



# Quarterly Credit Union Performance Comparison Report

As Of 6/30/25

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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](mailto:josh.strickland@saltmarshadvisors.com)

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| <div>  <div> <div>Georgia Credit Union Performance Comparison Report - June 30, 2025</div> <div>(Sorted by Asset Size)</div> </div> </div> |                                |                      |                               |                       |                       |          |                                    |                    |                                          |                                |                              |                            |                               |                                    |                               |                                     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------|-------------------------------|-----------------------|-----------------------|----------|------------------------------------|--------------------|------------------------------------------|--------------------------------|------------------------------|----------------------------|-------------------------------|------------------------------------|-------------------------------|-------------------------------------|
| 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 +                    | 28,388,458           | 1,657,947                     | 2.90                  | 11.96                 | 0.69     | 3.20                               | 5.77               | 1.79                                     | 54.96                          | 19,525,085                   | 2,875,181                  | 81.06                         | 0.62                               | 0.60                          | 0.86                                |
|                                                                                                                                                                                                                           | \$500 Million to \$1 Billion   | 2,564,212            | 162,556                       | 3.82                  | 11.15                 | 0.98     | 3.68                               | 6.13               | 1.30                                     | 60.77                          | 1,682,351                    | 92,047                     | 73.04                         | 0.77                               | 0.56                          | 1.21                                |
|                                                                                                                                                                                                                           | \$250 Million to \$500 Million | 2,724,671            | 183,111                       | 3.33                  | 11.02                 | 0.98     | 3.21                               | 5.95               | 1.79                                     | 54.82                          | 1,814,855                    | 303,480                    | 76.21                         | 0.39                               | 0.35                          | 0.77                                |
|                                                                                                                                                                                                                           | \$100 Million to \$250 Million | 2,083,934            | 166,027                       | 3.08                  | 14.22                 | 0.90     | 3.68                               | 6.60               | 1.51                                     | 60.13                          | 1,239,353                    | 82,784                     | 71.21                         | 0.72                               | 0.40                          | 0.83                                |
|                                                                                                                                                                                                                           | Less than \$100 Million        | 812,883              | 99,728                        | 2.09                  | 18.01                 | 0.90     | 4.63                               | 7.14               | 1.03                                     | 67.85                          | 468,268                      | 1,949                      | 65.96                         | 1.06                               | 0.55                          | 1.70                                |
| 1 Billion +                                                                                                                                                                                                               |                                |                      |                               |                       |                       |          |                                    |                    |                                          |                                |                              |                            |                               |                                    |                               |                                     |
| Delta Community Credit Union                                                                                                                                                                                              | Atlanta                        | 8,835,276            | 519,925                       | 2.11                  | 12.07                 | 0.89     | 3.07                               | 5.19               | 1.40                                     | 58.78                          | 5,903,051                    | 880,792                    | 75.32                         | 0.22                               | 0.40                          | 0.86                                |
| Robins Financial Credit Union                                                                                                                                                                                             | Warner Robins                  | 4,707,268            | 272,965                       | 2.61                  | 16.76                 | 1.67     | 3.37                               | 5.85               | 1.28                                     | 46.81                          | 2,777,371                    | 332,425                    | 70.52                         | 0.30                               | 0.41                          | 0.95                                |
| Georgia's Own Credit Union                                                                                                                                                                                                | Atlanta                        | 4,291,039            | 241,295                       | 2.52                  | 10.48                 | 0.59     | 3.60                               | 6.43               | 2.03                                     | 53.30                          | 3,300,136                    | 613,008                    | 92.46                         | 1.64                               | 1.21                          | 1.43                                |
| Atlanta Postal Credit Union                                                                                                                                                                                               | Atlanta                        | 2,466,319            | 112,837                       | 3.48                  | 13.35                 | -0.23    | 2.38                               | 5.40               | 2.32                                     | 48.82                          | 1,817,413                    | 340,435                    | 86.85                         | 0.77                               | 1.11                          | 0.61                                |
| Georgia United Credit Union                                                                                                                                                                                               | Duluth                         | 2,375,115            | 153,699                       | 4.77                  | 10.54                 | 0.67     | 3.40                               | 6.16               | 2.18                                     | 51.88                          | 1,734,043                    | 55,320                     | 86.35                         | 0.73                               | 0.55                          | 0.96                                |
| LGE Community Credit Union                                                                                                                                                                                                | Atlanta                        | 2,329,105            | 123,021                       | 1.14                  | 11.63                 | 0.50     | 3.17                               | 5.86               | 1.81                                     | 61.19                          | 1,576,449                    | 259,214                    | 79.36                         | 0.48                               | 0.36                          | 0.55                                |
| Associated Credit Union                                                                                                                                                                                                   | Norcross                       | 2,294,010            | 156,233                       | 2.28                  | 12.39                 | 0.61     | 3.25                               | 5.46               | 1.77                                     | 56.05                          | 1,712,574                    | 76,351                     | 86.38                         | 0.36                               | 0.46                          | 0.73                                |
| Peach State Federal Credit Union                                                                                                                                                                                          | Lawrenceville                  | 1,090,326            | 77,972                        | 4.25                  | 8.44                  | 0.80     | 3.32                               | 5.80               | 1.48                                     | 62.80                          | 704,048                      | 317,636                    | 71.26                         | 0.44                               | 0.29                          | 0.79                                |
| Total/Average                                                                                                                                                                                                             |                                | 28,388,458           | 1,657,947                     | 2.90%                 | 11.96%                | 0.69%    | 3.20%                              | 5.77%              | 1.79%                                    | 54.96%                         | 19,525,085                   | 2,875,181                  | 81.06%                        | 0.62%                              | 0.60%                         | 0.86%                               |
| \$500 Million to \$1 Billion                                                                                                                                                                                              |                                |                      |                               |                       |                       |          |                                    |                    |                                          |                                |                              |                            |                               |                                    |                               |                                     |
| Credit Union of Georgia                                                                                                                                                                                                   | Woodstock                      | 702,910              | 35,975                        | 4.44                  | 9.75                  | 1.04     | 3.85                               | 6.42               | 1.53                                     | 56.39                          | 497,397                      | 20,210                     | 80.16                         | 0.65                               | 0.19                          | 0.86                                |
| Coosa Valley Credit Union                                                                                                                                                                                                 | Rome                           | 698,025              | 50,432                        | 2.98                  | 9.01                  | 0.71     | 3.67                               | 6.00               | 1.43                                     | 62.47                          | 537,295                      | 43,691                     | 85.78                         | 0.82                               | 0.86                          | 1.77                                |
| Kinetic Credit Union                                                                                                                                                                                                      | Columbus                       | 614,993              | 45,326                        | 5.18                  | 14.44                 | 1.65     | 4.28                               | 6.52               | 1.41                                     | 52.33                          | 430,719                      | 27,978                     | 81.94                         | 1.53                               | 1.00                          | 1.76                                |
| The Southern Credit Union                                                                                                                                                                                                 | Fayetteville                   | 548,284              | 30,823                        | 2.69                  | 11.41                 | 0.50     | 2.93                               | 5.59               | 0.85                                     | 71.90                          | 216,940                      | 168                        | 44.29                         | 0.08                               | 0.18                          | 0.45                                |
| Total/Average                                                                                                                                                                                                             |                                | 2,564,212            | 162,556                       | 3.82%                 | 11.15%                | 0.98%    | 3.68%                              | 6.13%              | 1.30%                                    | 60.77%                         | 1,682,351                    | 92,047                     | 73.04%                        | 0.77%                              | 0.56%                         | 1.21%                               |
| \$250 Million to \$500 Million                                                                                                                                                                                            |                                |                      |                               |                       |                       |          |                                    |                    |                                          |                                |                              |                            |                               |                                    |                               |                                     |
| Midsouth Community Federal Credit Union                                                                                                                                                                                   | Macon                          | 473,537              | 43,477                        | 3.25                  | 13.77                 | 1.29     | 3.96                               | 6.63               | 1.38                                     | 53.48                          | 328,113                      | 11,698                     | 79.81                         | 0.69                               | 1.03                          | 1.61                                |
| CDC Federal Credit Union                                                                                                                                                                                                  | Atlanta                        | 433,121              | 22,759                        | -0.78                 | 9.47                  | 0.16     | 2.22                               | 5.56               | 1.40                                     | 63.53                          | 168,012                      | 23                         | 42.75                         | 0.79                               | 0.32                          | 0.31                                |
| Members First Credit Union                                                                                                                                                                                                | Decatur                        | 415,798              | 26,499                        | -0.68                 | 11.20                 | 0.46     | 2.78                               | 5.31               | 1.96                                     | 56.73                          | 276,332                      | 122,536                    | 75.41                         | 0.12                               | 0.28                          | 0.54                                |
| Southeastern Credit Union                                                                                                                                                                                                 | Valdosta                       | 410,125              | 24,372                        | 4.80                  | 10.47                 | 1.10     | 3.58                               | 5.97               | 1.95                                     | 55.59                          | 298,870                      | 91,314                     | 83.06                         | 0.04                               | 0.01                          | 0.99                                |
| Interstate Credit Union                                                                                                                                                                                                   | Jesup                          | 385,365              | 35,146                        | 2.90                  | 14.33                 | 2.00     | 3.74                               | 6.59               | 2.30                                     | 46.51                          | 322,053                      | 1,370                      | 99.38                         | 0.57                               | 0.31                          | 0.75                                |
| Platinum Federal Credit Union                                                                                                                                                                                             | Duluth                         | 345,957              | 12,996                        | 8.12                  | 9.34                  | 1.43     | 2.92                               | 5.66               | 1.86                                     | 43.22                          | 237,999                      | 52,979                     | 76.53                         | 0.28                               | 0.26                          | 0.57                                |
| Marshland Community Federal Credit Union                                                                                                                                                                                  | Brunswick                      | 260,768              | 17,862                        | 5.69                  | 8.56                  | 0.43     | 3.29                               | 5.95               | 1.72                                     | 64.71                          | 183,476                      | 23,560                     | 76.57                         | 0.23                               | 0.22                          | 0.62                                |
| Total/Average                                                                                                                                                                                                             |                                | 2,724,671            | 183,111                       | 3.33%                 | 11.02%                | 0.98%    | 3.21%                              | 5.95%              | 1.79%                                    | 54.82%                         | 1,814,855                    | 303,480                    | 76.21%                        | 0.39%                              | 0.35%                         | 0.77%                               |
| \$100 Million to \$250 Million                                                                                                                                                                                            |                                |                      |                               |                       |                       |          |                                    |                    |                                          |                                |                              |                            |                               |                                    |                               |                                     |
| GeoVista Federal Credit Union                                                                                                                                                                                             | Hinesville                     | 241,074              | 22,204                        | 1.54                  | 8.26                  | 0.34     | 3.30                               | 6.14               | 1.08                                     | 73.43                          | 101,464                      | -                          | 45.91                         | 0.89                               | 0.98                          | 0.92                                |
| MyGeorgia Credit Union                                                                                                                                                                                                    | Gainesville                    | 234,613              | 20,128                        | 8.02                  | 11.10                 | 1.20     | 4.30                               | 7.08               | 1.70                                     | 54.88                          | 148,993                      | 4,791                      | 73.04                         | 0.77                               | 0.60                          | 0.92                                |
| Coca-Cola Federal Credit Union                                                                                                                                                                                            | Atlanta                        | 213,565              | 14,114                        | -2.41                 | 13.02                 | 0.36     | 3.39                               | 5.47               | 1.48                                     | 64.88                          | 149,275                      | -                          | 81.87                         | 0.33                               | 0.42                          | 0.63                                |
| Excel Federal Credit Union                                                                                                                                                                                                | Peachtree Corners              | 170,561              | 11,397                        | -0.22                 | 12.64                 | 0.91     | 3.37                               | 5.22               | 1.47                                     | 72.51                          | 108,657                      | 37,373                     | 94.78                         | 0.89                               | 0.29                          | 0.33                                |
| Georgia Heritage Federal Credit Union                                                                                                                                                                                     | Savannah                       | 153,299              | 15,569                        | 2.46                  | 10.73                 | 0.31     | 3.95                               | 6.28               | 1.23                                     | 72.86                          | 104,085                      | -                          | 77.04                         | 0.29                               | 0.39                          | 1.37                                |
| CORE Credit Union                                                                                                                                                                                                         | Statesboro                     | 148,886              | 15,565                        | 4.85                  | 12.20                 | 0.78     | 4.15                               | 6.41               | 0.84                                     | 75.73                          | 88,642                       | -                          | 69.53                         | 0.37                               | 0.22                          | 0.55                                |
| Georgia Power Northwest Federal Credit Union                                                                                                                                                                              | Rome                           | 147,108              | 9,377                         | 5.85                  | 4.88                  | -0.10    | 2.18                               | 5.39               | 2.73                                     | 50.81                          | 103,250                      | -                          | 74.64                         | 0.28                               | 0.28                          | 0.49                                |
| Go Energy Financial Credit Union                                                                                                                                                                                          | Tucker                         | 145,179              | 11,202                        | 2.43                  | 11.80                 | 0.42     | 4.16                               | 5.99               | 0.85                                     | 78.50                          | 97,817                       | 13,789                     | 76.56                         | 0.57                               | 0.13                          | 0.70                                |
| AFLAC Federal Credit Union                                                                                                                                                                                                | Columbus                       | 138,855              | 10,291                        | 2.41                  | 34.56                 | 2.83     | 4.16                               | 10.45              | 1.00                                     | 20.59                          | 13,262                       | 14                         | 14.94                         | 1.72                               | 0.22                          | 1.81                                |
| Family First Credit Union                                                                                                                                                                                                 | Hapeville                      | 135,601              | 10,763                        | 4.45                  | 13.20                 | 0.13     | 3.68                               | 6.47               | 1.28                                     | 72.19                          | 84,749                       | 4,718                      | 72.65                         | 1.84                               | 0.47                          | 0.89                                |

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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 (%) |
| \$100 Million to \$250 Million (Continued)                                                                                                                                                                                |               |                      |                               |                       |                       |          |                                    |                    |                                          |                                |                              |                            |                               |                                    |                               |                                     |
| Workmens Circle Credit Union                                                                                                                                                                                              | Savannah      | 128,299              | 1,681                         | 1.93                  | 19.66                 | 1.80     | 2.63                               | 6.31               | 3.80                                     | 14.71                          | 108,134                      | 21,389                     | 104.85                        | 0.00                               | 0.00                          | 0.63                                |
| CGR Credit Union                                                                                                                                                                                                          | Macon         | 115,031              | 11,520                        | 2.40                  | 21.31                 | 1.79     | 3.82                               | 7.54               | 0.94                                     | 61.43                          | 45,754                       | -                          | 52.27                         | 0.89                               | 0.77                          | 1.04                                |
| North Georgia Credit Union                                                                                                                                                                                                | Toccoa        | 111,863              | 12,216                        | 6.39                  | 11.50                 | 0.96     | 4.70                               | 7.12               | 1.27                                     | 69.15                          | 85,271                       | 710                        | 87.63                         | 0.47                               | 0.38                          | 0.48                                |
| Total/Average                                                                                                                                                                                                             |               | 2,083,934            | 166,027                       | 3.08%                 | 14.22%                | 0.90%    | 3.68%                              | 6.60%              | 1.51%                                    | 60.13%                         | 1,239,353                    | 82,784                     | 71.21%                        | 0.72%                              | 0.40%                         | 0.83%                               |
| Less than \$100 Million                                                                                                                                                                                                   |               |                      |                               |                       |                       |          |                                    |                    |                                          |                                |                              |                            |                               |                                    |                               |                                     |
| Credit Union of Atlanta                                                                                                                                                                                                   | Atlanta       | 81,636               | 14,323                        | 3.83                  | 13.76                 | 0.41     | 4.29                               | 6.16               | 0.33                                     | 87.43                          | 48,207                       | -                          | 66.67                         | 1.71                               | 0.22                          | 1.21                                |
| Altamaha Federal Credit Union                                                                                                                                                                                             | Jesup         | 71,150               | 10,074                        | -0.22                 | 14.26                 | 0.22     | 4.48                               | 7.56               | 0.86                                     | 82.87                          | 35,669                       | -                          | 60.00                         | 0.88                               | 0.49                          | 1.05                                |
| Lanier Federal Credit Union                                                                                                                                                                                               | Oakwood       | 69,115               | 8,608                         | 2.61                  | 9.59                  | 0.92     | 4.41                               | 5.52               | 1.14                                     | 71.57                          | 57,301                       | -                          | 91.94                         | 0.28                               | 0.27                          | 0.01                                |
| On The Grid Financial Federal Credit Union                                                                                                                                                                                | Atlanta       | 45,726               | 4,083                         | 4.34                  | 13.65                 | 0.27     | 3.24                               | 5.25               | 1.20                                     | 70.20                          | 17,933                       | -                          | 46.15                         | 0.27                               | 0.29                          | 0.11                                |
| BOND Community Federal Credit Union                                                                                                                                                                                       | Atlanta       | 45,492               | 3,257                         | -3.21                 | 11.42                 | 0.78     | 5.42                               | 6.47               | 0.40                                     | 70.73                          | 36,081                       | 517                        | 87.80                         | 4.23                               | 0.55                          | 0.33                                |
| Savannah Schools Federal Credit Union                                                                                                                                                                                     | Savannah      | 44,109               | 4,003                         | 3.12                  | 10.96                 | 1.05     | 3.74                               | 6.00               | 0.18                                     | 79.74                          | 13,360                       | -                          | 33.33                         | 1.06                               | 5.14                          | 2.00                                |
| HEA Federal Credit Union                                                                                                                                                                                                  | Warner Robins | 39,973               | 2,922                         | 3.92                  | 12.77                 | 1.50     | 3.56                               | 5.40               | 1.20                                     | 48.57                          | 21,059                       | 146                        | 60.00                         | 0.85                               | 0.00                          | 0.47                                |
| United Methodist Connectional Federal Credit Union                                                                                                                                                                        | Marietta      | 32,710               | 2,908                         | -1.74                 | 10.30                 | 0.15     | 4.11                               | 6.28               | 1.23                                     | 75.99                          | 19,904                       | 1,176                      | 68.97                         | 0.34                               | 0.16                          | 0.41                                |
| Artesian City Federal Credit Union                                                                                                                                                                                        | Leesburg      | 32,146               | 3,320                         | 1.51                  | 10.23                 | -0.83    | 3.06                               | 6.47               | 2.22                                     | 72.85                          | 21,181                       | -                          | 72.41                         | 2.24                               | 1.08                          | 0.93                                |
| Southern Pine Credit Union                                                                                                                                                                                                | Valdosta      | 30,072               | 1,397                         | -3.71                 | 15.19                 | 1.28     | 3.82                               | 4.75               | 0.51                                     | 65.76                          | 18,056                       | -                          | 72.00                         | 0.06                               | -0.03                         | 0.72                                |
| Coweta Cities & County Employees Federal Credit Union                                                                                                                                                                     | Newnan        | 27,920               | 3,296                         | 2.39                  | 19.05                 | 1.89     | 3.83                               | 5.73               | 0.89                                     | 43.74                          | 9,856                        | -                          | 43.48                         | 0.01                               | 0.04                          | 0.20                                |
| Savannah Postal Credit Union                                                                                                                                                                                              | Savannah      | 24,293               | 2,083                         | -0.08                 | 15.36                 | 1.42     | 5.22                               | 7.22               | 0.24                                     | 68.92                          | 13,143                       | -                          | 65.00                         | 5.84                               | 1.62                          | 1.37                                |
| Rome Kraft Employees Credit Union                                                                                                                                                                                         | Rome          | 23,738               | 1,721                         | 11.18                 | 22.26                 | 1.31     | 3.51                               | 6.34               | 2.77                                     | 40.12                          | 16,207                       | -                          | 88.89                         | 0.43                               | 0.43                          | 1.07                                |
| Georgia Power Valdosta Federal Credit Union                                                                                                                                                                               | Valdosta      | 23,388               | 2,792                         | -5.05                 | 13.91                 | 1.11     | 4.22                               | 7.16               | 1.24                                     | 64.46                          | 12,845                       | -                          | 65.00                         | 1.43                               | 0.55                          | 1.23                                |
| Glynn County Federal Employees Credit Union                                                                                                                                                                               | Brunswick     | 22,373               | 1,021                         | 8.92                  | 18.96                 | 1.94     | 3.97                               | 6.02               | 0.66                                     | 59.71                          | 13,803                       | -                          | 77.78                         | 1.22                               | 0.31                          | 0.98                                |
| Northside Federal Credit Union                                                                                                                                                                                            | Atlanta       | 21,824               | 6,162                         | 0.14                  | 16.68                 | 1.45     | 4.51                               | 5.60               | 0.55                                     | 58.54                          | 14,192                       | -                          | 77.78                         | 0.86                               | 0.76                          | 0.93                                |
| Genuine Parts Credit Union                                                                                                                                                                                                | Norcross      | 21,258               | 1,501                         | 1.00                  | 64.81                 | 4.49     | 6.52                               | 8.66               | 2.43                                     | 29.40                          | 2,648                        | -                          | 42.86                         | 0.00                               | 0.81                          | 4.28                                |
| Wright Credit Union                                                                                                                                                                                                       | Toccoa        | 17,005               | 1,790                         | 3.47                  | 16.16                 | 0.64     | 5.55                               | 8.90               | 0.92                                     | 77.42                          | 9,973                        | 110                        | 71.43                         | 1.27                               | 0.32                          | 1.49                                |
| Combined Employees Credit Union                                                                                                                                                                                           | Warner Robins | 16,749               | 2,693                         | 0.64                  | 8.39                  | 0.10     | 5.28                               | 8.06               | 1.89                                     | 74.96                          | 14,017                       | -                          | 93.33                         | 0.05                               | 0.21                          | 0.72                                |
| Walker County Educators Federal Credit Union                                                                                                                                                                              | Chickamauga   | 14,369               | 1,409                         | 1.42                  | 25.41                 | 1.47     | 4.32                               | 6.23               | 1.42                                     | 53.03                          | 8,247                        | -                          | 72.73                         | 0.00                               | 0.24                          | 0.49                                |
| Valdosta Teachers Federal Credit Union                                                                                                                                                                                    | Valdosta      | 12,753               | 2,346                         | 4.36                  | 13.09                 | 1.31     | 5.07                               | 7.85               | 0.39                                     | 75.53                          | 5,978                        | -                          | 54.55                         | 1.35                               | 0.95                          | 1.35                                |
| Mercy Federal Credit Union                                                                                                                                                                                                | Savannah      | 12,440               | 2,230                         | 6.81                  | 19.64                 | 1.09     | 4.53                               | 7.61               | 1.87                                     | 58.25                          | 7,752                        | -                          | 80.00                         | 1.64                               | 0.49                          | 1.14                                |
| Colquitt County Teacher Federal Credit Union                                                                                                                                                                              | Moultrie      | 9,566                | 1,837                         | -0.02                 | 23.46                 | 1.85     | 5.23                               | 7.71               | 1.33                                     | 55.28                          | 6,550                        | -                          | 100.00                        | 0.05                               | 0.18                          | 0.39                                |
| Regional Members Federal Credit Union                                                                                                                                                                                     | Columbus      | 9,325                | 1,286                         | 1.46                  | 13.75                 | 0.67     | 4.63                               | 7.82               | 2.24                                     | 50.76                          | 6,073                        | -                          | 75.00                         | 1.43                               | 0.96                          | 1.17                                |
| Ware County School Employees Federal Credit Union                                                                                                                                                                         | Waycross      | 6,330                | 798                           | 1.30                  | 13.02                 | 0.82     | 3.02                               | 5.75               | 2.19                                     | 45.96                          | 4,377                        | -                          | 66.67                         | 0.00                               | 0.00                          | 0.78                                |
| Brosnan Yard Federal Credit Union                                                                                                                                                                                         | Macon         | 6,053                | 1,366                         | 5.88                  | 14.72                 | 0.76     | 4.22                               | 8.94               | 2.66                                     | 47.78                          | 4,229                        | -                          | 80.00                         | 1.37                               | 0.79                          | 0.50                                |
| Rig Employees Credit Union                                                                                                                                                                                                | Macon         | 6,022                | 602                           | -1.83                 | 40.76                 | 1.86     | 4.43                               | 5.61               | 0.11                                     | 59.15                          | 2,437                        | -                          | 50.00                         | 0.53                               | 0.00                          | 2.01                                |
| Macon Firemens Credit Union                                                                                                                                                                                               | Macon         | 5,355                | 676                           | 8.04                  | 27.93                 | 1.27     | 5.22                               | 8.52               | 2.42                                     | 58.82                          | 3,527                        | -                          | 100.00                        | 0.00                               | 1.27                          | 1.40                                |
| Omega Psi Phi Fraternity Federal Credit Union                                                                                                                                                                             | Toccoa        | 5,278                | 2,434                         | 5.46                  | 9.40                  | 1.36     | 4.14                               | 5.83               | 0.26                                     | 53.44                          | 1,933                        | -                          | 40.00                         | 1.81                               | 0.87                          | 1.17                                |
| ELCO Federal Credit Union                                                                                                                                                                                                 | Elberton      | 4,985                | 672                           | 6.30                  | 19.58                 | 1.12     | 4.47                               | 6.46               | 0.79                                     | 54.55                          | 3,249                        | -                          | 75.00                         | 1.51                               | 0.50                          | 2.08                                |
| BEKA Federal Credit Union                                                                                                                                                                                                 | Rome          | 4,810                | 447                           | 0.42                  | 12.90                 | -1.59    | 3.83                               | 6.23               | 1.92                                     | 97.01                          | 3,645                        | -                          | 100.00                        | 1.51                               | 0.89                          | 1.10                                |
| Locoga Federal Credit Union                                                                                                                                                                                               | Valdosta      | 4,611                | 683                           | -1.39                 | 9.45                  | 0.67     | 3.81                               | 6.42               | 0.38                                     | 79.28                          | 2,730                        | -                          | 75.00                         | 0.04                               | 0.96                          | -0.02                               |
| Georgia Guard Credit Union                                                                                                                                                                                                | Macon         | 3,478                | 704                           | -1.15                 | 10.58                 | 4.60     | 6.57                               | 8.80               | 0.51                                     | 55.81                          | 2,484                        | -                          | 66.67                         | 1.41                               | 0.39                          | 3.90                                |
| United Neighborhood Federal Credit Union                                                                                                                                                                                  | Augusta       | 3,259                | 651                           | -5.64                 | 9.93                  | -0.27    | 4.69                               | 7.54               | 0.73                                     | 87.83                          | 2,065                        | -                          | 66.67                         | 3.29                               | 0.47                          | 0.65                                |
| Macon-Bibb Employees Credit Union                                                                                                                                                                                         | Macon         | 3,181                | 881                           | 2.03                  | 10.73                 | -4.49    | 5.46                               | 8.81               | 1.14                                     | 176.39                         | 1,994                        | -                          | 66.67                         | 0.75                               | -0.10                         | 0.49                                |
| Coffee County Teachers Federal Credit Union                                                                                                                                                                               | Douglas       | 3,180                | 936                           | 0.51                  | 19.63                 | 1.35     | 6.74                               | 9.57               | 0.31                                     | 80.00                          | 2,100                        | -                          | 66.67                         | 0.10                               | -0.18                         | 3.27                                |
| Flint Federal Credit Union                                                                                                                                                                                                | Reynolds      | 2,917                | 612                           | 2.48                  | 27.98                 | 2.17     | 4.63                               | 7.09               | 0.48                                     | 49.32                          | 1,168                        | -                          | 50.00                         | 0.00                               | 0.00                          | 0.74                                |
| Flint River Employees Federal Credit Union                                                                                                                                                                                | Oglethorpe    | 1,654                | 383                           | -1.35                 | 38.09                 | -1.85    | 7.23                               | 9.09               | 0.19                                     | 85.94                          | 1,217                        | -                          | 100.00                        | 0.25                               | 0.65                          | 3.04                                |
| Berrien Teachers Federal Credit Union                                                                                                                                                                                     | Nashville     | 1,355                | 263                           | 2.39                  | 18.60                 | 0.32     | 4.74                               | 7.47               | 0.37                                     | 79.41                          | 660                          | -                          | 100.00                        | 4.24                               | 0.55                          | 1.08                                |
| Harris Employees Credit Union                                                                                                                                                                                             | Cordele       | 732                  | 186                           | 11.47                 | 29.54                 | -0.76    | 6.63                               | 10.04              | 0.88                                     | 103.23                         | 378                          | -                          | 0.00                          | 0.00                               | 0.00                          | 14.27                               |
| FAB Church Federal Credit Union                                                                                                                                                                                           | Savannah      | 397                  | 257                           | 4.21                  | 17.02                 | 0.70     | 4.07                               | 7.23               | 0.00                                     | 100.00                         | 21                           | -                          | 0.00                          | 0.00                               | 0.00                          | 3.22                                |
| Stephens County Community Federal Credit Union                                                                                                                                                                            | Toccoa        | 156                  | 115                           | 1.66                  | 13.42                 | 3.18     | 3.89                               | 9.52               | 0.00                                     | 0.00                           | 19                           | -                          | 0.00                          | 0.00                               | 0.00                          | 7.82                                |
| Total/Average                                                                                                                                                                                                             |               | 812,883              | 99,728                        | 2.09%                 | 18.01%                | 0.90%    | 4.63%                              | 7.14%              | 1.03%                                    | 67.85%                         | 468,268                      | 1,949                      | 65.96%                        | 1.06%                              | 0.55%                         | 1.70%                               |