

**ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - DECEMBER 31, 2024**

(Sorted by Asset Size)

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Company Name	City	Total Assets (\$000)	# of Current Members (actual)	Asset Growth Rate (%)	Net Worth/ Assets (%)	ROAA (%)	Net Interest Margin/Avg Assets (%)	Yield on Loans (%)	Cost of Interest-bearing Liabilities (%)	Oper Expense/Gross Income (%)	Total Loans & Leases (\$000)	Tot Business Loans (\$000)	Total Loans/ Total Shares (%)	Total Delinquent Lns/Total Lns (%)	Net Charge Off/ Avg Loans (%)	Loan Loss Reserves/ Gross Loans (%)
<b>State Summary</b>																
1 Billion +		28,723,863	2,075,515	7.80	11.02	0.65	3.02	6.36	2.48	50.15	17,480,246	2,283,227	76.68	0.98	0.68	0.93
\$500 Million to \$1 Billion		2,184,680	158,464	3.99	14.44	1.11	2.90	5.60	1.74	51.32	1,251,483	97,618	69.56	0.72	0.32	0.69
\$250 Million to \$500 Million		2,317,627	182,812	1.99	13.52	0.88	3.31	6.03	1.37	58.23	1,348,086	63,901	66.56	0.50	0.47	0.70
\$100 Million to \$250 Million		2,483,561	183,229	1.21	12.09	0.45	2.71	5.92	1.64	60.59	1,336,138	103,171	56.16	0.64	0.34	0.78
Less than \$100 Million		1,396,996	133,539	-0.39	18.01	0.53	3.88	7.11	1.24	68.68	696,103	4,533	59.29	1.80	0.76	1.40
<b>1 Billion +</b>																
Redstone Federal Credit Union	Huntsville	7,890,187	811,236	4.54	13.08	1.25	3.51	6.88	1.48	54.79	3,783,037	480,437	53.34	1.44	0.99	1.11
Apco Employees Credit Union	Birmingham	3,450,257	85,252	-1.46	14.25	0.24	0.95	4.79	2.45	26.10	902,246	2,543	28.35	0.23	0.08	0.31
All In Federal Credit Union	Daleville	3,352,161	193,402	8.80	9.65	0.89	3.54	7.76	3.53	34.92	2,534,394	62,721	86.84	1.36	1.58	1.76
Americas First Federal Credit Union	Birmingham	2,517,906	193,631	4.11	11.44	1.09	3.03	5.21	1.84	48.97	2,007,831	31,285	90.78	0.78	0.48	0.64
MAX Credit Union	Montgomery	2,149,434	127,460	3.33	13.81	1.09	3.19	6.15	1.48	53.31	1,189,323	269,767	62.48	0.91	0.55	1.27
Alabama Credit Union	Tuscaloosa	1,949,318	146,856	1.44	9.60	0.21	2.52	5.98	3.05	49.23	1,527,635	431,004	89.94	1.25	0.86	0.72
Listerhill Credit Union	Muscle Shoals	1,415,804	93,778	0.92	10.67	0.34	2.71	5.89	2.58	55.59	1,017,788	228,323	79.91	0.61	0.37	0.75
Avadian Credit Union	Hoover	1,382,209	97,051	2.41	9.13	0.33	2.96	6.06	2.48	56.51	1,090,834	111,673	86.45	0.31	0.29	0.41
Alabama One Credit Union	Tuscaloosa	1,329,716	93,724	8.95	9.50	0.33	2.62	5.57	2.40	59.75	943,572	278,580	79.46	1.15	0.31	0.79
Five Star Credit Union	Dothan	1,190,716	65,097	49.12	13.14	0.54	3.29	7.40	2.64	55.04	768,673	226,164	73.59	0.83	0.78	1.21
Guardian Credit Union	Montgomery	1,052,559	91,552	3.37	9.30	0.70	4.03	7.89	3.11	50.62	858,386	4,959	91.76	1.70	1.24	1.35
Family Savings Credit Union	Rainbow City	1,043,596	76,476	8.05	8.66	0.75	3.82	6.74	2.77	56.92	856,527	155,771	97.28	1.15	0.59	0.81
<b>Total/Average</b>		<b>28,723,863</b>	<b>2,075,515</b>	<b>7.80%</b>	<b>11.02%</b>	<b>0.65%</b>	<b>3.02%</b>	<b>6.36%</b>	<b>2.48%</b>	<b>50.15%</b>	<b>17,480,246</b>	<b>2,283,227</b>	<b>76.68%</b>	<b>0.98%</b>	<b>0.68%</b>	<b>0.93%</b>
<b>\$500 Million to \$1 Billion</b>																
Family Security Credit Union	Decatur	974,845	88,574	4.76	18.96	2.14	3.42	6.02	1.21	46.01	438,942	1,006	54.67	0.69	0.49	0.79
Legacy Community Federal Credit Union	Birmingham	642,912	38,873	0.53	13.56	0.58	2.26	5.24	1.88	52.61	385,831	17,303	68.44	0.53	0.23	0.28
Emblem Credit Union	Gadsden	566,923	31,017	6.69	10.80	0.62	3.04	5.54	2.13	55.35	426,710	79,309	85.57	0.94	0.23	1.01
<b>Total/Average</b>		<b>2,184,680</b>	<b>158,464</b>	<b>3.99%</b>	<b>14.44%</b>	<b>1.11%</b>	<b>2.90%</b>	<b>5.60%</b>	<b>1.74%</b>	<b>51.32%</b>	<b>1,251,483</b>	<b>97,618</b>	<b>69.56%</b>	<b>0.72%</b>	<b>0.32%</b>	<b>0.69%</b>
<b>\$250 Million to \$500 Million</b>																
WinSouth Credit Union	Gadsden	440,951	36,086	12.02	10.24	0.62	3.00	5.80	1.70	60.47	277,567	25,043	67.15	0.55	0.45	0.78
AOD Federal Credit Union	Oxford	433,633	37,553	-1.15	15.39	1.40	3.59	5.18	0.84	58.37	234,441	21,045	60.94	0.34	0.62	0.89
Alabama State Employees Credit Union	Montgomery	409,171	41,575	2.73	12.03	0.44	4.12	6.79	1.29	69.80	273,056	11,344	75.21	0.49	0.63	0.99
TVA Community Credit Union	Muscle Shoals	398,194	19,787	-2.00	17.96	1.27	2.61	6.40	1.36	42.16	149,864	1,312	41.90	0.45	0.32	0.58
Coosa Pines Federal Credit Union	Childersburg	371,460	25,509	3.22	15.47	1.13	3.58	6.49	1.71	48.46	231,847	5,157	72.27	0.94	0.74	0.77
New Horizons Credit Union	Mobile	264,218	22,302	-2.89	10.04	0.42	2.96	5.50	1.35	70.12	181,311	-	81.90	0.27	0.03	0.20
<b>Total/Average</b>		<b>2,317,627</b>	<b>182,812</b>	<b>1.99%</b>	<b>13.52%</b>	<b>0.88%</b>	<b>3.31%</b>	<b>6.03%</b>	<b>1.37%</b>	<b>58.23%</b>	<b>1,348,086</b>	<b>63,901</b>	<b>66.56%</b>	<b>0.50%</b>	<b>0.47%</b>	<b>0.70%</b>
<b>\$100 Million to \$250 Million</b>																
Auburn University Credit Union	Auburn	242,567	17,279	-0.32	10.05	0.36	2.90	6.24	1.51	60.11	124,187	16,682	55.86	1.13	0.57	0.71
Mutual Savings Credit Union	Hoover	235,805	19,293	3.40	9.07	0.80	2.74	5.13	1.80	65.31	138,291	5,108	66.03	0.07	0.30	0.71
Fort McClellan Credit Union	Anniston	219,593	15,302	-6.22	13.25	-0.29	2.28	5.99	1.73	71.09	96,551	1,642	48.50	0.72	0.41	0.61
Alatrust Credit Union	Hoover	202,055	13,020	1.36	13.96	0.88	3.09	6.14	1.84	52.52	111,436	5,259	60.99	0.59	0.47	0.96
Alabama Central Credit Union	Birmingham	200,715	21,190	2.37	9.12	0.86	3.80	5.66	1.17	69.06	148,408	16,847	80.87	0.39	0.11	0.78
Naheola Credit Union	Pennington	196,979	12,326	8.74	17.40	1.18	3.59	6.99	3.00	44.16	149,963	54,372	92.59	1.28	0.42	1.00
ACIPCO Federal Credit Union	Birmingham	195,740	8,722	1.73	14.86	0.30	1.59	5.72	2.23	44.19	132,811	-	77.33	0.36	0.02	0.56
eCO Credit Union	Birmingham	181,398	16,269	-9.78	11.90	0.31	2.72	5.37	1.12	68.28	91,868	-	53.49	0.71	0.41	0.42
Heritage South Credit Union	Sylacauga	181,349	15,627	3.77	9.63	0.14	3.58	6.56	2.00	69.78	133,285	3,261	80.61	0.49	0.44	0.52
Riverfall Credit Union	Tuscaloosa	180,007	14,300	10.87	12.61	0.20	2.63	5.96	1.97	60.86	91,245	-	55.49	1.27	0.52	0.95
North Alabama Educators Credit Union	Huntsville	132,711	10,769	1.72	7.73	0.16	2.37	5.71	1.12	70.10	53,624	-	43.20	0.60	0.29	0.24
Mobile Educators Credit Union	Mobile	109,108	8,404	0.66	11.68	0.86	2.77	5.23	0.28	71.00	15,762	-	16.67	0.60	0.40	0.86
Valley Credit Union	Tuscumbia	103,235	5,887	1.18	14.45	0.43	2.63	6.61	1.56	58.63	35,103	-	38.89	0.35	0.20	0.67
Railroad Community Credit Union	Irondale	102,299	4,841	-2.49	13.50	0.17	1.26	5.57	1.66	43.24	13,604	-	15.73	0.34	0.18	1.89
<b>Total/Average</b>		<b>2,483,561</b>	<b>183,229</b>	<b>1.21%</b>	<b>12.09%</b>	<b>0.45%</b>	<b>2.71%</b>	<b>5.92%</b>	<b>1.64%</b>	<b>60.59%</b>	<b>1,336,138</b>	<b>103,171</b>	<b>56.16%</b>	<b>0.64%</b>	<b>0.34%</b>	<b>0.78%</b>

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<b>Less than \$100 Million</b>																
Four Seasons Federal Credit Union	Opelika	91,004	9,334	4.80	8.46	0.90	4.57	8.34	1.07	62.18	52,899	417	63.86	1.78	1.76	1.24
Jefferson Credit Union	Hoover	83,384	6,858	12.37	9.70	0.04	3.41	6.80	1.37	69.20	43,972	-	57.89	0.26	1.29	1.62
Florence Federal Credit Union	Florence	68,056	4,004	0.95	13.00	0.30	2.94	6.67	1.53	65.25	29,717	-	50.00	0.61	0.11	0.51
Rocket City Federal Credit Union	Huntsville	64,667	5,631	3.73	16.33	1.62	4.20	6.65	0.59	59.60	30,992	-	57.41	0.02	0.75	0.36
The Bridgeway Federal Credit Union	Phenix City	63,824	7,174	-6.42	15.66	-1.35	3.74	8.08	0.93	95.78	37,249	-	69.81	0.64	1.14	1.30
Sycamore Federal Credit Union	Talladega	59,051	2,775	14.09	17.90	1.85	3.46	8.44	4.66	30.99	45,217	2,283	93.75	1.30	0.22	0.38
University of South Alabama Federal Credit Union	Mobile	55,335	8,455	-3.47	13.15	2.05	3.76	5.34	0.85	47.63	29,170	-	60.42	0.58	0.31	1.74
Champion Community Credit Union	Courtland	48,731	3,148	-1.88	14.35	0.40	3.25	6.38	1.36	68.61	24,730	-	59.52	2.39	0.14	0.54
Tuscaloosa VA Federal Credit Union	Tuscaloosa	46,997	3,362	4.87	13.13	0.59	3.32	6.01	0.84	71.21	21,921	-	52.38	0.95	0.09	1.06
Solutions First Federal Credit Union	Enterprise	46,484	4,956	-1.53	6.28	-0.18	2.83	6.60	2.16	65.83	24,248	19	54.55	1.79	0.78	1.32
Electrical Workers No 558 Federal Credit Union	Sheffield	44,393	2,629	8.48	17.93	2.08	3.74	6.46	2.63	26.12	24,231	-	66.67	0.05	0.00	0.66
Red Oak Credit Union	Tuscaloosa	43,944	4,337	2.01	7.15	-1.48	2.35	6.47	2.43	77.25	22,638	-	69.70	0.46	2.76	0.44
Mead Coated Board Federal Credit Union	Pittsview	43,369	1,501	-11.59	21.09	-0.09	0.99	7.38	1.79	40.53	10,543	-	33.33	4.24	0.08	1.91
Azalea City Credit Union	Mobile	43,127	4,733	1.52	15.89	0.67	4.46	7.60	1.52	66.74	24,531	147	69.44	1.79	1.02	2.07
Gulf Coast Federal Credit Union	Mobile	42,837	5,544	-16.61	7.96	-1.92	2.75	6.49	0.83	102.59	20,090	1,455	50.00	1.41	1.53	1.24
Lauderdale County Teachers Credit Union	Florence	35,739	2,081	-1.89	11.68	0.79	2.65	4.97	1.31	52.53	12,851	-	41.94	0.01	-0.01	1.12
Social Security Credit Union	Birmingham	35,036	2,762	1.85	22.32	1.00	4.34	6.38	0.31	68.38	14,084	-	51.85	1.80	1.00	1.16
WCU Credit Union	Decatur	34,449	3,373	1.83	8.64	0.41	3.79	5.51	0.33	87.14	17,394	-	54.84	1.09	0.51	0.43
The Infirmary Federal Credit Union	Mobile	32,810	4,645	12.72	12.81	0.34	3.06	5.85	0.83	78.71	13,796	-	48.28	1.00	1.17	1.14
Baldwin Educators Federal Credit Union	Bay Minette	29,282	2,445	2.81	11.84	0.60	3.17	6.45	1.16	67.53	11,629	-	46.15	0.36	0.24	0.58
Health Credit Union	Birmingham	28,029	2,082	5.39	22.00	0.54	4.69	7.52	1.40	57.50	17,930	-	85.71	1.84	2.07	0.37
ANG Federal Credit Union	Birmingham	25,082	1,844	3.70	8.43	0.80	3.08	5.80	0.49	69.53	11,317	-	47.83	0.00	0.02	0.53
Alabama River Credit Union	Monroeville	22,837	1,738	4.74	9.80	0.10	2.57	6.28	0.85	79.57	5,620	-	28.57	2.28	0.15	0.60
Chattahoochee Federal Credit Union	Valley	22,235	2,814	5.80	13.45	1.56	4.92	6.60	0.97	63.33	12,251	-	63.16	0.33	0.19	0.90
Covington Schools Federal Credit Union	Andalusia	20,809	1,615	6.64	37.63	2.63	3.64	5.39	1.61	26.92	12,227	-	92.31	3.54	1.73	1.75
East Alabama Community Federal Credit Union	Opelika	19,852	3,063	-4.15	14.41	0.65	2.68	5.78	0.50	79.41	5,837	-	35.29	0.00	0.43	0.87
City Credit Union	Tuscaloosa	19,138	1,615	-11.34	24.57	0.58	2.99	5.29	0.81	71.79	12,682	-	92.86	0.35	0.16	2.05
Federal Employees Credit Union	Birmingham	18,830	1,774	5.78	17.16	0.11	3.67	7.49	2.06	94.76	9,476	-	60.00	2.06	0.26	1.03
Railway Employees Credit Union	Muscle Shoals	18,019	1,395	2.68	24.27	0.81	3.40	6.90	0.47	71.70	5,576	-	42.86	2.19	0.09	0.97
Mobile Government Employees Credit Union	Mobile	16,685	674	-20.04	19.38	0.09	1.84	4.85	1.81	54.25	3,628	-	30.77	0.39	-0.03	1.81
Mobile Postal Employees Credit Union	Mobile	16,490	1,810	1.15	12.56	0.39	3.31	7.11	2.47	53.57	9,966	-	71.43	4.09	1.43	1.71
Northeast Alabama Postal Federal Credit Union	Anniston	13,927	1,229	-5.15	14.39	-2.35	1.88	5.19	3.29	89.12	9,976	-	83.33	1.13	0.00	1.27
Fedmont Federal Credit Union	Montgomery	12,286	1,242	-6.36	13.36	0.70	4.58	7.62	0.40	74.90	3,679	-	36.36	0.46	0.74	1.85
Tuskegee Federal Credit Union	Tuskegee	11,469	2,056	-11.02	5.04	-0.10	4.18	6.79	0.59	87.13	6,865	130	63.64	4.46	0.57	1.64
Opp-Micolas Credit Union	Opp	10,883	1,682	-6.16	24.92	-0.38	4.00	7.54	1.12	90.53	2,721	60	37.50	7.79	-0.19	1.43
Alabama Law Enforcement Credit Union	Birmingham	10,423	1,752	-4.63	9.98	-1.94	5.25	8.36	1.76	86.54	7,613	-	80.00	4.99	3.76	5.18
Blue Flame Credit Union	Mobile	9,921	791	2.72	15.25	1.17	4.03	7.26	1.50	58.29	4,185	-	50.00	0.02	-0.15	0.92
Birmingham City Credit Union	Birmingham	9,107	2,539	-6.54	18.89	0.16	8.46	11.07	0.85	79.88	7,613	-	114.29	0.99	2.26	2.02
Marvel City Federal Credit Union	Bessemer	8,896	937	-1.84	17.23	1.12	4.81	8.85	1.36	57.61	2,780	-	42.86	1.47	0.57	4.36
L&N Employees Credit Union	Birmingham	8,190	1,427	-5.20	21.34	-1.10	5.05	7.37	0.81	105.92	4,898	-	71.43	1.43	0.32	0.48
Firemans Credit Union	Birmingham	6,970	869	-2.14	36.49	1.04	3.22	9.44	3.44	37.11	3,363	-	75.00	3.48	-0.09	1.86
Montgomery VA Federal Credit Union	Montgomery	6,781	794	-5.87	11.16	-0.84	3.93	7.54	0.27	105.64	2,035	-	33.33	4.03	1.15	0.65
Alabama Postal Credit Union	Birmingham	5,923	887	0.97	44.63	2.47	6.23	11.79	2.51	50.22	2,236	-	66.67	3.09	0.77	2.56
Sixth Avenue Baptist Federal Credit Union	Birmingham	5,038	838	-6.30	8.01	0.18	4.92	6.20	0.16	88.71	3,585	-	80.00	1.45	0.12	0.58
TVH Federal Credit Union	Tuskegee	4,902	710	-0.76	24.79	0.13	6.34	8.34	0.21	85.87	3,399	-	75.00	1.24	1.06	2.39
Chemco Credit Union	Mc Intosh	4,884	354	-3.79	19.58	2.00	4.68	5.52	0.39	51.45	3,059	-	75.00	0.00	0.63	0.82
Chem Family Credit Union	Anniston	4,423	198	-21.67	25.63	0.05	1.53	5.45	1.97	48.82	1,437	-	33.33	0.00	0.00	1.04
SRI Employees Federal Credit Union	Birmingham	3,836	185	-2.96	36.49	-0.52	2.13	4.86	1.48	83.76	561	-	50.00	0.00	0.00	0.68
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,888	509	-4.40	23.97	0.10	4.50	9.50	0.75	74.53	962	-	50.00	1.98	3.06	3.11
Council Federal Credit Union	Normal	2,777	601	38.78	17.16	0.05	5.18	11.45	1.37	72.51	834	-	50.00	2.04	1.24	5.57
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	2,743	825	-3.41	22.90	0.36	4.40	7.87	0.88	76.40	973	-	50.00	0.72	0.70	0.83
Nucor Employees Federal Credit Union	Fort Payne	2,452	284	-5.71	27.84	0.30	3.56	5.04	0.48	82.00	1,177	-	50.00	0.08	0.09	0.59
Demopolis Federal Credit Union	Demopolis	2,430	685	13.78	36.14	6.46	6.40	10.62	0.42	49.52	1,314	-	100.00	0.30	0.48	0.63
North Alabama Papermakers Federal Credit Union	Stevenson	2,266	323	-4.06	23.96	1.28	4.63	5.71	0.11	72.57	1,211	-	50.00	0.33	0.00	0.32
FOGCE Federal Credit Union	Eutaw	1,735	870	10.24	25.95	3.50	4.84	7.85	0.25	71.96	396	-	0.00	0.76	1.05	1.48
N.R.S. Community Development Federal Credit Union	Birmingham	1,321	781	-9.50	14.34	-1.06	4.70	8.92	1.38	65.57	819	22	100.00	18.93	2.82	2.80
<b>Total/Average</b>		<b>1,396,996</b>	<b>133,539</b>	<b>-0.39%</b>	<b>18.01%</b>	<b>0.53%</b>	<b>3.88%</b>	<b>7.11%</b>	<b>1.24%</b>	<b>68.68%</b>	<b>696,103</b>	<b>4,533</b>	<b>59.29%</b>	<b>1.80%</b>	<b>0.76%</b>	<b>1.40%</b>