



Quarterly Credit Union Performance Comparison Report

As Of 6/30/25

About the Saltmarsh Financial Institutions Practice

Saltmarsh stands as a trusted advisor to dozens of leading financial institutions nationwide, ranging from single-branch community credit unions to large regional players.

Since 1944, Saltmarsh has cultivated deep expertise in auditing, tax, and consulting services tailored to the unique challenges of the financial sector. Our Financial Institution Practice comprises seasoned professionals, many of whom are recognized thought leaders frequently invited to speak at prominent industry events.

At Saltmarsh, we offer a comprehensive suite of services designed to address the multifaceted needs of financial institutions. Our solutions encompass internal audit outsourcing, compliance reviews, loan and credit quality assessments, BSA/AML system validations, asset/liability management reviews, and strategic planning, among others.

With a commitment to excellence and a deep understanding of the industry's intricacies, Saltmarsh empowers financial institutions to thrive in a complex and evolving environment.

Have questions about the contents of this report? Reach out to our team by clicking the button below or emailing josh.strickland@saltmarshadvisors.com

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Alabama Credit Union Performance Comparison Report - June 30, 2025

(Sorted by Asset Size)



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 +	31,017,781	2,019,460	4.56	11.62	0.94	3.15	6.34	2.21	49.46	18,447,114	2,440,017	74.89	0.82	0.60	0.94
		\$500 Million to \$1 Billion	1,226,357	70,301	1.27	12.49	0.96	2.93	5.49	1.87	51.20	829,096	105,732	77.29	0.64	0.34	0.72
		\$250 Million to \$500 Million	2,628,471	199,740	2.22	13.20	1.02	3.68	6.66	1.45	57.18	1,489,844	83,957	64.42	0.48	0.50	0.74
		\$100 Million to \$250 Million	2,305,302	165,382	2.64	12.21	0.65	3.05	6.10	1.45	60.60	1,211,318	90,726	55.07	0.61	0.26	0.82
		Less than \$100 Million	1,417,751	133,722	2.68	18.12	0.86	4.02	7.18	1.15	66.79	701,937	5,018	58.65	2.05	0.63	1.41
1 Billion +																	
Redstone Federal Credit Union	Huntsville	8,228,675	644,736	4.29	13.21	1.42	3.54	6.75	1.36	53.28	3,707,307	503,042	50.67	0.84	1.01	1.07	
Apco Employees Credit Union	Birmingham	3,575,525	90,530	3.63	14.21	0.36	1.06	4.89	2.29	27.08	935,928	2,533	28.87	0.25	0.07	0.30	
All In Federal Credit Union	Daleville	3,572,420	203,956	6.57	9.52	0.95	3.70	7.76	3.18	35.14	2,690,948	108,197	86.53	1.24	1.44	1.77	
Americas First Federal Credit Union	Birmingham	2,604,748	195,129	3.45	11.75	1.40	3.45	5.40	1.56	48.30	2,138,934	39,989	93.86	0.83	0.39	0.69	
MAX Credit Union	Montgomery	2,251,379	129,035	4.74	13.78	1.21	3.26	6.22	1.45	51.91	1,164,392	289,112	59.06	0.84	0.57	1.28	
Alabama Credit Union	Tuscaloosa	2,026,528	157,088	3.96	9.66	0.87	2.53	5.71	2.76	47.95	1,645,993	437,592	95.20	0.83	0.67	0.90	
Alabama One Credit Union	Tuscaloosa	1,440,063	95,733	8.30	8.91	0.29	2.50	5.57	2.50	57.34	989,120	302,093	76.55	0.81	0.20	0.77	
Listerhill Credit Union	Muscle Shoals	1,428,943	91,430	0.93	10.73	0.39	3.13	6.27	2.35	60.14	1,044,947	216,510	81.58	0.42	0.25	0.78	
Avadian Credit Union	Hoover	1,383,550	86,235	0.10	9.51	0.75	3.36	6.19	2.18	54.86	1,112,052	109,306	88.25	0.34	0.26	0.47	
Five Star Credit Union	Dothan	1,216,662	65,926	2.18	13.28	0.84	3.14	6.97	2.57	50.76	759,416	220,599	71.54	1.64	0.64	1.23	
Family Savings Credit Union	Rainbow City	1,134,650	77,885	8.73	8.25	0.60	3.71	6.73	2.63	61.66	921,363	203,910	95.44	0.99	0.44	0.74	
Guardian Credit Union	Prattville	1,132,167	92,981	7.56	9.20	1.14	4.17	7.67	2.62	48.87	904,649	6,234	94.17	1.10	1.20	1.36	
Family Security Credit Union	Decatur	1,022,471	88,796	4.89	19.08	2.05	3.39	6.22	1.31	45.73	432,065	900	51.80	0.55	0.61	0.82	
Total/Average		31,017,781	2,019,460	4.56%	11.62%	0.94%	3.15%	6.34%	2.21%	49.46%	18,447,114	2,440,017	74.89%	0.82%	0.60%	0.94%	
\$500 Million to \$1 Billion																	
Legacy Community Federal Credit Union	Birmingham	650,305	38,116	0.93	13.95	1.14	2.71	5.30	1.71	49.03	379,492	20,061	67.20	0.46	0.45	0.38	
Emblem Credit Union	Gadsden	576,052	32,185	1.61	11.02	0.78	3.14	5.68	2.04	53.37	449,604	85,671	87.38	0.82	0.23	1.06	
Total/Average		1,226,357	70,301	1.27%	12.49%	0.96%	2.93%	5.49%	1.87%	51.20%	829,096	105,732	77.29%	0.64%	0.34%	0.72%	
\$250 Million to \$500 Million																	
WinSouth Credit Union	Gadsden	450,422	36,109	0.00	10.32	0.58	4.54	8.86	2.61	58.77	284,151	25,280	67.94	0.75	0.77	0.80	
AOD Federal Credit Union	Oxford	442,678	37,660	2.09	15.84	1.54	3.97	5.79	0.79	58.31	243,201	24,798	63.78	0.37	0.53	0.88	
Alabama State Employees Credit Union	Montgomery	420,868	40,050	2.86	12.21	1.03	4.17	7.08	1.42	59.75	256,918	8,901	69.09	0.24	0.81	1.12	
TVA Community Credit Union	Muscle Shoals	409,060	19,847	2.73	18.03	1.12	2.68	6.38	1.32	45.63	147,923	3,302	40.77	0.25	0.24	0.61	
Coosa Pines Federal Credit Union	Childersburg	378,858	25,742	1.99	16.07	1.83	4.06	6.68	1.47	46.69	235,877	5,628	73.07	0.83	0.56	0.86	
New Horizons Credit Union	Mobile	273,410	22,854	1.50	10.06	0.53	3.40	5.53	1.07	71.69	191,878	-	80.00	0.20	0.17	0.24	
Auburn University Credit Union	Auburn	253,175	17,478	4.37	9.88	0.52	2.96	6.30	1.51	59.40	129,896	16,048	56.28	0.71	0.39	0.65	
Total/Average		2,628,471	199,740	2.22%	13.20%	1.02%	3.68%	6.66%	1.45%	57.18%	1,489,844	83,957	64.42%	0.48%	0.50%	0.74%	

Alabama Credit Union Performance Comparison Report - June 30, 2025

(Sorted by Asset Size)



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\$100 Million to \$250 Million																
Mutual Savings Credit Union	Hoover	241,040	19,171	2.22	8.89	0.03	3.09	5.42	1.60	77.52	138,456	4,969	64.79	0.10	0.05	0.70
Fort McClellan Credit Union	Anniston	224,078	15,303	2.04	12.83	-0.27	2.71	6.32	1.22	76.17	95,934	2,874	47.29	0.76	0.60	0.68
ACIPCO Federal Credit Union	Birmingham	210,095	8,810	7.33	14.74	1.98	3.30	6.03	1.50	36.93	132,737	-	73.08	0.59	0.09	0.51
Alatrust Credit Union	Hoover	209,455	13,259	3.66	13.91	0.91	3.47	6.37	1.44	55.97	115,728	5,428	62.03	0.59	0.22	1.08
Alabama Central Credit Union	Birmingham	207,404	20,413	3.33	9.16	0.81	3.86	6.09	1.20	68.84	142,480	17,006	75.13	0.15	0.03	0.81
Naheola Credit Union	Pennington	207,277	12,527	5.23	17.40	1.77	3.70	7.02	2.70	36.43	153,801	57,221	90.59	1.21	0.18	1.17
Riverfall Credit Union	Tuscaloosa	190,240	14,287	5.68	12.02	0.19	2.42	6.24	2.20	58.05	89,722	-	52.02	1.67	0.54	0.89
eCO Credit Union	Birmingham	186,115	16,278	2.60	11.74	0.28	2.92	5.48	0.96	72.08	92,137	-	52.27	0.65	0.39	0.42
Heritage South Credit Union	Sylacauga	176,259	15,531	-2.81	9.97	0.14	4.25	6.72	1.43	75.41	132,195	3,228	85.71	0.52	0.36	0.62
North Alabama Educators Credit Union	Huntsville	136,381	10,792	2.77	7.71	0.41	2.69	5.82	1.00	68.14	53,714	-	42.52	0.31	0.23	0.22
Mobile Educators Credit Union	Mobile	109,104	8,262	0.00	12.30	1.25	2.94	5.33	0.30	62.52	14,890	-	15.63	1.11	0.30	0.94
Valley Credit Union	Tuscumbia	105,644	5,968	2.33	14.40	0.57	2.82	6.61	1.49	60.53	36,572	-	40.22	0.09	0.30	0.60
Railroad Community Credit Union	Irondale	102,210	4,781	-0.09	13.68	0.34	1.53	5.83	1.86	39.17	12,952	-	14.61	0.19	0.12	2.05
Total/Average		2,305,302	165,382	2.64%	12.21%	0.65%	3.05%	6.10%	1.45%	60.60%	1,211,318	90,726	55.07%	0.61%	0.26%	0.82%
Less than \$100 Million																
Jefferson Credit Union	Hoover	95,977	8,423	15.10	8.81	0.84	3.91	7.80	1.57	69.11	53,318	-	60.92	2.16	0.61	2.65
Four Seasons Federal Credit Union	Opelika	93,100	9,472	2.30	8.43	0.32	4.86	8.52	1.00	59.86	54,243	95	64.29	0.69	1.89	1.88
Florence Federal Credit Union	Florence	66,864	4,104	-1.75	13.50	0.52	3.24	7.06	1.42	64.76	28,006	-	48.28	2.06	0.00	0.49
Rocket City Federal Credit Union	Huntsville	65,833	5,816	1.80	16.65	1.23	4.07	6.33	0.98	60.25	34,962	-	64.81	0.10	0.73	0.39
Sycamore Federal Credit Union	Talladega	64,061	2,833	8.48	17.37	1.81	3.37	8.23	4.27	30.79	47,330	3,247	88.68	1.26	0.48	0.31
The Bridgeway Federal Credit Union	Phenix City	63,973	7,288	0.23	15.64	0.05	4.52	8.05	0.93	81.00	40,312	-	75.47	0.88	0.91	1.23
University of South Alabama Federal Credit Union	Mobile	55,161	8,429	-0.32	14.83	3.25	4.70	5.49	0.11	41.12	27,584	-	60.87	0.58	0.32	1.74
Champion Community Credit Union	Courtland	49,563	3,106	1.71	14.38	0.54	3.40	6.46	1.39	66.05	23,524	-	57.14	1.39	0.13	0.55
Tuscaloosa VA Federal Credit Union	Tuscaloosa	48,776	3,432	3.78	12.72	0.14	3.49	5.65	0.94	69.19	29,859	-	69.77	0.72	0.11	1.18
Electrical Workers No 558 Federal Credit Union	Sheffield	45,210	2,641	1.84	18.73	2.26	3.78	6.66	2.23	26.59	24,274	-	64.86	0.00	0.02	0.69
Solutions First Federal Credit Union	Enterprise	44,675	4,966	-3.89	6.73	0.38	2.90	6.74	2.00	56.75	22,026	-	52.38	2.21	1.16	1.40
Azalea City Credit Union	Mobile	44,292	4,625	2.70	15.29	0.99	4.41	7.81	1.46	65.33	22,768	140	62.16	0.86	0.38	2.38
Gulf Coast Federal Credit Union	Mobile	44,219	5,482	3.13	7.24	-0.95	3.44	7.05	0.56	100.15	18,704	1,341	46.34	1.04	1.21	1.20
Red Oak Credit Union	Tuscaloosa	42,094	4,629	-4.21	7.28	-0.15	3.04	6.87	2.12	74.58	21,978	-	70.97	1.26	1.03	0.46
Mead Coated Board Federal Credit Union	Pittsview	41,972	1,509	-3.22	21.83	0.09	1.00	7.45	2.17	36.21	10,584	-	33.33	5.61	0.26	1.77
Lauderdale County Teachers Credit Union	Florence	36,705	1,989	2.70	11.95	1.18	3.09	5.22	1.16	50.80	13,030	-	40.63	0.00	0.00	1.11
Social Security Credit Union	Birmingham	35,883	2,735	2.42	22.31	1.06	4.22	6.78	0.36	63.48	13,075	-	46.43	2.28	1.50	1.31
WCU Credit Union	Decatur	34,109	3,379	-0.99	8.98	0.42	3.82	5.63	0.36	86.13	17,556	-	58.06	0.41	0.13	0.37
The Infirmary Federal Credit Union	Mobile	33,364	4,564	1.69	12.89	0.59	3.36	5.95	0.91	76.90	13,824	-	48.28	0.54	0.16	1.37
Baldwin Educators Federal Credit Union	Bay Minette	30,073	2,445	2.70	12.13	1.21	3.84	6.62	0.32	68.75	11,525	-	46.15	0.04	0.05	0.64
Health Credit Union	Birmingham	28,481	2,081	1.61	21.45	-0.41	4.72	7.55	1.49	51.75	17,334	-	77.27	3.40	1.53	1.63
ANG Federal Credit Union	Birmingham	23,878	1,816	-4.80	9.41	1.07	3.35	5.75	0.46	66.60	10,890	-	50.00	0.25	0.09	0.45
Alabama River Credit Union	Monroeville	22,696	1,703	-0.62	9.96	0.19	2.63	6.52	0.87	78.17	5,284	-	25.00	1.38	0.51	0.37
Chattahoochee Federal Credit Union	Valley	22,680	2,792	2.00	14.02	1.70	4.82	6.80	0.93	62.53	13,750	-	73.68	0.22	0.05	0.87
Covington Schools Federal Credit Union	Andalusia	21,751	1,603	4.52	39.19	2.40	3.24	5.58	1.52	24.36	10,943	-	84.62	6.78	1.01	-1.61
Federal Employees Credit Union	Birmingham	20,693	1,761	9.89	15.70	0.19	3.88	7.86	1.94	65.60	9,164	-	52.94	2.47	0.83	0.96
East Alabama Community Federal Credit Union	Opelika	20,242	3,025	1.97	14.25	0.24	2.88	6.12	0.45	87.29	5,372	-	29.41	0.04	-0.07	1.06
City Credit Union	Tuscaloosa	19,866	1,602	3.81	24.32	1.32	3.69	5.41	0.44	68.17	12,553	-	86.67	0.40	0.13	2.02
Railway Employees Credit Union	Muscle Shoals	19,260	1,384	6.89	23.08	0.78	3.65	6.91	0.59	72.22	5,906	-	40.00	1.02	0.49	0.67
Mobile Postal Employees Credit Union	Mobile	16,536	1,671	0.28	12.88	1.27	4.20	7.38	2.20	54.29	9,699	-	71.43	1.64	1.05	1.37

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Less than \$100 Million (Continued)																
Mobile Government Employees Credit Union	Mobile	16,254	647	-2.40	19.95	1.28	3.12	4.90	0.97	47.35	3,288	-	23.08	0.30	-0.06	2.01
Northeast Alabama Postal Federal Credit Union	Anniston	13,550	1,256	-2.70	16.05	-0.48	3.01	6.34	2.88	65.90	10,005	-	90.91	1.46	0.36	1.09
Fedmont Federal Credit Union	Montgomery	12,893	1,238	4.94	13.23	1.03	4.42	7.61	0.42	76.29	4,183	-	36.36	0.00	0.37	1.44
Tuskegee Federal Credit Union	Tuskegee	11,855	2,058	3.37	6.74	0.35	4.04	6.58	0.50	85.14	6,825	116	63.64	4.06	0.59	1.16
Opp-Micolas Credit Union	Opp	10,790	1,644	-0.86	24.64	-1.00	3.98	7.69	1.11	103.35	2,548	59	37.50	4.20	-0.08	1.58
Blue Flame Credit Union	Mobile	9,928	779	0.07	15.70	0.93	4.08	7.38	1.37	64.21	3,989	-	50.00	0.03	0.05	0.95
Birmingham City Credit Union	Birmingham	9,724	2,588	6.78	19.71	4.15	8.42	10.97	0.66	56.74	7,182	-	87.50	1.36	1.72	4.17
Marvel City Federal Credit Union	Bessemer	8,701	940	-2.19	18.13	1.01	3.98	8.48	1.29	60.35	2,837	-	42.86	1.30	0.07	4.96
L&N Employees Credit Union	Birmingham	8,478	1,433	3.52	19.64	-1.97	4.96	7.59	0.87	118.84	4,813	-	71.43	0.52	-0.04	0.50
Firemans Credit Union	Birmingham	7,064	943	1.34	36.51	1.03	3.32	9.63	3.94	37.25	3,524	-	100.00	2.78	0.00	1.99
Montgomery VA Federal Credit Union	Montgomery	6,682	777	-1.46	11.06	-0.53	4.03	7.38	0.27	101.89	1,831	-	33.33	3.77	0.61	0.85
Alabama Postal Credit Union	Birmingham	6,296	895	6.30	43.13	2.37	5.98	12.17	2.18	51.33	2,245	-	50.00	1.78	0.26	2.42
Sixth Avenue Baptist Federal Credit Union	Birmingham	5,348	845	6.15	8.89	2.75	5.09	6.41	0.17	62.11	3,638	-	80.00	14.79	0.55	0.59
Chemco Credit Union	Mc Intosh	5,150	349	5.44	19.97	2.85	5.13	6.01	0.34	50.34	2,921	-	75.00	0.00	-0.20	0.80
TVH Federal Credit Union	Tuskegee	5,090	712	3.83	23.62	-0.53	6.23	7.93	0.21	83.62	3,532	-	100.00	1.53	2.78	2.05
Chem Family Credit Union	Anniston	4,261	180	-3.67	27.28	1.31	3.03	5.65	2.88	33.63	1,327	-	33.33	0.00	0.00	1.13
SRI Employees Federal Credit Union	Birmingham	3,832	165	-0.11	36.53	-0.13	3.08	4.87	1.23	81.08	506	-	50.00	0.20	0.00	0.97
Demopolis Federal Credit Union	Demopolis	3,144	712	29.39	31.65	8.55	5.86	9.57	0.29	42.79	1,301	-	100.00	0.23	0.46	0.48
Andalusia Mills Employees Credit Association Federal Credit Union	Andalusia	3,107	853	13.28	20.49	0.59	4.23	7.97	0.88	80.25	933	-	50.00	0.43	0.22	0.65
U S Pipe Bessemer Employees Federal Credit Union	Bessemer	3,007	505	4.11	22.50	-1.05	5.01	9.60	0.88	68.18	1,005	-	50.00	2.89	5.92	3.36
Council Federal Credit Union	Normal	2,593	607	-6.61	18.78	-2.33	4.21	10.67	1.75	75.00	795	-	50.00	0.38	5.21	6.50
Nucor Employees Federal Credit Union	Fort Payne	2,534	303	3.34	27.02	0.16	3.46	5.02	0.45	85.11	1,041	-	50.00	0.00	0.00	0.70
North Alabama Papermakers Federal Credit Union	Stevenson	2,145	324	-5.36	25.57	0.49	4.66	6.29	0.12	87.04	1,166	-	50.00	1.72	0.00	0.33
FOGCE Federal Credit Union	Eutaw	1,861	886	7.27	25.09	1.83	4.29	7.73	0.16	81.74	400	-	0.00	0.75	0.00	2.09
N.R.S. Community Development Federal Credit Union	Birmingham	1,477	778	11.83	12.78	-0.10	4.12	8.05	0.50	95.00	725	20	100.00	26.76	-1.04	3.78
Total/Average		1,417,751	133,722	2.68%	18.12%	0.86%	4.02%	7.18%	1.15%	66.79%	701,937	5,018	58.65%	2.05%	0.63%	1.41%