

Georgia Profile

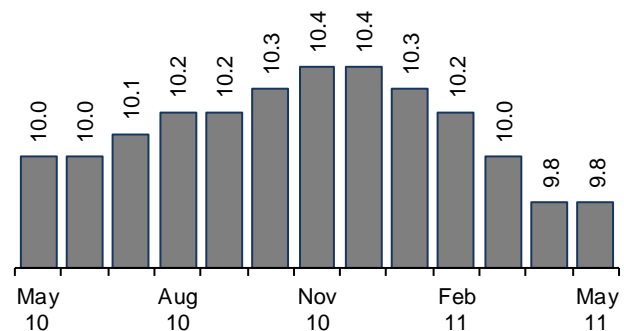
First Quarter 2011

- Markets were rocked by first-quarter shocks including the Arab Spring revolutions and the staggering disaster(s) in Japan. Respectively, these events sent gasoline prices soaring (+33%) and created supply chain disruptions which shook confidence and stifled growth. First quarter GDP growth came in at +1.9% - a far cry from the fourth-quarter's (revised) +3.1% increase and well below the long-run average rate of expansion. Now, the growing specter of a Greek debt default (and potential contagion beyond Europe) and recent breakdown of U.S. budget talks also has created uncertainty that has roiled markets and deeply bruised consumer confidence.
- Of course, a spate of other economic releases added to the concerns of a recovery knocked off the tracks. For example, The ISM's manufacturing index took a breathtaking 10-point plunge (the likes of which has not been seen since 1983) and stock markets have declined by roughly -6% since the end of April
- In the four months ending January 2011 the U.S. economy added a monthly average of 120,000 new jobs – a lackluster showing but one eclipsed by results in the following three months which reflected the addition of a monthly average of 220,000 non-farm jobs. While that raised hopes of a robust (and sustained) improvement in labor markets, the Labor Department reported a skimpy increase of only 54,000 jobs in May and analysts were quick to point out that half the increase in private sector jobs could be traced to hiring at McDonalds (the fast-food restaurant – not the aerospace company). Georgia employment declined by 2,000 in May is now 22,000 lower compared to year-ago readings.
- The state's current 9.8% unemployment remains higher than the national norm though it is important to note that the national rate increased in both April and May while the Georgia unemployment rate declined from 10.0% in March to its current level in April. Home price declines have restricted labor mobility and many lost jobs are gone for good. Re-education and training will be required for millions of displaced workers – a long-term prospect. While there are currently nearly fourteen million unemployed in the U.S., there are additional ten

million workers who are underemployed (desire full-time work but trapped in part-time jobs) or who have dropped out of the labor force. Of course, the size and scope of these dislocations combined with housing market weakness virtually guarantee that labor market improvements will continue to be very slow from a historical perspective.

Georgia Unemployment Rate - %

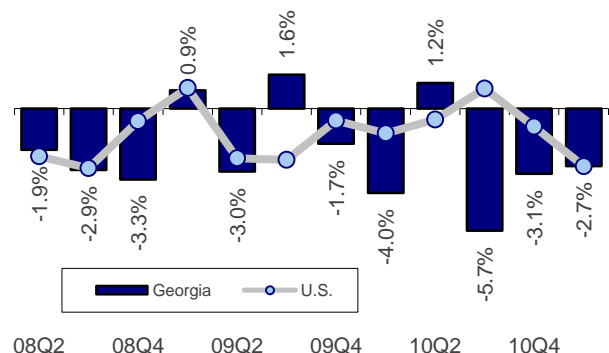
Source: BLS



- In the housing market, releases of both the FHFA and Case-Shiller indices revealed more home price declines in the first quarter. Moreover, Robert Shiller (one of the masterminds behind the index) declared (in so many words) that housing market experts have no idea what will happen to prices – but an additional 10% to 25% decline in prices nationally is possible. Georgia home prices continue to slide with a first-quarter decline of nearly three percent. Home prices in the state have declined by a total of -27% from their mid-year 2007 peak – nearly double the -15% decline at the national level.

Quarterly Home Price Changes

Source: FHFA - Purchase Only Index

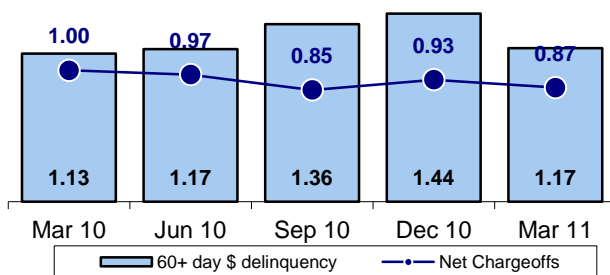


Georgia Profile

First Quarter 2011

- Despite the slow pace of recovery, additional risks and weak data announcements we continue to believe that the U.S. economy is in the midst of a sustainable recovery. The current soft patch is likely to continue through the second quarter with below trend economic growth but second-half should see growth return near long-run trend rates. Slowly rising personal incomes, strong business investment expansion of exports to fast-growing emerging economies along with our expectation of resolution of the Greek debt crisis and U.S. debt ceiling issue underlie our expectations for improvement.
- Georgia credit union operating results were generally positive in the first quarter. Savings and memberships grew at a relatively brisk pace, while earnings rates – which rebounded strongly in 2010 – were little-changed and net worth ratios remained at lofty levels. Also, despite weak employment growth and continued housing market weakness, asset quality at the state’s credit unions improved. Compared to fourth-quarter 2010 results, credit unions in the state reported a 27bp decline in delinquency rates (to 1.17%) and a six basis point decrease in net loan chargeoffs (to 0.87%) in the first quarter. Importantly, Georgia credit union delinquencies remain about one-fifth lower and net chargeoffs remain about one-third lower than those reported by banks in the state.

GA CU Asset Quality (%)

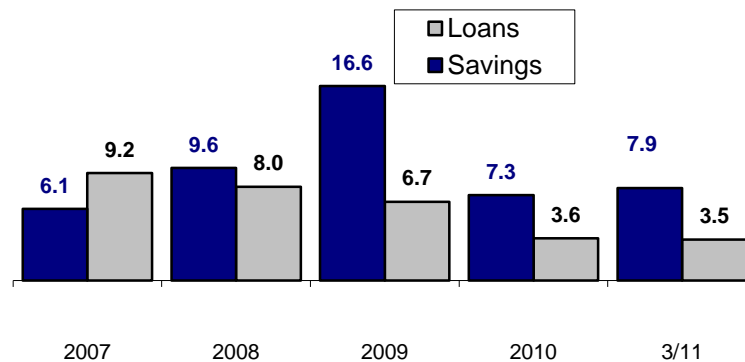


- As noted above, first quarter earnings at Georgia credit unions remained significantly higher than 2009’s cyclical low of 18bp. The first quarter’s 50bp ROA was virtually identical to full-year 2010 results and were buoyed by an eight basis point decline in loss provisions and a seven basis point decline in operating expense ratios compared to full-year 2010 results. While funding costs declined by 22bp asset yields fell 29bp bringing net interest

margins down by seven basis points. Fee income declined by ten basis points compared to full-year 2010 results.

- Loan portfolios at Georgia credit unions declined slightly in the first quarter but first-quarter loan growth typically is very weak because consumers tend to focus on paying-off holiday spending debts. More broadly, loans in the state posted a 12-month 3.5% increase through March 2011. Credit unions in the state added loans throughout the crisis and subsequent recovery – whilst Georgia banks reported loan portfolio declines in each of the past three years and in the first quarter of 2011 as well.
- Member business loans continued to lead loan growth in the state with an 18% year-over-year increase. First mortgages (+8%) and used autos (+6%) also showed strong 12-month gains.

GA CU 12-Month Growth (%)



- Georgia credit unions are awash in liquidity. Liquid assets represent 22% of total assets. And with savings growth continuing to outpace loan growth the aggregate loan-to-share ratio in Georgia again declined settling in at 61% at the end of the first quarter – nearly ten points lower than the 69% U.S. credit union norm. Today, only 53% of assets in Georgia credit unions are in loans – a significant factor in earnings challenges for some credit unions. The state aggregate interest rate risk profile was little-changed in the first quarter, with net long-term assets remaining near a cyclical high of 27% and core deposits inching up to nearly 46% of total shares and borrowings. First mortgage loans represent one-third of total loans at Georgia credit unions – lower than the 40% U.S. credit union norm.

Georgia Profile

First Quarter 2011

Georgia CU Profile

Demographic Information	US	Georgia Credit Unions					Asset Groups - Mar 2011			
	Mar 11	Mar 11	2010	2009	2008	2007	< \$5Mil	\$5-\$20	\$20-\$100	> \$100 Mil
Number of CUs	7,417	153	153	163	171	178	40	46	44	23
Assets per CU (\$ mil)	128.3	113.6	108.7	99.7	80.4	70.8	2.2	11.8	47.6	637.5
Median assets (\$ mil)	18.4	16.3	15.2	13.9	13.7	12.4	2.3	10.7	44.7	192.5
Total assets (\$ mil)	951,585	17,386	16,636	16,243	13,743	12,609	86	542	2,095	14,663
Total loans (\$ mil)	568,642	9,278	9,303	8,977	8,410	7,786	45	273	1,170	7,790
Total surplus funds (\$ mil)	347,064	7,501	6,750	6,679	4,711	4,270	40	249	836	6,375
Total savings (\$ mil)	822,687	15,241	14,556	13,570	11,635	10,614	72	454	1,836	12,880
Total members (thousands)	92,231	1,845	1,829	1,788	1,772	1,737	27	110	348	1,359
Growth Rates										
Total assets	4.6	7.5	2.4	18.2	9.0	6.1	-20.4	-2.7	3.0	8.8
Total loans	-1.1	3.5	3.6	6.7	8.0	9.2	-23.0	-9.4	-2.2	5.1
Total surplus funds	15.1	13.4	1.1	41.8	10.3	0.2	-16.2	6.1	12.1	14.1
Total savings	4.9	7.9	7.3	16.6	9.6	6.1	-19.7	-2.1	3.9	9.1
Total members	0.8	2.2	2.3	0.9	2.0	1.3	-22.0	-4.7	-3.2	4.9
% CUs with increasing assets	72.2	75.8	64.7	81.6	77.2	62.9	65.0	65.2	88.6	91.3
Earnings - Basis Pts.										
Yield on total assets	414	384	413	451	538	575	536	446	451	371
Dividend/interest cost of assets	98	94	116	168	227	263	94	76	85	95
Fee & other income *	124	126	136	123	149	145	104	116	191	117
Operating expense	309	313	320	318	352	357	476	431	475	285
Loss Provisions	53	53	61	70	48	34	155	129	53	50
Net Income (ROA) before Stab Exp	79	50	53	18	59	67	-85	-75	28	58
Net Income (ROA) after Stab Exp	73	43					-86	-78	25	51
% CUs with positive ROA	72.8	67.3	68.6	71.8	74.9	84.3	50.0	63.0	81.8	78.3
Capital adequacy										
Net worth/assets	10.0	11.1	11.5	11.4	13.7	14.3	16.4	15.9	11.3	10.8
% CUs with NW > 7% of assets	94.0	92.8	97.4	98.2	98.8	98.9	92.5	91.3	97.7	87.0
Asset quality										
Delinquencies (60+ day \$)/loans (%)	1.63	1.17	1.43	1.35	1.05	0.73	2.95	2.30	1.61	1.06
Net chargeoffs/average loans	1.00	0.87	0.93	0.92	0.71	0.55	1.31	1.34	0.91	0.85
Total borrower-bankruptcies	359,836	8,264	8,764	7,434	5,500	4,231	128	580	1,504	6,052
Bankruptcies per CU	48.5	54.0	57.3	45.6	32.2	23.8	3.2	12.6	34.2	263.1
Bankruptcies per 1000 members	3.9	4.5	4.8	4.2	3.1	2.4	4.7	5.3	4.3	4.5
Asset/Liability Management										
Loans/savings	69.1	60.9	63.9	66.2	72.3	73.4	63.4	60.1	63.7	60.5
Loans/assets	59.8	53.4	55.9	55.3	61.2	61.7	52.7	50.3	55.8	53.1
Net Long-term assets/assets	33.5	27.3	27.8	25.5	26.2	22.4	2.0	13.0	20.4	29.0
Liquid assets/assets	17.2	21.8	19.6	27.8	22.2	21.8	38.7	34.9	28.2	20.3
Core deposits/shares & borrowings	40.5	45.5	43.7	42.0	47.1	53.5	67.0	60.6	52.3	43.9
Productivity										
Members/potential members	6	9	10	10	10	11	17	7	9	10
Borrowers/members	49	50	51	51	50	47	36	41	41	54
Members/FTE	387	428	426	423	413	413	439	454	384	439
Average shares/member (\$)	8,920	8,262	7,958	7,589	6,567	6,109	2,610	4,127	5,275	9,476
Average loan balance (\$)	12,594	10,006	9,934	9,767	9,563	9,478	4,601	6,112	8,283	10,649
Employees per million in assets	0.25	0.25	0.26	0.26	0.31	0.33	0.72	0.45	0.43	0.21
Structure										
Fed CUs w/ single-sponsor	13.4	15.0	15.0	16.0	15.2	15.7	30.0	13.0	6.8	8.7
Fed CUs w/ community charter	15.8	15.7	15.0	13.5	14.6	12.9	7.5	17.4	15.9	26.1
Other Fed CUs	32.1	29.4	30.1	31.3	31.0	33.1	30.0	26.1	34.1	26.1
CUs state chartered	38.7	39.9	39.9	39.3	39.2	38.2	32.5	43.5	43.2	39.1

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA FOIA file.



Source: NCUA and CUNA E&S.



Georgia CU Profile

	US		Georgia Credit Unions					Asset Groups - Mar 2011			
	Mar 11	Mar 11	2010	2009	2008	2007	< \$5Mil	\$5-\$20	\$20-\$100	> \$100 Mil	
Growth Rates											
Credit cards	1.9%	3.4%	4.5%	9.6%	6.0%	10.3%	-100.0%	-25.2%	3.5%	3.8%	
Other unsecured loans	-2.5%	-2.9%	-0.8%	2.2%	3.2%	2.6%	-24.2%	-4.1%	0.0%	-2.9%	
New automobile	-14.6%	-5.8%	-8.8%	-10.5%	-2.3%	7.9%	-40.2%	-23.0%	-16.4%	-3.1%	
Used automobile	3.5%	5.8%	6.6%	5.1%	8.1%	5.9%	-16.7%	-1.1%	-1.3%	7.9%	
First mortgage	3.3%	7.8%	7.8%	21.0%	20.8%	14.8%	-61.8%	-3.9%	1.3%	8.9%	
HEL & 2nd Mtg	-7.2%	-1.8%	-0.2%	2.1%	4.9%	11.5%	23.0%	-29.3%	-3.4%	-0.6%	
Member business loans	4.8%	18.1%	24.0%	63.7%	32.6%	40.7%	28.8%	43.0%	27.7%	17.3%	
Share drafts	11.5%	17.6%	13.0%	18.5%	6.4%	5.5%	-23.1%	-0.8%	8.0%	19.5%	
Certificates	-5.4%	0.9%	-0.5%	7.2%	19.3%	29.0%	-22.6%	-7.5%	-2.2%	1.9%	
IRAs	2.9%	6.5%	8.3%	25.5%	12.8%	7.5%	-25.7%	-6.0%	-2.3%	8.1%	
Money market shares	8.6%	15.5%	21.2%	66.0%	59.3%	25.5%	-55.6%	14.3%	18.3%	15.4%	
Regular shares	11.0%	6.7%	4.9%	4.4%	-6.8%	-8.4%	-16.6%	-0.9%	4.6%	8.0%	
Portfolio \$ Distribution											
Credit cards/total loans	6.1%	6.8%	7.1%	7.0%	6.8%	7.0%	0.0%	2.4%	6.3%	7.1%	
Other unsecured loans/total loans	4.3%	4.9%	5.1%	5.3%	5.6%	5.8%	20.8%	12.7%	8.5%	3.9%	
New automobile/total loans	10.8%	13.8%	13.8%	15.7%	18.7%	20.7%	17.9%	15.1%	11.4%	14.1%	
Used automobile/total loans	18.0%	25.8%	25.6%	24.9%	25.3%	25.3%	44.9%	36.3%	29.7%	24.8%	
First mortgage/total loans	40.2%	32.7%	32.3%	31.0%	27.4%	24.5%	1.2%	17.0%	26.8%	34.3%	
HEL & 2nd Mtg/total loans	15.0%	10.9%	11.1%	11.5%	12.0%	12.4%	3.6%	8.4%	11.1%	11.0%	
Member business loans/total loans	6.8%	8.5%	8.0%	6.7%	4.3%	3.5%	0.2%	0.8%	5.7%	9.2%	
Share drafts/total savings	11.9%	14.5%	13.6%	12.9%	12.7%	13.1%	2.4%	8.6%	13.9%	14.8%	
Certificates/total savings	25.8%	24.8%	26.2%	28.3%	30.8%	28.3%	25.0%	26.3%	26.0%	24.6%	
IRAs/total savings	9.4%	10.0%	10.4%	10.3%	9.5%	9.3%	2.6%	7.6%	8.5%	10.4%	
Money market shares/total savings	22.4%	19.3%	19.3%	17.1%	12.0%	8.3%	1.9%	3.2%	11.4%	21.0%	
Regular shares/total savings	29.2%	31.0%	30.1%	30.8%	34.4%	40.5%	64.6%	52.1%	38.5%	29.0%	
Percent of CUs Offering											
Credit cards	52.6%	44.4%	43.8%	40.5%	40.9%	40.4%	0.0%	23.9%	79.5%	95.7%	
Other unsecured loans	98.1%	98.7%	98.7%	98.8%	98.2%	99.4%	95.0%	100.0%	100.0%	100.0%	
New automobile	94.8%	93.5%	93.5%	93.3%	94.2%	93.3%	75.0%	100.0%	100.0%	100.0%	
Used automobile	95.9%	94.8%	94.8%	95.7%	95.9%	94.9%	80.0%	100.0%	100.0%	100.0%	
First mortgage	60.2%	64.1%	65.4%	62.0%	61.4%	59.0%	10.0%	65.2%	95.5%	95.7%	
HEL & 2nd Mtg	58.7%	52.9%	51.0%	51.5%	49.7%	50.0%	7.5%	45.7%	79.5%	95.7%	
Member business loans	29.6%	30.1%	29.4%	25.8%	24.6%	25.3%	2.5%	13.0%	50.0%	73.9%	
Share drafts	75.3%	69.3%	69.3%	67.5%	67.8%	66.3%	17.5%	78.3%	93.2%	95.7%	
Certificates	77.7%	81.0%	81.0%	78.5%	79.5%	78.1%	47.5%	89.1%	97.7%	91.3%	
IRAs	65.5%	67.3%	68.0%	65.6%	65.5%	62.9%	20.0%	67.4%	95.5%	95.7%	
Money market shares	44.8%	38.6%	38.6%	36.8%	36.3%	35.4%	7.5%	21.7%	61.4%	82.6%	
Penetration											
Credit cards	14.5%	14.1%	14.1%	14.3%	13.4%	13.3%	0.0%	3.5%	9.9%	16.3%	
Other unsecured loans	10.5%	9.5%	10.1%	10.0%	10.2%	10.3%	19.5%	17.6%	12.4%	7.9%	
New automobile	4.8%	6.6%	6.9%	6.7%	7.0%	6.4%	2.3%	3.0%	2.8%	7.9%	
Used automobile	11.3%	14.7%	14.6%	14.3%	13.5%	12.0%	9.3%	11.4%	10.6%	16.0%	
First mortgage	1.9%	1.3%	1.3%	1.3%	1.2%	1.1%	0.1%	0.8%	1.0%	1.4%	
HEL & 2nd Mtg	2.7%	2.0%	2.0%	2.1%	2.1%	2.1%	0.2%	0.7%	1.2%	2.4%	
Member business loans	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.2%	
Share drafts	48.7%	41.6%	41.1%	39.4%	38.0%	37.5%	6.1%	23.1%	36.1%	45.3%	
Certificates	11.7%	10.5%	10.7%	11.4%	11.0%	10.2%	4.5%	7.2%	7.3%	11.7%	
IRAs	6.0%	5.3%	5.4%	5.4%	4.9%	4.7%	0.5%	2.0%	3.3%	6.2%	
Money market shares	7.7%	4.3%	4.3%	3.8%	3.1%	2.4%	0.3%	0.5%	2.1%	5.3%	

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.



Georgia CU Profile - Quarterly Results

	US		Georgia Credit Unions			
	Mar 11	Mar 11	Dec 10	Sep 10	Jun 10	Mar 10
Demographic Information						
Number CUs	7,437	153	153	157	158	159
Growth Rates (Quarterly % Change)						
Total loans	-0.6	-0.2	1.6	1.8	0.5	0.0
Credit cards	-3.6	-4.2	4.4	1.3	2.2	-3.2
Other unsecured loans	-4.6	-5.1	0.8	0.7	1.3	-2.9
New automobile	-2.9	0.0	-1.0	-2.7	-1.9	-3.1
Used automobile	0.0	0.5	1.2	1.7	2.5	1.4
First mortgage	1.3	1.1	3.7	4.3	-1.1	1.1
HEL & 2nd Mtg	-2.3	-1.6	-0.6	1.1	-0.4	0.0
Member business loans	0.5	6.4	9.0	9.2	-6.6	11.6
Total savings	3.5	4.7	1.4	1.5	0.2	4.2
Share drafts	7.1	11.5	4.3	2.8	-1.5	7.1
Certificates	-1.7	-0.9	0.7	0.9	0.3	-2.2
IRAs	0.6	1.1	1.2	2.5	1.7	2.9
Money market shares	4.2	4.5	2.9	3.8	3.6	9.6
Regular shares	7.7	7.8	0.3	-0.2	-0.8	6.2
Total members	0.6	0.8	1.1	0.3	0.4	1.1
Earnings (basis points)						
Yield on total assets	414	384	407	415	417	415
Dividend/interest cost of assets	98	94	105	122	120	127
Fee & other income *	N/A	N/A	N/A	N/A	N/A	N/A
Operating expense	309	313	321	337	306	315
Loss Provisions	53	53	56	65	65	57
Net Income (ROA) *	N/A	N/A	N/A	N/A	N/A	N/A
% CUs with positive ROA *	N/A	N/A	N/A	N/A	N/A	N/A
Capital adequacy (%)						
Net worth/assets	9.9	11.0	11.4	11.4	11.5	11.5
% CUs with NW > 7% of assets	93.8	92.8	97.4	97.5	98.1	98.1
Asset quality (%)						
Loan delinquency rate - Total loans	1.63	1.17	1.44	1.36	1.17	1.13
Total Consumer	1.15	1.04	1.28	1.44	1.25	1.25
Credit Cards	1.36	1.25	1.47	1.41	1.37	1.62
All Other Consumer	1.12	1.01	1.26	1.44	1.24	1.20
Total Mortgages	2.02	1.35	1.63	1.25	1.05	0.97
First Mortgages	2.23	1.32	1.47	1.33	1.03	0.91
All Other Mortgages	1.43	1.44	2.11	1.04	1.09	1.15
Total MBLs	3.49	1.68	2.37	1.63	0.39	0.23
Ag MBLs	1.69					
All Other MBLs	3.58	1.68	2.37	1.63	0.39	0.23
Net chargeoffs/average loans	1.01	0.87	0.93	0.85	0.97	1.00
Total Consumer	1.48	1.34	1.41	1.22	1.39	1.62
Credit Cards	3.68	3.38	3.54	3.34	3.69	3.99
All Other Consumer	1.12	1.06	1.10	0.93	1.07	1.30
Total Mortgages	0.63	0.27	0.32	0.37	0.41	0.19
First Mortgages	0.40	0.13	0.23	0.20	0.20	0.10
All Other Mortgages	1.24	0.71	0.56	0.82	0.95	0.43
Total MBLs	1.18	0.04	0.72	-0.56	0.18	0.63
Ag MBLs	0.06					
All Other MBLs	1.23	0.04	0.72	-0.56	0.18	0.63
Asset/Liability Management						
Loans/savings	69.0	60.8	63.8	63.7	63.5	63.4

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized. Delinquency rates are 60+ day dollar delinquencies. Net chargeoffs are dollar chargeoffs net of recoveries. Totals include only credit unions that are released on the NCUA FOIA file.

*Credit Unions did not uniformly report stabilization expense or reversals of the expense. Therefore those ratios affected are on included.

Source: NCUA and CUNA E&S.



Georgia Profile

First Quarter 2011

Georgia Credit Unions

March 2011

Loan Penetration per 1000 Members

Credit Union Name	Total # loans/ member	Ranking among US CUs	Ranking among US CUs 03/09
1 GPA CU	1,569	19	17
2 Catoosa Teachers FCU	1,340	24	23
3 Towns-Union Educators FCU	1,241	31	27
4 Atlanta Postal CU	926	80	86
5 Beka FCU	797	198	222
6 Delta Community CU	788	211	202
7 Georgia's Own CU	773	236	254
8 Savastate Teachers FCU	709	384	418
9 Elco FCU	700	415	398
10 Southern Pine CU	678	488	444

Auto Loan Penetration per 1000 Members

Credit Union Name	Total # auto loans/ member	Ranking among US CUs	Ranking among US CUs 03/09
1 Atlanta Postal CU	565	31	26
2 GPA CU	493	42	41
3 Flint River EFCU	386	94	98
4 Georgia's Own CU	384	97	106
5 Catoosa Teachers FCU	360	136	160
6 Delta Community CU	332	202	177
7 Beka FCU	326	219	292
8 Ware County School EFCU	309	274	378
9 Southeastern FCU	303	299	289
10 Georgia Heritage FCU	303	300	328

1st Mortgage Loans per 1000 Members

Credit Union Name	Total # FM loans/ member	Ranking among US CUs	Ranking among US CUs 03/09
1 Workmens Circle CU	170	4	3
2 Frederica CU	65	122	105
3 Southern Pine CU	54	202	199
4 Community United FCU	51	249	233
5 Stephens-Franklin Teachers F	45	326	353
6 The Wright CU	45	328	300
7 North Georgia CU	42	399	390
8 Georgia Coastal FCU	40	438	414
9 Interstate Unlimited FCU	32	696	666
10 Delta Community CU	31	746	763

Home Equity Penetration per 1000 Members

Credit Union Name	Total # HE loans/ member	Ranking among US CUs	Ranking among US CUs 03/09
1 CDC FCU	128	3	2
2 Workmens Circle CU	81	17	17
3 Ware County School EFCU	46	139	205
4 CORE CU	40	229	226
5 Catoosa Teachers FCU	35	346	781
6 Beka FCU	34	368	376
7 Georgia Heritage FCU	31	417	381
8 Marshland Community FCU	29	508	517
9 Bond Community FCU	26	659	670
10 Associated CU	22	858	833

Average Savings Balance

Credit Union Name	Average Savings/ Member	Ranking among US CUs	Ranking among US CUs 03/09
1 Workmens Circle CU	\$35,825	17	16
2 Atlanta Postal CU	\$17,342	126	123
3 Delta Community CU	\$16,138	167	167
4 Southern Pine CU	\$15,873	181	182
5 The Coca-Cola Company Family F	\$13,268	321	551
6 Frederica CU	\$12,458	414	481
7 CDC FCU	\$12,156	448	444
8 Petroleum Associates FCU	\$11,849	493	647
9 Glynn County Federal ECU	\$9,813	935	1,099
10 Robins FCU	\$9,532	1,023	1,146

Share Draft Penetration per 1000 Members

Credit Union Name	# SD/ Member	Ranking among US cus	Ranking among US CUs 03/09
1 Robins FCU	673	139	130
2 Chatham FCU	664	159	129
3 CDC FCU	653	182	242
4 United 1st Federal Credit Union	639	221	304
5 Delta Community CU	621	280	301
6 Northwest Georgia Credit Union	608	328	291
7 Bond Community FCU	590	410	400
8 Three Rivers Credit Union	582	457	471
9 CGR Credit Union	538	769	823
10 Gwinnett FCU	532	823	826

Georgia Credit Unions Milestones

March 2011

Assets

Credit Union Name	Current Assets	Three months prior	% Chg
Exceeded \$1 Million			
United Neighborhood FCU	\$1.01	\$0.99	1.8%
Exceeded \$5 Million			
Mercy FCU	\$5.04	\$4.59	9.8%
RCT FCU	\$5.39	\$4.73	14.1%
Exceeded \$10 Million			
Ethicon CU	\$10.23	\$9.91	3.3%
First Reliance FCU	\$10.26	\$9.83	4.4%
Three Rivers Credit Union	\$10.46	\$9.69	7.9%
Exceeded \$25 Million			
Georgia Power Valdosta FCU	\$25.17	\$23.37	7.7%
Rose City FCU	\$25.44	\$24.03	5.9%
Savannah Schools FCU	\$26.32	\$24.29	8.3%
Exceeded \$50 Million			
CGR Credit Union	\$50.92	\$45.95	10.8%
Exceeded \$100 Million			
United 1st Federal Credit Union	\$102.81	\$96.21	6.9%

Members

Credit Union Name	Current Members	Three months prior	% Chg
Exceeded 10,000 Members			
Augusta VAH FCU	10,048	9,987	0.6%
Exceeded 15,000 Members			
Credit Union of Atlanta	15,313	14,942	2.5%

Loans

Credit Union Name	Current Loans	Three months prior	% Chg
Exceeded \$0.5 Million			
United Neighborhood FCU	\$0.56	\$0.49	14.3%
Exceeded \$1 Million			
Atlanta Teachers FCU	\$1.43	\$0.89	62.1%
Exceeded \$1,000 Million			
Georgia's Own CU	\$1,001.85	\$960.24	4.3%

