

ALABAMA CREDIT UNION PERFORMANCE COMPARISON REPORT - MARCH 31, 2025

(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 (%)	
State Summary		1 Billion + \$500 Million to \$1 Billion \$250 Million to \$500 Million \$100 Million to \$250 Million Less than \$100 Million	30,738,615 1,226,123 2,621,763 2,288,109 1,424,802	2,158,474 69,908 199,942 165,678 133,724	3.38 1.23 1.85 1.93 1.87	11.46 12.26 12.94 12.16 17.94	0.78 1.02 0.83 0.63 0.76	3.05 2.79 3.82 2.99 4.00	6.28 5.41 7.00 6.05 7.09	2.24 1.90 1.58 1.46 1.13	49.77 50.81 58.55 60.39 69.04	18,050,041 811,248 1,475,669 1,197,841 691,116	2,347,183 100,977 83,212 90,304 4,304	73.50 75.21 63.74 54.48 57.79	0.78 0.57 0.47 0.57 1.86	0.65 0.34 0.64 0.32 0.86	0.93 0.71 0.73 0.81 1.51
1 Billion +																	
Redstone Federal Credit Union	Huntsville	8,172,407	802,746	3.58	12.84	0.86	3.48	6.68	1.39	55.29	3,726,506	501,435	50.80	1.07	1.21	1.16	
Apco Employees Credit Union	Birmingham	3,616,698	90,641	4.82	13.96	0.29	0.93	4.88	2.37	26.09	931,751	2,538	28.25	0.25	0.10	0.31	
All In Federal Credit Union	Daleville	3,486,943	197,797	4.02	9.52	0.98	3.57	7.66	3.17	33.63	2,564,302	65,365	84.45	1.25	1.52	1.78	
Americas First Federal Credit Union	Birmingham	2,587,495	193,885	2.76	11.40	1.09	3.35	5.34	1.57	49.92	2,072,095	39,022	91.24	0.62	0.42	0.68	
MAX Credit Union	Montgomery	2,244,626	128,203	4.43	13.50	1.13	3.18	6.19	1.44	52.55	1,169,641	276,298	59.06	0.80	0.44	1.31	
Alabama Credit Union	Tuscaloosa	1,975,227	146,718	1.33	9.61	0.54	2.45	5.70	2.81	48.48	1,553,239	431,754	89.87	1.04	0.61	0.76	
Listerhill Credit Union	Muscle Shoals	1,435,036	94,180	1.36	10.55	0.09	2.80	6.05	2.41	61.02	1,013,952	217,727	78.60	0.46	0.34	0.76	
Avadian Credit Union	Hoover	1,403,730	85,868	1.56	9.17	0.70	3.22	6.13	2.24	54.28	1,100,998	109,779	85.68	0.29	0.35	0.42	
Alabama One Credit Union	Tuscaloosa	1,393,667	94,589	4.81	9.12	0.25	2.44	5.52	2.52	57.64	959,206	292,110	76.54	0.69	0.23	0.77	
Five Star Credit Union	Dothan	1,224,564	65,435	2.84	13.00	0.89	3.13	7.07	2.59	50.20	748,259	213,230	69.84	0.93	0.69	1.22	
Family Savings Credit Union	Rainbow City	1,094,874	77,364	4.91	8.38	0.51	3.66	6.70	2.62	61.89	896,110	192,137	96.34	1.01	0.54	0.75	
Guardian Credit Union	Prattville	1,093,673	92,436	3.91	9.17	0.91	4.08	7.59	2.68	49.49	880,262	4,847	92.53	1.09	1.34	1.34	
Family Security Credit Union	Decatur	1,009,675	88,612	3.57	18.77	1.89	3.34	6.15	1.30	46.49	433,720	941	52.29	0.58	0.67	0.83	
Total/Average		30,738,615	2,158,474	3.38%	11.46%	0.78%	3.05%	6.28%	2.24%	49.77%	18,050,041	2,347,183	73.50%	0.78%	0.65%	0.93%	
\$500 Million to \$1 Billion																	
Legacy Community Federal Credit Union	Birmingham	652,286	38,399	1.23	13.70	1.45	2.57	5.25	1.72	47.73	380,137	19,378	66.90	0.34	0.38	0.36	
Emblem Credit Union	Gadsden	573,837	31,509	1.22	10.82	0.58	3.00	5.57	2.07	53.90	431,111	81,599	83.53	0.80	0.29	1.06	
Total/Average		1,226,123	69,908	1.23%	12.26%	1.02%	2.79%	5.41%	1.90%	50.81%	811,248	100,977	75.21%	0.57%	0.34%	0.71%	
\$250 Million to \$500 Million																	
WinSouth Credit Union	Gadsden	456,887	36,115	0.00	10.02	0.55	5.86	11.73	3.48	57.75	276,672	25,972	65.02	0.74	1.08	0.81	
AOD Federal Credit Union	Oxford	441,684	37,556	1.86	15.33	0.88	3.93	5.70	0.78	67.01	240,690	20,872	63.09	0.21	0.48	0.95	
Alabama State Employees Credit Union	Montgomery	421,020	41,010	2.90	11.93	0.97	4.14	7.00	1.40	60.38	264,651	11,265	71.05	0.31	0.88	1.03	
TVA Community Credit Union	Muscle Shoals	406,007	19,861	1.96	17.85	0.97	2.59	6.32	1.33	47.67	148,991	2,809	41.16	0.39	0.24	0.61	
Coosa Pines Federal Credit Union	Childersburg	379,416	25,607	2.14	15.56	1.68	3.94	6.58	1.52	45.92	234,357	5,518	72.00	0.86	0.72	0.81	
New Horizons Credit Union	Mobile	265,107	22,514	0.34	10.14	0.51	3.37	5.43	1.09	70.55	184,555	-	79.06	0.09	0.30	0.23	
Auburn University Credit Union	Auburn	251,642	17,279	3.74	9.75	0.25	2.90	6.24	1.48	60.57	125,753	16,776	54.78	0.65	0.78	0.67	
Total/Average		2,621,763	199,942	1.85%	12.94%	0.83%	3.82%	7.00%	1.58%	58.55%	1,475,669	83,212	63.74%	0.47%	0.64%	0.73%	
\$100 Million to \$250 Million																	
Mutual Savings Credit Union	Hoover	242,496	19,214	2.84	8.83	0.03	2.98	5.32	1.61	77.02	138,636	5,142	64.65	0.12	0.10	0.69	
Fort McClellan Credit Union	Anniston	224,479	15,443	2.23	12.84	-0.40	2.60	6.21	1.22	75.98	95,294	2,135	46.34	1.04	0.71	0.68	
Alatrust Credit Union	Hoover	206,287	13,128	2.09	13.84	0.70	3.48	6.46	1.41	59.53	109,651	5,341	59.78	0.59	0.18	1.07	
Alabama Central Credit Union	Birmingham	204,758	20,764	2.01	9.13	0.79	3.85	6.05	1.20	68.31	144,703	18,733	77.54	0.21	0.08	0.81	
ACIPCO Federal Credit Union	Birmingham	203,047	8,740	3.73	14.73	1.90	3.27	5.94	1.54	37.72	131,488	-	74.01	0.45	0.07	0.54	
Naheola Credit Union	Pennington	202,290	12,419	2.70	17.43	1.98	3.58	6.94	2.72	31.67	150,158	55,636	90.36	1.38	0.30	1.07	
Riverfall Credit Union	Tuscaloosa	189,835	14,330	5.46	11.99	0.14	2.37	6.18	2.17	59.77	89,959	-	52.33	1.15	0.42	0.92	
eCO Credit Union	Birmingham	185,392	16,261	2.20	11.71	0.24	2.89	5.47	0.95	72.47	91,229	-	52.00	0.58	0.48	0.39	
Heritage South Credit Union	Sylacauga	176,568	15,531	-2.64	10.00	0.46	4.06	6.68	1.55	71.43	129,787	3,317	81.25	0.37	0.22	0.55	
North Alabama Educators Credit Union	Huntsville	137,268	10,783	3.43	7.55	0.38	2.64	5.72	0.99	68.57	53,281	-	41.09	0.29	0.30	0.22	
Mobile Educators Credit Union	Mobile	109,124	8,333	0.02	11.95	1.07	2.86	5.31	0.30	65.05	15,408	-	15.63	0.89	0.31	0.97	
Valley Credit Union	Tuscumbia	104,804	5,912	1.52	14.36	0.54	2.72	6.52	1.50	59.25	35,090	-	38.46	0.34	0.63	0.60	
Railroad Community Credit Union	Irondale	101,761	4,820	-0.53	13.66	0.38	1.57	5.80	1.85	38.22	13,157	-	14.77	0.00	0.36	1.97	
Total/Average		2,288,109	165,678	1.93%	12.16%	0.63%	2.99%	6.05%	1.46%	60.39%	1,197,841	90,304	54.48%	0.57%	0.32%	0.81%	

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Less than \$100 Million																
Four Seasons Federal Credit Union	Opelika	95,837	9,393	5.31	7.79	-1.02	4.71	8.36	0.96	59.38	53,566	408	62.07	0.77	2.86	1.90
Jefferson Credit Union	Hoover	86,106	6,816	3.26	9.37	-0.07	3.33	6.86	1.49	75.02	45,444	-	57.69	0.60	0.51	1.58
Florence Federal Credit Union	Florence	69,281	4,006	1.80	12.83	0.25	3.03	6.67	1.41	68.52	29,029	-	48.33	1.90	-0.03	0.49
Rocket City Federal Credit Union	Huntsville	65,769	5,694	1.70	16.41	1.42	4.05	6.36	0.92	60.08	29,275	-	52.73	0.38	0.15	0.48
The Bridgeway Federal Credit Union	Phenix City	65,151	7,755	2.08	15.35	0.06	4.41	7.97	0.89	82.41	39,550	-	74.07	0.81	0.57	1.28
Sycamore Federal Credit Union	Talladega	62,584	2,796	5.98	17.29	1.65	3.13	8.15	4.39	29.76	46,323	2,148	90.20	1.48	0.14	0.39
University of South Alabama Federal Credit Union	Mobile	56,916	8,481	2.86	13.61	3.38	4.68	5.35	0.11	39.65	28,372	-	57.14	0.38	-0.04	1.80
Champion Community Credit Union	Courtland	49,036	3,131	0.63	14.39	0.49	3.29	6.42	1.40	67.30	24,125	-	57.14	1.12	0.00	0.55
Tuscaloosa VA Federal Credit Union	Tuscaloosa	48,100	3,424	2.35	12.91	0.33	3.31	5.84	0.91	72.66	22,020	-	51.16	0.84	0.11	1.12
Solutions First Federal Credit Union	Enterprise	45,826	4,966	-1.42	6.27	-0.41	2.87	6.79	2.06	65.38	23,087	-	53.49	1.98	1.42	1.35
Azalea City Credit Union	Mobile	45,000	4,660	4.34	14.78	0.85	4.34	7.69	1.45	65.05	23,653	144	63.16	1.02	0.43	2.29
Electrical Workers No 558 Federal Credit Union	Sheffield	44,838	2,632	1.00	18.31	2.27	3.75	6.59	2.27	26.52	23,697	-	66.67	0.03	0.02	0.67
Gulf Coast Federal Credit Union	Mobile	44,003	5,507	2.72	7.44	-1.27	3.67	6.91	0.55	101.90	19,758	1,400	48.78	2.33	1.35	1.28
Red Oak Credit Union	Tuscaloosa	43,728	4,293	-0.49	7.09	-0.40	2.90	6.77	2.21	74.04	22,498	-	68.75	1.67	0.94	0.44
Mead Coated Board Federal Credit Union	Pittsview	41,865	1,506	-3.47	21.82	-0.09	0.81	7.36	2.36	36.43	10,747	-	33.33	5.58	-0.15	1.91
Lauderdale County Teachers Credit Union	Florence	36,565	1,979	2.31	11.66	1.00	2.97	5.19	1.20	52.93	12,732	-	40.63	0.00	0.00	1.14
Social Security Credit Union	Birmingham	35,918	2,746	2.52	22.02	1.02	4.18	6.69	0.34	63.06	13,526	-	50.00	2.79	0.78	1.45
WCU Credit Union	Decatur	34,602	3,383	0.45	8.76	0.58	3.79	5.59	0.36	82.74	17,264	-	54.84	2.07	-0.18	0.48
The Infirmary Federal Credit Union	Mobile	32,803	4,597	-0.02	12.98	0.65	3.28	5.80	0.90	77.00	13,791	-	48.28	0.75	0.20	1.20
Baldwin Educators Federal Credit Union	Bay Minette	29,769	2,440	1.66	11.91	1.04	3.78	6.57	0.40	69.75	11,628	-	46.15	0.26	0.10	0.62
Health Credit Union	Birmingham	28,656	2,078	2.24	21.72	0.80	4.74	7.46	1.50	45.34	17,682	-	81.82	2.20	1.98	0.55
ANG Federal Credit Union	Birmingham	24,549	1,827	-2.13	8.76	0.58	3.19	5.69	0.46	72.76	10,744	-	50.00	0.30	0.18	0.59
Alabama River Credit Union	Monroeville	23,369	1,731	2.33	9.65	0.29	2.56	6.36	0.87	75.78	5,574	-	28.57	1.60	0.36	0.51
Chattahoochee Federal Credit Union	Valley	22,493	2,806	1.16	13.66	1.48	4.74	6.74	0.96	63.38	13,159	-	68.42	0.15	0.03	0.92
Covington Schools Federal Credit Union	Andalusia	21,484	1,603	3.24	40.26	2.41	3.69	5.47	1.51	30.31	11,767	-	92.31	2.55	0.97	1.52
East Alabama Community Federal Credit Union	Opelika	20,420	3,033	2.86	14.07	0.28	2.76	6.02	0.46	85.55	5,466	-	29.41	0.00	0.21	0.94
City Credit Union	Tuscaloosa	19,689	1,602	2.88	24.10	0.90	3.56	5.26	0.44	75.90	12,572	-	86.67	0.23	0.13	2.03
Federal Employees Credit Union	Birmingham	19,315	1,771	2.58	16.76	0.11	3.92	7.72	1.96	67.01	9,389	-	56.25	1.40	1.31	0.85
Railway Employees Credit Union	Muscle Shoals	18,423	1,389	2.24	23.95	0.86	3.47	6.62	0.59	68.88	5,539	-	42.86	2.78	0.94	0.74
Mobile Government Employees Credit Union	Mobile	16,545	658	-0.84	19.53	-0.06	1.85	4.92	0.96	72.48	3,362	-	23.08	0.36	-0.11	1.97
Mobile Postal Employees Credit Union	Mobile	16,429	1,720	-0.37	12.60	1.18	4.45	7.08	2.28	54.66	9,925	-	71.43	2.97	0.24	1.75
Northeast Alabama Postal Federal Credit Union	Anniston	13,579	1,256	-2.49	14.32	-1.75	2.79	6.14	2.95	85.49	9,945	-	83.33	1.35	0.00	1.11
Fedmont Federal Credit Union	Montgomery	12,863	1,240	4.69	13.23	0.63	4.42	7.95	0.40	81.82	3,566	-	36.36	0.22	-0.11	1.93
Tuskegee Federal Credit Union	Tuskegee	12,053	2,041	5.10	4.59	-0.17	4.25	6.49	0.43	94.90	6,564	123	63.64	6.15	4.94	1.74
Alabama Law Enforcement Credit Union	Birmingham	10,885	1,749	4.43	9.12	-1.81	5.41	8.26	1.46	105.24	7,210	-	70.00	5.87	3.35	4.59
Opp-Micolas Credit Union	Opp	10,746	1,673	-1.26	24.78	-1.83	3.92	7.65	1.19	118.66	2,613	60	37.50	4.32	-0.30	1.55
Blue Flame Credit Union	Mobile	10,124	779	2.05	15.10	0.63	3.75	6.98	1.37	66.42	4,181	-	50.00	0.00	0.10	0.89
Birmingham City Credit Union	Birmingham	9,606	2,557	5.49	19.50	6.53	8.64	11.04	0.64	48.70	7,243	-	87.50	0.00	3.12	4.21
Marvel City Federal Credit Union	Bessemer	9,103	942	2.33	17.05	0.87	4.40	8.74	1.25	59.72	2,802	-	42.86	2.25	-0.29	4.94
L&N Employees Credit Union	Birmingham	8,481	1,430	3.55	20.16	-1.82	4.94	7.49	0.88	115.86	4,828	-	71.43	0.52	0.00	0.49
Firemans Credit Union	Birmingham	6,948	875	-0.32	36.78	0.70	3.10	8.88	3.46	43.01	3,395	-	75.00	3.33	-0.12	1.97
Montgomery VA Federal Credit Union	Montgomery	6,807	785	0.38	10.93	-0.74	4.00	7.36	0.27	105.00	1,988	-	33.33	3.77	0.80	0.69
Alabama Postal Credit Union	Birmingham	6,042	890	2.01	44.39	2.57	6.28	12.63	2.29	50.43	2,324	-	66.67	2.62	1.23	2.18
Sixth Avenue Baptist Federal Credit Union	Birmingham	5,294	839	5.08	9.03	5.77	4.96	6.20	0.17	47.59	3,643	-	80.00	2.85	0.66	0.42
Chemco Credit Union	Mc Intosh	5,161	353	5.65	19.03	2.03	4.22	6.14	0.40	62.50	2,807	-	75.00	0.00	-0.27	0.81
TVH Federal Credit Union	Tuskegee	4,945	714	0.87	24.26	-1.26	6.42	8.08	0.21	83.33	3,433	-	75.00	1.66	4.10	2.20
Chem Family Credit Union	Anniston	4,370	188	-1.20	26.55	2.44	4.19	5.39	0.00	43.48	1,381	-	33.33	0.00	0.00	1.09
SRI Employees Federal Credit Union	Birmingham	3,837	165	0.02	36.24	-0.93	3.13	4.38	1.48	94.87	536	-	50.00	0.75	0.00	0.92
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	2,962	503	2.57	22.58	-3.16	5.33	9.93	1.07	68.09	972	-	50.00	0.31	12.41	3.38
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	2,934	844	6.97	21.53	0.54	4.23	8.20	0.91	77.50	880	-	50.00	0.80	0.43	0.81
Demopolis Federal Credit Union	Demopolis	2,623	703	7.93	36.48	12.46	6.02	9.36	0.29	33.88	1,336	-	100.00	0.22	0.00	0.62
Council Federal Credit Union	Normal	2,473	517	-10.92	19.82	-2.36	3.20	7.88	1.59	72.73	790	-	50.00	3.80	4.43	6.67
Nucor Employees Federal Credit Union	Fort Payne	2,463	281	0.46	27.80	0.35	3.58	4.86	0.45	79.17	1,129	-	50.00	0.62	0.35	0.50
North Alabama Papermakers Federal Credit Union	Stevenson	2,158	322	-4.80	25.38	0.79	4.70	6.43	0.00	81.48	1,152	-	50.00	1.82	0.00	0.33
FOGCE Federal Credit Union	Eutaw	1,855	879	6.92	24.62	1.46	4.46	8.38	0.32	77.55	368	-	0.00	0.27	0.00	2.31
N.R.S. Community Development Federal Credit Union	Birmingham	1,421	776	7.57	13.29	-0.16	4.38	9.09	1.03	86.96	766	21	100.00	19.45	-2.02	3.54
Total/Average		1,424,802	133,724	1.87%	17.94%	0.76%	4.00%	7.09%	1.13%	69.04%	691,116	4,304	57.79%	1.86%	0.86%	1.51%