



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

(Sorted by Asset Size)

[www.thecreditunionadvisors.com](http://www.thecreditunionadvisors.com)

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>\$250 Million to \$500 Million</b>																
Champions First Credit Union	Tallahassee	497,357	32,484	6.53	10.30	0.63	3.09	5.62	1.89	55.97	377,989	91,602	84.97	0.72	0.48	0.70
Velocity Community Federal Credit Union	Palm Beach Gardens	480,933	24,818	-1.45	12.04	1.10	3.29	5.47	1.31	57.97	307,703	5,291	73.71	0.35	0.38	0.55
Tampa Bay Federal Credit Union	Tampa	442,113	34,562	1.80	11.33	0.58	4.01	5.98	1.62	59.13	347,872	-	92.59	2.24	0.99	0.51
Orlando Credit Union	Orlando	385,738	27,379	16.13	8.21	0.54	3.69	6.20	1.61	63.84	254,276	59,600	78.73	0.96	0.52	0.81
San Antonio Citizens Federal Credit Union	San Antonio	381,954	18,698	9.35	9.83	1.00	3.00	6.30	1.34	54.51	159,809	9,142	45.83	0.22	0.28	0.99
Panhandle Credit Union	Panama City	327,956	15,832	6.71	13.31	0.91	3.58	6.31	1.43	62.60	194,287	46,031	68.46	0.21	0.50	1.03
Guardians Credit Union	West Palm Beach	302,582	36,730	4.85	13.64	1.22	4.22	5.53	0.58	66.21	217,740	5,618	85.61	0.29	0.99	1.23
Members First Credit Union of Florida	Pensacola	293,131	19,639	2.21	14.07	1.34	3.92	5.81	0.75	59.64	140,860	-	55.96	0.34	0.68	1.19
Central Credit Union of Florida	Pensacola	288,867	20,593	-3.95	10.63	0.24	4.56	7.19	0.77	68.04	157,248	11,210	61.12	0.91	1.41	2.34
Harvesters Federal Credit Union	Cantonment	284,311	32,214	0.00	8.20	0.21	20.37	30.35	7.01	75.04	234,865	34,142	90.13	0.31	1.79	0.89
Alive Credit Union	Jacksonville	280,225	19,410	63.35	11.00	0.69	3.33	5.56	1.05	66.62	161,338	14,775	64.54	0.78	0.28	0.33
JetStream Federal Credit Union	Miami Lakes	260,361	14,050	2.32	10.77	0.57	3.59	5.75	1.64	62.86	193,720	39,199	86.00	0.55	0.58	0.51
Gold Coast Federal Credit Union	Palm Springs	256,155	20,804	-5.38	11.39	0.67	3.18	5.21	0.47	73.74	110,297	-	47.70	0.42	0.21	0.60
<b>Total/Average</b>		<b>4,481,683</b>	<b>317,213</b>	<b>7.88%</b>	<b>11.13%</b>	<b>0.75%</b>	<b>4.91%</b>	<b>7.79%</b>	<b>1.65%</b>	<b>63.55%</b>	<b>2,858,004</b>	<b>316,610</b>	<b>71.95%</b>	<b>0.64%</b>	<b>0.70%</b>	<b>0.90%</b>
<b>\$100 Million to \$250 Million</b>																
Keys Federal Credit Union	Key West	248,953	18,360	-1.83	11.03	1.03	4.22	6.68	1.04	62.07	177,638	4,031	80.63	2.02	1.35	1.48
University Credit Union	Miami	238,683	15,331	-6.58	9.99	0.35	2.49	4.73	1.06	65.72	94,184	25,226	45.45	0.22	0.43	0.96
Community South Credit Union	Chipley	234,176	14,522	2.39	12.53	0.62	3.11	6.08	2.24	62.01	186,674	41,040	91.50	0.30	0.37	1.10
Santa Rosa County Federal Credit Union	Milton	202,262	13,645	0.99	13.25	1.08	3.40	6.30	1.00	58.87	87,630	-	48.44	1.37	0.51	0.89
Miami Postal Service Credit Union	Miami	182,802	13,289	-4.20	10.90	-0.99	3.53	6.92	1.67	82.84	115,013	-	70.62	0.86	0.67	0.95
Miami Firefighters Federal Credit Union	Miami	180,200	5,944	12.72	11.49	1.33	3.10	5.19	1.88	42.57	121,241	1,940	76.73	0.14	0.11	0.21
Pinellas Federal Credit Union	Largo	174,384	11,242	3.79	11.86	0.47	2.93	4.89	1.15	68.12	93,289	-	61.12	0.70	0.23	0.65
Blue Coast Federal Credit Union	Perry	164,557	11,208	15.55	9.90	0.83	4.09	6.29	1.15	66.66	114,217	3,927	78.68	0.85	0.32	0.51
Hello Credit Union	Panama City	163,318	11,515	-2.50	13.36	0.40	3.57	5.90	0.93	65.69	108,805	30,537	78.79	1.03	1.38	1.22
Calhoun Liberty Employees Credit Union	Blountstown	160,014	9,216	29.93	10.57	0.87	4.51	7.93	2.49	55.39	115,960	2,027	83.16	0.04	0.49	0.98
Priority One Credit Union of Florida	Sunrise	153,183	10,183	8.08	9.69	1.00	4.12	6.25	1.35	59.92	118,131	-	86.29	0.54	0.36	0.77
JM Associates Federal Credit Union	Jacksonville	151,184	8,582	-6.65	14.47	0.20	3.29	7.00	2.12	60.91	95,488	-	75.12	0.53	0.58	0.89
First Coast Community Credit Union	Palatka	146,711	11,968	-2.52	12.92	0.94	3.44	6.50	0.50	70.04	48,874	-	38.58	0.60	0.30	0.78
First Choice Credit Union	West Palm Beach	145,073	8,944	2.74	10.99	0.56	2.89	5.05	1.21	59.54	75,925	-	56.67	0.33	0.23	0.77
Florida West Coast Credit Union	Brandon	132,176	10,809	3.48	12.00	0.65	3.08	6.07	1.27	63.73	66,152	-	55.95	0.20	0.17	0.92
Coastline Federal Credit Union	Jacksonville	131,390	10,472	-2.37	11.64	0.50	3.65	5.98	0.85	73.90	86,288	-	73.98	0.33	0.49	0.49
TRU-FI Credit Union	Maccleenny	128,523	7,745	4.86	11.56	1.11	4.02	7.34	1.48	58.72	79,513	5,233	69.72	0.19	0.21	0.98
Okaloosa County Teachers Federal Credit Union	Crestview	128,069	9,513	5.24	9.46	0.71	3.86	7.59	1.16	63.46	61,274	-	53.45	1.59	0.87	1.09
SUN Credit Union	Hollywood	119,406	6,516	5.47	10.07	0.80	3.31	6.13	1.23	58.69	54,132	-	50.67	0.32	0.38	1.26
Baptist Health South Florida Federal Credit Union	Miami	118,397	13,441	13.81	11.82	0.37	5.13	8.18	1.68	65.81	90,951	-	88.22	0.70	1.07	2.33
Powernet Credit Union	Tampa	112,686	3,307	1.41	9.42	0.44	2.02	5.44	1.62	50.47	33,363	1,670	32.78	0.54	0.11	0.78
AdventHealth Credit Union	Altamonte Springs	110,322	12,714	9.12	9.44	0.72	3.31	5.87	1.97	58.61	87,300	4,231	89.30	0.15	0.26	0.54
<b>Total/Average</b>		<b>3,526,469</b>	<b>238,466</b>	<b>4.22%</b>	<b>11.29%</b>	<b>0.64%</b>	<b>3.50%</b>	<b>6.29%</b>	<b>1.41%</b>	<b>62.44%</b>	<b>2,112,042</b>	<b>119,862</b>	<b>67.54%</b>	<b>0.62%</b>	<b>0.50%</b>	<b>0.93%</b>

