

Georgia Profile

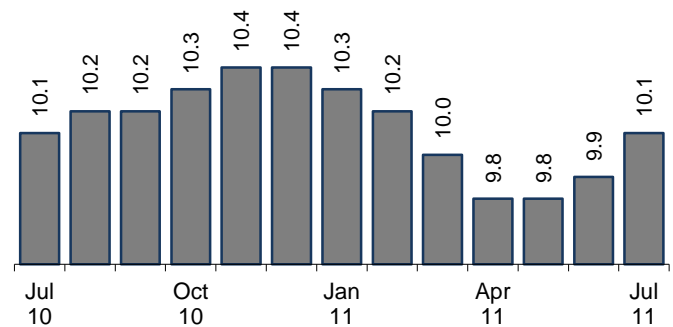
Mid-Year 2011

- What originally appeared to be a temporary “soft patch” brought on by the exogenous one-time shocks of Middle East turmoil, the Japanese disaster and U.S. budget woes now appears to be a longer-lasting and potentially more troubling affair. The continued specter of Eurozone debt default and mounting fear of a double-dip recession at home has U.S. businesses and consumers behaving with extreme caution. Economic growth has virtually ground to a halt as businesses put off investment and hiring decisions and consumers – feeling the pinch – put the brakes on spending. Real output grew 3.0% in 2010 but managed only +0.36% in the first quarter and +0.99% in the second – a +0.67% (annualized) rate in the first half of the year. Economists are busy downgrading projections of full-year growth.
- The National Association for Business Economics, for example, reports that its panel of 54 top economists has cut its forecast for economic growth this year to +1.7%, down from a May estimate of +2.8% growth. That would be just about half the +3% growth seen in 2010. The NABE panel projects that economic growth will accelerated only slightly in 2012 to an increase of +2.3%, down from a May estimate of +3.2% growth in 2012.
- More importantly, the Federal Reserve has now acknowledged a slower pace of recovery over coming quarters with greater downside risks to the economic outlook. As a consequence, the FOMC agreed to keep the target range for the federal funds rate at 0 to 1/4 percent and to state that economic conditions are likely to warrant “exceptionally low levels for the federal funds rate at least through mid-2013”.
- FOMC minutes emphasize persistent labor market weakness including a high unemployment rate, continuing high levels of persistent unemployment and a declining labor force participation rate. Overall, the U.S. economy has added only 105,000 new jobs in the three months since our last report – a monthly average of 35,000 since May. That, of course, is well below the approximate 150,000 monthly increase needed to put a dent in the unemployment rate. The national unemployment rate (not surprisingly) remains stuck at 9.1%.

Weakness is evident in Georgia’s job market as well. The state’s economy shed 13,400 jobs in the three months ending July (after adding over 19,000 in the previous three-month period). The state’s unemployment rate drifted higher over the past several months and the current 10.1% reading is a full percentage point above the national average.

Georgia Unemployment Rate - %

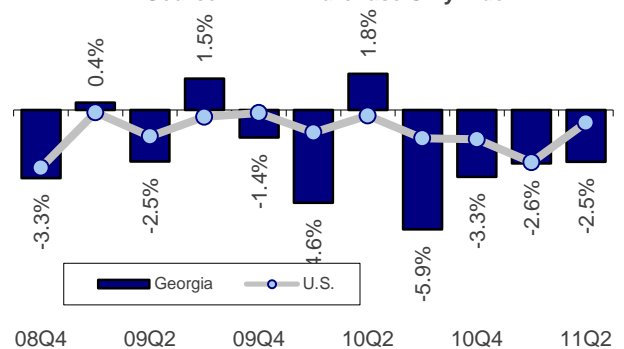
Source: BLS



- The Federal Reserve’s FOMC minutes also note that the housing market “remains depressed”, citing low building permit issuance, depressed sales and continuing price declines. The Federal Housing Finance Agency reports a second-quarter -0.6% decline in home prices nationally – the seventeenth consecutive quarterly drop. Georgia home prices also fell in the second quarter, though the decline was more pronounced than that seen nationally. Revised FHFA data shows that home prices in the state are down -27% from their mid-year 2007 peak.

Quarterly Home Price Changes

Source: FHFA - Purchase Only Index

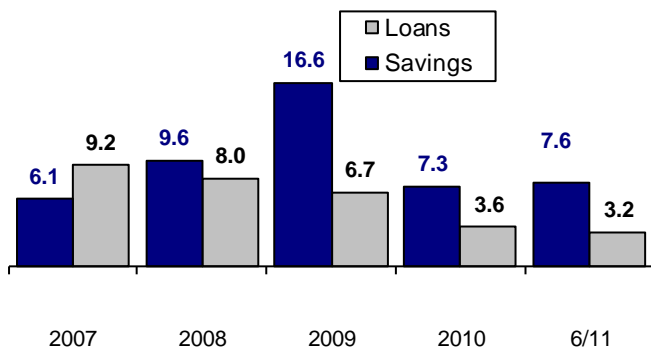


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Mid-Year 2011

- Georgia credit union operating results improved in the second quarter, though the improvements continue to be incremental and substantially slower than historical norms during economic recoveries. Georgia credit union savings (+7.6%) and memberships (+2.4%) each reflect strong 12-month growth but members continue to pay down debt and loan growth (+3.2%) has therefore lagged. Nevertheless, Georgia credit union earnings improved in the quarter, with ROA increasing from 43 basis points (bp) on average assets in the first quarter to 56bp in the second. The earnings improvement can be traced to marginal improvements in credit quality that resulted in lower loss provisions (-5bp) and fee income gains (+8bp). Earnings rates just kept pace with asset growth so the Georgia aggregate credit union net worth ratio remained at 11%. Overall, 96% of the state's credit unions are well capitalized under PCA net worth requirements.

GA CU 12-Month Growth (%)

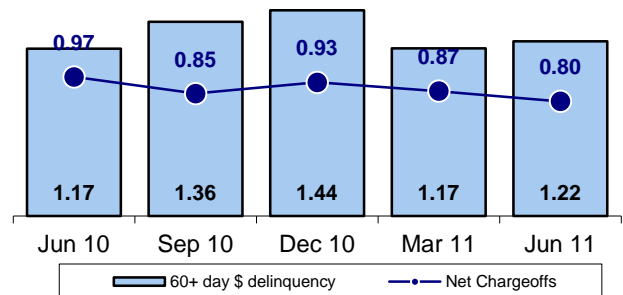


- Savings portfolio growth continues to be concentrated in short-term, liquid accounts. Share draft balances increased by 17% in the past year, with money market shares logging a 13% increase. Regular shares increased +9%. IRA balances reflect a healthy increase over the past year (+5%), but certificate accounts declined (-0.4%).
- In the loan portfolio, member business loans (+39%), and first mortgages (+11%) each reflect double-digit year-over-year increases. However, used auto loans (+6%) also advanced strongly. While credit card balances increased (+3%) all other key segments of the portfolio (HEL/2nd mortgage,

new auto, and personal unsecured loans) reflected marginal year-over-year declines.

- Relatively fast growth in mortgage portfolios translated to small increases in apparent interest rate risk exposure with net long-term assets standing at 30% of total assets at mid-year. This reading is up by roughly eight percentage points compared to pre-recession readings but remains about four percentage points lower than the national credit union average.
- With relatively weak loan growth, Georgia credit unions continue to reflect substantial liquidity. The aggregate loan-to-share ratio was 62% at mid-year – over ten percentage points lower than pre-recession readings and about eight percentage points lower than the national credit union average.
- Overall, asset quality at the state's credit unions improved in the quarter. This is especially impressive given the generally low growth in loan balances. Compared to first-quarter 2011 results, credit unions in the state reported a 5bp increase in delinquency rates (to 1.22%). However, net chargeoff rates declined by seven basis points (to 0.80%) Importantly, first-half net chargeoffs averaged 0.83% (annualized) at Georgia credit unions – substantially lower than the 2.16% loss rate reported by the state's banking institutions over the same period.

GA CU Asset Quality (%)



- The NCUA recently assessed a 25 basis point (bp) corporate stabilization premium for 2011 but noted that there is "no anticipated need" for an NCUSIF premium to be charged in 2011. Thus if first-half earnings rates continue, Georgia credit unions should be on pace to record full-year earnings of approximately 0.42% - about equal to 2010 results.



Georgia Profile

Mid-Year 2011

Georgia CU Profile

	US	Georgia Credit Unions					Asset Groups - Jun 2011			
	Jun 11	Jun 11	2010	2009	2008	2007	< \$5Mil	\$5-\$20	\$20-\$100	> \$100 Mil
Demographic Information										
Number of CUs	7,377	150	153	163	171	178	39	43	46	22
Assets per CU (\$ mil)	129.4	116.1	108.7	99.7	80.4	70.8	2.1	11.5	46.5	668.1
Median assets (\$ mil)	18.7	16.1	15.2	13.9	13.7	12.4	2.3	10.7	42.7	185.1
Total assets (\$ mil)	954,754	17,416	16,636	16,243	13,743	12,609	82	496	2,139	14,699
Total loans (\$ mil)	573,164	9,472	9,303	8,977	8,410	7,786	45	244	1,209	7,974
Total surplus funds (\$ mil)	345,461	7,313	6,750	6,679	4,711	4,270	37	235	835	6,206
Total savings (\$ mil)	823,153	15,229	14,556	13,570	11,635	10,614	68	414	1,872	12,875
Total members (thousands)	92,204	1,856	1,829	1,788	1,772	1,737	25	101	356	1,373
Growth Rates										
Total assets	4.2	7.2	2.4	18.2	9.0	6.1	-12.1	-12.4	4.6	8.5
Total loans	-0.5	3.2	3.6	6.7	8.0	9.2	-12.9	-21.4	0.0	4.9
Total surplus funds	12.8	13.0	1.1	41.8	10.3	0.2	-10.7	0.9	12.6	13.8
Total savings	4.4	7.6	7.3	16.6	9.6	6.1	-12.1	-12.0	5.7	8.8
Total members	0.5	2.4	2.3	0.9	2.0	1.3	-18.9	-18.8	0.8	5.4
% CUs with increasing assets	70.1	74.7	64.7	81.6	77.2	62.9	64.1	67.4	82.6	90.9
Earnings - Basis Pts.										
Yield on total assets	414	384	413	451	538	575	525	441	449	372
Dividend/interest cost of assets	96	91	116	168	227	263	96	74	82	93
Fee & other income *	126	131	136	123	149	145	98	113	193	123
Operating expense	316	323	331	298	352	357	453	431	481	295
Loss Provisions	51	51	61	70	48	34	111	90	59	48
Net Income (ROA) after Stab Exp	77	51	41				-37	-41	19	59
Net Income (ROA) before Stab Exp	82	62	53	18	59	67	-36	-36	23	71
% CUs with positive ROA	75.0	72.0	68.6	71.8	74.9	84.3	66.7	58.1	80.4	90.9
Capital adequacy										
Net worth/assets	10.1	11.2	11.5	11.4	13.7	14.3	17.3	16.0	11.4	10.9
% CUs with NW > 7% of assets	94.6	96.0	97.4	98.2	98.8	98.9	100.0	93.0	97.8	90.9
Asset quality										
Delinquencies (60+ day \$)/loans (%)	1.58	1.22	1.43	1.35	1.05	0.73	3.01	1.99	1.75	1.11
Net chargeoffs/average loans	0.95	0.83	0.93	0.92	0.71	0.55	0.79	1.79	0.95	0.79
Total borrower-bankruptcies	325,364	7,564	8,764	7,434	5,500	4,231	110	396	1,340	5,718
Bankruptcies per CU	44.1	50.4	57.3	45.6	32.2	23.8	2.8	9.2	29.1	259.9
Bankruptcies per 1000 members	3.5	4.1	4.8	4.2	3.1	2.4	4.4	3.9	3.8	4.2
Asset/Liability Management										
Loans/savings	69.6	62.2	63.9	66.2	72.3	73.4	66.0	59.0	64.6	61.9
Loans/assets	60.0	54.4	55.9	55.3	61.2	61.7	54.3	49.2	56.5	54.2
Net Long-term assets/assets	34.3	29.8	27.8	25.5	26.2	22.4	2.2	12.3	20.6	31.9
Liquid assets/assets	16.6	20.1	19.6	27.8	22.2	21.8	36.6	33.6	27.1	18.6
Core deposits/shares & borrowings	40.6	45.5	43.7	42.0	47.1	53.5	67.9	61.3	52.4	43.9
Productivity										
Members/potential members	6	9	10	10	10	11	18	8	8	10
Borrowers/members	49	51	51	51	50	47	37	40	41	54
Members/FTE	386	432	426	423	413	413	409	466	390	442
Average shares/member (\$)	8,927	8,207	7,958	7,589	6,567	6,109	2,739	4,090	5,255	9,375
Average loan balance (\$)	12,616	10,090	9,934	9,767	9,563	9,478	4,873	6,094	8,225	10,739
Employees per million in assets	0.25	0.25	0.26	0.26	0.31	0.33	0.73	0.44	0.43	0.21
Structure										
Fed CUs w/ single-sponsor	13.5	15.3	15.0	16.0	15.2	15.7	30.8	14.0	6.5	9.1
Fed CUs w/ community charter	15.9	16.0	15.0	13.5	14.6	12.9	7.7	16.3	17.4	27.3
Other Fed CUs	32.1	29.3	30.1	31.3	31.0	33.1	28.2	25.6	34.8	27.3
CUs state chartered	38.6	39.3	39.9	39.3	39.2	38.2	33.3	44.2	41.3	36.4

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 Profile

Mid-Year 2011

Georgia CU Profile

	US		Georgia Credit Unions				Asset Groups - Jun 2011			
	Jun 11	Jun 11	2010	2009	2008	2007	< \$5Mil	\$5-\$20	\$20-\$100	> \$100 Mil
Growth Rates										
Credit cards	2.3%	2.5%	4.5%	9.6%	6.0%	10.3%				
Other unsecured loans	-1.8%	-4.0%	-0.8%	2.2%	3.2%	2.6%	-16.4%	-13.5%	-2.1%	-3.0%
New automobile	-12.6%	-3.8%	-8.8%	-10.5%	-2.3%	7.9%	-27.8%	-31.9%	-13.8%	-0.8%
Used automobile	4.0%	6.3%	6.6%	5.1%	8.1%	5.9%	-7.8%	-19.7%	4.4%	8.3%
First mortgage	3.3%	11.3%	7.8%	21.0%	20.8%	14.8%	-50.5%	-10.9%	0.7%	13.2%
HEL & 2nd Mtg	-7.6%	-2.0%	-0.2%	2.1%	4.9%	11.5%	36.7%	-38.5%	-2.7%	-0.7%
Member business loans	4.4%	38.7%	24.0%	63.7%	32.6%	40.7%	26.4%	8.9%	28.3%	39.8%
Share drafts	10.0%	16.9%	13.0%	18.5%	6.4%	5.5%	-39.3%	-10.6%	7.6%	19.0%
Certificates	-5.4%	-0.4%	-0.5%	7.2%	19.3%	29.0%	-14.4%	-16.3%	-2.3%	0.6%
IRAs	1.9%	5.3%	8.3%	25.5%	12.8%	7.5%	2.6%	-9.9%	-0.9%	6.5%
Money market shares	7.6%	12.5%	21.2%	66.0%	59.3%	25.5%	-4.5%	-31.9%	19.0%	12.2%
Regular shares	10.8%	8.6%	4.9%	4.4%	-6.8%	-8.4%	-10.8%	-10.1%	9.7%	10.0%
Portfolio \$ Distribution										
Credit cards/total loans	6.2%	6.8%	7.1%	7.0%	6.8%	7.0%	0.0%	2.5%	6.3%	7.0%
Other unsecured loans/total loans	4.3%	4.8%	5.1%	5.3%	5.6%	5.8%	20.9%	13.4%	8.2%	3.9%
New automobile/total loans	10.5%	13.6%	13.8%	15.7%	18.7%	20.7%	17.4%	14.7%	11.0%	13.9%
Used automobile/total loans	18.3%	26.1%	25.6%	24.9%	25.3%	25.3%	44.8%	35.4%	30.7%	25.0%
First mortgage/total loans	40.3%	32.7%	32.3%	31.0%	27.4%	24.5%	1.2%	18.1%	26.2%	34.3%
HEL & 2nd Mtg/total loans	14.7%	10.6%	11.1%	11.5%	12.0%	12.4%	3.6%	7.5%	11.0%	10.7%
Member business loans/total loans	6.9%	9.1%	8.0%	6.7%	4.3%	3.5%	0.2%	0.7%	5.8%	9.9%
Share drafts/total savings	11.7%	14.2%	13.6%	12.9%	12.7%	13.1%	1.5%	8.2%	13.2%	14.6%
Certificates/total savings	25.4%	24.6%	26.2%	28.3%	30.8%	28.3%	23.7%	26.2%	25.9%	24.3%
IRAs/total savings	9.4%	10.1%	10.4%	10.3%	9.5%	9.3%	2.7%	7.6%	8.7%	10.4%
Money market shares/total savings	22.6%	19.4%	19.3%	17.1%	12.0%	8.3%	2.1%	2.3%	11.6%	21.2%
Regular shares/total savings	29.5%	31.3%	30.1%	30.8%	34.4%	40.5%	66.3%	53.1%	39.2%	29.3%
Percent of CUs Offering										
Credit cards	52.7%	44.7%	43.8%	40.5%	40.9%	40.4%	0.0%	23.3%	78.3%	95.5%
Other unsecured loans	97.9%	98.7%	98.7%	98.8%	98.2%	99.4%	94.9%	100.0%	100.0%	100.0%
New automobile	94.6%	93.3%	93.5%	93.3%	94.2%	93.3%	74.4%	100.0%	100.0%	100.0%
Used automobile	95.8%	94.7%	94.8%	95.7%	95.9%	94.9%	79.5%	100.0%	100.0%	100.0%
First mortgage	60.4%	64.7%	65.4%	62.0%	61.4%	59.0%	10.3%	65.1%	95.7%	95.5%
HEL & 2nd Mtg	58.9%	54.0%	51.0%	51.5%	49.7%	50.0%	7.7%	44.2%	82.6%	95.5%
Member business loans	30.2%	33.3%	29.4%	25.8%	24.6%	25.3%	2.6%	18.6%	50.0%	81.8%
Share drafts	75.3%	69.3%	69.3%	67.5%	67.8%	66.3%	17.9%	76.7%	93.5%	95.5%
Certificates	77.6%	81.3%	81.0%	78.5%	79.5%	78.1%	46.2%	88.4%	97.8%	95.5%
IRAs	65.4%	68.0%	68.0%	65.6%	65.5%	62.9%	20.5%	67.4%	95.7%	95.5%
Money market shares	44.8%	38.0%	38.6%	36.8%	36.3%	35.4%	5.1%	16.3%	63.0%	86.4%
Penetration										
Credit cards	14.6%	14.1%	14.1%	14.3%	13.4%	13.3%	0.0%	3.5%	9.9%	16.3%
Other unsecured loans	10.6%	9.6%	10.1%	10.0%	10.2%	10.3%	19.4%	17.5%	12.7%	8.0%
New automobile	4.6%	6.6%	6.9%	6.7%	7.0%	6.4%	2.4%	2.8%	2.7%	7.9%
Used automobile	11.4%	14.9%	14.6%	14.3%	13.5%	12.0%	10.0%	10.8%	11.0%	16.3%
First mortgage	1.9%	1.3%	1.3%	1.3%	1.2%	1.1%	0.1%	0.9%	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%	2.3%
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	48.5%	42.3%	41.1%	39.4%	38.0%	37.5%	4.6%	22.5%	36.5%	45.9%
Certificates	11.5%	10.3%	10.7%	11.4%	11.0%	10.2%	4.5%	7.4%	7.4%	11.4%
IRAs	6.3%	5.3%	5.4%	5.4%	4.9%	4.7%	0.5%	1.9%	3.3%	6.1%
Money market shares	7.7%	4.4%	4.3%	3.8%	3.1%	2.4%	0.4%	0.4%	2.1%	5.4%

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.



Georgia CU Profile - Quarterly Results

	US	Georgia Credit Unions				
	Jun 11	Jun 11	Mar 11	Dec 10	Sep 10	Jun 10
Demographic Information						
Number CUs	7,381	150	153	153	157	158
Growth Rates (Quarterly % Change)						
Total loans	0.8	3.0	-0.2	1.6	1.8	0.5
Credit cards	2.2	1.5	-4.2	4.4	1.3	2.2
Other unsecured loans	1.5	2.6	-5.1	0.7	0.7	1.3
New automobile	-1.8	1.0	0.0	-1.0	-2.7	-1.9
Used automobile	2.3	3.9	0.5	1.2	1.7	2.5
First mortgage	1.0	2.9	1.1	3.7	4.3	-1.1
HEL & 2nd Mtg	-1.2	1.1	-1.6	-0.6	1.1	-0.4
Member business loans	1.6	9.6	6.4	9.0	9.2	-6.6
Total savings	0.2	1.2	4.7	1.4	1.5	0.2
Share drafts	-1.6	-1.5	11.5	4.3	2.8	-1.5
Certificates	-1.3	-1.0	-0.9	0.7	0.9	0.3
IRAs	0.4	0.7	1.1	1.2	2.5	1.7
Money market shares	1.2	0.8	4.5	2.9	3.8	3.6
Regular shares	1.2	4.8	7.8	0.3	-0.2	-0.8
Total members	0.4	2.1	0.8	1.1	0.3	0.4
Earnings (basis points)						
Yield on total assets	408	377	384	407	415	417
Dividend/interest cost of assets	93	86	94	105	122	120
Fee & other income *	128	134	126	139	164	139
Operating expense	313	321	320	318	344	349
Loss Provisions	50	48	53	56	65	65
Net Income (ROA) *	79	56	43	67	48	22
% CUs with positive ROA *	72	67	67	65	61	62
Capital adequacy (%)						
Net worth/assets	10.1	11.0	11.0	11.4	11.4	11.5
% CUs with NW > 7% of assets	94.4	96.0	92.8	97.4	97.5	98.1
Asset quality (%)						
Loan delinquency rate - Total loans	1.59	1.22	1.17	1.44	1.36	1.17
Total Consumer	1.09	1.09	1.04	1.28	1.44	1.25
Credit Cards	1.19	1.17	1.25	1.47	1.41	1.37
All Other Consumer	1.07	1.08	1.01	1.26	1.44	1.24
Total Mortgages	1.99	1.39	1.35	1.63	1.25	1.05
First Mortgages	2.21	1.36	1.32	1.47	1.33	1.03
All Other Mortgages	1.40	1.49	1.44	2.11	1.04	1.09
Total MBLs	3.36	1.46	1.68	2.37	1.63	0.39
Ag MBLs	1.31	0.00				
All Other MBLs	3.47	1.46	1.68	2.37	1.63	0.39
Net chargeoffs/average loans	0.90	0.80	0.87	0.93	0.85	0.97
Total Consumer	1.25	1.16	1.34	1.41	1.22	1.39
Credit Cards	3.17	2.90	3.38	3.54	3.34	3.69
All Other Consumer	0.94	0.92	1.06	1.10	0.93	1.07
Total Mortgages	0.62	0.34	0.27	0.32	0.37	0.41
First Mortgages	0.39	0.25	0.13	0.23	0.20	0.20
All Other Mortgages	1.24	0.60	0.71	0.56	0.82	0.95
Total MBLs	0.55	0.79	0.04	0.72	-0.56	0.18
Ag MBLs	0.17	0.00				
All Other MBLs	0.57	0.79	0.04	0.72	-0.56	0.18
Asset/Liability Management						
Loans/savings	69.4	62.1	60.8	63.8	63.7	63.5

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.



Source: NCUA and CUNA E&S.



Georgia Profile

Mid-Year 2011

Georgia Credit Unions

June 2011

Loan Penetration per 1000 Members

Credit Union Name	Total # loans/member	Ranking among US CUs	Ranking among US CUs 03/09
1 Catoosa Teachers FCU	1,419	19	18
2 GPA CU	1,323	23	13
3 Atlanta Postal CU	931	70	69
4 Delta Community CU	795	180	197
5 Savastate Teachers FCU	789	190	370
6 Georgia's Own CU	766	235	222
7 Beka FCU	699	400	184
8 Southern Pine CU	685	454	474
9 Elco FCU	677	483	401
10 Macon Firemens CU	670	510	574

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	569	23	28
2 GPA CU	435	49	39
3 Flint River EFCU	399	79	90
4 Georgia's Own CU	386	92	93
5 Catoosa Teachers FCU	381	99	132
6 Delta Community CU	341	162	196
7 Ware County School EFCU	309	273	268
8 Georgia Heritage FCU	301	306	294
9 Southeastern FCU	301	307	293
10 Beka FCU	288	383	213

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	173	3	3
2 Frederica CU	64	136	121
3 Southern Pine CU	54	220	201
4 Community United FCU	51	254	248
5 The Wright CU	48	294	328
6 Stephens-Franklin Teachers F	43	376	326
7 North Georgia CU	41	427	399
8 Georgia Coastal FCU	41	435	439
9 Interstate Unlimited FCU	32	741	697
10 Delta Community CU	31	785	747

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	127	2	2
2 Workmens Circle CU	79	18	16
3 Ware County School EFCU	47	118	138
4 CORE CU	40	215	228
5 Catoosa Teachers FCU	36	311	345
6 Beka FCU	35	334	367
7 Georgia Heritage FCU	31	417	416
8 Marshland Community FCU	29	490	507
9 Bond Community FCU	25	663	657
10 Georgia Power Valdosta FCU	23	798	867

Average Savings Balance

Credit Union Name	Average Savings/Member	Ranking among US CUs	Ranking among US CUs 03/09
1 Workmens Circle CU	\$35,522	16	15
2 Atlanta Postal CU	\$17,268	127	124
3 Southern Pine CU	\$15,907	174	179
4 Delta Community CU	\$15,774	180	165
5 CDC FCU	\$12,495	397	446
6 Frederica CU	\$12,075	453	412
7 The Coca-Cola Company Family F	\$12,052	457	320
8 Petroleum Associates FCU	\$11,396	559	491
9 Glynn County Federal ECU	\$10,135	834	933
10 Robins FCU	\$9,534	1,019	1,021

Share Draft Penetration per 1000 Members

Credit Union Name	# SD/Member	Ranking among US cus	Ranking among US CUs 03/09
1 Robins FCU	679	120	131
2 Chatham FCU	665	154	151
3 CDC FCU	657	166	174
4 United 1st Federal Credit Union	643	209	213
5 Delta Community CU	630	252	273
6 Northwest Georgia Credit Union	604	343	320
7 Three Rivers Credit Union	588	437	449
8 Bond Community FCU	574	507	402
9 MembersFirst CU	541	762	866
10 CGR Credit Union	539	784	761

Georgia Credit Unions Milestones

June 2011

Assets

Credit Union Name	Current Assets	Three months prior	% Chg
Exceeded \$10 Million			
Valdosta Teachers FCU	\$10.13	\$9.78	3.6%
Exceeded \$25 Million			
Georgia Florida United Methodist	\$26.12	\$24.02	8.7%

Members

Credit Union Name	Current Members	Three months prior	% Chg
Exceeded 10,000 Members			
Interstate Unlimited FCU	10,240	9,982	2.6%
Exceeded 100,000 Members			
Atlanta Postal CU	100,073	99,789	0.3%
Georgia United CU	112,308	86,817	29.4%

Loans

Credit Union Name	Current Loans	Three months prior	% Chg
Exceeded \$25 Million			
Bond Community FCU	\$25.50	\$24.68	3.3%
Exceeded \$100 Million			
Midsouth Community FCU	\$107.33	\$98.10	9.4%

