



KIM REYNOLDS, GOVERNOR  
ADAM GREGG, LT. GOVERNOR

IOWA DEPARTMENT OF COMMERCE  
DIVISION OF CREDIT UNIONS  
KATIE AVERILL, SUPERINTENDENT

THE HONORABLE KIM REYNOLDS  
Governor of Iowa  
State Capitol  
Des Moines, Iowa 50319

Governor Reynolds:

In accordance with Iowa Code § 533.114, it is my privilege to submit the annual report on the condition of Iowa's credit unions. The information contained in the 2020 Iowa Annual Report of the Superintendent is compiled from year-end call reports filed with this office and with the National Credit Union Administration, the U.S. Government agency insuring deposits in all Iowa credit unions. The statement of condition of Iowa's credit unions, included within this Report, represents the 82 state-chartered credit unions whose principal place of business is in this state. Continuing the trend of previous years, Iowa credit unions' financial stability remains strong and demonstrates that credit unions are favorably positioned to serve the financial needs of the citizens of this state. The aggregate net worth of Iowa's natural person state-chartered credit unions remains strong at 10.47% of total regulated assets. This ratio is an important indicator of credit union preparedness to meet and withstand the financial challenges of today and into the foreseeable future.

Iowa credit unions are not-for-profit financial cooperatives with over 1.3 million member-owners. Membership in Iowa state-chartered credit unions declined slightly by 32,255 in 2020. This decrease is largely due to one Iowa chartered credit union converting to a federal charter. Credit unions continue to offer the products and services to meet the borrowing and savings needs of their member-owners. Total assets grew 12.08%, loans grew 3.64%, and the year ended with an 89.89 % loan-to-savings ratio. Credit unions returned 17.21% of total income to their members last year in the form of dividends and interest on savings and deposits, while maintaining total equity of 6.87% of total assets. These figures indicate Iowa credit unions are continuing to contribute to the financial well-being of their members and improving the economy in their communities in Iowa. It remains the Division of Credit Union's policy to perform its regulatory and supervisory responsibilities to ensure safe and sound institutions, while listening to the needs of Iowa's credit unions and the citizens of this state.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Katherine E Averill".

Katherine E Averill  
Superintendent of Credit Unions

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## Division of Credit Unions Review Board Gubernatorial Appointees

Board Member	Member Type	City	Term Beginning	Term Ending
Janet C Pepper *	Review Board Member	Des Moines	07-31-2020	04-30-2023
Scott Zahnle	Review Board Member	Ames	05-01-2016	04-30-2022
Tyler Campbell *	Review Board Member	Des Moines	05-01-2019	04-30-2022
Becky L Zemlicka	Review Board Member	Waukee	05-01-2012	04-30-2021
Dave J Cale	Review Board Member	Johnston	05-01-2012	04-30-2021
Timothy J Marcsisak	Review Board Member	Atlantic	05-01-2015	04-30-2021

\* Public Member

## Division of Credit Unions Staff

Employee	Title
Katherine E Averill	Superintendent
Jessica Pollmeier	Executive Officer and Legal Counsel
Sara K Larkin	Secretary
Amanda S Swangel	Information Technology Specialist
Kevin P Gorman	Credit Union Examiner Supervisor
Isaac Strohman	Analysist Examiner
Christopher M Kumpf	Senior Credit Union Examiner
Craig E Stewart	Senior Credit Union Examiner
Jackson Williams	Senior Credit Union Examiner
Casey Stevens	Credit Union Examiner
Justin Alliss	Credit Union Examiner
Allison Kea	Credit Union Examiner
Danielle Roberts	Credit Union Examiner
Kim Hersey	Credit Union Examiner
Eric Syverson	Credit Union Examiner

**Division of Credit Unions Revenue and Expenses  
7/1/2019 through 6/30/2020**

REVENUE		
Operating Fees *		\$2,319,592
Other		\$22,781
<b>TOTAL REVENUE</b>		<b>\$2,342,373</b>
EXPENSES		
Salaries and Wages		\$1,686,475
<b>Subtotal</b>		<b>\$1,686,475</b>
Travel		
In State		\$88,144
Out of State		\$18,100
<b>Subtotal</b>		<b>\$106,244</b>
Office		
Supplies		\$38,821
Postage		\$333
Communications		\$21,975
Rentals		\$38,436
IT Equipment/Software		\$36,381
Outside Services		\$336
Advertising & Publicity		\$0
Printing & Binding		\$0
<b>Subtotal</b>		<b>\$136,282</b>
Other		
Transfers to Auditor of State		\$8,597
Transfers to Attorney General		\$12,000
Transfers to OCIO		\$382,220
Transfers to Other Agencies		\$5,578
DAS Indirect Cost Expense		\$4,977
<b>Subtotal</b>		<b>\$413, 372</b>
<b>TOTAL EXPENSES *</b>		<b>\$2,342,373</b>

\* Operating fees of \$104,350 were collected in fiscal year 2021 due to a reporting error that was realized after the end of fiscal year 2020. The total revenue of the Division of Credit Unions for each fiscal year is based on the actual operating expenses of the Division for that fiscal year. Iowa Code Section 533.112.

## Number of Credit Unions

Year	Beginning	Approved	Removed	Ending
2020	83	0	1	82
2019	87	0	4	83
2018	89	1	3	87
2017	93	0	4	89
2016	95	0	2	93

## Credit Union Conversions in 2020

Charter #	City	Credit Union	Conversion Date
828	Council Bluffs	Cobalt	06-09-2020

## Approved Credit Union Branches

Credit Union	Address	Approval Date
GreenState	Corner of 8th Street SE & 1st Avenue, Altoona, IA, 50009	12-07-2020
Collins Community	1800 1st Avenue NE, Cedar Rapids, IA, 52402	11-24-2020
Collins Community	255 John F Kennedy Road, Dubuque, IA, 52002	11-24-2020
Midland	3015 Oxbow Court, Bondurant, IA, 50035	11-24-2020
Greater Iowa	1700 SE Delaware Blvd, Ankeny, IA, 50021	10-26-2020
Telco Triad Community	3050 Floyd Boulevard , Sioux City, IA, 51103	08-31-2020
GreenState	3902 Brady Street, Davenport, IA, 52807	05-19-2020
Community Choice	1408 Locust Street, Suite 101, Des Moines, IA, 50309	05-13-2020
Dupaco Community	4615 Cross Point Boulevard, Cedar Rapids, IA, 52411	03-30-2020
Collins Community	2920 East 53rd Street, Davenport, IA, 52807	02-05-2020
Collins Community	301 Center Place SW, Suite C, Altoona, IA, 50009	02-05-2020
Collins Community	802 SE Oralabor Road, Ankeny, IA, 50021	02-05-2020
Collins Community	1005 Blairs Ferry Road NE, Cedar Rapids, IA, 52402	02-04-2020
Citizens Community	1310 18th Street , Spirit Lake, IA, 51360	01-31-2020
<b>Total</b>		14

## Closed Credit Union Branches

Credit Union	Address	Closed Date
Members 1st Community	3211 W Edgington Avenue, Eldora, IA, 50627	03-11-2020
Community Choice	107 NE Delaware #1, Ankeny, IA, 50021	12-31-2020
Casebine Community	4502 Avenue O, Suite 18, Fort Madison, IA, 52627	03-17-2020
Collins Community	5440 NW 86th Street, Johnston, IA, 50131	10-21-2020
GreenState	3402 Elmore Avenue, Davenport, IA, 52807	06-15-2020
Collins Community	210 Walnut Street #469, Des Moines, IA, 50309	08-31-2020
GreenState	405 S Blairsferry Crossing, Hiawatha, IA, 52233	12-01-2020
Ascentra	949 Mississippi View Court, LeClaire, IA, 52753	07-01-2020
Veridian	Hy-Vee Store), Cedar Rapids, IA, 52402	12-14-2020
Citizens Community	1805 18th Street, Spirit Lake, IA, 51360	11-30-2020
Veridian	3600 Business Hwy 151 E (Hy-Vee), Marion, IA, 52302	08-24-2020
Alliant	200 First Street SE, Cedar Rapids, IA, 52401-1409	03-18-2020
Citizens Community	700 Luicks Lane, Belmond, IA, 50421	09-28-2020
Alliant	250 Mercy Drive, Dubuque, IA, 52001	03-18-2020
<b>Total</b>		14

## Closed Foreign Credit Union Branches

Credit Union	Address	Closed Date
Marine Credit Union	3701 E 14th Street, Suite 109, Des Moines, IA, 50313	07-08-2020
Marine Credit Union	404 Cleveland Street, Muscatine, IA, 52761	07-08-2020
Marine Credit Union	5128 SE 14th Street, Des Moines, IA, 50320	01-30-2020
Vibrant Credit Union	5354 Elmore Circle, Davenport, IA, 52807	10-14-2020
<b>Total</b>		4

## Approved Credit Union Terminals

Credit Union	Address	Premise	Terminal Type	Approval Date
Greater Iowa	1700 SE Delaware Blvd, Ankeny, IA, 50021	Greater Iowa Credit Union	ATM	10-26-2020
GreenState	200 E 9th Street, Coralville, IA, 52241	XTream Arena & GreenState Family Fieldhouse	ATM	08-12-2020
GreenState	3902 Brady Street, Davenport, IA, 52807	GreenState Credit Union	ATM	05-19-2020
North Star Community	1207 North 2nd Street (Hwy 59), Cherokee, IA, 51012	North Star Community Credit Union	EFT	04-01-2020
Dupaco Community	1100 E Business Hwy 151, Platteville, WI, 53818	Dupaco Community Credit Union	ITM	11-04-2020
Dupaco Community	1000 Jackson Street, Dubuque, IA, 52001	Dupaco Operations Center	ITM	08-27-2020
Dupaco Community	131 2nd Ave NE, Independence, IA, 50644	Independence Innovation Lab	ITM	08-27-2020
Dupaco Community	244 First Ave W, Cascade, IA, 52033	Cascade Innovation Lab	ITM	05-27-2020
Collins Community	3160 Wiley Blvd SW, Cedar Rapids, IA, 52404	Collins Community Credit Union	ITM	05-27-2020
Collins Community	1005 Blairsferry Road NE, Cedar Rapids, IA, 52402	Collins Community Credit Union	ITM	05-14-2020
Collins Community	802 SE Oralabor Rd, Ankeny, IA, 50021	Collins Community Credit Union	ITM	04-23-2020
<b>Total</b>				11

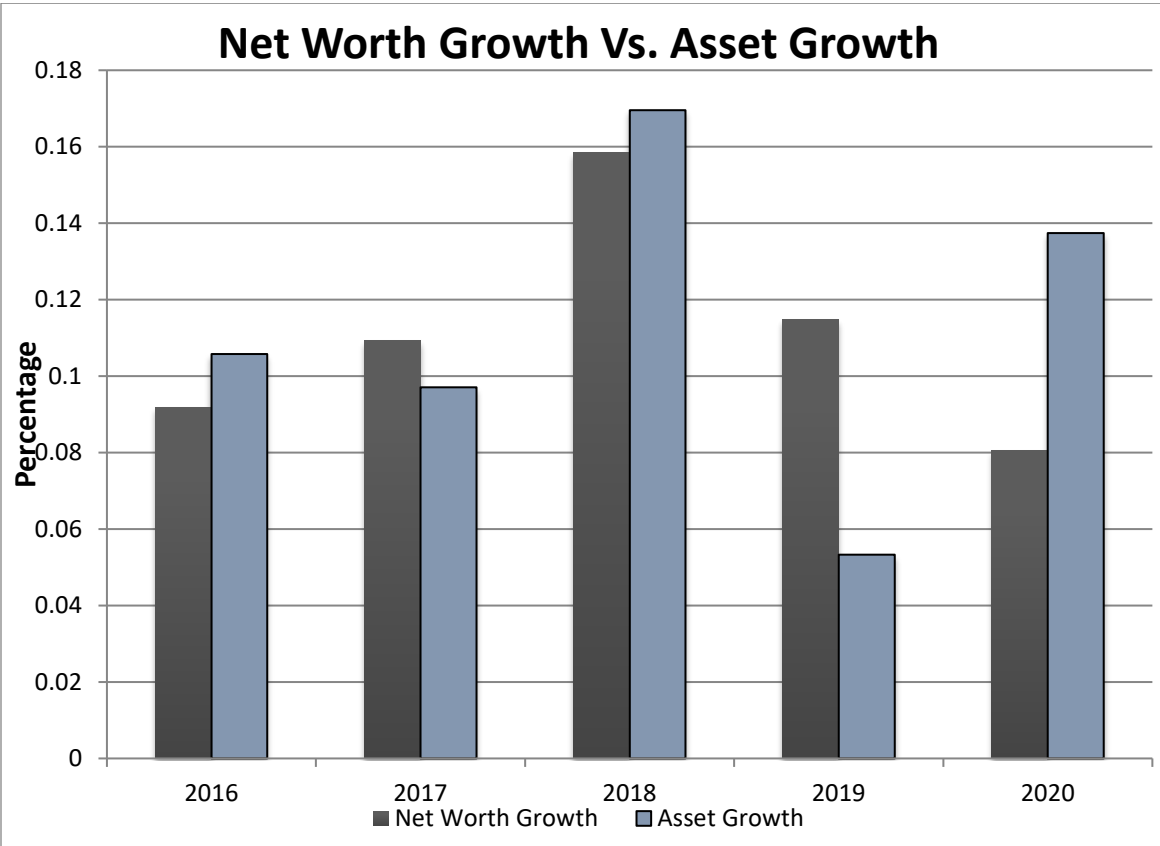
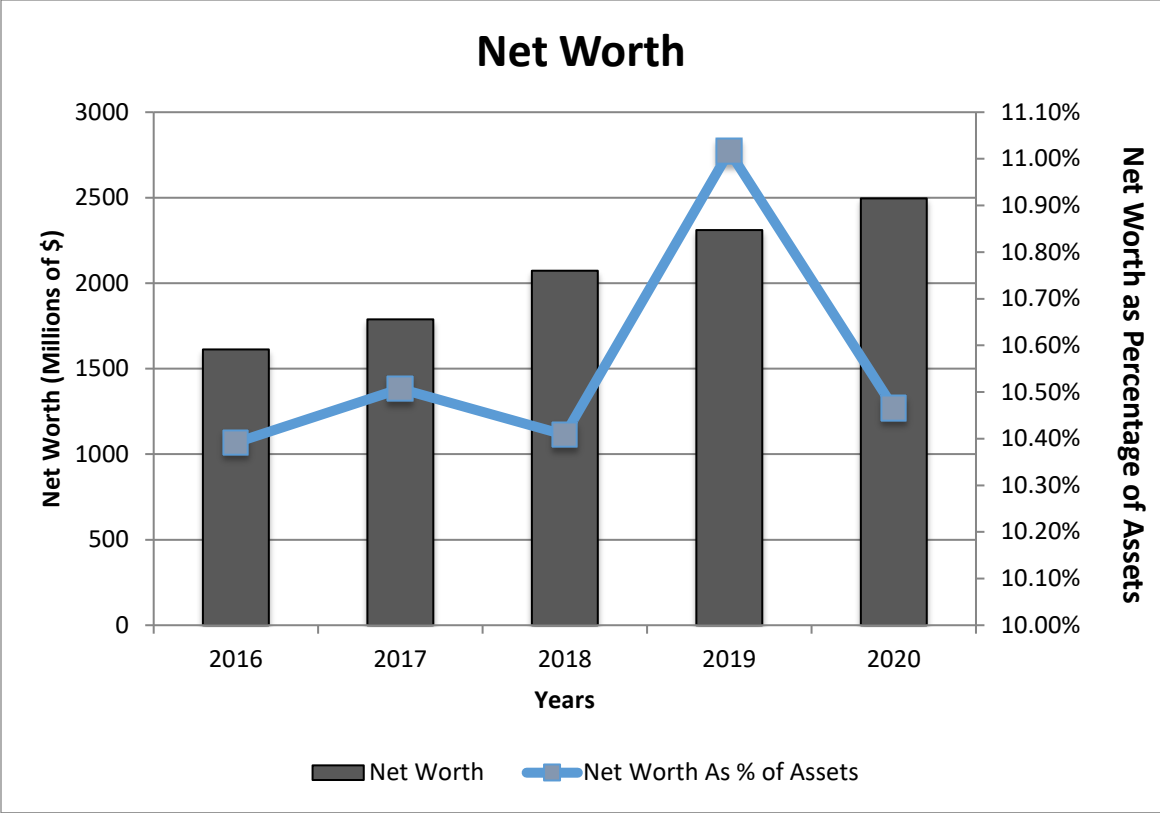
# Consolidated Financial Condition of Iowa State Chartered Credit Unions

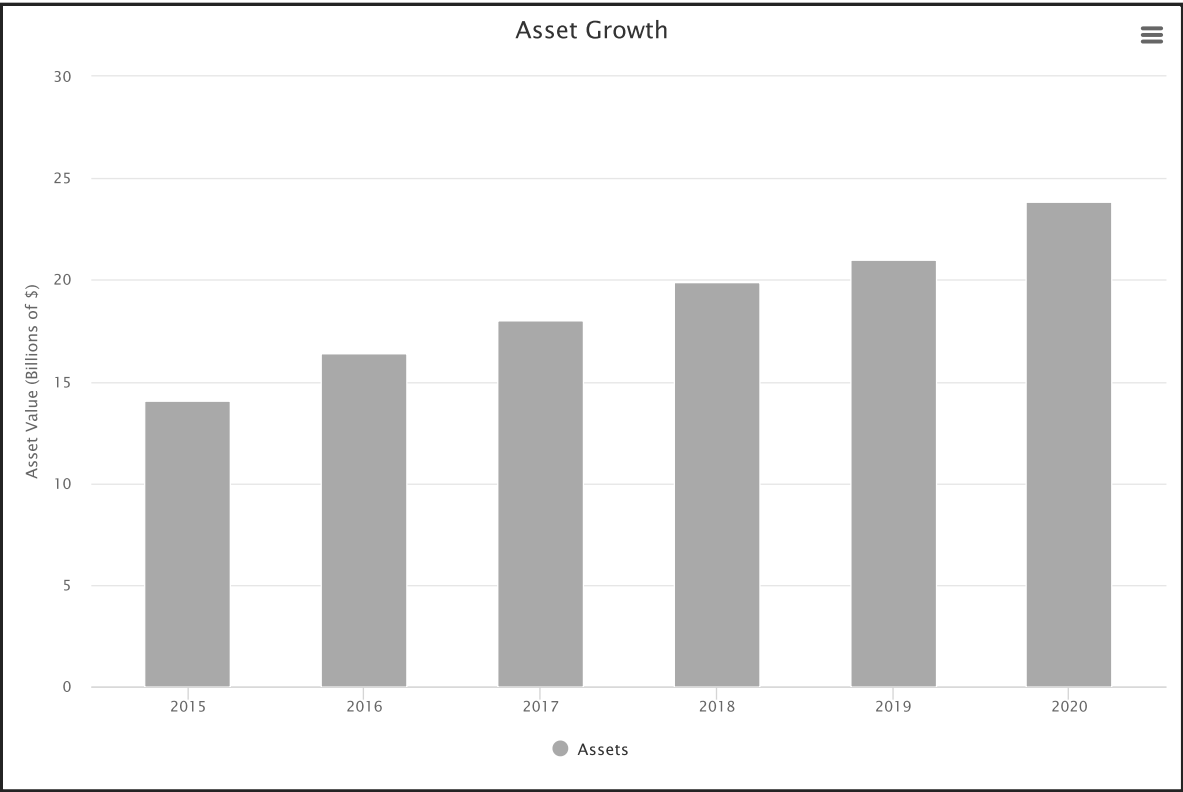
	12-31-2020	% Change	#/\$ Change	12-31-2019
Number of Credit Unions	82	-1.22%	-1	83
Number of Members	1,316,269	-2.45%	-32,255	1,348,524
<b>ASSETS</b>				
Total Loans	18,093,688,840	3.64 %	657,901,679	17,435,787,161
Allowance for Loan Loss	135,181,301	9.68 %	13,087,727	122,093,574
Net Loans	17,958,507,539	3.59 %	644,813,952	17,313,693,587
Loans Held For Sale	275,980,813	57.83 %	159,588,620	116,392,193
Cash	2,353,590,556	58.75 %	1,382,755,756	970,834,800
Investments	2,110,777,193	24.02 %	506,943,716	1,603,833,477
Fixed Assets	524,258,891	7.52 %	39,408,553	484,850,338
Other Assets	408,578,746	19.69 %	80,451,065	328,127,681
Insurance Fund Deposit	168,170,578	10.03 %	16,860,729	151,309,849
<b>TOTAL ASSETS</b>	<b>23,853,235,598</b>	<b>12.08 %</b>	<b>2,881,349,529</b>	<b>20,971,886,069</b>
<b>LIABILITIES</b>				
Shares	6,445,186,671	28.05 %	1,807,565,742	4,637,620,929
Share Drafts	3,022,010,834	25.63 %	774,499,542	2,247,511,292
Other Shares & Deposits	10,660,698,168	3.91 %	416,578,520	10,244,119,648
Total Savings	20,127,895,673	14.90 %	2,998,643,804	17,129,251,869
Other Liabilities	246,477,274	21.08 %	51,962,081	194,515,193
Notes Payable	994,233,805	-34.87 %	(346,691,868)	1,340,925,673
Legal Reserve	750,877,423	8.78 %	65,960,834	684,916,589
Other Reserves	147,707,719	-26.87 %	(39,688,264)	187,395,983
Undivided Earnings	1,543,765,765	9.16 %	141,400,502	1,402,365,263
Unrealized Gains/Losses	12,424,026	90.36 %	11,226,464	1,197,562
Other Equity	(188,218)	-68.08 %	128,134	(316,352)
Total Equity	2,442,162,689	6.87 %	167,801,206	2,274,361,483
<b>LIABILITIES &amp; EQUITY</b>	<b>23,853,235,598</b>	<b>12.08 %</b>	<b>2,881,349,529</b>	<b>20,971,886,069</b>
Total Capital	2,577,343,990	7.02 %	180,888,933	2,396,455,057



# Consolidated Income Statement of Iowa State Chartered Credit Unions

	12-31-2020	% of Income	12-31-2019	% of Income	% Change
<b>INCOME</b>					
Interest on Loans	\$827,881,996	70.22%	\$810,335,805	70.35%	2.17%
Less: Interest Refund	(\$416,116)	-.04%	(\$369,410)	-.03%	12.64%
Net Interest Income	\$827,465,880	70.18%	\$809,966,395	70.32%	2.16%
Income Trading Securities	\$5,108,314	.43%	\$947,828	.08%	438.95%
Investment Income	\$44,787,322	3.80%	\$59,558,419	5.17%	-24.80%
Fee Income	\$120,849,952	10.25%	\$128,137,679	11.12%	-5.69%
Other Operating Income	\$185,906,575	15.77%	\$154,223,780	13.39%	20.54%
<b>TOTAL INCOME</b>	<b>\$1,179,009,729</b>	<b>100.00%</b>	<b>\$1,151,886,273</b>	<b>100.00%</b>	<b>2.35%</b>
<b>OPERATING EXPENSE</b>					
Compensation & Benefits	\$330,802,929	28.06%	\$305,282,779	26.50%	8.36%
Travel & Conference	\$3,758,605	.32%	\$6,010,234	.52%	-37.46%
Office Occupancy	\$41,621,439	3.53%	\$41,277,821	3.58%	.83%
Office Operations	\$93,167,052	7.90%	\$87,275,922	7.58%	6.75%
Education & Promotional	\$37,038,770	3.14%	\$35,840,088	3.11%	3.34%
Loan Servicing	\$51,837,395	4.40%	\$47,242,959	4.10%	9.73%
Professional Services	\$56,547,373	4.80%	\$54,672,855	4.75%	3.43%
Provision for Loan and Lease Losses	\$68,283,469	5.79%	\$82,399,536	7.15%	-17.13%
Member Insurance	\$78,483	.01%	\$73,233	.01%	7.17%
Examination Fee	\$2,382,746	.20%	\$2,292,043	.20%	3.96%
Miscellaneous	\$26,055,472	2.21%	\$15,085,475	1.31%	72.72%
<b>TOTAL OPERATING EXPENSE</b>	<b>\$711,573,733</b>	<b>60.35%</b>	<b>\$677,452,945</b>	<b>58.81%</b>	<b>5.04%</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	\$160,706,347	13.63%	\$180,976,141	15.71%	-11.20%
Interest on Deposits	\$42,223,877	3.58%	\$41,887,067	3.64%	.80%
Interest on Borrowed Funds	\$22,474,026	1.91%	\$33,373,623	2.90%	-32.66%
<b>TOTAL INTEREST EXPENSE</b>	<b>\$225,404,250</b>	<b>19.12%</b>	<b>\$256,236,831</b>	<b>22.24%</b>	<b>-12.03%</b>
Gain/(Loss) Fixed Assets	(\$1,061,882)	-.09%	(\$789,606)	-.07%	34.48%
Gain/(Loss) Investments	\$5,543,188	.47%	\$13,736,963	1.19%	-59.65%
NCUSIF Stabilization Expense	\$0	.00%	\$0	.00%	.00%
Non-Operating Income	\$7,847,759	.67%	\$6,448,174	.56%	21.71%
Net Income Before Required Reserve Transfers	\$259,469,125	22.01%	\$238,539,856	20.71%	8.77%
Required Reserve Transfers	\$47,549,457	4.03%	\$47,037,544	4.08%	1.09%
<b>NET INCOME</b>	<b>\$211,919,668</b>	<b>17.97%</b>	<b>\$191,502,312</b>	<b>16.63%</b>	<b>10.66%</b>





Iowa's 82 state chartered credit unions reported total assets of \$23.9 billion at the close of December 31, 2020. As the graph illustrates, assets in Iowa's state chartered natural person credit unions have grown steadily for six years. This indicates that Iowa's credit unions continue to prosper and serve their members.

# Iowa Credit Unions by City

Location/Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
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**Ames**

Greater Iowa	1509 Baltimore Drive	624,431,787	468,967,793	567,254,006	10,862,342	46,257,938	57,501
River Valley	2811 E 13th Street	86,133,082	52,781,963	71,260,054	5,619,466	9,253,562	0

**Atlantic**

Nishna Valley	200 Maple Street	40,793,531	9,265,678	37,783,409	77,626	2,932,496	0
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**Bettendorf**

Ascentra	2019 Grant Street	495,382,722	300,387,693	426,957,120	20,690,465	47,095,869	608,674
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**Burlington**

Burlington Municipal Employees	418 Valley Street	5,222,541	3,597,104	4,729,919	17,439	475,183	0
Casebine Community	485 West Burlington Avenue	31,367,009	16,299,105	25,914,476	173,592	5,279,167	(226)

**Camanche**

1st Gateway	Highway 67 N	178,099,569	122,158,183	146,769,356	8,789,098	18,657,409	0
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**Cedar Falls**

Cedar Falls Community	123 W 4th Street	148,199,116	108,746,514	125,414,082	1,065,182	23,167,697	0
Unite	802 W 29th Street	24,487,376	8,790,823	21,127,484	33,732	3,152,943	0

**Cedar Rapids**

Collins Community	1150 42nd Street NE	1,302,204,920	818,958,314	1,129,081,993	27,161,047	108,453,178	351,354
Linn Area	3015 Blairs Ferry Road NE	518,343,946	419,098,179	440,683,851	20,845,598	48,888,518	312,979
Metco	115 8th Avenue SW	44,381,691	28,132,704	38,939,818	248,328	5,193,545	0
Quaker Oats	3535 Center Point Road NE	12,526,686	6,140,856	10,835,881	41,698	1,649,107	0
St Ludmila's	2107 J Street SW	379,160	284,461	267,962	1,572	109,626	0
Teamsters Local #238	5050 J Street SW	11,677,793	3,565,799	10,644,827	62,442	970,524	0

**Centerville**

Industrial Employees	1513 S 18th Street	9,758,033	4,555,441	8,175,017	23,312	1,559,704	0
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**Charles City**

Family Community	1211 N Grand Avenue	22,884,379	4,777,454	20,576,952	82,436	2,224,991	0
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**Cherokee**

North Star Community	1030 S Second Street	119,985,507	73,258,593	104,425,875	444,147	11,436,095	94,390
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**Clinton**

Aegis	1200 North 2nd Street	23,434,705	15,308,365	20,412,238	561,706	2,460,761	0
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**Council Bluffs**

# Iowa Credit Unions by City

Location/Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
North Western Employees	1411 W Broadway	8,352,697	4,294,010	6,654,091	14,009	1,684,597	0
United	1900 W Broadway	20,199,489	4,949,252	18,189,225	24,178	1,986,086	0

## Davenport

Davenport Police Department	227 W 4th Street	4,585,374	1,447,385	3,978,978	8,970	597,426	0
The Family	1530 W 53rd Street	203,385,814	116,223,246	176,560,084	1,149,616	25,676,114	0

## Des Moines

Affinity	475 NW Hoffman Lane	130,856,389	97,306,014	113,055,418	3,410,083	12,406,888	0
Capitol View	623 E 12th Street	40,889,435	21,057,109	34,775,459	132,377	5,981,599	0
Des Moines Fire Department	1330 Mulberry Street	4,134,670	2,316,361	3,292,351		842,319	0
Des Moines Metro	100 University Avenue	61,773,643	30,797,487	54,115,078	480,418	7,178,147	0
Des Moines Water Works	2201 George Flagg Parkway	1,495,049	999,150	1,299,076	6,870	189,103	0
Journey	1400 2nd Avenue	72,316,173	31,493,446	62,454,004	518,944	9,302,685	0
Polk County	111 Court Avenue - Adm Bldg	6,920,204	4,287,926	5,412,162	1,524	1,056,120	0
Premier	800 9th Street	261,735,112	190,362,330	225,745,939	11,823,792	24,165,381	0
Serve	423 E Court Ave	86,740,992	56,848,023	73,654,564	949,955	12,136,473	0

## Dubuque

Alliant	1200 Associates Drive, Suite 102	152,417,916	96,183,151	133,542,669	408,455	17,725,514	0
Du Trac Community	3465 Asbury Road	897,967,496	653,473,039	782,640,396	5,721,401	108,170,298	1,435,401
Dubuque Postal Employees	1155 Loras Blvd	5,258,664	1,099,358	4,692,832	19,683	546,149	0
Dupaco Community	3999 Pennsylvania Ave.	2,430,731,369	1,485,399,372	1,978,535,297	117,298,162	326,516,585	8,677,000
Holy Ghost Parish	66 W. 32nd St.	31,866,539	215,532	28,577,336	209,346	3,079,857	0
Morrison Employees	66 W. 32nd Street	1,819,862	206,544	1,294,030	10,446	515,386	0

## Estherville

Employees	2714 Central Avenue	118,458,064	62,880,825	92,657,405	586,510	25,214,149	0
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## Fort Dodge

Citizens Community	2012 1st Avenue South	224,394,096	157,546,340	188,795,596	2,065,078	32,936,422	0
Fort Dodge Family	407 2nd Avenue S	37,392,184	21,295,133	32,772,274	281,944	4,337,966	0

## Fort Madison

DuPont Employees	801 35th Street	4,585,262	2,598,577	3,907,908	2,835	674,519	0
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## Harlan

Town and Country	1414 Chatburn Ave	35,721,842	22,822,609	31,114,773	128,755	2,828,314	0
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## Humboldt

# Iowa Credit Unions by City

Location/Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Power Co-op Employees	1208 N 13th Street	42,170,204	18,867,209	34,146,724	60,910	7,962,570	0

## Jesup

St Athanasius	1255 3rd Street	778,790	510,958	675,043	440	103,307	0
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## Johnston

Community Choice	6163 NW 86th Street, Suite 105	670,991,199	495,690,562	570,346,808	29,322,105	71,137,286	0
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## Keokuk

KAH	1600 Morgan Street	1,755,054	464,424	1,230,404	2,497	522,153	0
Lee County	123 Boulevard Road, Ste. 5	3,361,480	1,628,475	2,531,002	2,759	827,719	0
SECU	3200 Main Street	2,055,459	1,146,750	1,287,477	5,576	514,406	0
The Hub-Co	310 Bank Street	20,919,779	8,782,117	18,888,945	52,058	1,978,776	0

## Le Mars

NW IOWA	1411 Industrial Road SW	64,685,506	41,039,670	57,159,949	41,647	7,483,910	0
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## Marshalltown

Lennox Employees	1004 E Main Street	58,166,829	27,672,617	51,784,391	162,457	5,864,363	355,618
Members 1st Community	910 S 12th Avenue	227,098,240	126,531,359	204,887,918	1,374,746	20,821,216	14,360

## Mason City

ACE	1028 14th Street SE	8,063,468	1,664,031	6,823,775	5,410	1,234,283	0
CENT	25 W State Street	65,259,551	52,366,709	53,739,187	332,358	7,841,929	0
Gas & Electric Employees	1602 S Monroe Ave, Suite 1	5,106,188	3,037,518	3,241,075	5,000	1,860,113	0
Iowa Heartland	1602 S Monroe Avenue	25,135,644	12,802,051	20,215,616	64,204	4,606,824	0
North Iowa Community	P.O. Box 1248	82,225,605	63,644,570	73,810,932	686,745	7,106,928	0

## Mount Pleasant

5 Star Community	P.O. Box 28	44,434,133	26,997,341	40,731,006	158,388	3,473,451	71,288
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## Muscatine

Members Community	159 Colorado Street	75,770,741	49,159,961	64,424,134	4,252,766	7,094,375	(534)
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## Newton

Advantage	121 W Third Street N	86,834,947	37,625,829	73,622,313	851,815	12,360,819	0
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## North Liberty

GreenState	2355 Landon Road	7,112,600,971	6,243,593,146	4,849,527,400	713,145,733	692,246,854	0
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## Ottumwa

Community 1st	1100 Hutchinson Ave	845,738,423	621,559,092	760,872,145	16,828,100	68,038,178	0
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# Iowa Credit Unions by City

Location/Name	Address	Total Assets	Net Loans	Savings & Deposits	Other Liabilities	Net Worth	Other Equity
Meridian	1206 N. Jefferson	31,344,245	10,749,755	26,612,249	81,881	4,664,533	(14,418)
Muni-Employees	City Hall 105 E 3rd Street	723,010	551,303	641,857	3,544	77,609	0
River Community	644 W 2nd Street	22,745,346	17,622,154	19,418,595	146,196	3,180,555	0

## Shenandoah

HomeTown	301 Maple Street #3	2,859,025	2,408,474	2,082,242	21,542	555,241	0
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## Sioux City

Midwest Community	1909 Old South Palmetto	35,849,887	11,396,056	32,742,667	94,581	3,012,639	0
Sioux Valley Community	1120 Sixth Street	33,777,237	15,447,975	29,632,008	163,394	3,981,835	0
Telco Triad Community	1420 Tri View Avenue	110,466,285	61,024,081	98,868,016	306,565	12,264,453	0
The Municipal	103 S Fairmount	20,700,907	10,434,890	18,523,938	69,796	2,107,173	0

## St. Charles

NGPL Employees	510 West Carpenter	2,853,858	349,405	2,035,566	15,167	803,125	0
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## Urbandale

Midland	2891 106th Street	62,446,668	39,967,977	53,231,576	521,551	7,449,541	0
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## Waterloo

Allen Hospital Personnel	1825 Logan Avenue	6,040,192	3,533,525	5,085,866	23,336	930,990	0
Chicago Central and Commerce	1005 E 4th Street	7,243,382	2,093,960	5,726,080	65,513	1,451,789	0
Public Employees	624 Franklin Street	32,199,015	14,329,293	27,780,386	26,098	4,392,531	0
Veridian	1827 Ansborough Avenue	5,127,937,204	4,225,482,420	4,309,158,938	226,804,800	524,628,779	274,298
Warren	2022 Falls Avenue	4,528,236	1,532,625	3,500,012	5,394	1,022,830	0
Waterloo Firemen's	425 E 3rd Street	2,676,678	1,867,799	2,412,415	351	263,912	0

## Webster City

Peoples	310 First Street	72,337,673	56,312,254	62,629,794	600,050	8,627,829	0
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## West Des Moines

Financial Plus	1831 25th Street	196,577,241	84,811,060	173,333,459	1,407,323	21,673,369	163,090
First Class Community	2051 Westown Parkway	93,085,410	32,630,903	84,873,670	943,704	7,244,785	23,251

## Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
1	GreenState *	\$7,112,600,971
2	Veridian *	\$5,127,937,204
3	Dupaco Community *	\$2,430,731,369
4	Collins Community	\$1,302,204,920
5	Du Trac Community	\$897,967,496
6	Community 1st *	\$845,738,423
7	Community Choice	\$670,991,199
8	Greater Iowa *	\$624,431,787
9	Linn Area	\$518,343,946
10	Ascentra *	\$495,382,722
11	Premier	\$261,735,112
12	Members 1st Community *	\$227,098,240
13	Citizens Community	\$224,394,096
14	The Family *	\$203,385,814
15	Financial Plus	\$196,577,241
16	1st Gateway	\$178,099,569
17	Alliant	\$152,417,916
18	Cedar Falls Community *	\$148,199,116
19	Affinity *	\$130,856,389
20	North Star Community	\$119,985,507
21	Employees	\$118,458,064
22	Telco Triad Community *	\$110,466,285
23	First Class Community *	\$93,085,410
24	Advantage	\$86,834,947
25	Serve	\$86,740,992
26	River Valley *	\$86,133,082
27	North Iowa Community	\$82,225,605
28	Members Community	\$75,770,741
29	Peoples *	\$72,337,673
30	Journey	\$72,316,173
31	CENT	\$65,259,551
32	NW IOWA	\$64,685,506
33	Midland	\$62,446,668
34	Des Moines Metro *	\$61,773,643
35	Lennox Employees	\$58,166,829
36	5 Star Community	\$44,434,133
37	Metco	\$44,381,691
38	Power Co-op Employees	\$42,170,204
39	Capitol View	\$40,889,435
40	Nishna Valley	\$40,793,531
41	Fort Dodge Family	\$37,392,184
42	Midwest Community	\$35,849,887
43	Town and Country	\$35,721,842
44	Sioux Valley Community *	\$33,777,237
45	Public Employees	\$32,199,015
46	Holy Ghost Parish	\$31,866,539
47	Casebine Community *	\$31,367,009



## Asset Ranking of Iowa State Chartered Credit Unions

Rank	Name	Total Assets
48	Meridian	\$31,344,245
49	Iowa Heartland	\$25,135,644
50	Unite *	\$24,487,376
51	Aegis	\$23,434,705
52	Family Community	\$22,884,379
53	River Community *	\$22,745,346
54	The Hub-Co *	\$20,919,779
55	The Municipal	\$20,700,907
56	United	\$20,199,489
57	Quaker Oats	\$12,526,686
58	Teamsters Local #238	\$11,677,793
59	Industrial Employees	\$9,758,033
60	North Western Employees *	\$8,352,697
61	ACE	\$8,063,468
62	Chicago Central and Commerce *	\$7,243,382
63	Polk County	\$6,920,204
64	Allen Hospital Personnel *	\$6,040,192
65	Dubuque Postal Employees	\$5,258,664
66	Burlington Municipal Employees	\$5,222,541
67	Gas & Electric Employees	\$5,106,188
68	Davenport Police Department	\$4,585,374
69	DuPont Employees	\$4,585,262
70	Warren	\$4,528,236
71	Des Moines Fire Department	\$4,134,670
72	Lee County	\$3,361,480
73	HomeTown	\$2,859,025
74	NGPL Employees	\$2,853,858
75	Waterloo Firemen's	\$2,676,678
76	SECU	\$2,055,459
77	Morrison Employees	\$1,819,862
78	KAH	\$1,755,054
79	Des Moines Water Works	\$1,495,049
80	St Athanasius	\$778,790
81	Muni-Employees	\$723,010
82	St Ludmila's	\$379,160

\* Denotes those credit unions designated as low income credit unions.