

Opportunity Comes with Challenges in 2016

As credit unions look in their rear-view mirrors, they can see that 2015 mortgage loan originations will top 2014 totals. This is news to cheer. It shows hard work and determination have paid off.

Looking ahead to 2016, the question is: Have credit union originations peaked, or can more hard work and determination (and help from a recovering economy) keep them climbing higher?

More importantly, what will it take to keep growing those loans?

First, consider that the Mortgage Bankers Association predicts that by midyear refinance loans will make up less than

30% of total originations. That means purchase loans are in the spotlight: They will be the route to holding—and perhaps increasing—market share and loan volume.

With that route in mind credit unions have the opportunity to establish strategies and make plans for the New Year that will keep them relevant to members and attractive to Realtors who can partner with them in their local markets.

That's a big challenge. It means taking stock of your business, assessing effectiveness and brainstorming ideas to meet the challenges of the marketplace. Look for ways your products and services can meet and exceed expectations for existing (and new) members.

TOP 300 FIRST MORTGAGE GRANTING CU MARKET SHARE AS OF SEPTEMBER 15, 2015

	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	Total Assets
Top 300 1st Mortgages Originated CUs	75,493,571,001	344,359	221,985,943,155	30,148,971,051	688,603,046,251
All Originating CUs (3,328 CUs)*	96,002,327,635	508,971	318,664,230,568	37,103,333,711	1,149,346,061,953
Top 300 Share	78.6	68	69.7	81	59.9

*CUs who granted \$10,000 or more 01/15 - 09/15

TOP 300 FIRST MORTGAGE GRANTING CU AS OF SEPTEMBER 15, 2015

Rank	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	Total Assets
1	VA Navy	\$9,688,077,585	38,117	\$23,827,117,287	\$3,549,188,229	\$71,967,667,797
2	VA Pentagon	\$3,139,108,302	8,331	\$11,438,980,756	\$796,708,270	\$19,223,138,716
3	NC State Employees'	\$2,227,321,893	14,648	\$13,960,161,894	\$0	\$31,162,020,508
4	CA Kinecta	\$1,978,515,860	4,854	\$1,799,975,784	\$1,524,879,865	\$3,751,987,558
5	CA First Tech	\$1,606,475,564	4,522	\$3,359,053,455	\$575,760,731	\$8,335,581,297
6	MI Lake Michigan	\$1,592,578,607	9,742	\$2,269,905,378	\$1,285,772,020	\$3,920,841,825
7	NY Bethpage	\$1,274,505,126	3,823	\$2,452,913,575	\$563,190,056	\$6,186,882,226
8	WA BECU	\$1,209,667,956	4,272	\$3,803,773,142	\$256,728,209	\$13,878,323,252
9	TX Security Service	\$997,349,355	4,844	\$1,663,723,768	\$264,718,189	\$9,052,442,285
10	AK Alaska USA	\$941,532,300	3,728	\$684,370,394	\$886,614,065	\$6,309,166,775
11	CA San Diego County	\$851,037,600	2,359	\$3,237,946,807	\$118,467,243	\$7,094,186,997
12	CA Logix	\$842,600,781	2,182	\$2,189,650,482	\$227,845,513	\$4,180,508,157
13	CA SchoolsFirst	\$804,404,986	2,662	\$2,502,327,972	\$254,505,336	\$11,438,769,717

Rank	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	Total Assets
14	CO Elevations	\$786,900,474	2,777	\$604,333,284	\$577,486,056	\$1,563,584,295
15	UT America First	\$735,133,288	6,096	\$835,166,573	\$440,965,667	\$7,002,583,992
16	ID Idaho Central	\$695,424,774	4,189	\$743,081,912	\$498,726,706	\$2,267,420,150
17	OR OnPoint Community	\$667,606,399	4,682	\$1,075,772,103	\$330,737,584	\$3,838,024,235
18	WI Summit	\$616,325,372	3,679	\$1,021,200,429	\$270,328,524	\$2,314,532,661
19	MA Digital	\$600,281,689	1,890	\$2,237,024,836	\$167,307,376	\$6,519,513,295
20	CA The Golden 1	\$587,187,278	2,499	\$1,922,257,315	\$39,622,782	\$9,508,199,852
21	CA Star One	\$528,425,088	1,294	\$2,600,329,656	\$0	\$7,760,198,043
22	IL BCU	\$526,669,807	2,318	\$936,433,467	\$341,441,403	\$2,255,227,967
23	WI Landmark	\$524,530,484	3,486	\$863,962,173	\$375,142,121	\$2,844,837,821
24	UT Mountain America	\$523,934,322	4,168	\$1,583,290,038	\$264,373,162	\$4,823,680,120
25	CO Ent	\$516,535,327	2,591	\$1,762,543,345	\$51,278,817	\$4,210,491,845
26	TX Randolph-Brooks	\$507,763,078	3,063	\$2,015,229,156	\$25,235,964	\$6,665,438,060
27	CA Patelco	\$495,081,268	1,261	\$1,623,657,683	\$165,938,450	\$4,579,181,306
28	WI Community First	\$494,201,049	3,241	\$1,402,432,872	\$22,389,450	\$2,208,629,836
29	WI University Of Wisconsin	\$489,124,660	2,604	\$385,899,774	\$365,013,000	\$2,011,360,066
30	MO CommunityAmerica	\$462,748,796	2,471	\$577,507,625	\$399,311,809	\$2,127,927,016
31	TX University	\$457,572,570	1,787	\$698,034,269	\$345,037,713	\$1,926,974,175
32	DC Bank-Fund Staff	\$454,917,894	922	\$1,871,887,140	\$29,943,067	\$4,066,214,702
33	FL Suncoast	\$410,886,737	2,782	\$1,977,962,376	\$4,998,622	\$6,627,125,361
34	AZ Desert Schools	\$399,166,767	2,289	\$552,969,733	\$256,259,972	\$3,741,414,265
35	CA Provident	\$397,576,604	920	\$839,646,298	\$201,847,235	\$2,115,578,034
36	OH Wright-Patt	\$391,937,508	3,153	\$511,070,393	\$210,752,092	\$3,141,082,530
37	IL CEFUCU	\$381,529,205	2,050	\$2,236,955,553	\$0	\$5,174,819,725
38	NY State Employees	\$377,557,073	2,396	\$726,177,089	\$235,150,988	\$3,002,250,313
39	NY United Nations	\$375,490,542	863	\$1,253,238,290	\$43,411,681	\$4,297,007,910
40	CA Mission	\$373,513,637	1,025	\$844,592,228	\$151,651,858	\$2,797,949,388
41	MN Wings Financial	\$362,923,710	1,344	\$900,001,202	\$35,960,548	\$4,192,089,211
42	CA Chevron	\$352,814,861	1,050	\$1,878,991,009	\$0	\$2,696,182,340
43	IL Alliant	\$351,741,175	833	\$3,135,779,762	\$145,944,717	\$8,463,784,328
44	TN Eastman	\$347,120,586	2,488	\$1,625,827,944	\$182,898	\$3,225,036,530
45	CA Redwood	\$336,694,400	1,025	\$1,088,430,035	\$146,653,250	\$2,702,889,934
46	WI Royal	\$330,333,009	2,005	\$717,583,894	\$194,175,937	\$1,648,265,062
47	IA University Of Iowa Community	\$328,947,166	1,793	\$1,428,877,753	\$394,365,670	\$3,116,979,243
48	TX TDECU	\$311,399,555	1,898	\$743,427,128	\$114,584,169	\$2,703,760,660
49	VT New England	\$302,634,998	1,499	\$529,971,010	\$168,887,618	\$1,084,970,681
50	FL VyStar	\$299,582,490	2,127	\$1,930,396,821	\$39,788,863	\$5,597,827,037
51	VA Northwest	\$292,382,719	1,007	\$550,401,363	\$202,472,873	\$2,967,858,506
52	GA Delta Community	\$291,900,422	1,461	\$1,548,179,578	\$18,233,508	\$4,829,687,878
53	CA Premier America	\$290,302,865	319	\$1,137,185,130	\$18,335,800	\$2,123,587,994
54	IA Veridian	\$289,816,030	1,764	\$797,830,567	\$124,846,582	\$2,764,223,380

Rank	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	Total Assets
55	NC Coastal	\$286,069,367	1,164	\$757,891,182	\$169,988,654	\$2,555,294,886
56	CO Bellco	\$284,929,327	949	\$885,016,118	\$71,996,848	\$3,415,346,354
57	MD SECU of Maryland	\$276,034,864	1,206	\$1,151,365,447	\$83,637,000	\$2,923,315,047
58	CA SAFE	\$269,365,142	1,013	\$635,357,597	\$97,088,649	\$2,295,491,716
59	NY Teachers	\$269,058,150	1,010	\$1,157,453,409	\$91,151,736	\$5,186,292,579
60	CA Stanford	\$267,675,686	418	\$788,560,904	\$53,731,007	\$1,821,148,446
61	NC Local Government	\$262,353,144	1,937	\$409,185,262	\$177,705,449	\$1,549,125,464
62	NY CAP COM	\$261,271,177	1,879	\$632,417,109	\$122,713,148	\$1,226,505,671
63	CA Financial Partners	\$260,503,109	643	\$434,353,081	\$143,035,735	\$1,058,549,398
64	UT Utah Community	\$256,859,221	1,383	\$210,577,084	\$187,471,627	\$1,021,629,217
65	CA Technology	\$255,821,217	379	\$788,416,110	\$1,356,138	\$1,992,618,549
66	CA Wescom	\$253,572,863	800	\$864,220,037	\$148,665,364	\$3,238,792,671
67	MN TruStone Financial	\$248,494,446	1,498	\$331,386,340	\$194,999,788	\$1,033,816,109
68	UT Goldenwest	\$248,442,178	1,131	\$322,932,792	\$167,672,330	\$1,116,488,681
69	MN Affinity Plus	\$245,336,443	1,494	\$424,544,409	\$179,571,326	\$1,727,177,281
70	WI Altra	\$242,932,502	1,544	\$424,573,694	\$135,375,226	\$1,114,446,386
71	FL GTE Financial	\$241,834,521	1,284	\$377,431,201	\$199,346,063	\$1,734,212,997
72	AZ Arizona State	\$239,597,376	1,162	\$559,721,466	\$125,659,550	\$1,727,005,121
73	NV One Nevada	\$238,570,083	1,166	\$154,348,210	\$219,801,643	\$749,169,233
74	NY Hudson Valley	\$238,511,754	1,158	\$704,427,535	\$142,314,383	\$4,239,272,104
75	TX American Airlines	\$236,973,728	1,173	\$1,845,861,296	\$0	\$6,197,960,940
76	VA Apple	\$233,901,542	652	\$770,158,856	\$60,307,152	\$2,054,428,831
77	CA California Coast	\$228,589,246	705	\$646,327,246	\$62,638,936	\$1,947,563,562
78	CA NuVision	\$228,350,986	655	\$504,786,449	\$117,518,522	\$1,364,308,709
79	PA Citadel	\$225,405,918	809	\$1,046,944,985	\$29,925,630	\$2,311,370,288
80	RI Pawtucket	\$218,719,856	1,248	\$1,092,707,671	\$20,351,752	\$1,746,994,401
81	OR Advantis	\$215,241,282	801	\$347,652,222	\$167,810,022	\$1,206,719,139
82	CA California	\$213,772,727	518	\$499,253,293	\$73,696,088	\$1,477,482,989
83	MI DFCU Financial	\$207,662,959	1,333	\$632,010,262	\$148,790,721	\$3,903,703,272
84	IN Forum	\$205,503,149	1,019	\$248,923,739	\$161,079,992	\$1,095,499,497
85	TX Advancial	\$203,471,023	703	\$429,884,680	\$116,866,123	\$1,233,240,194
86	CA Partners	\$201,609,076	681	\$427,035,371	\$102,821,528	\$1,339,435,177
87	WA Whatcom Educational	\$199,346,199	842	\$548,278,435	\$110,262,915	\$1,173,758,594
88	NJ Affinity	\$198,524,735	818	\$1,303,936,278	\$319,525	\$2,334,804,075
89	RI Navigant	\$197,756,849	839	\$888,865,393	\$34,278,781	\$1,532,529,686
90	PA Members 1st	\$197,596,387	1,070	\$578,759,518	\$119,700,476	\$2,925,371,244
91	FL Fairwinds	\$192,942,740	1,107	\$637,466,871	\$11,278,433	\$1,899,431,742
92	MI Michigan State University	\$187,285,351	1,142	\$895,724,571	\$1,884,600	\$2,941,701,573
93	IN Purdue	\$186,576,557	870	\$424,208,015	\$75,196,542	\$954,237,557
94	NY ESL	\$184,761,598	1,138	\$391,091,021	\$124,001,074	\$5,542,388,084
95	CA Travis	\$184,529,381	753	\$429,117,845	\$87,155,195	\$2,475,977,179

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96	PA Pennsylvania State Employees	\$181,271,807	1,849	\$790,596,173	\$0	\$4,326,603,424
97	IN Teachers	\$181,076,340	1,116	\$913,599,090	\$2,793,893	\$2,781,006,420
98	VA Virginia	\$180,331,965	1,037	\$602,772,829	\$56,116,201	\$2,809,898,561
99	WA WSECU	\$179,952,162	873	\$494,470,815	\$105,924,446	\$2,331,518,342
100	NY Visions	\$179,045,302	670	\$1,237,788,980	\$11,126,400	\$3,457,502,642
101	MD NASA	\$177,162,197	478	\$471,355,669	\$88,558,162	\$1,663,894,754
102	CA Western	\$176,031,207	453	\$677,694,098	\$14,515,020	\$2,131,795,187
103	CA Firefighters First	\$175,451,970	478	\$598,807,531	\$27,205,587	\$1,051,710,352
104	MA Metro	\$169,922,600	519	\$481,840,214	\$110,112,384	\$1,462,891,922
105	MD Tower	\$169,205,819	670	\$422,842,905	\$118,649,493	\$2,755,247,048
106	CA San Francisco Fire	\$167,494,710	360	\$436,491,279	\$54,739,800	\$1,084,921,264
107	OK Truity	\$165,430,370	817	\$190,342,483	\$112,428,920	\$719,024,895
108	IN Elements Financial	\$165,218,782	841	\$393,457,860	\$63,803,402	\$1,115,540,776
109	NM Nusenda	\$163,545,391	656	\$450,347,205	\$61,001,845	\$1,650,711,698
110	WA Spokane Teachers	\$163,209,097	882	\$873,789,636	\$9,968,415	\$2,142,130,691
111	CA KeyPoint	\$162,651,689	225	\$434,285,940	\$71,499,658	\$1,024,241,286
112	OR Unitus Community	\$159,610,742	819	\$233,289,890	\$100,259,620	\$971,815,318
113	WI Educators	\$159,034,069	1,346	\$695,273,878	\$8,312,044	\$1,563,306,568
114	CA Evangelical Christian	\$158,926,545	47	\$556,119,428	\$214,695,406	\$908,071,838
115	SC South Carolina	\$157,107,802	755	\$448,295,565	\$29,417,356	\$1,387,679,280
116	IA Dupaco Community	\$157,037,873	1,193	\$296,973,563	\$98,343,635	\$1,291,810,403
117	MI United	\$156,657,347	855	\$778,795,878	\$44,285,631	\$1,985,015,439
118	NY Nassau Educators	\$155,232,305	396	\$620,982,143	\$49,295,261	\$2,318,501,279
119	WI Covantage	\$154,324,047	1,230	\$563,693,556	\$26,438,105	\$1,224,295,328
120	MO First Community	\$152,245,760	1,013	\$387,750,364	\$57,040,897	\$2,084,825,141
121	MA Jeanne D'Arc	\$148,538,527	440	\$662,339,988	\$92,322,470	\$1,154,623,657
122	CA American First	\$148,177,822	371	\$207,001,962	\$46,729,444	\$545,964,418
123	FL Space Coast	\$148,085,291	790	\$804,134,318	\$47,790,809	\$3,471,288,664
124	IA Collins Community	\$145,616,467	966	\$350,668,555	\$70,333,884	\$873,126,871
125	WI Westconsin	\$143,910,453	1,119	\$378,169,889	\$114,384,098	\$978,216,341
126	IN Evansville Teachers	\$141,399,568	1,165	\$345,168,228	\$61,559,502	\$1,157,867,141
127	CO Westerra	\$140,608,100	453	\$363,645,144	\$107,759,333	\$1,325,979,885
128	ND Town and Country	\$139,967,314	710	\$145,572,627	\$108,510,833	\$372,519,479
129	IL Great Lakes	\$139,465,053	367	\$181,329,700	\$48,000,763	\$690,325,995
130	MN Central Minnesota	\$139,400,904	844	\$363,129,552	\$62,624,375	\$894,618,418
131	TX GECU	\$138,207,356	1,352	\$420,323,008	\$80,640,443	\$2,218,659,894
132	CA Xceed Financial	\$137,793,663	383	\$357,559,173	\$105,871,953	\$907,948,671
133	WI Marine	\$137,718,481	1,462	\$239,214,641	\$71,171,656	\$578,942,030
134	CT American Eagle Financial	\$133,728,565	627	\$463,141,721	\$54,803,799	\$1,398,772,223
135	WI Capital	\$132,841,005	1,062	\$477,987,766	\$26,278,712	\$1,129,868,518
136	TN ORNL	\$132,295,336	872	\$506,796,189	\$54,024,600	\$1,690,879,530

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137	IN Indiana Members	\$132,021,960	731	\$443,791,756	\$23,808,380	\$1,530,156,507
138	PA TruMark Financial	\$131,879,485	527	\$504,347,684	\$78,040,224	\$1,648,657,309
139	WI Fox Communities	\$130,540,576	1,169	\$671,750,028	\$14,180,418	\$1,109,953,680
140	NH St. Mary's Bank	\$129,789,625	672	\$286,326,613	\$78,355,867	\$880,130,075
141	CA Orange County's	\$129,055,741	449	\$501,337,664	\$138,940,579	\$1,299,593,696
142	CO Public Service	\$128,842,475	462	\$184,498,065	\$71,046,344	\$1,590,254,998
143	IN Beacon	\$128,545,116	415	\$630,044,049	\$0	\$1,152,736,455
144	CA Meriwest	\$127,588,344	175	\$393,824,311	\$100,290,425	\$1,156,962,470
145	PA American Heritage	\$126,102,104	485	\$414,859,578	\$108,609,785	\$1,551,295,374
146	PA Police And Fire	\$125,415,224	838	\$1,352,109,656	\$80,093,349	\$4,310,966,429
147	WA Numerica	\$125,003,061	684	\$392,857,838	\$75,612,565	\$1,538,255,996
148	NY Sunmark	\$123,437,601	634	\$169,569,670	\$65,050,472	\$473,499,188
149	TX Navy Army Community	\$119,764,763	979	\$823,082,340	\$0	\$2,317,461,581
150	WA Columbia	\$118,548,256	539	\$350,029,965	\$45,859,240	\$1,102,954,503
151	NJ Polish & Slavic	\$117,322,027	465	\$765,737,221	\$0	\$1,647,154,318
152	CA North Island	\$116,330,849	215	\$445,939,483	\$21,695,900	\$1,179,670,545
153	MO Anheuser-Busch Employees	\$116,250,252	608	\$400,305,798	\$52,716,798	\$1,532,674,955
154	CT Charter Oak	\$115,957,697	654	\$522,811,390	\$21,938,079	\$913,974,132
155	MI Community Financial	\$114,608,451	601	\$273,505,012	\$60,264,053	\$665,428,195
156	SC Founders	\$114,437,567	2,246	\$658,596,806	\$0	\$1,823,270,393
157	VT Vermont State Employees	\$114,258,927	707	\$312,347,083	\$42,171,177	\$680,887,408
158	IL Deere Employees	\$113,831,419	664	\$358,888,748	\$33,871,000	\$715,519,425
159	MT Whitefish	\$112,654,695	599	\$578,086,508	\$0	\$1,291,111,995
160	AL Redstone	\$112,469,605	856	\$336,562,844	\$95,918,954	\$3,880,963,577
161	CO Credit Union Of Colorado	\$111,264,886	625	\$274,152,456	\$43,644,339	\$1,269,088,048
162	NC Truliant	\$110,372,434	715	\$465,339,258	\$35,510,734	\$1,849,724,902
163	CA USE	\$110,004,476	381	\$264,683,402	\$62,000,328	\$816,296,264
164	WA Gesa	\$109,682,971	576	\$289,630,591	\$46,074,816	\$1,536,347,709
165	VA Langley	\$109,634,718	678	\$335,274,716	\$28,720,348	\$2,063,050,357
166	MA Rockland	\$109,595,584	316	\$404,465,524	\$33,891,780	\$1,413,779,125
167	FL Grow Financial	\$109,468,019	632	\$502,271,463	\$83,036,616	\$2,118,761,423
168	UT Deseret First	\$108,744,473	513	\$129,336,199	\$72,937,037	\$494,443,437
169	KY L & N	\$108,513,868	741	\$440,354,769	\$8,364,350	\$959,917,819
170	IN 3Rivers	\$108,237,000	652	\$241,841,746	\$14,151,775	\$787,731,860
171	NH Service	\$108,133,202	491	\$532,207,257	\$0	\$2,742,900,347
172	AZ Vantage West	\$107,535,179	330	\$330,711,999	\$7,826,147	\$1,532,863,591
173	NM Sandia Laboratory	\$106,046,053	367	\$650,937,240	\$8,631,224	\$2,170,221,553
174	OH General Electric	\$104,567,990	467	\$429,426,487	\$3,781,200	\$2,132,758,086
175	GA Georgia's Own	\$104,404,539	528	\$458,537,928	\$21,430,096	\$1,881,479,966
176	NY Self Reliance New York	\$103,780,750	189	\$695,749,332	\$0	\$1,146,951,166
177	FL Campus USA	\$103,628,603	802	\$376,099,913	\$155,800	\$1,363,511,497

Rank	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	Total Assets
178	OH Superior	\$103,264,467	962	\$205,201,831	\$83,220,900	\$519,050,760
179	NY Corning	\$100,929,051	702	\$274,025,859	\$37,544,136	\$1,136,295,878
180	PA Franklin Mint	\$100,742,077	418	\$245,178,848	\$57,779,089	\$885,666,517
181	CA Bay	\$99,191,050	340	\$155,794,034	\$70,414,790	\$732,701,827
182	NY Empower	\$98,736,411	825	\$229,568,649	\$73,287,775	\$1,353,378,334
183	MA Harvard University Employees	\$98,477,572	284	\$236,009,290	\$32,073,240	\$503,278,434
184	MA Workers'	\$98,029,814	380	\$525,250,657	\$24,633,051	\$1,270,465,410
185	TN Ascend	\$97,746,709	568	\$544,194,567	\$0	\$1,789,338,947
186	UT University First	\$97,694,186	589	\$120,400,256	\$54,966,464	\$755,712,334
187	NE Centris	\$97,674,641	674	\$189,374,626	\$55,424,091	\$572,880,557
188	WA TwinStar	\$97,133,570	530	\$132,547,205	\$77,490,602	\$1,007,291,782
189	GA Robins	\$96,688,800	636	\$332,889,349	\$25,322,098	\$2,066,465,453
190	NY Quorum	\$96,299,608	272	\$356,980,595	\$45,405,427	\$933,249,501
191	WA iQ	\$95,620,364	377	\$154,301,121	\$56,287,232	\$798,615,213
192	TX Texans	\$94,619,449	584	\$276,092,619	\$16,150,333	\$1,407,678,622
193	IN Centra	\$94,304,402	624	\$337,055,241	\$24,510,870	\$1,272,026,514
194	IN Indiana University	\$94,269,706	501	\$360,671,174	\$18,942,133	\$823,155,223
195	NV Silver State Schools	\$92,827,530	381	\$326,974,703	\$49,414,928	\$660,663,962
196	MA Webster First	\$91,990,350	296	\$494,649,437	\$0	\$821,381,715
197	GA Associated	\$91,957,583	620	\$216,470,156	\$33,922,975	\$1,366,599,806
198	NY Melrose	\$91,400,370	99	\$461,311,180	\$0	\$2,083,690,217
199	IN Interra	\$88,817,473	439	\$302,518,737	\$5,493,880	\$759,621,370
200	WA Verity	\$88,514,179	396	\$135,623,771	\$58,210,474	\$461,184,478
201	DC Congressional	\$88,241,545	261	\$238,653,560	\$31,858,534	\$803,824,999
202	CA Ventura County	\$87,626,457	270	\$173,747,090	\$52,490,522	\$719,193,227
203	VA Dupont Community	\$86,895,020	552	\$460,308,486	\$17,043,179	\$988,323,596
204	CA First Entertainment	\$86,705,636	210	\$366,187,475	\$20,019,448	\$1,221,119,376
205	SC Sharonview	\$86,365,098	537	\$529,486,591	\$499,700	\$1,186,018,383
206	WA Sound	\$86,219,775	436	\$214,202,576	\$45,104,356	\$1,208,153,655
207	FL Achieva	\$85,292,276	392	\$209,203,182	\$45,424,518	\$1,195,238,908
208	HI Hawaii State	\$85,271,895	215	\$215,909,272	\$10,650,150	\$1,385,637,053
209	NC Allegacy	\$84,597,099	590	\$221,106,125	\$53,120,874	\$1,137,038,554
210	CA Educational Employees	\$83,911,759	530	\$295,531,914	\$0	\$2,451,550,286
211	TN Orion	\$83,080,283	320	\$168,980,878	\$4,174,616	\$574,607,441
212	OK TTCU The	\$83,046,757	555	\$180,853,947	\$46,861,453	\$1,581,181,127
213	WA Salal	\$82,835,766	288	\$129,241,202	\$62,937,333	\$417,688,026
214	WI Westby Co-op	\$82,618,761	707	\$164,489,702	\$22,270,755	\$410,130,970
215	WI Verve, a	\$82,480,149	530	\$383,329,693	\$26,657,812	\$727,397,381
216	TX First Community	\$82,242,681	373	\$235,448,029	\$6,566,893	\$1,136,788,184
217	CA CoastHills	\$82,146,604	361	\$371,207,601	\$13,510,900	\$879,237,791
218	IL Dupage	\$82,114,001	417	\$15,137,930	\$81,694,996	\$300,622,362

Rank	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	Total Assets
219	MI Lake Trust	\$81,423,593	494	\$530,695,442	\$0	\$1,631,280,602
220	UT Cyprus	\$80,394,477	358	\$144,411,318	\$37,460,154	\$713,232,798
221	MA Direct	\$80,241,310	221	\$165,986,870	\$30,392,863	\$439,184,380
222	MA Hanscom	\$80,093,040	316	\$213,933,466	\$62,157,988	\$1,099,579,588
223	OK Weokie	\$79,677,977	402	\$298,609,226	\$12,466,802	\$1,014,107,956
224	CA Los Angeles Police	\$79,665,083	285	\$268,193,000	\$26,733,820	\$841,552,893
225	FL MidFlorida	\$79,139,820	357	\$637,894,949	\$138,113,144	\$2,322,242,236
226	MN Spire	\$78,809,265	466	\$199,453,144	\$48,469,768	\$801,575,612
227	MA First Citizens'	\$78,272,244	311	\$240,576,235	\$11,782,870	\$664,041,080
228	IA Community Choice	\$77,092,192	486	\$58,683,252	\$60,936,114	\$433,715,565
229	NY USAlliance	\$77,052,625	137	\$290,191,465	\$7,843,163	\$1,076,988,188
230	NE Liberty First	\$76,944,924	519	\$61,711,678	\$67,756,380	\$205,655,994
231	OR Oregon State	\$76,831,462	331	\$196,292,575	\$37,725,765	\$962,439,907
232	TX United Heritage	\$76,728,359	407	\$304,345,344	\$20,627,358	\$841,001,196
233	MA St. Anne's Of Fall River	\$76,612,342	339	\$423,374,888	\$27,562,909	\$861,219,856
234	AZ TruWest	\$76,591,565	366	\$249,027,396	\$50,692,652	\$903,837,716
235	NY Municipal	\$76,568,812	289	\$622,172,345	\$0	\$2,215,232,661
236	FL Power Financial	\$76,275,171	221	\$289,876,743	\$0	\$533,269,446
237	CO Air Academy	\$75,747,428	347	\$151,950,229	\$52,946,653	\$506,358,489
238	MD National Institutes of Health	\$75,745,668	277	\$172,585,315	\$51,122,632	\$552,887,496
239	TX EECU	\$75,586,682	457	\$219,642,773	\$46,076,546	\$1,777,146,709
240	MI Advia	\$75,467,710	410	\$301,388,427	\$2,471,300	\$1,140,215,906
241	CA Kern Schools	\$75,194,990	396	\$374,536,024	\$5,106,443	\$1,322,638,635
242	CA USC	\$75,003,800	192	\$94,752,861	\$43,168,900	\$422,348,842
243	OR Rogue	\$74,610,905	455	\$204,272,103	\$51,717,010	\$1,044,781,644
244	WA Solarity	\$73,994,010	408	\$199,742,417	\$34,059,682	\$601,877,727
245	DC IDB-IIC	\$73,729,594	166	\$309,087,828	\$0	\$506,965,041
246	VA State Department	\$73,642,088	231	\$482,066,782	\$63,570,569	\$1,677,926,729
247	TX Austin Telco	\$72,965,719	388	\$307,061,939	\$6,072,927	\$1,334,580,351
248	NC Self-Help	\$72,573,698	353	\$353,796,374	\$0	\$605,983,507
249	FL Pen Air	\$72,443,402	378	\$208,834,849	\$6,039,140	\$1,278,966,289
250	IL Abbott Laboratories Employees	\$72,403,707	317	\$190,640,803	\$31,903,850	\$680,221,224
251	SD Sioux Falls	\$72,172,488	427	\$14,446,994	\$69,468,099	\$232,480,112
252	ID Potlatch No 1	\$72,080,094	485	\$74,171,135	\$64,825,308	\$776,526,540
253	MI Dow Chemical Employees	\$71,428,306	474	\$378,817,144	\$6,371,490	\$1,446,633,477
254	MN Hiway	\$71,300,100	420	\$367,194,295	\$11,254,708	\$994,285,736
255	CA Credit Union of Southern California	\$70,352,049	192	\$291,444,189	\$11,166,598	\$989,887,394
256	ND First Community	\$69,568,492	153	\$217,857,314	\$22,702,381	\$540,096,607
257	TN Knoxville TVA Employees	\$69,284,031	738	\$426,559,749	\$9,151,040	\$1,459,494,004
258	NY CFCU Community	\$69,048,050	431	\$408,433,532	\$8,863,418	\$954,907,461
259	TX Shell	\$68,349,228	527	\$163,003,858	\$22,800,834	\$738,431,975

Rank	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	Total Assets
260	OR First Community	\$68,307,705	456	\$225,597,542	\$32,475,783	\$878,434,175
261	WA Global	\$67,640,265	376	\$74,498,700	\$38,007,950	\$380,848,607
262	VT Vermont	\$67,459,703	701	\$128,242,970	\$44,304,709	\$450,120,083
263	MA Align	\$67,368,789	251	\$234,857,509	\$23,204,825	\$563,679,563
264	WI Thrivent	\$66,657,736	434	\$182,734,340	\$48,069,000	\$467,407,268
265	MA Greylock	\$66,607,230	399	\$457,383,189	\$31,823,362	\$1,073,551,303
266	CA Schools Financial	\$66,600,197	453	\$178,567,081	\$28,733,317	\$1,590,991,120
267	CA San Francisco	\$66,390,202	159	\$330,852,413	\$0	\$974,844,640
268	PA Philadelphia	\$66,355,117	256	\$244,538,419	\$18,397,763	\$939,466,484
269	NY Island	\$65,515,350	243	\$234,501,238	\$10,711,100	\$1,060,129,403
270	VA University of VA Community	\$65,477,453	595	\$115,162,870	\$38,519,666	\$715,040,823
271	FL IBM Southeast Employees	\$65,435,354	380	\$242,886,099	\$19,167,954	\$881,258,835
272	MI Michigan Schools and Government	\$64,942,534	439	\$483,185,155	\$160,000	\$1,526,782,416
273	CA Point Loma	\$64,805,049	149	\$209,666,136	\$0	\$443,453,776
274	SD Black Hills	\$64,563,556	342	\$317,748,170	\$10,349,970	\$1,052,287,788
275	CO Colorado	\$64,506,591	263	\$24,527,900	\$60,879,254	\$138,825,290
276	IL Scott	\$64,356,736	458	\$102,096,198	\$34,277,823	\$1,017,001,898
277	TX Members Choice	\$64,119,813	165	\$204,044,033	\$4,045,180	\$494,214,292
278	TX Texas Tech	\$63,867,849	322	\$20,388,570	\$47,357,541	\$112,106,809
279	AL APCO Employees	\$63,831,628	386	\$430,843,570	\$0	\$2,583,141,459
280	WA Inspirus	\$63,308,111	408	\$156,613,354	\$0	\$1,049,326,586
281	WI Kohler	\$63,294,962	510	\$107,560,920	\$40,961,753	\$299,291,704
282	CA Southland	\$63,179,450	202	\$152,804,376	\$44,307,850	\$578,568,194
283	WI Blackhawk Community	\$62,952,096	445	\$137,993,560	\$47,409,269	\$416,026,537
284	OH KEMBA Financial	\$62,610,606	465	\$259,887,790	\$20,292,649	\$980,629,386
285	TX Firstmark	\$62,319,348	529	\$335,929,309	\$0	\$980,561,652
286	AL America's First	\$62,252,246	533	\$365,157,899	\$12,405,716	\$1,368,817,844
287	SC SRP	\$62,180,824	509	\$80,288,470	\$48,763,930	\$713,896,824
288	MI Honor	\$61,782,228	488	\$207,542,675	\$34,331,557	\$643,739,766
289	CA SF Police	\$61,715,112	147	\$304,835,004	\$15,233,094	\$797,063,138
290	OR Rivermark Community	\$61,161,827	323	\$164,033,070	\$33,701,760	\$694,693,972
291	AK Matanuska Valley	\$60,367,308	279	\$159,670,162	\$4,593,992	\$441,446,452
292	OH Directions	\$60,185,977	401	\$216,254,086	\$49,220,066	\$621,093,793
293	AL MAX	\$59,822,285	311	\$200,108,037	\$18,066,500	\$1,139,440,592
294	FL Tropical Financial	\$59,621,391	267	\$187,555,149	\$49,371,775	\$575,498,637
295	NY AmeriCU	\$59,508,215	435	\$262,580,524	\$35,710,509	\$1,267,343,597
296	OH Seven Seventeen	\$59,186,180	433	\$313,934,157	\$12,207,225	\$844,541,634
297	VA BayPort	\$58,887,930	276	\$401,315,583	\$13,748,257	\$1,409,254,778
298	FL Community FirstCU of Florida	\$58,694,243	382	\$372,649,281	\$15,676,279	\$1,307,591,226
299	TX A+	\$58,681,255	402	\$213,273,712	\$10,404,680	\$1,188,827,593
300	CA LBS Financial	\$58,575,308	194	\$231,126,180	\$18,830,805	\$1,190,429,127