

FLORIDA 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 +		99,946,660	6,461,117	2.74	10.99	0.76	3.22	5.82	1.94	51.82	72,032,455	6,650,693	82.46	0.47	0.73	1.18
\$500 Million to \$1 Billion		8,897,084	564,197	2.27	10.14	0.37	3.21	5.64	1.66	60.92	6,191,872	1,353,632	78.42	0.64	0.82	1.00
\$250 Million to \$500 Million		4,354,435	303,345	2.88	11.06	0.81	3.85	6.03	1.13	63.77	2,689,688	246,279	70.07	0.57	0.70	1.03
\$100 Million to \$250 Million		3,462,359	225,978	2.70	11.21	0.65	3.49	6.25	1.44	61.09	2,007,597	115,683	65.73	0.50	0.59	0.90
Less than \$100 Million		1,504,541	124,140	2.37	14.29	0.56	3.65	6.50	1.05	68.72	790,640	18,060	58.66	0.66	0.49	1.31
1 Billion +																
Suncoast Credit Union	Tampa	18,787,553	1,296,684	5.31	9.88	0.97	3.45	6.18	2.23	37.66	13,896,777	457,261	83.46	0.65	1.28	1.82
VyStar Credit Union	Jacksonville	14,042,333	1,017,874	0.48	8.44	0.33	3.10	5.89	2.33	55.26	9,848,406	936,447	88.96	0.74	1.05	1.59
Space Coast Credit Union	Melbourne	9,011,902	683,193	2.35	10.56	0.60	3.03	5.25	2.08	48.13	7,630,667	57,518	105.07	0.52	0.63	1.10
MIDFLORIDA Credit Union	Lakeland	8,572,585	482,657	5.29	10.44	1.32	3.08	5.42	2.01	43.97	6,671,056	1,377,253	90.65	0.29	0.49	1.16
FAIRWINDS Credit Union	Orlando	4,988,957	236,437	5.57	10.34	0.89	2.47	5.07	1.83	50.15	3,170,454	907,431	69.87	0.23	0.13	0.64
Grow Financial Federal Credit Union	Tampa	3,829,077	285,462	3.04	10.49	0.70	3.45	5.98	2.07	53.08	2,820,441	153,186	89.02	0.47	0.89	1.48
Campus USA Credit Union	Newberry	3,518,867	168,076	3.07	12.43	1.27	2.91	5.42	2.40	38.87	2,906,386	378,111	96.54	0.40	0.55	0.74
Achieva Credit Union	Dunedin	3,015,409	207,483	4.08	9.63	0.67	3.47	5.96	1.62	56.38	2,228,723	156,109	81.08	0.22	0.52	0.95
GTE Federal Credit Union	Tampa	2,962,968	234,108	0.69	11.12	0.24	3.57	5.93	2.00	59.25	2,487,114	190,709	94.92	0.79	1.15	1.48
Eglin Federal Credit Union	Fort Walton Beach	2,924,098	124,031	0.97	12.42	0.85	2.46	5.33	1.34	50.39	996,394	-	39.32	0.35	0.34	0.68
Addition Financial Credit Union	Lake Mary	2,832,552	190,162	3.73	10.48	1.58	2.96	5.25	1.56	49.00	1,685,620	168,304	65.91	0.71	1.70	2.44
Community First Credit Union of Florida	Jacksonville	2,825,192	181,507	2.65	12.64	0.73	3.45	5.88	1.67	50.12	2,072,223	202,915	84.36	0.65	1.02	1.99
Pen Air Federal Credit Union	Pensacola	2,501,399	130,904	-2.08	12.38	0.43	3.18	6.44	1.97	55.64	1,548,743	156,917	71.68	0.51	1.13	1.80
Florida Credit Union	Gainesville	2,402,879	168,336	4.90	12.72	1.49	3.87	6.84	2.73	38.80	1,911,836	284,124	94.47	0.53	0.97	1.11
iTHINK Financial Credit Union	Delray Beach	2,244,321	113,480	1.35	10.39	0.60	2.93	5.49	2.44	47.51	1,794,438	170,164	97.61	0.74	0.45	1.03
Tyndall Federal Credit Union	Panama City	1,955,148	111,126	3.31	11.80	0.77	2.65	5.44	1.87	46.41	973,800	-	57.70	0.22	0.35	0.54
Educational Federal Credit Union	Miami	1,718,651	110,471	2.58	15.55	0.75	3.09	5.50	1.06	60.97	961,781	-	66.12	0.41	0.47	0.61
Publix Employees Federal Credit Union	Lakeland	1,585,423	118,348	2.97	11.53	1.11	3.56	5.94	1.64	53.05	888,323	24,338	62.89	0.23	0.58	0.93
Launch Credit Union	Merritt Island	1,444,623	85,017	3.54	8.73	0.20	3.45	5.56	1.73	67.16	1,060,311	329,030	89.75	0.25	0.62	0.69
Dade County Federal Credit Union	Sweetwater	1,403,873	107,070	3.75	12.17	1.45	3.84	6.56	1.63	55.89	986,634	294,738	90.88	0.25	0.32	1.40
First Florida Credit Union	Jacksonville	1,389,711	62,713	0.53	13.00	0.31	2.72	5.44	2.14	54.80	966,011	34,670	89.61	0.47	0.59	0.80
Community Credit Union of Florida	Rockledge	1,365,492	55,082	-0.49	11.18	0.20	2.79	6.45	2.87	47.46	1,034,035	152,184	90.62	0.25	0.65	0.93
USF Federal Credit Union	Temple Terrace	1,249,791	76,706	3.78	8.71	0.35	3.85	6.18	1.98	58.20	1,013,821	36,362	96.66	0.59	0.88	0.83
Gulf Winds Credit Union	Pensacola	1,221,448	72,411	2.80	9.92	0.96	3.62	6.51	1.66	51.46	858,688	874	77.11	0.61	0.93	1.10
First Commerce Credit Union	Tallahassee	1,132,993	75,086	3.36	10.24	0.35	3.06	6.01	2.14	55.39	849,150	109,088	85.07	0.55	0.46	1.19
Tropical Financial Credit Union	Miramar	1,019,415	66,693	3.61	8.67	0.52	3.71	5.48	1.48	62.29	770,623	72,960	84.63	0.56	0.90	1.59
Total/Average		99,946,660	6,461,117	2.74%	10.99%	0.76%	3.22%	5.82%	1.94%	51.82%	72,032,455	6,650,693	82.46%	0.47%	0.73%	1.18%
\$500 Million to \$1 Billion																
McCoy Federal Credit Union	Orlando	981,330	80,442	1.42	10.18	0.51	3.03	5.23	1.34	58.55	676,903	65,591	79.37	0.27	0.65	1.59
BrightStar Credit Union	Hollywood	949,438	59,941	4.65	8.84	0.61	3.38	5.82	1.91	55.43	767,875	366,423	93.54	0.38	0.61	1.05
Power Financial Credit Union	Pembroke Pines	899,486	33,681	3.46	14.30	1.05	3.53	5.19	1.22	53.45	662,542	189,986	90.95	0.22	0.22	0.81
Radiant Credit Union	Gainesville	884,534	49,270	3.42	8.85	0.55	3.57	5.82	1.84	59.56	667,755	133,776	87.32	0.56	0.64	1.00
Envision Credit Union	Tallahassee	862,152	63,376	2.30	11.11	0.18	3.68	5.83	1.26	75.88	602,368	93,994	79.31	1.48	1.02	1.09
We Florida Financial	Pembroke Pines	734,478	43,824	-1.30	9.71	-0.40	2.70	5.27	2.09	58.02	530,254	77,688	79.82	1.09	1.64	1.61
Insight Credit Union	Winter Springs	701,992	44,901	2.33	9.52	-0.42	2.88	5.00	1.17	78.73	378,415	162,255	62.58	0.81	0.35	1.04
RadiFi Federal Credit Union	Jacksonville	632,434	42,810	4.48	10.14	0.12	3.62	5.89	1.68	64.08	462,827	29,125	87.03	0.23	0.82	0.70
Florida Central Credit Union	Tampa	617,969	42,774	2.90	7.56	0.26	3.08	5.11	1.24	64.75	390,228	16,083	65.99	0.49	0.65	0.56
Innovations Federal Credit Union	Panama City Beach	609,753	25,943	-0.86	9.37	1.24	3.35	6.19	2.27	51.99	464,926	129,940	85.16	0.14	0.40	0.42
Trax Federal Credit Union	Tampa	520,229	44,928	3.12	11.77	0.12	2.47	6.50	2.08	54.20	205,814	-	45.27	1.44	2.34	1.31
Champions First Credit Union	Tallahassee	503,289	32,307	1.29	10.30	0.63	3.22	5.80	1.83	56.44	381,965	88,771	84.70	0.57	0.49	0.81
Total/Average		8,897,084	564,197	2.27%	10.14%	0.37%	3.21%	5.64%	1.66%	60.92%	6,191,872	1,353,632	78.42%	0.64%	0.82%	1.00%

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\$250 Million to \$500 Million																
Tampa Bay Federal Credit Union	Tampa	495,160	35,400	12.51	9.99	0.13	3.59	5.85	2.09	59.66	357,217	-	83.02	1.85	1.15	0.99
Velocity Community Federal Credit Union	Palm Beach Gardens	486,686	24,930	1.20	11.99	0.35	3.50	5.77	1.31	64.36	322,849	5,211	76.36	0.35	0.34	0.61
San Antonio Citizens Federal Credit Union	San Antonio	394,137	18,842	3.19	9.89	1.47	3.44	6.48	1.21	51.92	157,899	9,622	44.26	0.08	0.17	1.00
Orlando Credit Union	Orlando	362,753	27,438	-5.96	8.81	0.31	3.49	6.15	1.75	64.92	248,507	60,498	77.33	1.32	0.55	0.82
Panhandle Credit Union	Panama City	333,222	15,928	1.61	13.27	0.68	3.64	6.36	1.30	66.59	196,260	50,270	67.82	0.36	0.24	1.05
Guardians Credit Union	West Palm Beach	307,599	36,777	1.66	13.62	0.80	3.98	5.46	0.86	69.88	215,214	5,540	83.66	0.19	1.00	1.20
Members First Credit Union of Florida	Pensacola	300,918	19,528	2.66	14.12	1.70	3.87	5.84	0.74	55.11	139,046	-	54.09	0.17	0.74	1.27
Central Credit Union of Florida	Pensacola	297,679	20,355	3.05	10.71	1.61	4.47	7.04	0.75	59.13	156,117	13,050	59.09	0.89	1.65	2.33
Harvesters Federal Credit Union	Cantonment	294,998	32,518	3.76	8.04	0.56	4.76	6.11	1.28	73.69	234,332	-	86.67	0.31	0.42	0.88
Alive Credit Union	Jacksonville	287,679	19,159	2.66	10.98	1.09	3.20	5.25	1.02	55.71	163,276	13,664	63.42	0.73	0.41	0.55
JetStream Federal Credit Union	Miami Lakes	265,543	14,069	1.99	10.71	0.84	4.02	5.92	1.32	65.38	211,616	51,985	92.17	0.07	0.32	0.48
Gold Coast Federal Credit Union	Palm Springs	264,532	20,103	3.27	11.18	0.60	3.52	5.20	0.14	81.39	107,466	-	45.15	0.33	0.17	0.68
Keys Federal Credit Union	Key West	263,529	18,298	5.86	10.51	0.33	4.56	6.87	0.93	61.33	179,889	4,004	77.92	0.72	1.86	1.52
Total/Average		4,354,435	303,345	2.88%	11.06%	0.81%	3.85%	6.03%	1.13%	63.77%	2,689,688	246,279	70.07%	0.57%	0.70%	1.03%
\$100 Million to \$250 Million																
University Credit Union	Miami	240,560	15,415	0.79	9.98	0.24	2.44	4.69	0.97	72.33	92,470	25,526	43.81	0.25	0.24	0.90
Community South Credit Union	Chipley	238,672	14,659	1.92	12.34	0.17	3.42	6.16	1.98	61.55	184,034	38,598	88.46	0.19	0.49	1.23
Santa Rosa County Federal Credit Union	Milton	209,586	13,724	3.62	13.03	1.01	3.43	6.43	1.13	58.21	87,417	-	46.52	1.21	0.67	0.95
Miami Postal Service Credit Union	Miami	192,558	13,253	5.34	9.98	-1.49	3.38	6.25	1.41	77.21	115,460	-	66.47	0.61	2.68	0.81
Miami Firefighters Federal Credit Union	Miami	184,464	5,969	2.37	11.70	1.27	2.99	5.18	2.07	40.65	122,597	1,917	75.93	0.08	0.26	0.14
Pinellas Federal Credit Union	Largo	175,026	11,246	0.37	12.15	1.35	2.91	4.85	1.14	58.10	94,072	-	61.44	0.60	0.44	0.53
Blue Coast Federal Credit Union	Perry	171,268	11,149	1.65	9.91	0.89	3.86	6.29	1.46	59.29	114,564	5,230	77.18	0.41	0.66	0.51
Calhoun Liberty Employees Credit Union	Blountstown	163,234	9,268	2.01	10.50	0.91	4.10	7.17	2.12	57.58	115,756	2,044	81.69	0.00	0.20	1.00
Hello Credit Union	Panama City	162,153	11,356	-0.71	13.54	0.32	3.68	5.89	0.80	70.29	106,546	31,114	78.10	0.90	1.66	1.09
Priority One Credit Union of Florida	Sunrise	158,578	10,131	3.52	9.64	1.15	4.00	6.26	1.52	57.13	121,194	-	85.82	0.16	0.33	0.76
First Choice Credit Union	West Palm Beach	152,947	8,866	5.43	10.50	0.33	2.87	5.18	1.34	57.23	76,398	-	53.90	0.17	1.02	0.73
JM Associates Federal Credit Union	Jacksonville	152,392	8,657	0.80	14.36	0.01	3.57	6.92	2.02	64.66	96,199	-	72.73	0.45	0.62	0.91
First Coast Community Credit Union	Palatka	151,632	11,957	3.35	12.69	1.00	3.62	6.83	0.57	70.72	48,483	-	36.64	0.65	0.25	0.69
Florida West Coast Credit Union	Brandon	137,445	10,897	3.99	11.65	0.46	3.05	6.09	1.45	64.45	68,538	-	56.56	0.18	0.15	0.90
Coastline Federal Credit Union	Jacksonville	133,507	10,516	1.61	11.44	0.21	3.82	6.06	0.91	75.04	87,104	-	73.11	0.15	0.33	0.59
TRU-FI Credit Union	Macclenny	132,803	7,807	3.33	11.48	1.47	3.83	7.10	1.53	58.47	83,142	6,201	70.94	0.08	-0.01	0.93
Okaloosa County Teachers Federal Credit Union	Crestview	129,710	9,431	1.28	9.43	0.35	3.70	7.42	1.37	63.63	59,808	-	51.72	1.78	1.34	1.10
Baptist Health South Florida Federal Credit Union	Miami	127,854	13,649	7.99	10.99	0.37	4.79	8.09	2.00	64.44	90,479	-	79.65	0.94	0.88	2.44
SUN Credit Union	Hollywood	119,870	6,509	0.39	10.29	1.01	3.72	6.61	1.25	60.09	54,206	-	50.47	0.22	0.38	1.25
AdventHealth Credit Union	Altamonte Springs	118,028	12,869	6.99	9.06	0.98	3.38	6.16	2.04	54.69	83,145	3,258	79.05	0.70	0.23	0.55
Powernet Credit Union	Tampa	113,670	3,276	0.87	9.54	0.82	2.41	5.86	1.41	48.43	33,615	1,795	33.01	0.33	0.06	0.81
Connect Credit Union	Fort Lauderdale	100,402	5,374	2.50	12.42	1.49	3.73	5.95	1.25	49.79	72,370	-	82.76	0.93	0.20	1.08
Total/Average		3,462,359	225,978	2.70%	11.21%	0.65%	3.49%	6.25%	1.44%	61.09%	2,007,597	115,683	65.73%	0.50%	0.59%	0.90%

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Less than \$100 Million																
Tampa Postal District Federal Credit Union	Lutz	98,811	6,442	5.17	10.89	0.35	3.01	6.43	0.82	64.89	34,421	-	36.96	0.37	0.34	1.09
Broward HealthCare Federal Credit Union	Fort Lauderdale	96,653	8,339	2.84	9.82	0.12	2.56	5.52	1.11	77.43	33,452	-	37.08	0.12	0.51	0.92
Memorial Hospital Employees Federal Credit Union	Hollywood	92,449	9,027	3.83	10.72	0.29	3.14	5.93	0.96	73.31	44,726	390	52.94	0.03	0.52	0.61
My Pensacola Federal Credit Union	Pensacola	86,621	4,572	3.66	18.05	0.37	2.91	5.77	1.07	71.00	31,702	-	45.07	0.17	0.11	1.16
TMH Federal Credit Union	Tallahassee	86,428	8,641	2.91	9.93	0.50	3.79	5.38	0.90	68.33	61,213	4,091	79.22	0.39	0.27	1.08
FiCare Federal Credit Union	Wesley Chapel	81,260	8,410	1.53	12.71	0.02	4.48	6.73	0.87	83.05	52,062	-	75.36	0.39	0.74	0.85
Emerald Coast Federal Credit Union	Port St Joe	65,137	5,362	2.06	8.20	0.02	3.49	5.92	0.99	77.56	43,387	7,156	70.49	0.75	0.29	0.74
Alliance Credit Union of Florida	Gainesville	58,457	5,477	1.49	2.45	-0.58	5.09	7.25	0.62	84.08	39,059	-	67.24	3.27	2.90	3.03
Priority Credit Union	Orlando	57,929	4,886	0.88	9.72	-0.30	4.97	6.41	0.68	89.63	44,722	4,752	84.91	1.63	0.19	1.48
Everglades Federal Credit Union	Clewiston	56,208	5,419	3.22	9.47	0.12	3.18	5.31	0.99	77.53	33,738	-	66.67	0.12	0.80	0.80
Ocala Community Credit Union	Ocala	49,517	2,713	0.78	9.40	0.53	2.67	5.80	1.03	54.02	17,400	-	38.64	0.13	1.47	1.26
Jacksonville Firemen Credit Union	Jacksonville	45,590	2,604	0.30	11.06	1.28	3.88	5.99	0.24	69.42	18,087	-	45.00	0.04	-0.20	1.02
Jackson County Teachers Credit Union	Marianna	43,476	2,824	2.86	19.82	0.23	3.68	7.06	1.18	67.57	18,916	-	52.78	0.24	-0.02	1.09
Miami Federal Credit Union	Miami	43,378	2,589	2.20	12.00	0.44	3.11	5.30	1.66	66.14	30,869	-	86.11	0.50	0.00	0.42
Coral Community Federal Credit Union	Ft Lauderdale	42,290	3,732	2.43	8.70	-0.36	2.89	5.63	1.34	82.64	24,492	-	63.16	1.24	0.08	0.64
City-County Employees Credit Union	Clearwater	41,428	3,926	3.39	7.77	0.35	4.26	7.15	1.14	64.26	24,635	-	65.79	0.46	1.82	1.55
ECU Credit Union	Largo	36,160	2,484	-0.78	16.14	0.59	3.98	5.90	1.10	69.77	11,926	-	40.00	1.16	0.80	1.17
Transport Credit Union	Tampa	35,742	1,757	7.54	16.66	2.09	3.85	5.99	1.76	40.58	25,069	-	86.21	1.03	0.05	0.67
1st Street Credit Union	Sarasota	32,365	1,884	-0.30	14.66	2.34	3.38	5.90	0.52	23.83	12,407	-	44.44	0.25	0.13	0.86
Pompano Beach City Employees Credit Union	Pompano Beach	29,989	2,300	0.71	19.77	1.04	5.11	7.95	1.67	69.45	21,882	-	91.67	0.02	0.69	0.60
Florida A&M University Federal Credit Union	Tallahassee	28,450	3,918	-0.97	12.70	1.11	4.63	6.84	0.16	70.00	10,714	594	45.83	1.82	5.26	3.64
Suwannee River Federal Credit Union	Live Oak	27,987	2,380	4.16	10.01	1.63	4.42	6.04	0.05	68.13	14,959	-	60.00	0.00	0.05	0.62
Walton County Teachers Federal Credit Union	Defuniak Springs	27,162	2,556	3.01	9.80	1.19	4.05	5.69	0.37	76.43	13,379	-	54.17	0.67	0.03	1.35
Monroe County Teachers Federal Credit Union	Key West	26,874	2,096	3.23	9.68	0.62	3.25	7.21	2.54	48.88	19,985	-	83.33	1.37	0.50	1.27
Compass Financial Federal Credit Union	Medley	24,005	4,149	1.86	11.42	0.56	4.68	7.74	1.62	78.11	18,390	-	85.71	0.32	0.47	0.63
Financial Educators Federal Credit Union	Daytona Beach	22,888	1,410	3.28	15.03	1.06	3.69	5.46	0.97	64.58	12,248	51	63.16	0.02	0.03	2.48
Metro North Federal Credit Union	Jacksonville	22,495	1,321	3.75	15.66	0.63	3.31	5.11	1.04	67.72	8,500	-	47.37	0.02	0.04	0.71
Farmers Federal Credit Union	Jacksonville	22,388	1,165	7.05	9.84	0.72	3.01	5.67	0.62	73.30	5,915	-	30.00	0.00	1.13	0.91
South Atlantic Federal Credit Union	Boca Raton	18,568	2,154	10.71	8.56	0.16	4.17	6.41	0.35	90.48	8,701	-	52.94	2.30	0.19	2.24
ECCO Credit Union	Pace	17,250	960	-2.05	30.27	1.02	3.51	6.00	1.63	53.92	12,102	1,026	100.00	0.05	0.00	0.83
Southernmost Federal Credit Union	Key West	16,624	1,249	3.62	18.01	-0.78	4.70	5.86	0.24	93.75	11,193	-	84.62	0.00	0.00	0.33
Jefferson County Teachers Credit Union	Monticello	15,068	1,320	-0.63	14.36	0.86	4.05	7.45	2.29	49.36	10,750	-	84.62	2.19	-0.07	2.67
Hialeah Municipal Federal Credit Union	Hialeah	13,165	1,624	-0.69	24.65	-0.56	4.60	6.23	0.85	97.91	7,473	-	70.00	0.09	0.00	0.51
Shaw-Ross Employees Credit Union	Miami	7,519	603	3.48	12.64	-0.85	-0.43	14.95	4.10	8.77	311	-	0.00	0.00	0.00	0.56
Florida Customs Federal Credit Union	Tampa	7,276	1,050	-1.09	24.55	0.09	4.21	8.06	0.07	97.56	2,549	-	60.00	0.00	-0.16	0.74
Madison Education Association Credit Union	Madison	7,056	774	6.45	14.02	0.57	2.86	6.63	1.87	54.32	3,282	-	50.00	0.64	0.00	0.96
Local 606 Electrical Workers Federal Credit Union	Orlando	5,925	408	3.17	22.23	0.23	3.09	5.34	0.36	84.00	1,391	-	20.00	0.00	0.00	2.49
Container Mutual Credit Union	Fernandina Beach	5,912	603	-2.26	44.42	0.20	2.81	5.68	0.12	91.11	2,040	-	66.67	0.00	0.00	2.87
Electricians Local 349 Credit Union	Miami	4,886	642	0.06	19.40	1.23	4.67	6.13	0.20	69.84	1,275	-	25.00	3.69	0.00	2.99
Unity of Eatonville	Eatonville	3,155	370	1.86	6.55	3.30	3.33	8.23	2.05	36.21	1,318	-	33.33	1.06	0.63	2.38
Total/Average		1,504,541	124,140	2.37%	14.29%	0.56%	3.65%	6.50%	1.05%	68.72%	790,640	18,060	58.66%	0.66%	0.49%	1.31%