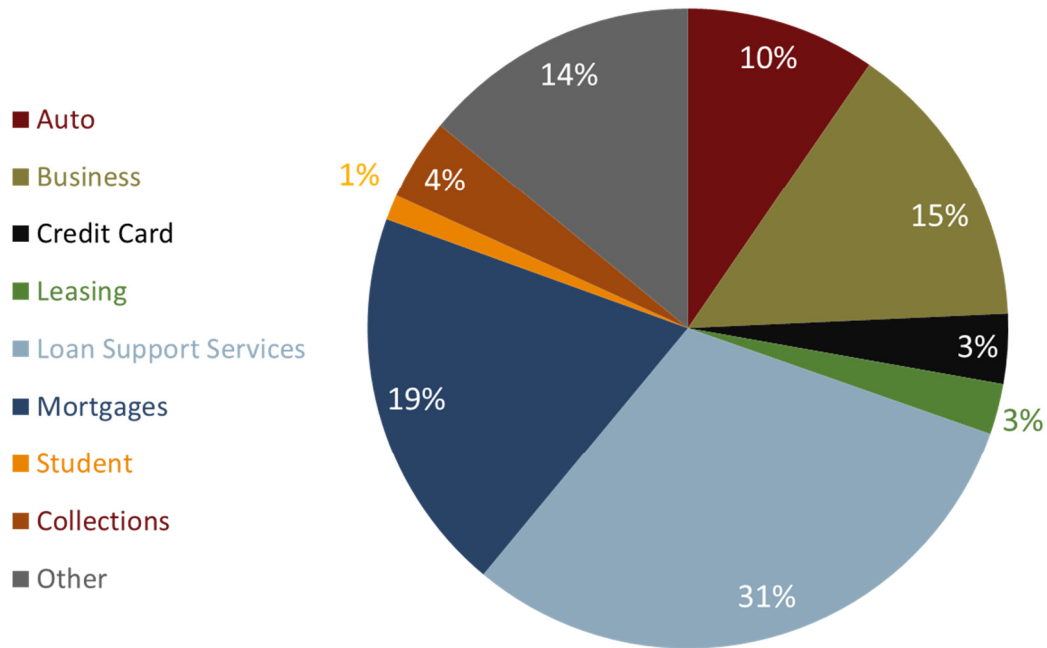


* See pages 18-30 for full Multi-Owned CUSO service listing
 ** TMG acquired by CO-OP Financial Services in April 2017

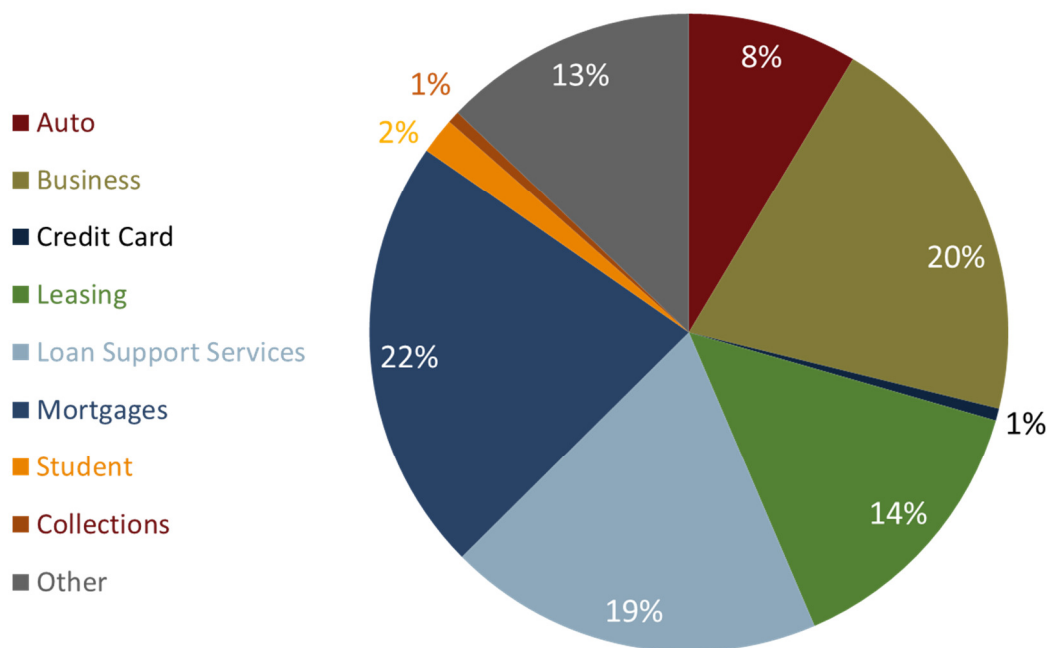
All Leader Tables Source: Callahan & Associates, NACUSO, NCUA, and Voluntary Verification

LENDING SERVICES BREAKDOWN

Multi-Owned Lending Service Offerings



Wholly-Owned Lending Service Offerings

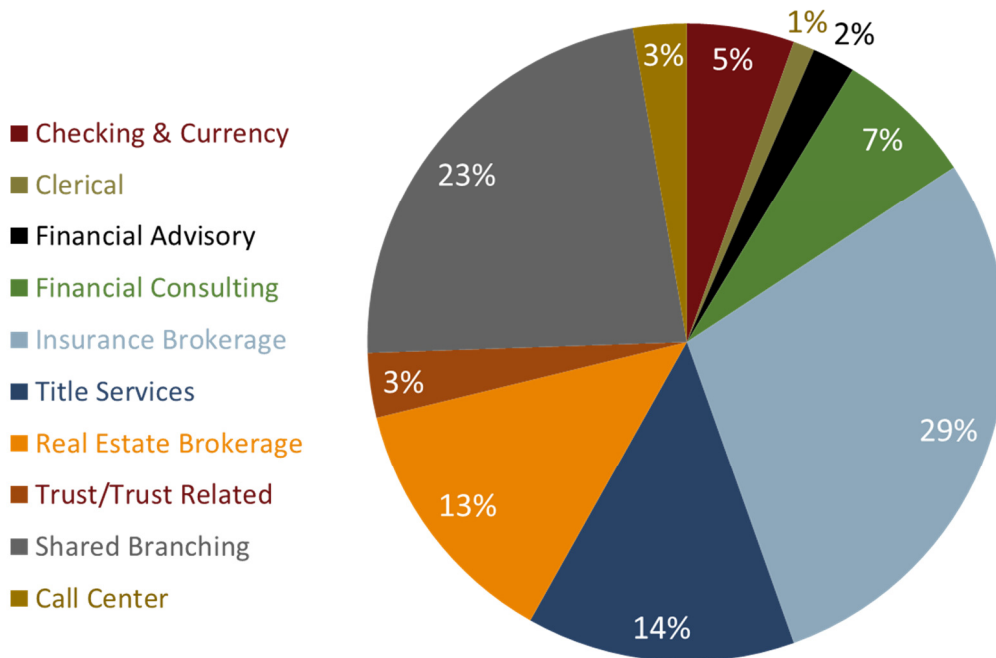


* See pages 18-30 for full Multi-Owned CUSO service listing
 ** TMG acquired by CO-OP Financial Services in April 2017

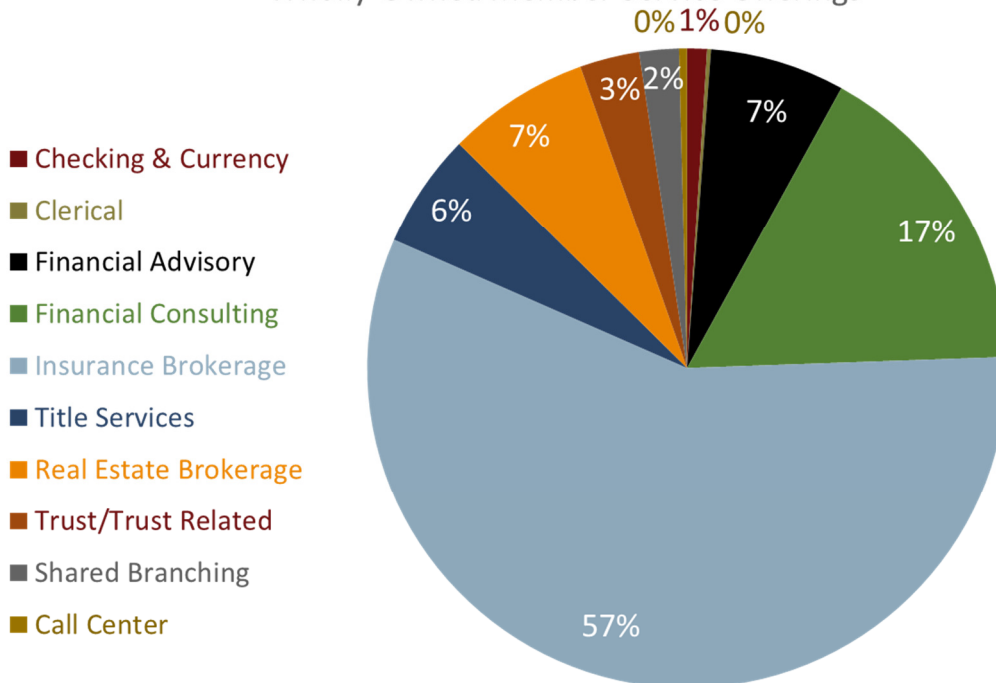
All Leader Tables Source: Callahan & Associates, NACUSO, NCUA, and Voluntary Verification

MEMBER SERVICES BREAKDOWN

Multi-Owned Member Service Offerings



Wholly-Owned Member Service Offerings

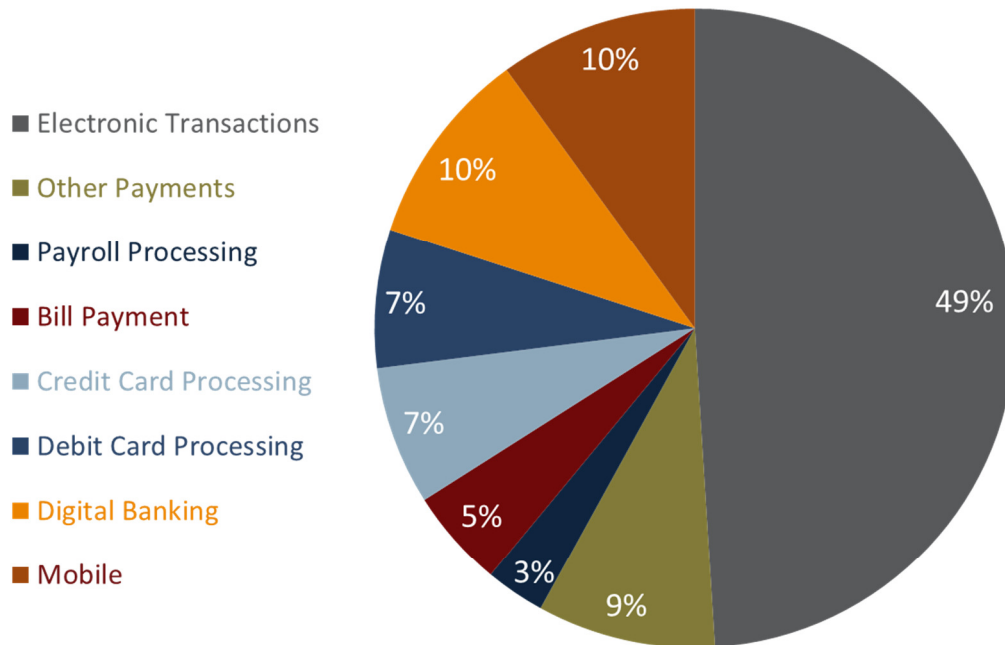


* See pages 18-30 for full Multi-Owned CUSO service listing
 ** TMG acquired by CO-OP Financial Services in April 2017

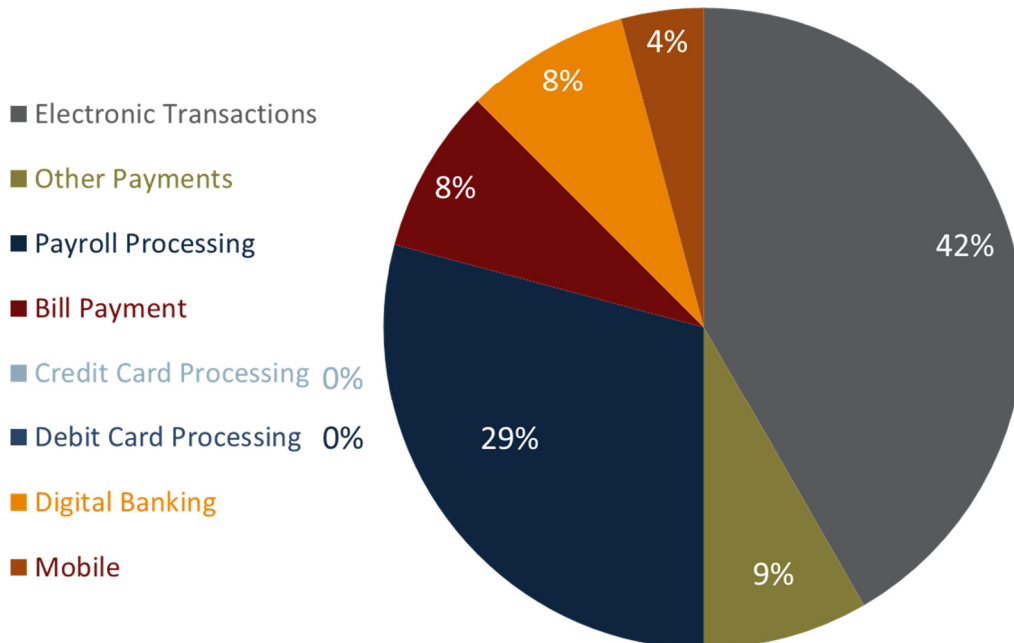
All Leader Tables Source: Callahan & Associates, NACUSO, NCUA, and Voluntary Verification

PAYMENTS AND ELECTRONIC TRANSACTIONS SERVICES BREAKDOWN

Multi-Owned Payments and Elec. Trans. Service Offerings



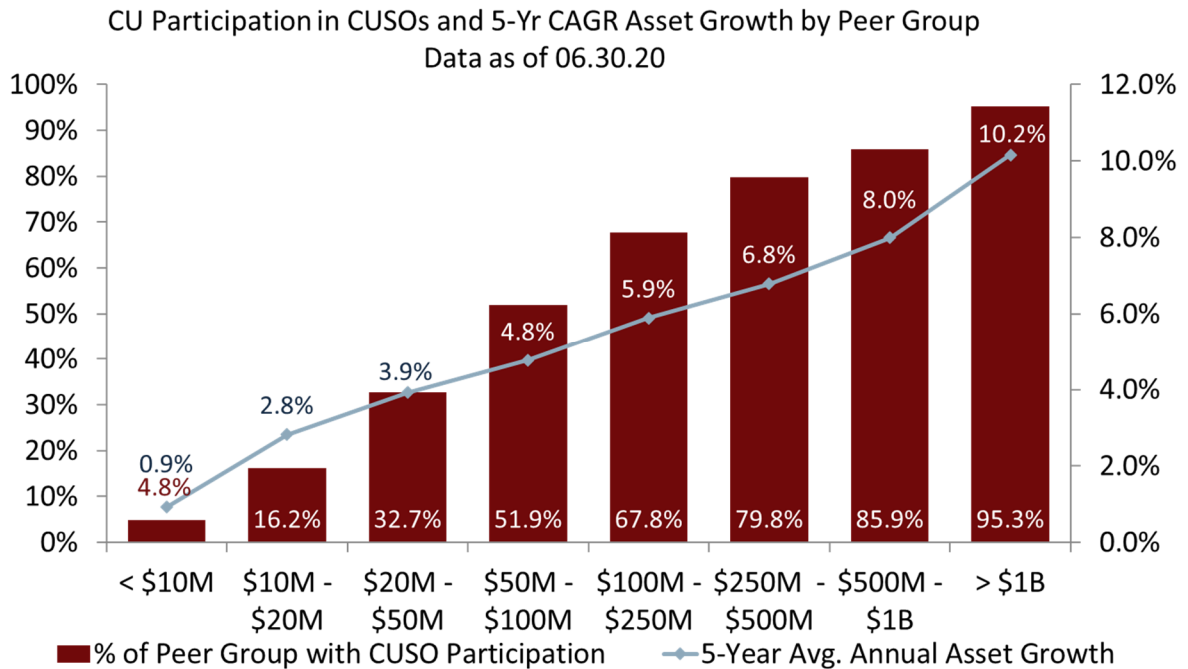
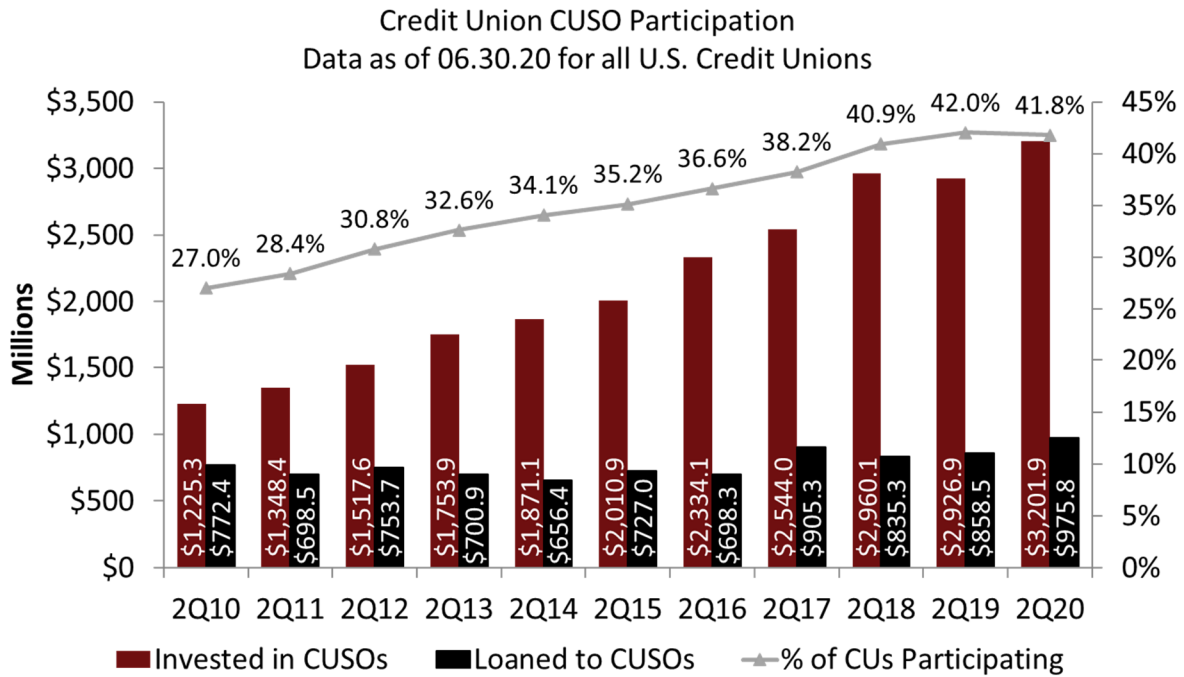
Wholly-Owned Payments and Elec. Trans. Service Offerings



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 ** TMG acquired by CO-OP Financial Services in April 2017

All Leader Tables Source: Callahan & Associates, NACUSO, NCUA, and Voluntary Verification

CREDIT UNION CUSO PARTICIPATION



* See pages 18-30 for full Multi-Owned CUSO service listing
 ** TMG acquired by CO-OP Financial Services in April 2017

All Leader Tables Source: Callahan & Associates, NACUSO, NCUA, and Voluntary Verification

CREDIT UNION FINANCIAL COMPARISONS

Peer Comparisons			
	All U.S. Credit Unions	CUs w/ Multi-Owned CUSOs	CUs w/out Multi-Owned CUSOs
Number of CUs	5,275	2,560	2,715
Total Branches	21,187	16,316	4,737
Members, Average per CU	23,449.47	42,477.62	5,507.69
Total Members	123,695,931	108,742,714	14,953,374
Total Assets	\$1,769,045,813,095	\$1,578,702,783,499	\$190,358,962,554
Total Loans	\$1,148,929,366,549	\$1,040,115,225,319	\$108,821,625,262
Total Shares	\$1,507,960,559,516	\$1,344,187,042,387	\$163,789,005,978
Total Capital	\$198,150,449,507	\$174,827,002,124	\$23,323,797,195
Average Asset Size	\$335,364,135	\$616,680,775	\$70,113,798

Balance Sheet			
	All U.S. Credit Unions	CUs w/ Multi-Owned CUSOs	CUs w/out Multi-Owned CUSOs
12-Month Loan Growth	6.53%	6.78%	4.95%
12-Month Share Growth	16.42%	16.80%	14.25%
12-Month Member Growth	3.35%	3.78%	1.44%
12-Month Capital Growth	9.49%	9.93%	7.17%
12-Month Asset Growth	15.01%	15.35%	13.09%
Loans/Shares	76.19%	77.38%	66.44%
Capital/Assets	11.20%	11.07%	12.25%
Delinquency Ratio	0.58%	0.57%	0.65%

Earnings (As a % of Average Assets)			
	All U.S. Credit Unions	CUs w/ Multi-Owned CUSOs	CUs w/out Multi-Owned CUSOs
Interest Income	3.68%	3.70%	3.43%
Interest Expense	0.79%	0.80%	0.67%
Net Interest Margin	2.89%	2.90%	2.75%
Non-interest Income	1.30%	1.34%	1.00%
Operating Expenses	3.04%	3.05%	2.94%
Provision for Loan Losses	0.58%	0.62%	0.29%
ROA	0.57%	0.57%	0.52%

Member Service Usage			
	All U.S. Credit Unions	CUs w/ Multi-Owned CUSOs	CUs w/out Multi-Owned CUSOs
Share Draft Penetration	59.57%	60.87%	50.12%
Average Share Balance	\$12,082	\$12,248	\$10,878
Auto Loan Penetration	21.02%	20.92%	21.77%
Credit Card Penetration	17.36%	18.08%	12.11%
Real Estate Penetration	4.38%	4.47%	3.68%
Average Loan Balance	\$16,225	\$16,533	\$13,771
Average Member Relationship	\$20,743	\$21,141	\$17,847

ASSET BASED FINANCIAL COMPARISONS (CREDIT UNIONS \$100M-\$500M)

Peer Comparisons			
	U.S. Credit Unions \$100M-\$500M	CUs \$100M-\$500M w/ Multi-Owned CUSOs	CUs \$100M-\$500M w/out Multi-Owned CUSOs
Number of CUs	1,092	879	213
Total Branches	5,047	4,125	921
Members, Average per CU	18,459.64	18,892.06	16,675.88
Total Members	20,157,929	16,606,123	3,551,963
Total Assets	\$243,149,119,923	\$197,873,222,916	\$45,291,829,965
Total Loans	\$148,046,078,206	\$121,755,252,910	\$26,298,309,328
Total Shares	\$212,809,514,974	\$173,508,100,777	\$39,316,903,046
Total Capital	\$27,042,829,235	\$21,872,430,366	\$5,170,748,681
Average Asset Size	\$222,664,029	\$225,111,744	\$212,637,699

Balance Sheet			
	U.S. Credit Unions \$100M-\$500M	CUs \$100M-\$500M w/ Multi-Owned CUSOs	CUs \$100M-\$500M w/out Multi-Owned CUSOs
12-Month Loan Growth	4.14%	4.37%	3.09%
12-Month Share Growth	14.13%	14.37%	13.11%
12-Month Member Growth	0.91%	0.91%	0.87%
12-Month Capital Growth	6.88%	7.02%	6.32%
12-Month Asset Growth	13.05%	13.27%	12.17%
Loans/Shares	69.57%	70.17%	66.89%
Capital/Assets	11.12%	11.05%	11.42%
Delinquency Ratio	0.61%	0.59%	0.72%

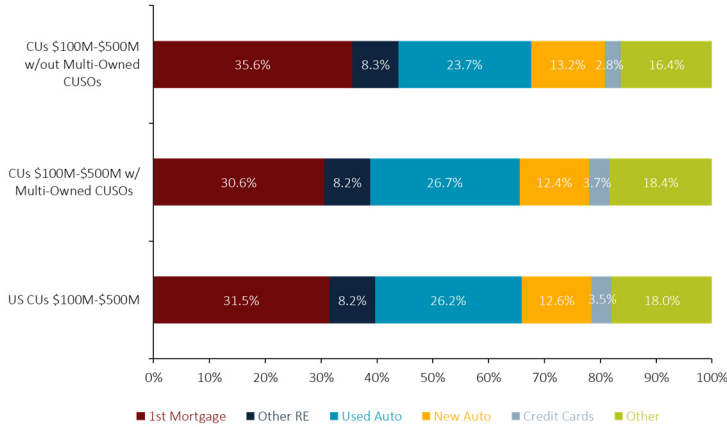
Earnings (As a % of Average Assets)			
	U.S. Credit Unions \$100M-\$500M	CUs \$100M-\$500M w/ Multi-Owned CUSOs	CUs \$100M-\$500M w/out Multi-Owned CUSOs
Interest Income	3.58%	3.60%	3.50%
Interest Expense	0.57%	0.56%	0.61%
Net Interest Margin	3.01%	3.03%	2.89%
Non-interest Income	1.32%	1.36%	1.17%
Operating Expenses	3.57%	3.62%	3.33%
Provision for Loan Losses	0.31%	0.32%	0.26%
ROA	0.44%	0.44%	0.46%

Member Service Usage			
	U.S. Credit Unions \$100M-\$500M	CUs \$100M-\$500M w/ Multi-Owned CUSOs	CUs \$100M-\$500M w/out Multi-Owned CUSOs
Share Draft Penetration	55.48%	55.94%	53.34%
Average Share Balance	\$10,466	\$10,363	\$10,954
Auto Loan Penetration	21.54%	21.69%	20.83%
Credit Card Penetration	13.53%	13.96%	11.52%
Real Estate Penetration	4.57%	4.59%	4.47%
Average Loan Balance	\$13,261	\$13,082	\$14,161
Average Member Relationship	\$17,487	\$17,373	\$18,026

LENDING

LOAN COMPOSITION

Data as of 06.30.20

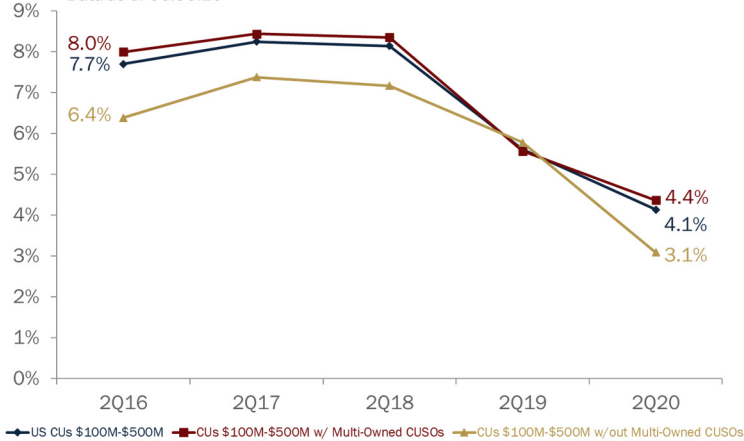


Lending Trends

- Credit unions that invest in multi-owned CUSOs reported a lower percentage of mortgage loans (30.6%) than credit unions who do not use CUSO services (35.6%). Both peer groups reported strong growth in the loan segment however, up 11.3% and 8.7%, respectively.
- As of June 2020, total loan balances increased 4.1% annually at credit unions between \$100 million and \$500 million. Credit unions that use multi-owned CUSO offerings, reported growth 0.30 percentage points higher over the period.
- Loan production increased 21.1% year-over-year at credit unions between \$100 million and \$500 million that use multi-owned CUSOs as of June 2020, compared to origination growth of 19.6% at peer credit unions without CUSO holdings.
- First mortgage funding rose 100.3% year-over-year at credit unions with multi-owned CUSO investments. Alternatively, credit unions that do not use multi-owned CUSOs, first mortgage production was up 60.0% annually.
- Despite reporting a lower concentration of mortgage loans, which tend to have lower delinquency rates, credit unions with multi-owned CUSOs reported better asset quality than their counterparts. At 0.59%, delinquency at these credit unions decreased 7 basis year-over-year, 13 basis points below the rate reported by credit unions that are not CUSO investors.

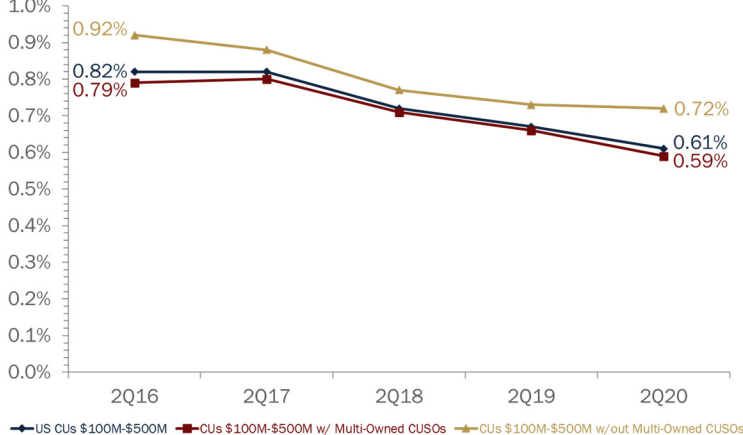
ANNUAL TOTAL LOAN GROWTH

Data as of 06.30.20



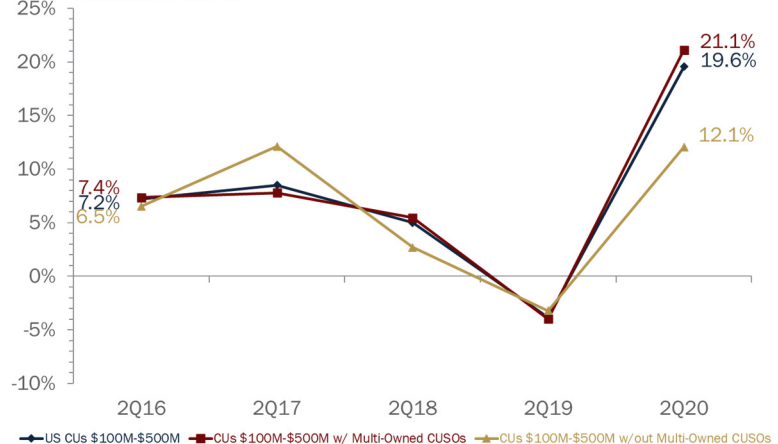
LOAN DELINQUENCY

Data as of 06.30.20



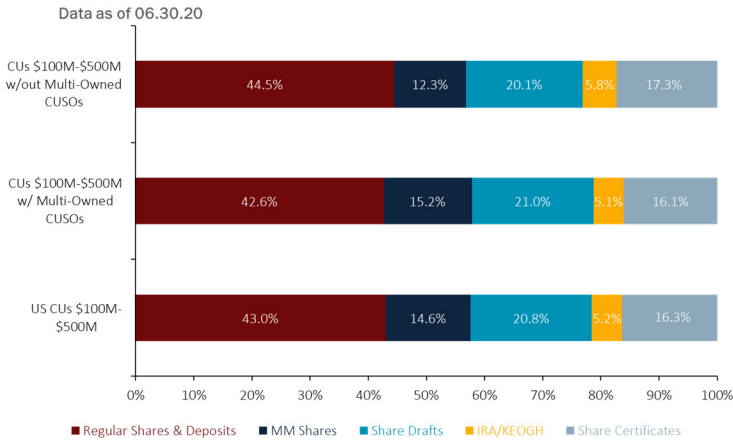
LOAN ORIGINATION GROWTH

Data as of 06.30.20

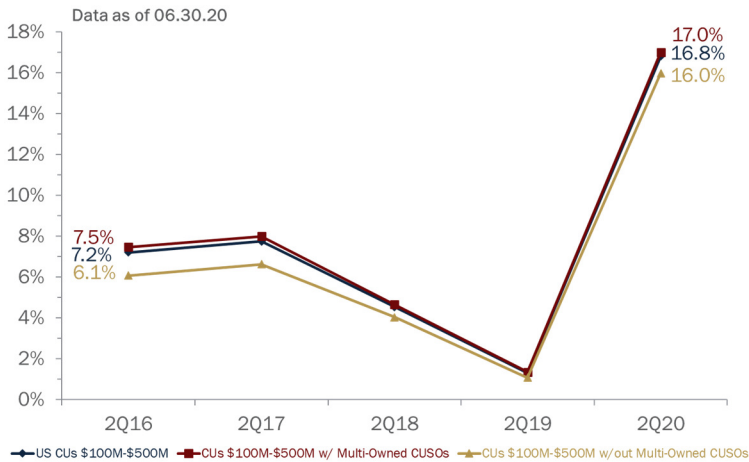


SHARES

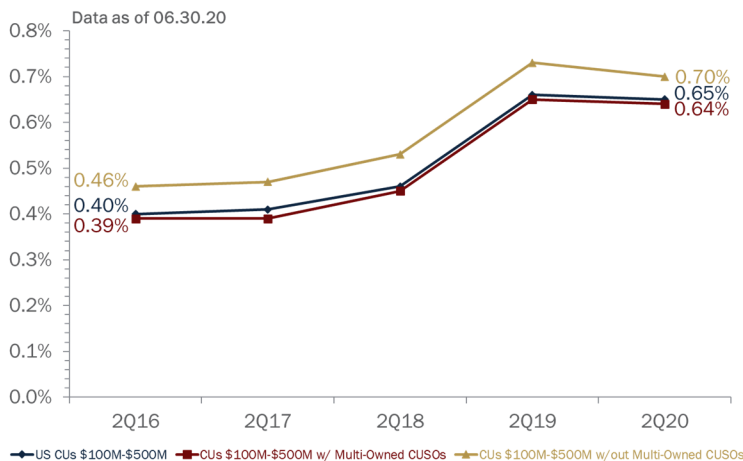
SHARE COMPOSITION



CORE DEPOSIT GROWTH



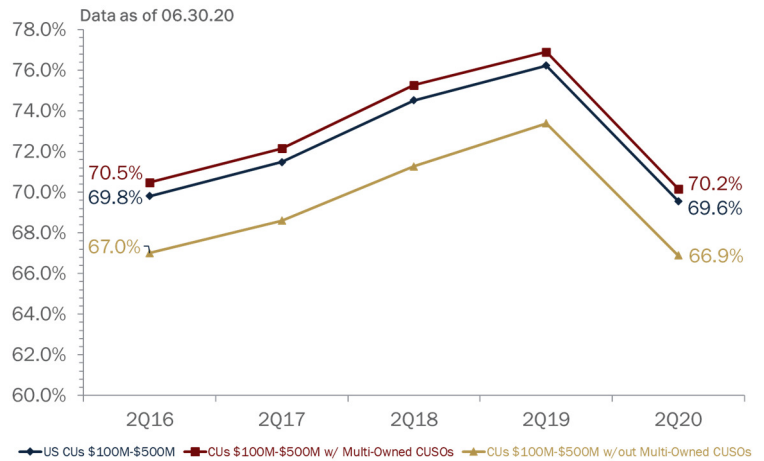
AVERAGE COST OF FUNDS



Share Trends

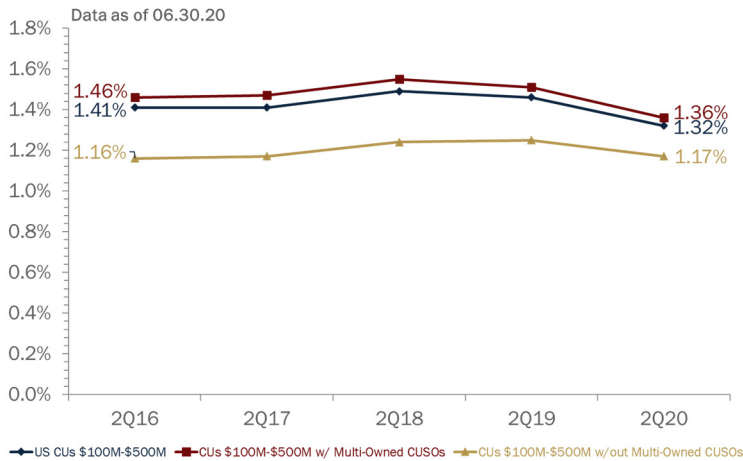
- Total share balances at credit unions between \$100 million and \$500 million increased 14.1% year-over-year. Credit unions in the asset range with multi-owned CUSO affiliates reported 14.4% deposit growth over the last 12 months, while those who do not reported 13.1% growth.
- Core deposits - considered “sticky” as they often infer deeper relationships with members - increased 17.0% at credit unions using multi-owned CUSO services. Core deposits make up 78.8% of the deposit portfolio at these credit unions and 76.9% at credit unions without CUSO investments.
- Low interest rates resulted in slight declines in funding costs at all peer groups. The average cost of funds for credit unions in this segment was 0.65%, down 1 basis point year-over-year. Whereas credit unions with CUSO investments also reported a 1 basis point decline over the period, their average cost of funds remained the lowest of any peer group.
- The average cost of funds is higher at credit unions between \$100 million and \$500 million that do report CUSO investments (0.70%). This is largely due to a higher concentration of certificates (17.3%) than credit unions using CUSO services (16.1%).
- The loan-to-share ratio decreased annually as of the second quarter at all peer groups. Share growth accelerated 8.7 percentage points year-over-year at credit unions in the asset band as members look for low risk savings accounts amid financial uncertainty due to the Coronavirus pandemic. Despite the decline, credit unions with CUSO investments in this asset range have consistently loaned out a larger proportion of their balance sheets than credit unions without CUSOs.

LOAN-TO-SHARE RATIO

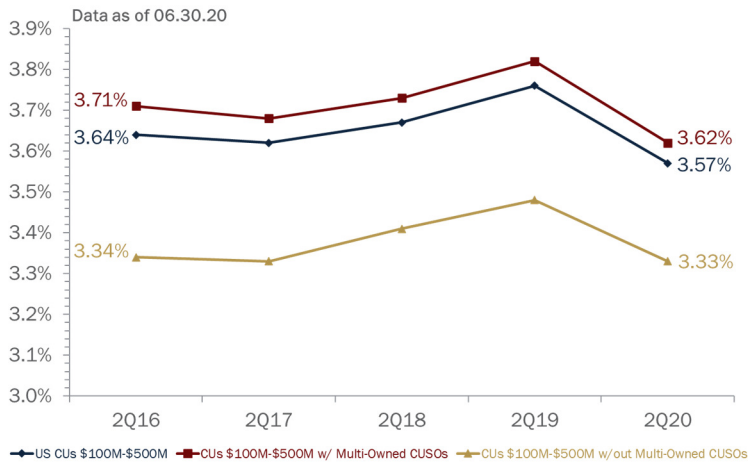


EARNINGS

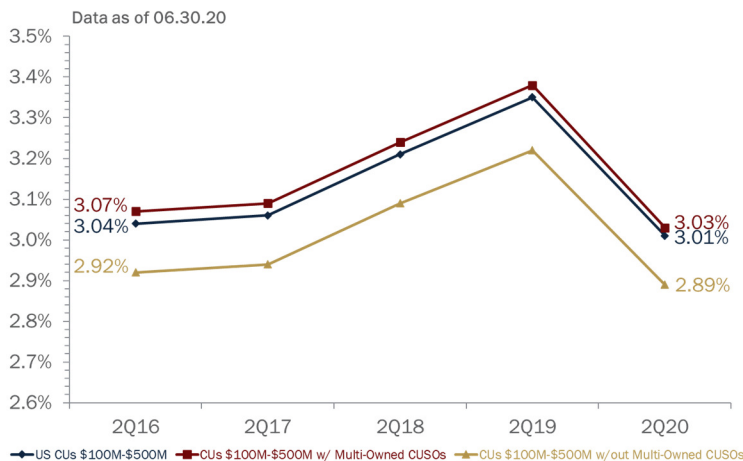
Non-Interest Income/Average Assets



Operating Expense/Average Assets



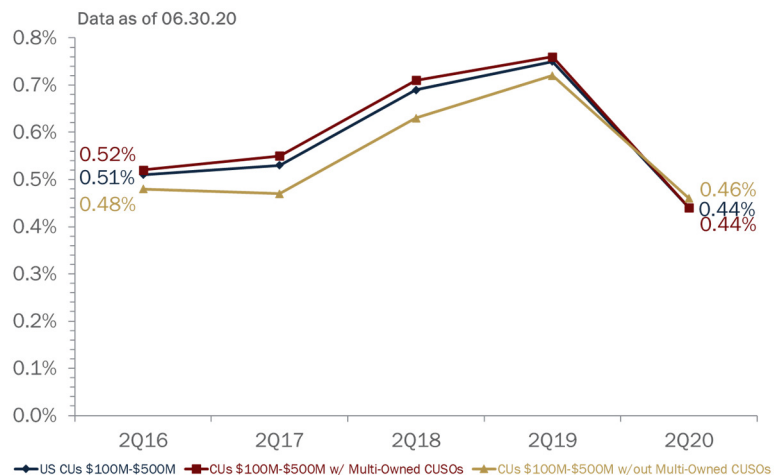
Net Interest Margin



Earnings Trends

- Total revenue at credit unions between \$100 million and \$500 million decreased 0.9% year-over-year. Interest rates were held at record lows in the hopes to encourage consumer spending, which resulted in a 0.6% decline in interest income.
- The operating expense ratio decreased at both credit unions that report CUSO investments (down 19 basis points to 3.62%) and those that do not (down 15 basis points to 3.33%). While credit unions with CUSO investments report higher operating expense ratios, historically they have found success leveraging their cost base to provide more services and generate higher income than their peers.
- Salary and benefit expenses increased 6.4% annually at credit unions between \$100 million and \$500 million in assets and account for 51.3% of total operating expenses. Credit unions that invest in CUSOs increased average salary expenditures 6.4%, 41 basis points faster than credit unions that do not.
- Credit unions between \$100 million and \$500 million in assets with CUSO investments reported an average decrease of \$13.1 million in interest income and a \$40.1 million increase in interest expense over the period. The resultant decrease in net interest income led to a 35 basis point drop in the net interest margin.
- The net interest margin at credit unions invested in CUSOs fell 35 basis points year-over-year to 3.03% as of June 2020, 14 basis points above credit unions without CUSO holdings.
- ROA decreased 31 basis point annually at credit unions between \$100 million and \$500 million in assets. At 0.44%, the rate reported by credit unions with CUSO investments is in line with asset based peers.

Return on Assets (ROA)



MEMBER RELATIONSHIPS

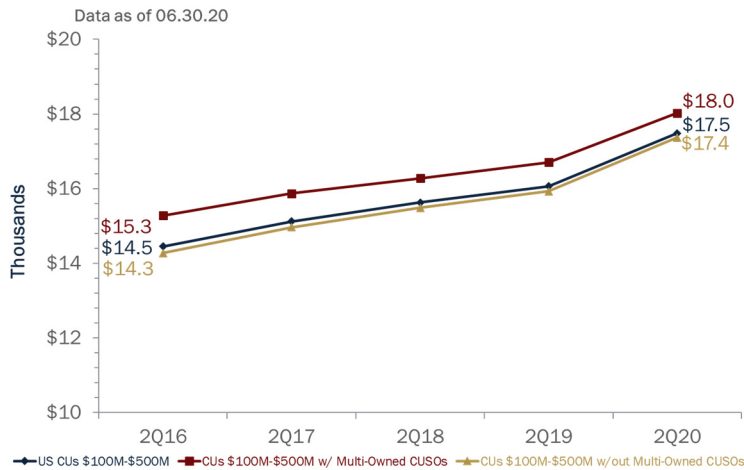
MEMBERSHIP GROWTH



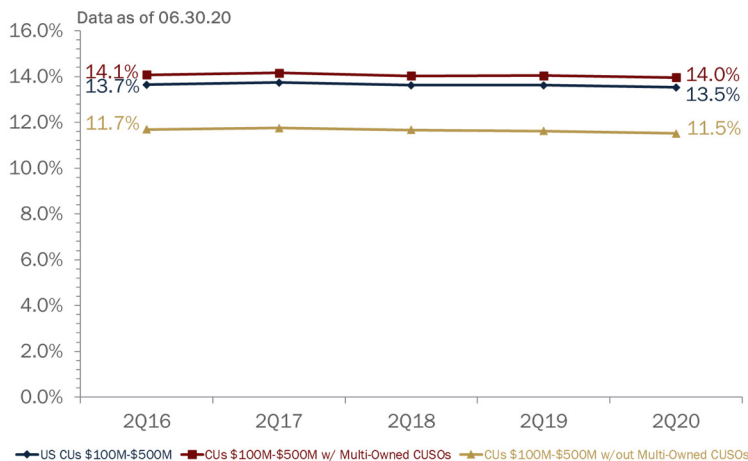
Member Relationship Trends

- Total membership increased 0.9% at credit unions between \$100 million and \$500 million in assets. Credit unions that invest in CUSOs have an average membership base of 18,892, 2,216 members higher than the average at credit unions not using CUSO services.
- Average member relationship - a measure for the average retail relationship per member - increased over \$1,400 across all credit unions between \$100 million and \$500 million in assets.
- Credit card penetration has consistently been higher at credit unions that invest in multi-owned CUSOs. At 14.0%, credit card penetration at these credit unions decreased 8 basis points annually. Similarly, credit unions that do not report CUSO investments saw a 10 basis point annual decline in credit card penetration to 11.5% as of June 2020.
- Share draft penetration, the proxy measure for the percentage of members that use the credit union as their primary financial institution, is 2.6 percentage points higher at credit unions with CUSO investments.
- Auto penetration increased 43 basis points annually at credit unions with CUSO holdings to 21.7% as of June 2020.

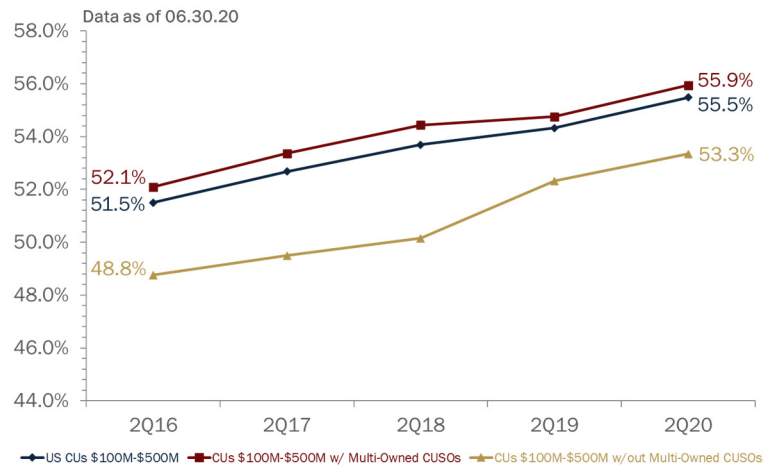
AVERAGE MEMBER RELATIONSHIP



CREDIT CARD PENETRATION



SHARE DRAFT PENETRATION



MULTI-OWNED CUSO LISTING

CUSO	Address	Website	Service Offered
7	8351 E. Walker Springs Ln., Ste. 200, Knoxville, TN	www.cucommunityonline.com	Loan Sup. Svcs., Mort. Lns., Other Lend., Ins. Brok. or Agcy., Title Svcs.
1st Advantage Title Services, LLC	12891 Jefferson Ave., Newport News, VA	www.1stadvantageitleddevelopment.com	Loan Sup. Svcs., Title Svcs., Other
2nd Node, LLC	100 E. Royal Ln., Ste. 300, Irving, TX	www.2ndnode.com	Disast. Rec. Svcs., Other IT Svcs., Other Mem. Svcs., Other
Advanced Fraud Solutions, LLC	1231 Shields Rd., Ste. 5, Kernersville, NC	www.advancedfraudsolutions.com	Other IT Svcs., Check. & Cur. Svcs., Other Mem. Svcs., Other
Advanced Reporting, LLC	451 Division St. NE, Salem, OR	www.advrep.com	Cerical, Fin. Couns. Svcs., Ins. Brok. or Agcy., Other Mem. Svcs., Other, Elec. Trans. Svcs., Consul.
Advancial Mortgage, LLC	10000 N. Central Expwy., Ste. 825, Dallas, TX	www.advancialmortgage.com	Mort. Lns., Other Lend., Other Mem. Svcs., Other
Affirmx, LLC	5301 Buckeystown Pike, Ste. 420, Frederick, MD	www.affirmx.com	Other Mem. Svcs., Other, Consul.
Alacriti	1551 S. Washington Ave., Ste. 130, Piscataway, NJ	www.alacriti.com	Elec. Trans. Svcs., Other Pay, Other
ALASKA USA TRUST COMPANY	4000 Credit Unions Dr., Anchorage, AK	www.alaskausatrust.com	Securities Brokerage, Other Mem. Svcs., Trust and Rel. Svcs., Other
Alliance One	Columbus, OH	www.allianceoneinc.com	Other Mem. Svcs., Other, Elec. Trans. Svcs.
Alliance Real Estate Financial Services,	4723 Harrison Blvd., Ogden, UT		Other Mem. Svcs., Other
Alliance Services Group, LLC	201 W. DeYoung St., Ste. B, Marion, IL	www.alliancesg.com	Bus. Lns., Other Mem. Svcs., Other
Alliance, LLC	752 Main St., Tewksbury, MA	www.alliance-llc.org	Loan Sup. Svcs., Other Mem. Svcs., Other
Almost Home Mortgage LLC	714 E. Main St., Ste. 2A, Moorstown, NJ	www.almosthomemortgage.com	Other Mem. Svcs., RE Brok. Svcs., Other
Amerco Loan 1, LLC	4516 Seton Center Pkwy., Ste. 300, Austin, TX		Bus. Lns., Other Mem. Svcs., Other
American First Abstract LLC	2655 Neshaminy Interplex Dr., Ste. 104A, Trevoese, PA	www.americanfirstabstract.com	Other Mem. Svcs., Other
American Heritage Federal Realty, LLC	2655 Interplex Dr., Ste. 107, Trevoese, PA	www.ahtf.com	Other Mem. Svcs., RE Brok. Svcs., Other
Americu Mortgage	2170 E. Big Beaver Rd., Ste. A, Troy, MI	www.americu.com	Loan Sup. Svcs., Mort. Lns., Other Lend., Other
Americu Services, LLC	1916 Black River Blvd., Rome, NY	www.americu.org	Mort. Lns., Ins. Brok. or Agcy., Other Mem. Svcs., Other
ARUSO Inc.	P.O. Box 4603821 Benton Pkwy., Benton, AR	www.aruso.com	Auto Lns., Other Mem. Svcs.
Area Financial Services, Inc.	840 Graham Dr., Fremont, OH	www.areaafs.com	Core Processing, Disast. Rec. Svcs., Other Mem. Svcs., Other, Elec. Trans. Svcs., Consul.
Aspire Medallion Funding	67 Walnut Ave., Clark, NJ	www.aspirefunding.com	Bus. Lns., Other Mem. Svcs., Other
ATON Financial Management, LLC	1201 Fulling Mill Rd., Middletown, PA	www.atonfm.com	Other Mem. Svcs., Other
Auto Expert	2847 Campus Pkwy., Riverside, CA	www.autoexpertonline.com	Auto Lns., Loan Sup. Svcs., Other Mem. Svcs., Other
Autoland LLC	9121 Oakdale Ave., Ste. 100, Chatsworth, CA	www.autoland.com	Auto Lns., Loan Sup. Svcs., Other Mem. Svcs., Other
Balance Sheet Solutions LLC	184 Shuman Blvd., Ste. 400, Naperville, IL	www.balancesheetsolutions.org	Securities Brokerage
Benefits Partner LLC dba Salus Group	38221 Mound Rd., Bldg. G, Sterling Heights, MI	www.thesalusgroup.com	Ins. Brok. or Agcy., Other Mem. Svcs., Other, Consul.
Better Branches	1647 Willow Pass Rd., Ste., 506, Concord, CA	www.betterbranches.com	Other Mem. Svcs., Other
Beyond Marketing, LLC	7260 W. 135th St., Ste. 100, Overland Park, KS	www.bymagency.com	Other Mem. Svcs., Other, Consul.
Business Alliance Financial Services, LLC	1162 Oliver Rd., 8, Monroe, LA	www.baafsc.com	Other IT Svcs., Bus. Lns., CC Lns., Loan Sup. Svcs., Collect., Consul.
Business Lending Group LLC	2350 N. Casaloma Dr., Appleton, WI	www.businesslendinggroup.com	Bus. Lns., Other Mem. Svcs., Other

MULTI-OWNED CUSO LISTING

CUSO	Address	Website	Service Offered
Business Lending Solutions LLC	P.O. BOX 190101 Western Ave., Hampden, ME	www.mainebls.com	Bus. Lns., Loan Sup. Svcs., Other Mem. Svcs., Other
Callahan CU Financial Services LLP	1001 Connecticut Ave. NW, Ste. 1001, Washington, DC	www.cufslp.com	Other, Securities Brokerage, Consul.
Capitol Credit Union Service Organization	1080 SW. Wanamaker Rd., Topeka, KS	www.capcuso.com	Other Mem. Svcs., Other, Sh. CU Br. (Svc. Ctr.) Ops.
Carolina Credit Union Services	7440 Broad River Rd., Irmo, SC	www.carolinacfu.org	Other Mem. Svcs., Other, Sh. CU Br. (Svc. Ctr.) Ops.
CCU Insurance Agency, Inc.	816 Washington Ave., Golden, CO	www.ccoiscu.org	Ins. Brok. or Agcy., Other Mem. Svcs., Other
Centennial Lending, LLC	4112 Kodiak Ct., Unit D, Longmont, CO	www.centennial-lending.com	Bus. Lns., Leas., Loan Sup. Svcs., Mort. Lns., Other Lend., Collect.
Central Star Financial Solutions	9555 E. Corporate Hills Dr., Wichita, KS		Mort. Lns., Other Mem. Svcs., Other
Century Oaks Title, LLC	207 That Way B, Lake Jackson, TX	www.centuryoakstitle.com	Title Svcs., Other
Chatter Yak! LLC	2900 Universal St., Oshkosh, WI	www.chatteryak.com	Other Mem. Svcs., Other, Consul.
Coastal Title, LLC	1000 St. Albans Dr., Raleigh, NC	www.coastal-title.com	Loan Sup. Svcs., Title Svcs., Other
Coastline Home Mortgage, LLC	8011 Phillips Hwy., Ste. One, Jacksonville, FL	www.coastlinehomemortgage.com	Loan Sup. Svcs., Other Mem. Svcs., Other
Commercial Alliance	1607 E. Big Beaver 201, Troy, MI	www.commercialalliance.com	Bus. Lns., Loan Sup. Svcs., Title Svcs.
Community Business Lenders	5000 Westown Pkwy., Ste. 420, West Des Moines, IA	www.cbldenders.com	Bus. Lns., Loan Sup. Svcs., Mort. Lns., Other Lend., Other Mem. Svcs., Other
Community Mortgage Funding, LLC	3201 W. Temple Ave., Ste. 120, Pomona, CA	www.cmfloan.com	Mort. Lns.
Constellation Digital Partners, LLC	1000 Saint Albans Dr., Raleigh, NC	www.constellation.coop	Other IT Svcs.
CO-OP Financial Services	9692 Haven Ave., Rancho Cucamonga, CA	www.co-opfs.org	Other IT Svcs., ALM Svcs., Other Mem. Svcs., Elec. Trans. Svcs., Sh. CU Br. (Svc. Ctr.) Ops., Consul.
COOPERATIVA DE SEGUROS DE VIDA DE	400 Av. Americo Miranda Villa Nevarez, San Juan,	www.cosvi.com	Ins. Brok. or Agcy., Other Mem. Svcs., Other
Cooperative Business Services, LLC	8150 Corporate Park Dr., Suite 300, Cincinnati, OH	www.cbcsuso.com	Bus. Lns., Loan Sup. Svcs., Collect., Other, Consul.
Cooperative Payroll Solutions	1691 Westbrook Plaza Dr., Winston Salem, NC	www.cooperativepayroll.com	Other Mem. Svcs., Other, Payrl. Proc. Svcs.
Covera Solutions, Inc.	1021 Watervliet-Shaker Rd., Albany, NY	www.coverasolutions.com	Other Mem. Svcs., Other, Elec. Trans. Svcs.
Credit Acquisition Resources	9998 Alameda Genoa Rd., Houston, TX		Other Mem. Svcs., Other
CULLANCE	2252 Killbuck Center Blvd., Ste. 2A, Tallahassee, FL	www.cullance.com	Other Mem. Svcs., Other, Elec. Trans. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
Credit Union Acceptance Company, LLC	9601 Jones Rd., Ste. 108, Houston, TX	www.cuac.net	Auto Lns., Loan Sup. Svcs., Other Mem. Svcs., Other
Credit Union Auto Finance LLC	100 Marina Dr., Rochester, NY	www.cuaf.com	Auto Lns., Loan Sup. Svcs., Other Mem. Svcs., Other
Credit Union Auto Sales, LLC	5901 San Mateo Blvd. NE., Albuquerque, NM	www.cuautosales.net	Auto Lns., Other Mem. Svcs., Other
Credit Union Business Services, LLC	5070 Peachtree Industrial Blvd., Norcross, GA	www.cubslc.org	Bus. Lns., Loan Sup. Svcs., Other Mem. Svcs., Other
Credit Union Centers L.L.C.	5975 Castle Creek Pkwy., Ste. 300, Indianapolis, IN	www.cucenters.com	Other, Sh. CU Br. (Svc. Ctr.) Ops.
Credit Union Centers of Kentucky, LLC	3615 Newburg Rd., Louisville, KY	www.ccku.org	Sh. CU Br. (Svc. Ctr.) Ops.
Credit Union Credit Connection	2715 W. 5400 S., Taylorsville, UT	www.cuconnect.org	Loan Sup. Svcs., Other Mem. Svcs.
Credit Union Financial Network	16150 N. Arrowhead Fountain Center Dr. #289, Peoria, AZ	www.cufn.org	Securities Brokerage, Fin. Advis., Fin. Couns. Svcs., Ins. Brok. or Agcy.

MULTI-OWNED CUSO LISTING

CUSO	Address	Website	Service Offered
Credit Union Financial Services, LLC	1123 Elm St., NE, Covington, GA	www.cufcs.org	Securities Brokerage, Bus. Lns., Loan Sup. Svcs., Mort. Lns., Other Lend., Other Mem. Svcs., Elec. Trans. Svcs.
Credit Union Insurance Services Inc	1212 W. Francis, Spokane, WA		Check. & Cur. Svcs., Ins. Brok. or Agcy., Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops., Consul.
Credit Union Lending Systems	7321 South Lindbergh Blvd., Ste. 400A, St Louis, MO	www.culendingssystems.com	Auto Lns., Loan Sup. Svcs., Other Mem. Svcs.
Credit Union Mortgage Association, Inc.	10800 Main St., Fairfax, VA	www.Cumortgage.net	Mort. Lns., Other Lend., Other Mem. Svcs.
Credit Union Mortgage Service Inc	10951 Broadway, Crown Point, IN	www.cumortgageservice.com	Loan Sup. Svcs., Mort. Lns., Other Mem. Svcs.
Credit Union Service Company of Virginia	1207 Fenwick Dr., Lynchburg, VA	www.cuscva.com	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
Credit Union Services, Inc.	8131 Lyndon B Johnson Fwy., Ste. 400, Dallas, TX		Bus. Lns., Leas., Other Mem. Svcs.
Credit Union Vendor Management, LLC	3692 Coolidge Ct., Tallahassee, FL	www.cuvm.org	Other IT Svcs., Consul.
CU Abstract	25 Jacksonville Rd. 2, Warrinster, PA	www.cuabstract.com	Title Svcs.
CU Alliance, LLC	9601 Jones Rd., Ste. 108, Houston, TX	www.cuacusso.com	Auto Lns., Mort. Loans, Other Mem. Svcs., Consul.
CU Anytime, LLC	3121 Carlisle Blvd. NE., Albuquerque, NM	www.cuanytime.org	Sh. CU Br. (Svc. Ctr.) Ops., Elec. Trans. Svcs.
CU Benefits Alliance, LLC	451 Division St. NE., Salem, OR	www.cubenefitsalliance.com	Ins. Brok. or Agcy., Consul.
CU Business Group, LLC	9600 NE, Cascades Pkwy., Ste. 250, Portland, OR	www.cubdg.org	Bus. Lns., Loan Sup. Svcs., Consul.
CU Center Inc.	8895 N. Military Trail, Ste. 101-D, Palm Beach Gardens, FL	www.cucenters.com	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
CU collateral Services LLC	1495 Wilminton Dr., Ste. 285, DuPont, WA		Loan Sup. Svcs., Other Mem. Svcs.
CU Cooperative Branching, LLC	824 Elmwood Park Blvd., Ste. 200, Harahan, LA		Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
CU Dealer Direct, LLC	6004 Capitol Blvd. SE., Tumwater, WA	www.cudealerdirect.com	Auto Lns., Leasing
CU Direct Connect	6377 S. Revere Pkwy., Ste. 200, Centennial, CO	www.cudc.org	Auto Lns.
CU Direct Corporation	2855 E. Guasti Rd., Ste. 500, Ontario, CA	www.cudirect.com	Auto Lns., Loan Sup. Svcs., Mort. Lns., Other Lend.
CU Edge, Inc.	1380 Market Ave. N., Canton, OH		Loan Sup. Svcs., Other Mem. Svcs.
CU Financial Group, LLC	1095 W. League City Pkwy., League City, TX	www.cufinancialgroup.com	Fin. Couns. Svcs., Ins. Brok. or Agcy., Other Mem. Svcs.
CU Home Mortgage Solutions LLC	11027 Meridian Ave. N. #102, Seattle, WA	www.cuhms.com	Loan Sup. Svcs., Mort. Lns.
CU Insurance Alliance, LLC	451 Division St. NE., Salem, OR		Ins. Brok. or Agcy., Other Mem. Svcs.
CU Investment Solutions LLC	8500 W. 110th St., Ste. 650, Overland Park, KS	www.cu-isi.org	Securities Brokerage, Fin. Couns. Svcs., Other Mem. Svcs.
CU Lending Edge	38713 Tierra Subida 200-A, Ste. 179, Palmdale, CA	www.culendingedge.com	Auto Lns.
CU Mortgage Direct, LLC.	5010 S. Solberg Ave., Sioux Falls, SD	www.cumortgagedirect.com	Loan Sup. Svcs., Mort. Lns., Other Lend.
CU Mortgage Investors, LLC	1 E. Main St., Ste. 101, Madison, WI		Loan Sup. Svcs., Other Mem. Svcs.
CU Network Services LLC	715 S. King St., Ste. 100, Honolulu, HI	www.CUNetworkservices.com	Mort. Lns., Other Mem. Svcs., RE Brok. Svcs.
CU Opportunities, LLC	3921 Oakland Ave., Saint Joseph, MO		Loan Sup. Svcs., Other Lend., Other Mem. Svcs., CUSO Inv. in Non-CUSO Svc.
CU Partners Solutions LLC	576 E. Lincoln, Birmingham, MI	www.cupartnersolutions.com	ALM Svcs., Bus. Lns., Other Mem. Svcs., CUSO Inv. in Non-CUSO Svc. Prov., Consul.

MULTI-OWNED CUSO LISTING

CUSO	Address	Website	Service Offered
CU Payz LLC	195 Glastonbury Blvd., Ste. 105, Glastonbury, CT		Elec. Trans. Svcs., Other Pay., Bill Payment
CU Realty of Pennsylvania	Philadelphia, PA		Mort. Lns., Other Mem. Svcs., RE Brok. Svcs.
CU Realty Services, LLC	24200 N. Alma School Rd., Ste. 50, Scottsdale, AZ	www.curealty.com	Other Lend., RE Brok. Svcs., Mort. Lns.
CU Recovery, Inc.	26263 Forest Blvd. N., Wyoming, MN	www.curecovery.com	Loan Sup. Svcs., Consul.
CU Revest, LLC	404 Camino del Rio S., San Diego, CA	www.curevest.com	Disast. Rec. Svcs., Loan Sup. Svcs., Other Lend., Collect., Call Center, Other, Elec. Trans. Svcs., Consul.
CU Rise Analytics LLC	1919 Byrd Road, Ste. A, Vienna, VA	www.cu-rise.com	Core Processing
CU Service Centers, INC	22 Inverness Center Pkwy., Ste. 200, Birmingham, AL	www.cusc-al.com	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
CU Service Network	274 Union Blvd., Ste. 320, Lakewood, CO	www.CUSN.com	Other IT Svcs., Consul., Sh. CU Br. (Svc. Ctr.) Ops., Other
CU Settlement Services	1974 Sproul Rd., Ste. 403, Broomall, PA	www.cusettlement.com	Ins. Brok. or Agcy., Other Mem. Svcs.
CU Settlements, LLC	210 Broadhollow Rd., Ste. 207, Melville, NY	www.cusettlement.com	Other Lend., Other Mem. Svcs.
CU Shared Resources, LLC	P.O. Box 6004, Santa Rosa, CA	www.srcu.net	Other IT Svcs., Other Mem. Svcs.
CU SOCIAL PARTNERS, LLC	8101 E. Kaiser Blvd., Anaheim, CA	www.cusocialpartners.com	Other IT Svcs., Other Mem. Svcs.
CU Sol, LLC	3939 Osuna Rd. NE., Albuquerque, NM	www.cusol.org	Other IT Svcs., ALM Svcs., Auto Lns., Loan Sup. Svcs., Other Lend., CUSO Inv. in Non-CUSO Svc. Prov., Other, Consul., Marketing
CU Solutions Group	38695 Seven Mile Rd., Ste. 200, Livonia, MI	www.cusolutionsgroup.com	ALM Svcs., Other Mem. Svcs., Consul.
CU Strategic Services, LLC	2500 Hunter Place, Ste. 102, Woodbridge, VA	www.custrategiccservices.org	Bus. Lns., Loan Sup. Svcs., Other Mem. Svcs.
CU Student Choice Partners, LLC	1001 Connecticut Ave. NW., Ste. 1001, Washington, DC	www.studentchoice.org	Loan Sup. Svcs., Stud. Lns.
CU Support Services	350 E. Robertson St., Brandon, FL	www.cusupportservices.com	Loan Sup. Svcs., Mort. Lns., Other Lend., Other Mem. Svcs.
CU Title Insurance Agency, LLC	500 Prince George's Blvd., Upper Marlboro, MD	www.cuttileinsurance.com	Ins. Brok. or Agcy., Title Svcs.
CU Title Services, Inc	500 Main St., New Brighton, MN	www.mysevation.com	Loan Sup. Svcs., Title Svcs.
CU Works Accounting	274 Union Blvd., Ste. 320, Lakewood, CO	www.accounting.cusn.com	Consul.
CU *Answers, Inc.	6000 28th St. SE., Grand Rapids, MI	www.cuanswers.com	Core Processing, Disast. Rec. Svcs., IT Sec., Other IT Svcs., Loan Sup. Svcs., Elec. Trans. Svcs., Dig. Bank. Svcs., Mobile, Consul., Marketing
CU *Northwest	1421 N. Meadowood Lane, Ste. 130, Liberty Lake, WA	www.cunorthwest.com	Core Processing, Disast. Rec. Svcs., ALM Svcs., Loan Sup. Svcs., Other Mem. Svcs., Elec. Trans. Svcs.
CU *South, Inc.	23210 US Hwy. 98, Ste. B-1, Fairhope, AL	www.cusouth.com	Core Processing, Disast. Rec. Svcs., Other IT Svcs., ALM Svcs., Other Mem. Svcs., Elec. Trans. Svcs., Sh. CU Br. (Svc. Ctr.) Ops., Consul.
CU/America Financial Services Inc	200 W. 22nd St., Ste. 280, Lombard, IL+D342	www.cuamerica.com	Loan Sup. Svcs., Mort. Lns., Other Mem. Svcs.
CU/C Mortgage Corporation	1021 Watervliet Shaker Rd., Albany, NY	www.ownerschoice.com	Loan Sup. Svcs., Mort. Lns., Other Mem. Svcs.
CU/Ledger	650 S. Cherry St., Ste. 920, Denver, CO	www.culedger.com	Other IT Svcs., Trust and Rel. Svcs., Elec. Trans. Svcs., Dig. Bank. Svcs., Mobile
CU/Manet LLC	73 Mountain View Blvd., Basking Ridge, NJ	www.cumanet.com	Loan Sup. Svcs., Mort. Lns., Other Lend., Other Mem. Svcs.
Cumont, LLC	1114 24th St. W., Billings, MT	www.cu-mont.com	Loan Sup. Svcs., Other Lend., Other Mem. Svcs.
CU/NA Mutual	P.O. Box 391, Madison, WI	www.cunamutual.com	Loan Sup. Svcs., Ins. Brok. or Agcy.
CU-op, LLC	2422 S. Holland Sylvania Rd., Maumee, OH	www.cu-op.org	Other IT Svcs., Other Mem. Svcs., Other

MULTI-OWNED CUSO LISTING

CUSO	Address	Website	Service Offered
CUProdiGy, LLC	209 E. Gordon Ave., Layton, UT	www.cuprodiGy.com	Core Processing, Disast. Rec. Svcs., Other IT Svcs., Elec. Trans. Svcs.
CURevl	111 West Spring Valley Rd., Ste. 200, Richardson, TX	www.curevl.com	Loan Sup. Svcs., Stud. Lns., Other
Currence, LLC	16000 Christensen Rd. 200, Tukwila, WA	www.mapacific.com	Other Mem. Svcs., Elec. Trans. Svcs.
CUSAG, LLC	P.O. Box 892, Alstead, NH	www.cusag.com	Collect., Consul.
CUSO Corporation	10485 Reading Rd., Cincinnati, OH		Securities Brokerage, Loan Sup. Svcs., Other Mem. Svcs., RE Brok. Svcs.
CUSO Development Company LLC	3330 Broadmoor Ave. SE., Ste. B, Grand Rapids, MI	www.cusodevelopment.com	Mort Lns., Other Mem. Svcs.
CUSO Mortgage Corporation	101 Western Ave., Hampden, ME	www.cusomortgagecorp.com	Bus. Lns., Loan Sup. Svcs., Mort. Lns., Other Lend., Other Mem. Svcs.
CUSO Mortgage, Inc.	5601 E. La Palma Ave., Anaheim, CA	www.cusomortgage.com	Loan Sup. Svcs., Mort. Lns., Other Lend.
CUSO of Hawaii Services LLC	3465 Waiatae Ave., Ste. 370, Honolulu, HI	www.cusooftawaii.com	Loan Sup. Svcs., Mort. Lns., Other Lend., Other Mem. Svcs.
CUSOURCE LLC	6801 Parkwood Blvd., Plano, TX	www.cusource.com	ALM Svcs., Securities Brokerage, Fin. Couns. Svcs., Other Mem. Svcs., Consul.
CUVanits Wealth Planning, LLC	7146 Lantana Terrace, Carlsbad, CA	www.cuvanits.com	Fin. Advis.
Dakota Financial Services, Inc	2324 NE. 8th Ave., Aberdeen, SD	www.dakotafinancialservices.com	Ins. Brok. or Agcy., Other Mem. Svcs.
DATAPRINT SERVICES, LLC	52010 Venice Ave. NE., Ste. E, Albuquerque, NM	www.dataprintllc.com	Other IT Svcs., Other Mem. Svcs.
Daymark Realty, LLC	1000 St. Albans Dr., Raleigh, NC	www.daymarkrealty.com	Mort. Lns., Other Mem. Svcs., RE Brok. Svcs.
DMRF Investing CUSO, LLC	101 S. Washington Square, Ste. 900, Lansing, MI		Bus. Lns., Other Mem. Svcs.
Dual Lending Options, LLC	4651 Emerson St., Jacksonville, FL		Loan Sup. Svcs., Other Mem. Svcs.
EBCON Insurance Group, LLC	215 Main St., P.O. Box 221, Ranococas, NJ		Securities Brokerage, Fin. Couns. Svcs., Ins. Brok. or Agcy., Other Mem. Svcs.
eCU Mortgage, LLC	9621 W Sam Houston Pkwy N, Houston, TX	www.ecumortgage.com	Mort. Lns., Other Mem. Svcs., RE Brok. Svcs.
eDOC Innovations, Inc.	1197 Exchange St. #1, Middlebury, VT	www.edocloglc.com	Bus. Lns., Other IT Svcs., Other Lend., Check. & Cur. Svcs., Elec. Trans. Svcs., Auto Lns.
Educational and Qvest CUSO, LLC	610 SW 10th Ave., Topeka, KS	www.capcuso.com	Loan Sup. Svcs., Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
EI Paso Affordable Housing CUSO	6801 Viscount Blvd., El Paso, TX	www.epcuh.org	Other Lend., Other Mem. Svcs.
Element 22 Commercial Group	640 Romance Dr., Ste. 211-A, Portage, MI		Bus. Lns.
EPL, Inc.	22 Inverness Center Pkwy., Birmingham, AL	www.eplinc.com	Core Processing, Other Mem. Svcs., Elec. Trans. Svcs.
Equinox Financial & Insurance Services	2 Ledgerview Dr., Westbrook, ME	www.equinoxagency.com	Fin. Advis., Ins. Brok. or Agcy., Other Mem. Svcs.
Equinox Insurance of Aroostook County	78 Fox St., Madawaska, ME	www.equinoxaroostook.com	Ins. Brok. or Agcy., Other Mem. Svcs.
Excess Share Insurance	5656 Frantz Rd., Dublin, OH	www.excessshare.com	Ins. Brok. or Agcy., Other Mem. Svcs.
Extensia Financial LLC	9301 Corbin Ave. 1200, Northridge, CA	www.extensiafinancial.com	Bus. Lns., Loan Sup. Svcs., Ins. Brok. or Agcy., RE Brok. Svcs., Consul.
Financial Institution Lending Options, LLC	550 Bay View Rd., Ste. A, Mukwonago, WI	www.filiondirect.com	Auto Lns., Loan Sup. Svcs.
First Chicago Mortgage Services, LLC.	1407 W. Washington Blvd., Chicago, IL	www.policemortgage.com	Mort. Lns., Other Lend., Other Mem. Svcs.
First Heritage Mortgage Services	2655 Neshaminy Interplex Dr., Ste. 107, Treviso, PA	www.firstheritage.org	Mort. Lns., Other Mem. Svcs., RE Brok. Svcs.
First Jersey Financial Group, LLC	1 Corporate Dr., Wayne, NJ		Bus. Lns., Other Mem. Svcs.

MULTI-OWNED CUSO LISTING

CUSO	Address	Website	Service Offered
First Rate Auto, LLC	915 S. Broadway, Edmond, OK	www.firstrateautos.com	Auto Lns., Loan Sup. Svcs., Other Mem. Svcs.
First Resource Title & Abstract, LLC	102 Motor Pkwy., Ste. 220, Hauppauge, NY	www.frtaa.com	Title Svcs.
Franklin First Insurance Group, LLC	57 Newton St., Wakefield, MA	www.franklinfirst.org	Ins. Brok. or Agcy., Other Mem. Svcs.
Franklin Madison	801 Crescent Centre Dr., Ste. 500, Franklin, TN	www.franklin-madison.com	Other
Frenchtown Financial Opportunity Center	412 W. Tennessee St., Tallahassee, FL		Auto Lns., CC Lns., Check & Cur. Svcs., Fin. Couns. Svcs., Other Mem. Svcs.
FSCC, LLC	9692 Haven Ave., Rancho Cucamonga, CA		Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
Gateway Services Group, LLC.	7600 E. Orchard Rd., Ste. 320N, Greenwood Village, CO	www.gsgllc.com	Securities Brokerage, Ins. Brok. or Agcy.
Greylock Financial and Insurance Services	150 West St., Pittsfield, MA	www.greylockinsurance.com	Ins. Brok. or Agcy., Other Mem. Svcs.
Gulf Coast Shared Services	20401 Bruce B Downs Blvd., Tampa, FL		Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
Hallmark Title, LLC	3040 Presidential Dr., Ste. 222, Beavercreek, OH	www.hallmarktitle.com	Loan Sup. Svcs., Title Svcs.
Hawaii CU Solutions LLC	133 Ma'a St., Ste. 102, Kahului, HI		Loan Sup. Svcs., Mort. Lns., Consul.
Heartland Business Services, LLC	2055 Craigshire Dr., St. Louis, MO	www.hbscu.com	Bus. Lns., Loan Sup. Svcs., Other Lend., Other Mem. Svcs.
Heritage Realty Services, LLC	67 Irving Pl. 4, New York, NY	www.heritagerealtyservices.com	Ins. Brok. or Agcy., Other Mem. Svcs., RE Brok. Svcs.
HICUSO, LLC	3465 Waiatae Ave., Ste. 370, Honolulu, HI	www.hicuso.com	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
HomeCU LLC	3040 W. Elder St., Boise, ID	www.homecu.com	Other IT Svcs., Elec. Trans. Svcs., Bill Payment Dig. Bank Svcs., Mobile
Homeowners Advantage	4 Winners Cir., Albany, NY	www.homeownersadvantage.com	Mort. Lns., Other Lend., Other Mem. Svcs., RE Brok. Svcs., Other
ICLU Service Corporation	1807 W. Diehl Rd., Naperville, IL	www.isc.net	Other IT Svcs., CC Lns., Loan Sup. Svcs., Collect. Call Center, Other Pay., CC Proc., Debt Proc., Dig. Bank. Svcs.
iDriveLending, LLC	2806 Sharer Rd., Tallahassee, FL	www.idriveLending.com	Auto Lns., Other Mem. Svcs.
Indirect Servicing, LLC	1344 W. 4675 S., Ogden, UT	www.america1st.com	Auto Lns., Fin. Couns. Svcs., Other Mem. Svcs.
Innovative Business Solutions, LLC	6160 St. Andrews Rd., Ste. 6, Columbia, SC	www.ibscu.com	Bus. Lns.
Innovative Card Services, LLC	358 S. Elkhart Ave., Elkhart, IN	www.innovativecardservices.com	Other Mem. Svcs., Elec. Trans. Svcs.
Innovative Strategic Solutions	7000 Infantry Ridge Rd., Ste. 105, Manassas, VA		Loan Sup. Svcs., Other Mem. Svcs.
Inova, LLC	1050 High Street, Eugene, OR		Bus. Lns., Other Mem. Svcs., Consul.
Institution Solutions	111 W. Spring Valley Rd. # 200, Richardson, TX	www.isilic.com	Ins. Brok. or Agcy., Other Mem. Svcs.
Insurance Trust	2 Ledgerview Dr., Westbrook, ME	www.insurancetrust.us	Ins. Brok. or Agcy., Other Mem. Svcs., Trust and Rel. Svcs.
InsureKC	7260 W. 135th St., Ste. 100, Overland Park, KS	www.insurekc.com	Ins. Brok. or Agcy., Other Mem. Svcs.
Insurtas	1 Hartford Blvd. #301, East Windsor, CT	www.insurtas.com	Ins. Brok. or Agcy., Other Mem. Svcs.
Integral CU Services LLC	6699 Mokapu Rd., Kailua, HI		Other Mem. Svcs., Elec. Trans. Svcs., Consul.
Integrated Financial Concepts	1207 Bloom St., Danville, PA	www.ifcins.com	Auto Lns., Other Mem. Svcs.
International Financial Services Coop.	3059 Mount Pleasant St. NW., Washington, DC		Securities Brokerage, Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.

MULTI-OWNED CUSO LISTING

CUSO	Address	Website	Service Offered
Justice for Me	500 Sandau Rd. #100, San Antonio, TX	www.justiceforme.com	Other Lend.
Kerry Funding LLC	785 Central Ave., New Providence, NJ	www.kerryfundingllc.org	Bus. Lns., Other Mem. Svcs.
Keystone Lending Alliance, LLC	6021 Wallace Rd., Ste. 100, Wexford, PA	www.keystonelendingalliance.com	Auto Lns.
L9	570 US-302, Berlin, VT		Other IT Svcs., Other Mem. Svcs.
Lake County Title, LLC	306 High St., Fairport Harbor, OH	www.lakecountytile.com	Loan Sup. Svcs., Ins. Brok. or Agcy., Title Svcs.
Land Bound Services, LLC	510 Broadhollow Rd., Ste. 207, Melville, NY	www.landboundservices.com	Other Mem. Svcs.
LCU Financial Services, LLC	225 SE. St. 603, Indianapolis, IN		Other Mem. Svcs., Other
Leavitt Group Enterprises	216 S. 200 W., Cedar, UT	www.leavitt.com	Other
LenderClose	3001 Westown Pkwy., Ste. 200, West Des Moines, IA	www.lenderclose.com	Other IT Svcs.
Lending Call Center Services, LLC	4950 Arnon Carter Blvd., Fort Worth, TX		Other Mem. Svcs.
M360 Commercial Capital Corporation	999 Corporate Dr., Ste., 110, Ladera Ranch, CA	www.money360.com	Mort. Lns., Loan Sup. Svcs.
MAC Insurance Agency	541 10th Ave., Fairbanks, AK	www.macs.com	Ins. Brok. or Agcy., Other Mem. Svcs.
Madison Avenue Associates, Inc.	7470 E. 82nd St., Indianapolis, IN	www.madisonaveassoc.com	Loan Sup. Svcs., Other Mem. Svcs.
Managed Financial Networks	405 N. Jefferson Ave., Springfield, MO	www.mfnfuso.com	Core Processing, Disast. Rec. Svcs., IT Sec., Other IT Svcs., Consul.
Marine Insurance Services, LLC	811 Monitor St., La Crosse, WI	www.marineinsurancinternational.com	Ins. Brok. or Agcy., Other Mem. Svcs.
Member Access Pacific, LLC	16000 Christensen Rd., Ste. 200, Tukwila, WA	www.mapacific.com	CC Proc., Debit Proc., Dig. Bank. Svcs., Mobile, Consul., Marketing, Elec. Trans. Svcs.
Member Advantage Insurance Services	110 Cybernetics Way, Yorktown, VA	www.memberadvantageins.com	Ins. Brok. or Agcy., Other Mem. Svcs.
Member Advantage Mortgage LLC	3330 Broadmoor Ave. SE., Ste. B, Grand Rapids, MI	www.memberadvantagemortgage.com	Other Mem. Svcs., RE Brok. Svcs.
Member Building Partners, LLC	852 Lancaster Dr. SE., Salem, OR		ALM Svcs., Leas., Other Mem. Svcs.
Member Business Financial Services, LLC	2655 Interplex Dr., Ste. 106, Trevoze, PA	www.mbfz.biz	Bus. Lns., Loan Sup. Svcs.
Member Business Lending, LLC	7167 South Center Park Dr., Ste. 300, West Jordan, UT	www.mbllic.com	Loan Sup. Svcs., Other Lend., Collect., Consul., Bus. Lns.
Member Business Services, LLC	202 E. Airport Dr., San Bernardino, CA		Bus. Lns., Other Mem. Svcs.
Member Driven Technologies	30230 Orchard Lake Rd., Farmington Hills, MI	www.mdtmll.com	Disast. Rec. Svcs., IT Sec., Other IT Svcs., Check. & Cur. Svcs., Core Processing
Member First Mortgage, LLC	616 44th St. SE., Grand Rapids, MI	www.memberfirstmortgage.com	Loan Sup. Svcs., Mort. Lns., Other Lend., Other Mem. Svcs.
Member Home Loan, LLC	9601 Jones Rd., Ste. 108, Houston, TX	www.memberhommeloa.com	Loan Sup. Svcs., Mort. Lns., Other Lend., Other Mem. Svcs.
Member Loyalty Group, LLC	1825 N. Wilmabago #301, Chicago, IL	www.memberloyaltygroup.com	Other Mem. Svcs., Consul.
Member Mortgage Services, Ltd.	38275 Twelve Mile Rd. 100, Farmington Hills, MI	www.membermortgage.com	Loan Sup. Svcs.
Member Student Lending, LLC	211 N. Olive St., Media, PA	www.memberstudentlending.com	Loan Sup. Svcs., Stud. Lns., Other Mem. Svcs.
Member Support Services, LLC	259 Prospect Plains Rd., Bldg J, Ste. 100, Cranbury, NJ	www.memberservicesolutions.com	Core Processing, Other IT Svcs., Clerical, Other Mem. Svcs., Consul.
Member Title Services LLC	3009 Firefighter Lane, Birmingham, AL 35209	www.mbstitle.com	Title Svcs.
MemberCare		www.membercare.com	Loan Sup. Svcs., Auto Lns., Other

All Leader Tables Source: Callahan & Associates, NACUSO, NCUA, and Voluntary Verification

MULTI-OWNED CUSO LISTING

CUSO	Address	Website	Service Offered
MemberHaven LLC	P. O. Box 271083, Oklahoma City, OK	www.memberhaven.com	Ins. Brok. or Agcy., Other Mem. Svcs.
Members Advantage Insurance Company	3064 Ohio St., Michigan City, IN	www.macuonline.org	Ins. Brok. or Agcy., Other Mem. Svcs.
Members ATM Alliance LLC	6705 Sugarloaf Pkwy, Ste. 200, Duluth, GA	www.membersatm.com	Other Mem. Svcs., Elec. Trans. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
Members Core Alliance, LLC	6705 Sugarloaf Pkwy, Ste. 200, Duluth, GA	www.memberscorealliance.com	Core Processing, ALM Svcs., Other Mem. Svcs., Elec. Trans. Svcs.
MEMBERS Development Company, LLC	7114 W. 151st St., Ste. 204, Overland Park, KS	www.membersdevelopment.com	Other Mem. Svcs., Consult.
Members' Financial, LLC	801 Tech Dr., Ste. 2, Milan, IL	www.member-financial.com	ALM Svcs., Other Mem. Svcs., Consult.
Member Insurance Services, LLC	801 Tech Dr., Ste. 2, Milan, IL	www.memberinsurance.com	Ins. Brok. or Agcy., Other Mem. Svcs.
Members Mortgage Services, LLC	20 E. 29th Ct., Hutchinson, KS	www.mms.coop	Loan Sup. Svcs., Mort. Lns., Other Mem. Svcs.
Members Title, LLC	3009 Firefighter Lane, Birmingham, AL	www.mbstitle.com	Title Svcs.
Members Trust Company	14025 Riveredge Dr., Ste. 280, Tampa, FL	www.memberstrust.com	Other Mem. Svcs., Trust and Rel. Svcs.
MemServe LLC	8615 W. Frazier, Wichita, KS		CC Lns., Loan Sup. Svcs., Other Mem. Svcs., Consult.
Michigan Business Connection, LC	3600 Green Ct., Ste. 120, Ann Arbor, MI	www.mbcloans.biz	Bus. Lns., Loan Sup. Svcs.
Michigan First Mortgage, Inc.	6501 Highland Rd., Waterford, MI	www.michiganfirstmortgage.com	Mort. Lns., Other Mem. Svcs.
Mid-Atlantic Financial Partners, LLC	12820 Wisteria Dr., Ste. 200, Germantown, MD	www.midatlanticfp.com	Bus. Lns., Other Mem. Svcs.
Midwest Business Solutions, LLC	2700 N. Plaza Dr., Rapid City, SD	www.pactda.com	Bus. Lns., Loan Sup. Svcs., Other Lend., Consult.
Midwest Financial Networks, LLC	405 N. Jefferson Ave., Ste. 1062, Springfield, MO	www.mfnfuso.com	Core Processing, Disast. Rec. Svcs., Other IT Svcs., Other Mem. Svcs.
Ministry Partners Investment Company, LLC	915 W. Imperial Hwy., Ste. 120, Brea, CA	www.ministrypartners.org	Securities Brokerage, Bus. Lns., Other Mem. Svcs.
Minnesota CU Services Corporation	555 Wabasha St. N., Ste. 200, St. Paul, MN	www.mncun.org	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
Minnesota Item Processing Corporation	555 Wabasha St. N., Ste. 100, Saint Paul, MN	www.mnipc.com	Other Mem. Svcs., Elec. Trans. Svcs.
Mortgage Center L.C.	29621 Northwestern Hwy., Southfield, MI	www.mortgagecenter.com	Loan Sup. Svcs., Mort. Lns., Other Lend., Other Mem. Svcs.
Mortgage Liquidity Solutions, LLC	7600 E. Orchard Rd., Ste. 320N, Greenwood Village, CO		Loan Sup. Svcs., Other Mem. Svcs.
Mortgage Markets CUSO, LLC	62 Hyde Ave., Vernon, CT 06066	www.mortgagemarketcuso.com	Mort. Lns., Other Mem. Svcs.
Mortgage Solutions, LLC	4020 Fee Fee Rd., Bridgeton, MO	www.mortgsolutions.net	Mort. Lns., Other Mem. Svcs.
MY CU Services, LLC	1201 Fulling Mill Rd., Middletown, PA	www.mycuservices.com	Core Processing, Other IT Svcs., Check. & Cur. Svcs., Other Mem. Svcs., Elec. Trans. Svcs., Other Pay., Consult.
myCumortgage, LLC	3560 Pentagon Blvd., Ste. 301, Beavercreek, OH	www.mycumortgage.com	Loan Sup. Svcs., Mort. Lns.
National Benefit Services, LLC	8523 S. Redwood Rd., West Jordan, UT	www.nbsbenefits.com	Fin. Couns. Svcs., Other Mem. Svcs., Payrl. Proc. Svcs.
NB Risk Partners, LLC	5301 Buckeystown Pike, Frederick, MD	www.nbrisk.com	Mort. Lns., Other Mem. Svcs., Consult.
NDBS, LLC	61 Grove St., Waterville, ME	www.ndbcsuso.com	Bus. Lns.
NE CU ATM Services, LLC	11825 Q St., Omaha, NE		Sh. CU Br. (Svc. Ctr.) Ops.
Neighborhood Income Solutions, LLC	1100 S. Bagley St., P.O. Box 515, Alpena, MI		Other Mem. Svcs., Other

MULTI-OWNED CUSO LISTING

CUSO	Address	Website	Service Offered
Neighborhood Mortgage Solutions, LLC	544 N. Main, Frankenthuth, MI	www.gomms.org	Mort. Lns., Collect., Loan Sup. Svcs.
NetGiver	323 North Washington Ave., Ste. 200, Minneapolis, MN	www.netgiverapp.com	Mobile, Marketing
North Coast Business Lending, LLC	169 N. Ridge St., Ste. B, Monroeville, OH	www.northcoastbl.com	Bus. Lns., Other Mem. Svcs.
Octant Business Services, LLC	255 Great Rd. P.O. Box 1530, Littleton, MA	www.octant.us	Bus. Lns., Other Mem. Svcs.
OGO Northeast, LLC	18450 Showalter Rd., Ste. 101, Hagerstown, MD	www.ongoingoperations.com	Disast. Rec. Svcs., Other Mem. Svcs.
One Washington Financial, LLC	330 Union Ave. SE., Olympia, WA	www.onewashingtonfinancial.com	Loan Sup. Svcs., Mort. Lns., Other Lend., Other Mem. Svcs.
Ongoing Operations, LLC	18450 Showalter Rd., Ste. 101, Hagerstown, MD	www.ongoingoperations.com	Disast. Rec. Svcs., IT Sec., Other IT Svcs., Consul.
Open Technology Solutions, LLC	8085 S. Chester St., Ste. 100, Centennial, CO	www.open-techs.com	Other IT Svcs.
Pacific Cascade Mortgage, LLC	1075 Oak St., Eugene, OR	www.pacificcascademortgage.com	Mort. Lns., Other Lend., Other Mem. Svcs., RE Brok. Svcs.
Paragon Title Agency, LLC	12 Cornell Rd. # 1, Latham, NY	www.paragontitle.com	Title Svcs.
Passageways, LLC	8 N. 3rd St., Ste. 101, Lafayette, IN	www.passageways.com	Other IT Svcs., Other Mem. Svcs.
Payac Services CLG	Park West Business Park, Dublin 12, IR	www.payac.ie	Check. & Cur. Svcs., Call Center, Other, Elec. Trans. Svcs., Other Pay., Debit Proc., Dig. Bank, Svcs., Marketing
Plexicity	2855 E. Guasti Rd., Ste. 206, Ontario, CA	www.plexicity.org	Other
PolicyWorks, LLC	1500 NW, 118th St., Des Moines, IA	www.policyworksllc.com	Other Mem. Svcs., Other
Posh	695 Atlantic Blvd., 9th Floor, Boston, MA	www.posh.tech	Other
Potomac Business Services LLC	10605 Concord St., Ste. 305, Kensington, MD	www.potomaccuso.com	Bus. Lns., Other Mem. Svcs.
Powertrust LLC	4349 E. Lincolnway, Chyenne, WY	www.powertrust.org	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
Premier Lending Alliance, LLC	2844 104th St., Urbandale, IA	www.premierla.org	Mort. Lns.
Primary Financial Company LLC	5131 Post Rd., Ste. 300, Dublin, OH	www.epfc.com	Securities Brokerage, Other Mem. Svcs., Trust and Rel. Svcs.
Prime Alliance Credit Union Servicing, LLC	425 Phillips Blvd., P.O. Box 77400, Ewing, NJ		Loan Sup. Svcs., Other Mem. Svcs.
Prodraft Services	2005 N. Kavaney Dr. C, Bismarck, ND	prodraft.smartresourcesolutions.org	Other IT Svcs., Other Mem. Svcs., Elec. Trans. Svcs.
PSCU	560 Carillon Pkwy., St. Petersburg, FL	www.pscu.com	CC Lns., Loan Sup. Svcs., Call Center, Elec. Trans. Svcs., Other Pay., Bill Payment, CC Proc., Debit Proc., Dig. Bank, Svcs., Mobile, Other Pay., Title Svcs., Sh. CU Br. (Svc. Ctr.) Ops.,
Puget Sound Business Lending Group	P.O. Box 4207, Lakewood, WA	www.psbusinesslending.com	Bus. Lns., Other Mem. Svcs.
Quorum Insurance, LLC	9927 Delaney Lake Dr., Tampa, FL	www.quoruminsurance.com	Ins. Brok. or Agcy., Other Mem. Svcs.
Redstone Consulting Group LLC	220 Wynn Dr., Ste. A, Huntsville, AL	www.redstoneconsultinggroup.org	Other IT Svcs., Consul.
rkGobig	1201 Fulling Mill Rd., Middletown, PA	www.rkgobig.org	Core Processing, Other IT Svcs., CC Lns., Other Lend., Sh. CU Br. (Svc. Ctr.) Ops., Elec. Trans. Svcs., CC Proc., Debit Proc., Consul., Marketing
Rochdale Paragon Group LLC	8575 W. 110th St., Ste. 220, Overland Park, KS	www.rochdaleparagon.com	Consul.
RSE Holdings II, LLC	1400 Riverwood Dr., Burnsville, MN		ALM Svcs., Loan Sup. Svcs., Other Mem. Svcs.
S3 Shared Service Solutions, LLC	971 Corporate Blvd., Linthicum, MD	www.s3cuso.com	Other IT Svcs., Auto Lns., CC Lns., Leas., Loan Sup. Svcs., Mort. Lns., Other Lend., Collect., Check. & Cur. Svcs., Dig. Bank Svcs., Mobile, Other Pay., Bill Payment, CC Proc., Debit Proc., Title Svcs., Sh. CU Br. (Svc. Ctr.) Ops., Call Center, Elec. Trans. Svcs.
Share One, Inc.	2650 Thousand Oaks Blvd., Ste. 1120, Memphis, TN	www.shareone.com	Core Processing, Disast. Rec. Svcs., IT Sec., Other IT Svcs., ALM Svcs., Auto Lns., Bus. Lns., CC Lns., Leas., Loan Sup. Svcs., Mort. Lns., Other Lend., Collect., Check. & Cur. Svcs., Sh. CU Br. (Svc. Ctr.) Ops., Elec. Trans. Svcs., Other Pay., Paym. Proc. Svcs., Mobile

MULTI-OWNED CUSO LISTING

CUSO	Address	Website	Service Offered
Shared Branching of Utah, Inc.	455 E. 500 Ste. 400, Salt Lake City, UT	sharedbranching.org	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
Shared Resource Technology Group OH	8366 Princeton-Glendale Rd., Ste. 4B, West Chester, OH	www.sharedresource.org	Core Processing, Disast. Rec. Svcs., Other IT Svcs., Other Mem. Svcs.
Shares Services for Credit Unions	8895 N. Military Trail, Ste. 104-D, Palm Beach Gardens, FL	www.ss4cu.com	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
Sharenet, Inc.	214 Solar St., #110, Syracuse, NY	www.sharenetatm.com	Other Mem. Svcs., Elec. Trans. Svcs.
Shield Compliance	1601 5th Ave. 1100, Seattle, WA	www.shieldbanking.com	Other
Simply Integrated Platform Solutions, LLC	San Bernardino, CA	www.simplyintegratedllc.com	Other IT Svcs., Other Mem. Svcs.
Site-Four, LLC	608 Goeden Dr., Yankton, SD	www.site-four.com	Other IT Svcs., Other Mem. Svcs.
SmartSource Solutions, LLC	4365 Crescent Rd., Ste. 100, Irondale, AL	www.smartsourcesolutions.org	Other IT Svcs., Other Mem. Svcs., Consul.
South Florida Acceptance Company, LLC	2020 NW, 150 Ave., Pembroke Pines, FL		Loan Sup. Svcs., Other Mem. Svcs.
Southern Ohio Mortgage, Ltd.	122 N. Main St., Centerville, OH		Mort. Lns., Other Mem. Svcs., RE Brok. Svcs.
Spectrum Business Resources, LLC	4343 Commerce Court, Lisle, IL	www.sbrllc.com	Bus. Lns., Other Mem. Svcs.
State Employee Building Corporation	1108 O St., Sacramento, CA		Other Mem. Svcs., CUSO Inv. in Non-CUSO Svc. Prov.
State Financial Network LLC	1974 Sprout Rd., Ste. 404, Broomall, PA	www.sfninc.com	Bus. Lns., Mort. Lns., Other Lend., Other Mem. Svcs.
Strategic Income Solutions	544 N. Main, Frankennuth, MI	www.strategicincomesolutions.org	Check. & Cur. Svcs., Other Mem. Svcs.
Student CU Connect CUSO, LLC	8575 W. 110th St., Ste. 220, Overland Park, KS		Stud. Lns., Other Mem. Svcs.
Superior Title, LLC	540 W. Market St., Lima, OH	www.superiortitleohio.com	Title Svcs.
Symbionce Financial Solutions LLC	124 S. Ridgedale Ave., East Hanover, NJ	www.symbioncefinancial.com	Loan Sup. Svcs., Mort. Lns., Other Lend., Other Mem. Svcs.
Synergent	2 Ledgerview Dr., Westbrook, ME	www.synergentcorp.com	Core Processing, Disast. Rec. Svcs., Other IT Svcs., Sh. CU Br. (Svc. Ctr.) Ops., Elec. Trans. Svcs., Bill Payment, CC Proc., Debt Proc., Dig. Bank. Svcs., Mobile, Marketing
TCT Risk Solutions, LLC	92 W. Harlan Pl., Eagle, ID	www.tctrisk.com	ALM Svcs., Other Mem. Svcs., Consul.
Texas Business Lenders Group, LLC	1617 W. 7th St., Fort Worth, TX	www.tbjglc.com	Bus. Lns., Other Mem. Svcs.
Texas Mortgage Lending, LLC	601 North Plano Rd., Richardson, TX	www.tmlloan.com	Mort. Lns., RE Brok. Svcs.
The Credit Union Loan Source, LLC	1669 Phoenix Pkwy., Ste. 110, College Park, GA	www.CULSLLC.com	Auto Lns., Loan Sup. Svcs., Collect.
The CULINK, Inc	1200 Associates Dr., Dubuque, IA		Other Mem. Svcs., Other
The Cypress Group LLC	1000 Primera Blvd., Lake Mary, FL	www.cypressgroupllc.org	Bus. Lns., Other Mem. Svcs., Consul.
The Servion Group	500 Main St., Ste. 100, New Brighton, MN	www.myservion.com	Securities Brokerage, Bus. Lns., Loan Sup. Svcs., Mort. Lns., Other Lend., Ins. Brok. or Agcy., Other Mem. Svcs., RE Brok. Svcs., Other
Tidemark Insurance Services LLC	1941 Bridgeville Hwy., P.O. Box 1800, Seaford, DE	www.sussexfcu.com	Ins. Brok. or Agcy., Other Mem. Svcs.
Trellance	3031 N. Rocky Point Dr. W., Tampa, FL	www.trellance.com	CC Lns., Elec. Trans. Svcs., Other Mem. Svcs., Other
Tri-Cue, Inc.	2545 Research Blvd., Fort Collins, CO		Other Mem. Svcs., Elec. Trans. Svcs.
Triple Play Strategies LLC	1741 South Cleveland Ave., Sioux Falls, SD		ALM Svcs., Other Mem. Svcs.
Tri-State CUSO, Inc.	1900 Chemed Center 255 E. Fifth St., Cincinnati, OH		Auto Lns., Other Mem. Svcs.
TruHome Solutions, LLC	9601 Legler Rd., Lenexa, KS	www.truhome mortgage.com	Mort. Lns., Other Mem. Svcs.

MULTI-OWNED CUSO LISTING

CUSO	Address	Website	Service Offered
Truhome Title Solutions, LLC	14215 E. 42nd St. S., Independence, MO	www.truhomeitlesolutions.com	Title Svcs., RE Brok. Svcs.
Trust Data Solutions	5850 W. Interstate 20, Ste. 200, Arlington, TX	www.trustdatasolutions.com	Other IT Svcs., Other Mem. Svcs.
United Member Business Services, LLC	3692 Coolidge Ct., Tallahassee, FL		Bus. Lns., Other Mem. Svcs.
United Solutions Company, Inc.	1585 Summit Lake Dr., Ste. 300, Tallahassee, FL	www.unitedsolutions.coop	Core Processing, Disast. Rec. Svcs., IT Sec., Other IT Svcs., Loan Sup. Svcs., Collect., Sh. CU Br. (Svc. Ctr.) Ops., Consul., Marketing
UNITRUST FINANCIAL SERVICES, LLC	1630 King St., Alexandria, VA		Securities Brokerage, Other Mem. Svcs.
Universal Sharing Network, Inc.	1021 Watervliet-Shaker Rd., Albany, NY	www.universalssharing.com	Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
UProsper Services Group LLC	3207 Sparks Rd., Cheyenne, WY		Other Mem. Svcs., Other
Veridian Fiscal Solutions, LLC	1827 Ansborough Ave., Waterloo, IA	www.veridianfiscalsolutions.org	Other Mem. Svcs., Ins. Brok. or Agcy., RE Brok. Svcs., Other
Verifi Software, LLC	35 Corporate Dr., Ste. 300, Burlington, MA	www.verifi.com	Other Pay, Dig. Bank. Svcs., Mobile, Elec. Trans. Svcs.
Virginia Credit Union Financial Services, LLC	7500 Boulder View Dr., Richmond, VA	www.vacu.org	Other Mem. Svcs., Other
Wescom Resources Group, LLC	123 S. Marengo Ave., Pasadena, CA	www.wescomresources.com	Core Processing, Disast. Rec. Svcs., Other Mem. Svcs., Elec. Trans. Svcs.
Wichita CUSO, Inc.	2433 W. 31st St., Wichita, KS		Other Mem. Svcs., Sh. CU Br. (Svc. Ctr.) Ops.
Wiscub, Inc.	N25W23131 Paul Rd., Ste. 500, Pewaukee, WI	www.wiscubservicecenter.com	Other Mem. Svcs., Elec. Trans. Svcs.
Xtend, Inc.	6000 28th St. SE., Ste. 100, Grand Rapids, MI	www.xtendcu.com	Sh. CU Br. (Svc. Ctr.) Ops., CC Proc., Consul., Marketing
XtraCash, LLC	4312 Rainbow Blvd., Kansas City, KS	www.xtracashllc.com	Other Lend., Other Mem. Svcs.
Zogo Inc	2035 Sunset Lake Rd., Newark, DE	www.zogofinance.com	Other

APPENDIX: SERVICE OFFERINGS

Service Description	Service Abbreviation
Data Processing & IT Services	
Disaster Recovery Services	Disast. Rec. Svcs.
IT Security	IT Sec.
Other IT Services	Other IT Svcs.
Institutional Investments & ALM	
ALM Services	ALM Svcs.
Securities Brokerage	Sec. Brok.
Lending	
Auto Loans	Auto Lns.
Business Loans	Bus. Lns.
Credit Card Loans	CC Lns.
Leasing	Leas.
Loan Support Services	Loan Sup. Svcs.
Mortgage Loans	Mort. Lns.
Other Lending	Other Lend.
Student Loans	Stud. Lns.
Member Service	
Checking and Currency Services	Check. & Cur. Svcs.
Clerical	Clerical
Digital Banking Services	Dig. Bank. Svcs.
Financial Advisory	Fin. Advis.
Financial Counseling Services	Fin. Couns. Svcs.
Insurance Brokerage or Agency	Ins. Brok. or Agcy.
Other Member Services	Other Mem. Svc.
Real Estate Brokerage Services	RE Brok. Svcs.
Trust and Trust-Related Services	Trust and Rel. Svcs.
Other	
CUSO Investments in Non-CUSO Service Providers	CUSO Inv. in Non-CUSO Svc. Prov.
Other	Other
Payments & Electronic Transactions Services	
Collections	Collect.
Credit Card Processing	CC Proc.
Debit Card Processing	Debit Proc.
Electronic Transaction Services	Elec. Trans. Svcs.
Other Payments	Other Pay.
Payroll Processing Services	Payrl. Proc. Svcs.
Shared Credit Union Branch (Service Center) Operations	Sh. CU Br. (Svc. Ctr.) Ops.
Professional & Management Services	
Consulting	Consul.