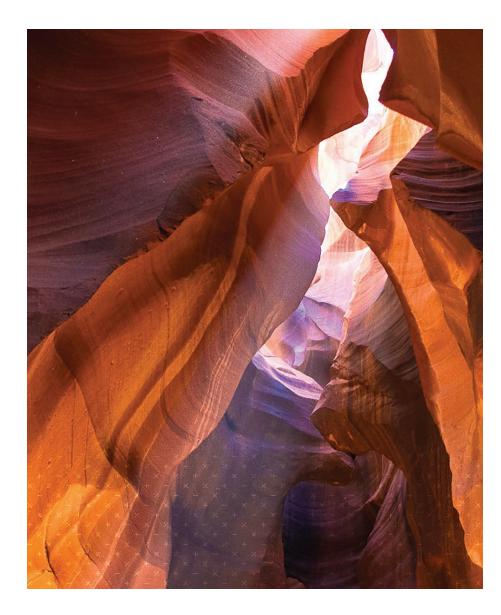




### **Credit Union Index**

AN ANALYSIS OF UTAH CREDIT UNIONS





The Credit Union Index is published by Moss Adams. For more information on the data presented in this report, contact **Rebecca Radell,** Senior Manager, at (209) 955-6136.

#### ASSET SIZE DEFINITION

| Group A | \$0-\$250 million           |
|---------|-----------------------------|
| Group B | \$251 million-\$500 million |
| Group C | \$501 million-\$1 billion   |
| Group D | Over \$1 billion            |



## **Performance Analysis**

| formance Analysis  |                         |                              |                             | June 30, 2                     | 017                       |                                       |                              |                             | Run Date                       | e: Septem                 | ber 7, 20 <sup>.</sup>           |
|--|-------------------------|------------------------------|-----------------------------|--------------------------------|---------------------------|---------------------------------------|------------------------------|-----------------------------|--------------------------------|---------------------------|----------------------------------|
|  | As of Date              |                              |                             | Quarter to Date                |                           |                                       |                              |                             | Year to Date                   |                           |                                  |
|  | Total Assets<br>(\$000) | Net Income<br>(Loss) (\$000) | Return on Avg<br>Assets (%) | Return on<br>Avg Net Worth (%) | Oper Exp/ Oper<br>Rev (%) | Salary&Benefits/<br>Employees (\$000) | Net Income (Loss)<br>(\$000) | Return on Avg<br>Assets (%) | Return on<br>Avg Net Worth (%) | Oper Exp/ Oper<br>Rev (%) | Salary&Benefi<br>Employees (\$00 |
| gion Institution Name  |                         |                              | . ,                         |                                | . ,                       |                                       | . ,                          |                             |                                |                           |                                  |
| set Group A - \$50 to \$250 million in total assets                            |                         |                              |                             |                                |                           |                                       |                              |                             |                                |                           |                                  |
| Tri-County Credit Union  | \$160                   | \$0                          | 0.00%                       | 0.00%                          | 50.00%                    | \$0                                   | \$0                          | 0.00%                       |                                |                           |                                  |
| Beckstrand & Associates Credit Union   | \$282                   | \$1                          | 1.41%                       | 2.63%                          | 0.00%                     | NA                                    | \$1                          | 0.70%                       |                                | 0.00%                     | 9                                |
| Presto Lewiston Employees Credit Union<br>Valley Wide Federal Credit Union     | \$358<br>\$480          | \$0<br>\$2                   | 0.00%<br>1.65%              | 0.00%<br>9.09%                 | 80.00%<br>80.00%          | \$24<br>\$8                           | \$0<br>\$1                   | 0.00%<br>0.41%              |                                | 90.00%<br>100.00%         | :                                |
| North Sanpete Federal Credit Union   | \$896                   | φ2<br>\$1                    | 0.45%                       | 1.81%                          | 71.43%                    | \$0<br>\$16                           | \$1                          | 0.22%                       |                                | 84.62%                    |                                  |
| Granite Furniture Employees Federal Credit Union                               | \$908                   | (\$2)                        | (0.90%)                     | (2.47%)                        | 137.50%                   | \$32                                  | \$1                          | 0.23%                       |                                | 100.00%                   |                                  |
| South Sanpete Credit Union   | \$1,027                 | \$1                          | 0.39%                       | 4.44%                          | 150.00%                   | \$4                                   | \$1                          | 0.20%                       |                                | 100.00%                   |                                  |
| UCB Credit Union   | \$1,220                 | (\$7)                        | (2.30%)                     | (12.23%)                       | 200.00%                   | \$24                                  | (\$7)                        | (1.15%)                     |                                | 137.50%                   |                                  |
| Employees First Credit Union   | \$1,771                 | (\$3)                        | (0.68%)                     | (2.59%)                        | 136.36%                   | \$18                                  | (\$5)                        | (0.57%)                     |                                | 124.00%                   |                                  |
| Sunnyside Credit Union   | \$2,630                 | (\$21)                       | (3.17%)                     | (32.43%)                       | 175.86%                   | \$35                                  | (\$42)                       | (3.16%)                     |                                | 171.19%                   |                                  |
| Provo Police & Fire Department Credit Union                                    | \$2,886                 | \$1                          | 0.14%                       | 1.20%                          | 95.24%                    | \$40                                  | \$1                          | 0.07%                       |                                | 97.50%                    |                                  |
| Dugway Federal Credit Union<br>Uintah Credit Union                             | \$3,192<br>\$3,442      | \$0<br>\$1                   | 0.00%<br>0.12%              | 0.00%<br>0.82%                 | 90.16%<br>94.44%          | \$24<br>\$19                          | \$3<br>\$1                   | 0.19%<br>0.06%              |                                | 92.68%<br>97.37%          |                                  |
| Orem City Employees Federal Credit Union                                       | \$3,442<br>\$3,478      | \$1<br>\$3                   | 0.12%                       | 3.08%                          | 94.44%<br>80.00%          | \$19<br>\$18                          | \$1<br>\$3                   | 0.06%                       |                                | 97.37%<br>89.47%          |                                  |
| Utah Prison Employees Credit Union   | \$3,725                 | (\$4)                        | (0.43%)                     | (5.25%)                        | 94.74%                    | \$37                                  | (\$6)                        | (0.32%)                     |                                | 98.70%                    |                                  |
| S E A Credit Union   | \$4,845                 | \$8                          | 0.67%                       | 2.97%                          | 63.33%                    | \$48                                  | \$21                         | 0.89%                       |                                | 57.38%                    |                                  |
| MidValley Federal Credit Union   | \$4,922                 | (\$67)                       | (5.05%)                     | (15.09%)                       | 273.68%                   | \$162                                 | (\$82)                       | (2.99%)                     |                                | 209.46%                   | 9                                |
| Meadow Gold Employees Credit Union   | \$4,985                 | \$3                          | 0.24%                       | 1.08%                          | 94.59%                    | \$52                                  | \$7                          | 0.29%                       | 1.26%                          | 93.75%                    |                                  |
| Gibbons & Reed Employees Federal Credit Union                                  | \$5,360                 | \$9                          | 0.69%                       | 4.19%                          | 78.00%                    | \$50                                  | \$13                         | 0.51%                       |                                | 81.91%                    |                                  |
| Tanner Employees Credit Union  | \$6,123                 | \$13                         | 0.86%                       | 7.24%                          | 78.57%                    | \$45                                  | \$31                         | 1.04%                       |                                | 76.26%                    |                                  |
| C.U.P. Federal Credit Union  | \$6,585                 | (\$6)                        | (0.37%)                     | (2.48%)                        | 200.00%                   | (\$3)                                 | \$0                          | 0.00%                       |                                | 93.44%                    |                                  |
| HollyFrontier Employee's Credit Union  | \$6,595                 | \$18                         | 1.08%                       | 5.94%                          | 62.86%                    | \$62                                  | \$44                         | 1.32%                       |                                | 61.22%                    |                                  |
| Devils Slide Federal Credit Union<br>City Center Credit Union                  | \$11,625<br>\$11,994    | \$16<br>\$80                 | 0.56%<br>2.71%              | 4.11%<br>27.83%                | 79.27%<br>69.35%          | \$46<br>\$101                         | \$35<br>\$152                | 0.61%<br>2.67%              |                                | 78.53%<br>65.88%          |                                  |
| Kings Peak Credit Union  | \$13,613                | \$26                         | 0.80%                       | 10.51%                         | 87.68%                    | \$41                                  | \$132                        | 0.28%                       |                                | 95.43%                    |                                  |
| Varex Federal Credit Union   | \$15,537                | \$10                         | 0.25%                       | 1.55%                          | 84.31%                    | \$46                                  | \$12                         | 0.15%                       |                                | 91.54%                    |                                  |
| P & S Credit Union   | \$16,256                | \$36                         | 0.90%                       | 11.17%                         | 80.95%                    | \$60                                  | \$50                         | 0.64%                       |                                | 86.15%                    |                                  |
| San Juan Credit Union  | \$17,951                | \$124                        | 2.70%                       | 30.32%                         | 72.07%                    | \$63                                  | \$223                        | 2.45%                       |                                | 73.95%                    |                                  |
| Utah Federal Credit Union  | \$19,148                | \$21                         | 0.44%                       | 3.70%                          | 85.35%                    | \$68                                  | \$34                         | 0.36%                       |                                | 88.42%                    |                                  |
| Logan Medical Federal Credit Union   | \$21,172                | \$67                         | 1.26%                       | 8.00%                          | 61.54%                    | \$62                                  | \$122                        | 1.15%                       |                                | 63.40%                    |                                  |
| Logan Cache Rich Federal Credit Union  | \$23,785                | \$31                         | 0.52%                       | 3.92%                          | 75.71%                    | \$49                                  | \$65                         | 0.54%                       |                                | 74.64%                    |                                  |
| LU 354 IBEW Federal Credit Union   | \$24,507                | \$63                         | 1.04%                       | 7.91%                          | 74.79%                    | \$82                                  | \$122                        | 1.01%                       |                                | 74.84%                    |                                  |
| Grand County Credit Union  | \$29,492                | \$18<br>\$28                 | 0.25%<br>0.38%              | 2.86%<br>2.90%                 | 77.85%<br>87.56%          | \$88<br>\$75                          | \$137<br>\$41                | 0.98%<br>0.28%              |                                | 75.81%<br>90.24%          |                                  |
| Federal Family Federal Credit Union<br>Education First Credit Union            | \$29,805<br>\$30,526    | \$28<br>\$7                  | 0.38%                       | 2.90%                          | 87.56%<br>75.44%          | \$75<br>\$63                          | \$41                         | 0.28%                       |                                | 90.24%<br>80.36%          |                                  |
| National J.A.C.L. Credit Union   | \$30,526                | م<br>(\$16)                  | (0.20%)                     | (1.89%)                        | 105.21%                   | \$03<br>\$51                          | \$44<br>(\$49)               | (0.31%)                     |                                | 108.90%                   |                                  |
| Desertview Federal Credit Union  | \$32,657                | \$60                         | 0.73%                       | 5.84%                          | 77.21%                    | \$51                                  | \$96                         | 0.58%                       |                                | 79.93%                    |                                  |
| Nephi Western Employees Federal Credit Union                                   | \$32,864                | \$184                        | 2.25%                       | 7.25%                          | 44.28%                    | \$91                                  | \$303                        | 1.87%                       |                                | 48.12%                    |                                  |
| Freedom Credit Union   | \$33,108                | \$95                         | 1.14%                       | 11.36%                         | 69.69%                    | \$70                                  | \$205                        | 1.25%                       | 12.45%                         | 68.99%                    |                                  |
| Millard County Credit Union  | \$34,291                | \$42                         | 0.49%                       | 4.88%                          | 81.54%                    | \$48                                  | \$107                        | 0.64%                       |                                | 78.08%                    |                                  |
| Firefighters Credit Union  | \$39,845                | \$35                         | 0.35%                       | 3.06%                          | 87.05%                    | \$63                                  | \$66                         | 0.34%                       |                                | 88.94%                    |                                  |
| Hi-Land Credit Union   | \$50,530                | \$176                        | 1.38%                       | 8.10%                          | 48.84%                    | \$101                                 | \$322                        | 1.26%                       |                                | 52.37%                    |                                  |
| Pacific Horizon Credit Union<br>Utah Heritage Credit Union                     | \$58,351<br>\$65,426    | \$134<br>\$193               | 0.92%<br>1.20%              | 9.59%<br>12.39%                | 74.04%<br>74.55%          | \$54<br>\$61                          | \$246<br>\$337               | 0.85%<br>1.06%              |                                | 76.54%<br>77.13%          |                                  |
| Hercules Credit Union  | \$69,385                | \$193<br>\$0                 | 0.00%                       | 0.00%                          | 74.55%<br>95.98%          | \$70                                  | \$337<br>\$19                | 0.06%                       |                                | 95.62%                    |                                  |
| Nebo Credit Union  | \$84.051                | \$0<br>\$341                 | 1.63%                       | 9.41%                          | 69.97%                    | \$42                                  | \$568                        | 1.37%                       |                                | 68.87%                    |                                  |
| Weber State Federal Credit Union   | \$110,532               | \$157                        | 0.57%                       | 5.89%                          | 84.44%                    | \$61                                  | \$271                        | 0.50%                       |                                | 86.38%                    |                                  |
| Members First Credit Union   | \$118,337               | \$232                        | 0.79%                       | 7.69%                          | 80.31%                    | \$61                                  | \$378                        | 0.65%                       |                                | 83.08%                    |                                  |
| Box Elder County Federal Credit Union  | \$119,394               | \$626                        | 2.09%                       | 9.60%                          | 54.08%                    | \$56                                  | \$1,166                      | 1.97%                       |                                | 55.89%                    |                                  |
| Eastern Utah Community Federal Credit Union                                    | \$123,230               | \$337                        | 1.11%                       | 11.91%                         | 73.36%                    | \$64                                  | \$519                        | 0.87%                       |                                | 78.43%                    |                                  |
| Transwest Credit Union   | \$134,812               | \$329                        | 0.98%                       | 12.21%                         | 78.32%                    | \$62                                  | \$603                        | 0.91%                       |                                | 79.71%                    |                                  |
| Horizon Utah Federal Credit Union  | \$137,403               | (\$194)                      | (0.56%)                     | (5.35%)                        | 90.65%                    | \$61                                  | (\$57)                       | (0.08%)                     |                                | 87.18%                    |                                  |
| Alpine Credit Union<br>American United Family of Credit Unions, Federal Credit | \$192,100               | \$264                        | 0.56%                       | 5.40%                          | 82.24%                    | \$47                                  | \$461                        | 0.49%                       | 4.75%                          | 83.84%                    |                                  |
| American United Family of Credit Unions, Federal Credit                        |                         | A4 005                       | 3.43%                       | 25.36%                         | 66.19%                    | \$64                                  | \$2,522                      | 2.58%                       | 19.32%                         | 68.06%                    |                                  |
| Union  | \$199,559               | \$1,695                      | 5.45%                       | 25.36%                         | 00.19%                    | \$0 <del>4</del>                      | \$Z,3ZZ                      | 2.30%                       | 19.3270                        | 00.00%                    |                                  |

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| Performance Analysis   |                         |                              |                             | June 30, 2                     | 017                       |                                       |                              |                             | Run Date                       | e: Septem                 | ber 7, 2017                           |
|--|-------------------------|------------------------------|-----------------------------|--------------------------------|---------------------------|---------------------------------------|------------------------------|-----------------------------|--------------------------------|---------------------------|---------------------------------------|
|  | As of Date              |                              |                             | Quarter to Date                |                           |                                       |                              |                             | Year to Date                   |                           |                                       |
| Region Institution Name                                      | Total Assets<br>(\$000) | Net Income<br>(Loss) (\$000) | Return on Avg<br>Assets (%) | Return on<br>Avg Net Worth (%) | Oper Exp/ Oper<br>Rev (%) | Salary&Benefits/<br>Employees (\$000) | Net Income (Loss)<br>(\$000) | Return on Avg<br>Assets (%) | Return on<br>Avg Net Worth (%) | Oper Exp/ Oper<br>Rev (%) | Salary&Benefits/<br>Employees (\$000) |
| Asset Group B - \$251 to \$500 million in total assets       |                         |                              |                             |                                |                           |                                       |                              |                             |                                |                           |                                       |
| Jordan Federal Credit Union                                  | \$267,509               | \$597                        | 0.90%                       | 11.43%                         | 77.71%                    | \$61                                  | \$742                        | 0.56%                       | 7.19%                          | 83.54%                    | \$62                                  |
| Wasatch Peaks Federal Credit Union                           | \$300,844               | \$589                        | 0.78%                       | 7.98%                          | 78.03%                    | \$65                                  | \$846                        | 0.57%                       | 5.77%                          | 82.50%                    | \$64                                  |
| Utah First Federal Credit Union                              | \$332,162               | \$1,350                      | 1.64%                       | 15.03%                         | 69.29%                    | \$84                                  | \$2,530                      | 1.56%                       | 14.34%                         | 69.28%                    | \$76                                  |
| Granite Federal Credit Union                                 | \$429,318               | \$1,110                      | 1.05%                       | 10.67%                         | 66.84%                    | \$65                                  | \$2,038                      | 0.98%                       | 9.94%                          | 69.11%                    | \$65                                  |
| Average of Asset Group B                                     | \$332,458               | \$912                        | 1.09%                       | 11.28%                         | 72.97%                    | \$69                                  | \$1,539                      | 0.92%                       | 9.31%                          | 76.11%                    | \$67                                  |
| Asset Group C - \$501 million to \$1 billion in total assets |                         |                              |                             |                                |                           |                                       |                              |                             |                                |                           |                                       |
| Deseret First Federal Credit Union                           | \$595,119               | \$1,287                      | 0.87%                       | 12.94%                         | 77.37%                    | \$66                                  | \$2,008                      | 0.68%                       | 10.27%                         | 77.26%                    | \$64                                  |
| Utah Power Credit Union                                      | \$631,696               | \$1,480                      | 0.94%                       | 7.31%                          | 56.85%                    | \$81                                  | \$2,693                      | 0.87%                       | 6.73%                          | 58.98%                    | \$84                                  |
| Cyprus Federal Credit Union                                  | \$837,557               | \$2,317                      | 1.11%                       | 10.45%                         | 74.08%                    | \$53                                  | \$4,298                      | 1.05%                       | 9.84%                          | 74.09%                    | \$53                                  |
| University First Federal Credit Union                        | \$925,787               | \$2,178                      | 0.95%                       | 9.22%                          | 68.10%                    | \$52                                  | \$4,080                      | 0.90%                       | 8.73%                          | 69.27%                    | \$51                                  |
| Average of Asset Group C                                     | \$747,540               | \$1,816                      | 0.97%                       | 9.98%                          | 69.10%                    | \$63                                  | \$3,270                      | 0.88%                       | 8.89%                          | 69.90%                    | \$63                                  |
| Asset Group D - \$1 billion and over in total assets         |                         |                              |                             |                                |                           |                                       |                              |                             |                                |                           |                                       |
| Utah Community Federal Credit Union                          | \$1,244,830             | \$2,432                      | 0.78%                       | 7.67%                          | 74.07%                    | \$70                                  | \$3,979                      | 0.65%                       | 6.33%                          | 76.64%                    | \$68                                  |
| Goldenwest Federal Credit Union                              | \$1,383,572             | \$4,355                      | 1.26%                       | 9.35%                          | 71.47%                    | \$59                                  | \$8,367                      | 1.24%                       | 9.21%                          | 73.07%                    | \$58                                  |
| Mountain America Federal Credit Union                        | \$6,750,971             | \$23,294                     | 1.41%                       | 15.84%                         | 67.39%                    | \$77                                  | \$43,194                     | 1.34%                       | 14.96%                         | 68.14%                    | \$77                                  |
| America First Federal Credit Union                           | \$8,936,451             | \$23,880                     | 1.08%                       | 10.84%                         | 66.27%                    | \$53                                  | \$48,922                     | 1.13%                       | 11.26%                         | 66.65%                    | \$53                                  |
| Average of Asset Group D                                     | \$4,578,956             | \$13,490                     | 1.13%                       | 10.93%                         | 69.80%                    | \$65                                  | \$26,116                     | 1.09%                       | 10.44%                         | 71.13%                    | \$64                                  |

### Balance Sheet & Net Interest Margin

#### Balance Sheet & Net Interest Margin

#### June 30, 2017

#### Run Date: September 7, 2017

| Image     Image <th< th=""><th></th><th></th><th></th><th></th><th>As of Date</th><th></th><th></th><th></th><th></th><th>Year to Date</th><th></th><th></th></th<>  |        |   |                      |                    | As of Date       |                  |                   |              |                | Year to Date   |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
|--|--------|---|----------------------|--------------------|------------------|------------------|-------------------|--------------|----------------|----------------|----------|----------------|---|--|--|----------|----------|----------|--------|---------|--|-------|-------|-------|--------------|---|--|--|--|--|--|--|--|--|--|--|--|-----|--|--|--|-----|---|-------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|----|---|--|--|--|--|--|--|--|--|--|--|--|--|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|----|---|--|--|--|--|--|--|--|--|--|--|--|----|--|--|---------------------|--|--|--|--|--|--|--|--|--|-----|--|--|---|--|--|--|--|--|--|--|--|--|--|--|--|-------|-----------|-----------|-----------|--------|---------|-------|-------|-------|-------|-----|--|--|--------------------------|----------|----------|----------|--------|---------|-------|-------|-------|-------|-----|
| Tage     Tenther text     Text of the second of the  |        |   |                      | Total Lns & Leases | Total Shares &   | Total Loans/     | Assets/ FTE       | Yield on Avg |                |                |          | Market Grow    |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Fr-county Creat: Union     5400     540   | Region | Institution Name  | Total Assets (\$000) | (\$000)            | Deposits (\$000) | Total Shares (%) | Employees (\$000) | Assets (%)   | Avg Assets (%) | Avg Assets (%) | Rate (%) | Rate (%)       |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Beckstrain & Associates Credit Union     528     528     529     101     2.0.77%     0.07%     <   | sset G | Froup A - \$50 to \$250 million in total assets         |                      |                    |                  |                  |                   |              |                |                |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Preto     Devision     State   |        | Tri-County Credit Union                                 | \$160                | \$66               | \$109            | 60.55%           | \$320             | 3.80%        | 0.00%          | 3.80%          | 7.79%    | 9.62           |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Valley Wide Federal Condit Union     5480     5480     13.24%     51.20%     12.24%     0.00%     3.28%     (4.6%)       Ornine Fundruc Employee Federal Condit Union     5080     5071     53.38     122.04%     51.3124%     51.10     4.46%     0.7%     53.1%     51.35%       UCE Condit Union     51.71     52.75     51.306     20.66%     58.66     2.26%     0.23%     2.7%     2.7%     2.1%       Sumpaids Condit Union     51.771     52.75     51.306     20.66%     58.66     0.23%     2.2.6%     0.23%     2.2.6%     0.23%     2.2.6%     0.23%     2.2.6%     0.23%     2.2.6%     0.23%     2.2.6%     0.23%     2.2.6%     0.23%     2.2.6%     0.2.6%   |        |   |                      |                    |                  |                  |                   |              |                |                |          | 0.00           |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| North Sample Federal Credit Union     \$806     \$771     \$1378     \$1,772     \$1,785     \$2,275     \$2,085     \$4,155       Grantie Engrieges Frederal Credit Union     \$1,027     \$613     \$3,085     \$6,075     \$1,075     \$2,155     \$1,305     \$0,775     \$1,375     \$2,475     \$1,366     \$2,575     \$1,366     \$2,575     \$2,461     \$3,175     \$2,475     \$3,137     \$1,375<  |        |   |                      |                    |                  |                  |                   |              |                |                |          | 35.81          |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Genule Funiture Enployees Faderal Credit Union     \$508     5974     5535     112.0%     51.16     4.45%     0.70%     5.31%     51.17%       UGB Credit Union     \$1.220     3536     \$377     3.664.4%     \$1.220     2.75%     0.33%     2.45%     1.17%       UGB Credit Union     \$1.200     \$1.306     \$3.66     4.95%     5.1220     2.75%     0.33%     2.45%     1.21%       Provo Pices A Fine Department Credit Union     \$1.316     \$2.553     48.76%     \$1.226     0.42%     2.21%     0.42%     2.20%     0.42%     2.20%     0.42%     2.20%     0.12%     2.41%     0.06%     0.22%     2.45%     0.11%     1.95%     0.76%   |        |   |                      |                    |                  |                  |                   |              |                |                |          | (5.01          |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Bouch Sampet Credit Union     \$1.027     6413     S386     64.6%     51.027     2.16%     0.78%     1.37%     11.77%       Burngloves First Credit Union     S1.771     S275     S1.308     21.6%     S886     2.46%     0.23%     2.77%     S.2.7%       Surngistic Credit Union     S3.192     S2.048     S1.802     S0.46%     S886     2.46%     0.25%     0.65%     0.26% <th></th> <th></th> <th>1</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>(6.06<br/>32.10</th>  |        |   | 1                    |                    |                  |                  |                   |              |                |                |          | (6.06<br>32.10 |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| UBC Credit Union     \$1.20     5388     S976     36.86     \$1.20     2.79%     3.33%     2.46%     C.11%       Employee Frist Credit Union     \$2.03     \$1.448     \$2.378     80.89%     \$1.025     3.448     \$2.378     80.89%     \$1.025     3.448     \$2.378     80.89%     \$1.025     3.448     \$2.378     3.448     \$2.378     3.448     \$2.378     3.448     \$2.378     3.448     \$2.378     3.448     \$2.378     3.245     \$2.378     3.245     \$2.378     3.245     \$2.378     3.245     \$2.378     3.245     \$2.398     4.207     \$3.378     \$2.498     \$2.378     3.246     \$2.378     3.246     \$2.388     \$4.641     \$2.076     \$3.448     \$4.227     \$3.391     \$2.498     \$3.248     \$3.448     \$3.448     \$3.448     \$4.207     \$3.348     \$4.208     \$3.248     \$3.448     \$3.448     \$3.448     \$3.448     \$3.448     \$3.448     \$3.448     \$3.448     \$3.448     \$3.448     \$3.448     \$3.448     \$3.448     \$3.449     \$3.448     \$3.448 <th></th> <th>12.9</th>   |        |   |                      |                    |                  |                  |                   |              |                |                |          | 12.9           |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Employees First Credit Union     \$1,771     \$275     \$1,306     \$2,10%     \$2,80%     \$2,20%     \$2,71%       Sum-yaids Credit Union     \$2,808     \$1,726     \$2,535     \$6,40%     \$2,286     \$2,31%     \$2,235%     \$3,373     \$3,373     \$3,373     \$3,373     \$3,373     \$3,373     \$3,373     \$3,373     \$3,373     \$3,376   |        |   |                      |                    |                  |                  |                   |              |                |                |          | (4.41          |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Prov     Police & Fire Department Credit Union     52,868     51,756     52,263     82,868     3.23%     0.42%     2.21%       Dugway Fedaral Credit Union     53,442     51,383     52,553     60,00%     52,225     2.20%     0.12%     2.11%     0.02%     4.44%     0.02%       Orm City Imployees Fedaral Credit Union     53,472     51,303     51,405     4.00%     0.25%     2.41%     0.00%       MidValue Fedaral Credit Union     54,462     52,507     53,772     72,85%     52,461     2.07%     0.11%     2.65%     2.63%       MidValue Fedaral Credit Union     55,300     52,305     53,448     61,07%     52,860     3.39%     0.11%     3.29%     6.43%       Tamer Employees Credit Union     56,308     55,301     55,101     58,268     3.39%     0.11%     3.29%     6.43%       Cull Frederal Credit Union     51,637     55,307     51,107%     52,268     4.39%     0.01%     3.29%     6.43%       Cull Frederal Credit Union     51,537     55,117     55,108     52,267 <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>3.7</td></th<>  |        |   |                      |                    |                  |                  |                   |              |                |                |          | 3.7            |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Dugway Federal Credit Union     53,142     52,011     52,043     69%     69%     24,05%     0.25%     4.46%     2.06%       Orm City Enployees Federal Credit Union     53,472     51,335     53,205     44,60%     52,235     0.01%     0.11%     1.99%     (7,69%)       Uita Prisone Engloyees Credit Union     53,472     51,373     53,004     44,25%     51,340     2.26%     0.35%     2.24%     63,38%     2.24%     63,38%     2.24%     63,37%       MidValue Frederal Credit Union     54,420     52,206     53,777     76,55%     52,460     2.37%     0.15%     2.24%     6,33%       Tamme Engloyees Credit Union     55,630     52,021     53,783     0.10%     3.28%     1.17%     2.23%     0.10%     3.28%     0.10%     3.28%     0.10%     3.28%     0.10%     3.28%     0.10%     3.28%     0.10%     3.28%     0.10%     3.28%     0.10%     3.28%     0.10%     3.28%     0.10%     3.28%     0.10%     3.28%     0.27%     0.10%     3.28%     0.10%   |        | Sunnyside Credit Union                                  | \$2,630              | \$1,446            | \$2,376          | 60.86%           | \$1,052           | 3.46%        | 0.23%          | 3.24%          | (1.13%)  | 2.5            |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Unrain Credit Union     S3.472     S1.373     S2.853     44.90%     S2.285     2.23%     0.12%     2.11%     0.06%       Unrain Credit Union     S3.772     S2.470     S3.478     S1.400     4.20%     0.35%     S3.33%     2.24%     0.35%     S3.33%     2.24%     0.35%     S3.34%     2.24%     0.35%     2.34%     0.35%     2.34%     0.35%     2.34%     0.35%     2.34%     0.35%     2.34%     0.35%     2.34%     0.35%     2.34%     0.35%     2.34%     0.35%     2.34%     0.35%     0.10%     3.24%     0.35%     0.35%     0.35%     0.10%     3.24%     0.35%     0.10%     3.23%     0.10%     3.23%     0.10%     3.23%     0.10%     3.23%     0.10%     3.23%     0.35%     0.35%     0.35% <td></td> <td>Provo Police &amp; Fire Department Credit Union</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>2.1</td>  |        | Provo Police & Fire Department Credit Union             |                      |                    |                  |                  |                   |              |                |                |          | 2.1            |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Orm     City     Endployses     Found Utability     S1,272     S1,2401     S1,3151     C1,216%     O.11%     1.99%     (7,29%)       S E A Credit Union     S4,445     S2,227     S3,722     S3,725     S2,401     S3,725     S2,445     S2,845     S2,445     S2,845     S2,856     S2,845   |        |   |                      |                    |                  |                  |                   |              |                |                |          | 3.8            |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Utah Prison Employees Crodit Union     \$3,725     \$2,401     \$3,725     \$0,703 %     \$1,400     4,20%     0.38%     5,24%       MidValley Federal Credit Union     \$4,845     \$2,208     \$3,772     \$0,3762     \$0,80%     \$2,464     0.38%     \$4,464     0.38%     \$4,164     0.38%     \$4,164     0.38%     \$4,164     0.38%     \$4,164     0.38%     \$4,165     0.11%     \$2,266     0.33%     0.11%     0.25%     \$6,333     0.11%     0.22%     6,43%       Tamer Employees Credit Union     \$8,163     \$3,303     \$5,101     80,05%     \$2,638     1.75%     0.05%     21,75%     0.05%     21,75%     0.05%     22,665     8.19%     0.05%     24,665     3.24%     0.05%     24,666     3.26%     0.05%     24,666     3.26%     0.05%     24,666     3.26%     0.05%     24,666     3.26%     0.05%     24,666     3.26%     0.05%     24,666     3.26%     0.05%     24,666     3.26%     0.05%     24,666     3.26%     0.05%     3.26%     0.05%     3.26%<  |        |   |                      |                    |                  |                  |                   |              |                |                |          | (0.0)          |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| B E A Credit Union     S4,845     S2,267     S3,762     S4,845     S0.9%     C.49%     S.39%       MidValips Pederal Credit Union     S4,925     S2,306     S3,447     76.6%     S2,441     2.67%     0.11%     2.56%     S2,441     2.67%     0.11%     S2,325     S1,862     4.44%     0.33%     4.15%     6.03%       Glabons & Reed Engloyees Credit Union     S5,350     S5,610     96.6%%     S2,434     1.7%     0.01%     3.98%     1.17%     C.1.0.7     6.01%     S2,041     4.06%     0.10%     3.98%     1.17%     C.2.0.7     6.01%     S2,041     4.06%     0.10%     3.98%     1.17%     C.2.0.7     6.01%     S2,045     3.12%     3.39%     Devis Side Federal Credit Union     S11,825     S8,044     S10,74     810,054     80,054     S2,065     S3,444     S10,74     S10,054     80,054     S2,066     S1,94%     S10,94%     S10,94%     S2,066     S1,94%     S1,94%     S10,94%     S10,94%     S2,066     S1,94%     S3,04%     S4,94%     S0,66%     S2,66%   |        |   |                      |                    |                  |                  |                   |              |                |                |          | (8.8)          |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Initivality Federal Credit Union     54,922     52,308     53,77     72,65%     52,461     2.67%     0.11%     2.56%     0.03%       Gibbons & Reed Employees Foderal Credit Union     55,300     52,322     54,489     61,79%     52,604     3.39%     0.16%     3.23%     64,33%       C.D.P. Foderal Credit Union     55,505     55,331     55,101     85,865     55,331     55,101     85,865     52,634     1.76%     0.00%     1.76%     4.12%       Drvits Silde Federal Credit Union     51,625     86,048     \$10,741     80,05%     \$4,660     3.24%     0.50%     2.72%     (1.84%)       City Center Credit Union     \$11,925     80,048     \$10,735     100%     \$5,844     2.46%     0.05%     \$2,265     0.19%     0.05%     \$2,665     0.19%     0.35%     51,42%       Varues Federal Credit Union     \$11,625     83,928     \$14,826     65,86%     \$5,864     2.46%     0.05%     \$2,67%     0.10%     3.23%     0.10%     3.23%     0.10%     3.26%     0.26%       Varues  |        |   |                      |                    |                  |                  |                   |              |                |                |          | 2.8            |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Meadow Gold Employees Credit Union     54,965     32,960     33,84     76,66%     51,662     4.44%     0.33%     4.19%     6.03%       Gibbons Redef Enderlocati Union     55,123     34,377     75,307     81,10%     52,664     1.77%     82,664     1.77%     62,664     1.77%     62,664     1.77%     62,664     1.77%     62,664     1.77%     62,664     1.77%     62,664     1.77%     62,664     1.77%     62,664     1.77%     62,664     1.77%     62,664     1.77%     62,664     0.10%     3.98%     1.77%     62,664     1.77%     62,664     1.77%     62,664     1.77%     62,664     1.77%     62,664     1.77%     62,664     1.77%     62,664     1.77%     62,664     1.77%     62,664     1.17%     73,785     73,735   |        |   |                      |                    |                  |                  |                   |              |                |                |          | 9.7<br>(31.3)  |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Gibbons & Read Employees Federal Credit Union     55,300     52,320     54,807     52,680     3.99%     0.16%     3.23%     6.43%       CuP, Federal Credit Union     55,555     55,331     55,610     80.86%     \$2,634     1.75%     0.00%     1.75%     41,22%       Holly Frontier Employees Credit Union     \$11,625     \$8,048     \$10,074     80.05%     \$4,650     3.24%     0.50%     2.72%     (1.84%)       City Center Credit Union     \$11,941     \$10,741     80.05%     \$4,650     3.24%     0.50%     2.72%     (1.84%)       Kings Peak Credit Union     \$11,941     \$10,741     \$12,920     \$19,848     \$4,650     3.24%     0.50%     2.29%     \$14,26%       San Juan Credit Union     \$15,577     \$6,716     \$12,520     \$14,846     65,69%     \$3,612     3.35%     0.10%     3.29%     1.82%     1.82%     1.82%     3.44%     1.85%     1.84%     1.84%     1.84%     1.84%     1.84%     1.84%     1.84%     1.84%     1.84%     1.84%     1.84%     1.84%     1.84%   |        |   |                      |                    | 1 - 1            |                  |                   |              |                |                |          | (31.3          |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Tanner Employees Credit Union     56,123     94,377     85,307     81,10%     \$2,041     4.0%     0.0%     3.9%     11,7%       C.U.P. Foderal Credit Union     56,565     85,340     85,510     80,60%     \$2,634     17,8%     \$3,298     4.0%     0.0%     4.2%     33,9%       Devide Side Federal Credit Union     \$11,994     \$10,741     \$10,735     100,09%     \$2,665     8.1%     1.0%     6.0%     30,98%       Kings Peak Credit Union     \$15,537     \$6,716     \$12,274     70,89%     \$3,844     2.4%     0.1%     2.23%     0.23%     0.23%     0.20%     2.20%     0.1%     3.844     2.4%     0.1%     3.23%     0.10%     3.23%     0.10%     3.23%     0.10%     3.23%     0.10%     3.23%     0.10%     3.24%     0.6%     5.0%     <  |        |   |                      |                    |                  |                  |                   |              |                |                |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| C.U.P. Federal Cradit Union\$6.585\$5.301\$5.510\$0.908, \$2.6341.75%0.01%1.75%4.12%Holly Forder Cradit Union\$11.925\$8.044\$10.075100.00%\$2.6658.19%0.01%4.33%0.39%Devis Side Faderal Cradit Union\$11.925\$8.044\$10.757100.00%\$2.6658.19%1.10%6.60%3.09%Kings Peak Cradit Union\$11.926\$8.048\$12.747.00.0%\$2.6658.19%0.16%2.30%0.16%2.30%Vares Faderal Cradit Union\$15.557\$7.16\$11.90%\$1.6126\$3.8442.48%0.16%2.30%2.20%P & S Cradit Union\$17.957\$11.90%\$1.6216\$3.8123.30%0.16%3.23%0.48%2.30%2.02%6.69%Uah Federal Cradit Union\$17.957\$11.90%\$1.6216\$7.780%\$5.7333.32%0.48%2.84%6.69%Logan Madical Federal Cradit Union\$23.785\$10.151\$20.0042.28%\$5.2833.32%0.48%2.84%6.69%Lugan Cache Rich Federal Cradit Union\$24.967\$18.52\$2.120187.37%5.32%3.32%0.48%2.84%4.69%Lugan Medical Federal Cradit Union\$24.967\$18.52\$2.28\$4.9613.57%0.33%3.23%1.43%Deserview Federal Cradit Union\$23.765\$18.12\$2.8677.93%\$3.5775.08%0.42%2.94%Gradit Minon\$23.967\$3.864\$2.67  |        |   | 1 - 1                |                    |                  |                  | 1 1               |              |                |                |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Devise Silde Federal Credit Union     \$11,625     \$8,048     \$10,054     \$80,05%     \$4,650     3.24%     0.50%     2.22%     (1.84%)       City Centre Credit Union     \$13,613     \$5,566     \$12,574     76,08%     \$1,513     4.18%     0.31%     3.87%     \$12,20%       Vares Federal Credit Union     \$15,573     \$5,716     \$12,2574     76,08%     \$3,814     2.49%     0.16%     \$3,23%     19,82%       San Juan Credit Union     \$16,256     \$9,825     \$1,81%     \$16,840     67,51%     \$4,767     3.21%     0.38%     2.64%     56%       Uah Federal Credit Union     \$21,148     \$11,358     \$17,767     75.39%     \$5,268     2.45%     0.28%     52,666     2.45%     0.28%     2.44%     56%       Logan Medical Federal Credit Union     \$22,3765     \$10,161     \$20,000     49,28%     \$52,866     2.45%     0.28%     2.19%     1.39%       Coran County Credit Union     \$22,492     \$23,607     \$26,838     87,96%     \$3,277     5.08%     0.32%     4.76%     \$23,276 <   |        |   |                      |                    |                  |                  |                   |              |                |                |          | 5.             |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| City Center Credit Union\$11.994\$10.741\$10.735100.06%\$2.6658.19%1.60%6.60%\$0.99%Varrer Federal Credit Union\$15.537\$6.716\$12.92051.88%\$3.8842.49%0.16%2.30%(2.0%)P & S Credit Union\$15.537\$6.716\$12.92051.88%\$3.8842.49%0.16%2.30%(2.0%)P & S Credit Union\$17.951\$11.804\$15.21572.80%\$1.4066.27%0.58%5.68%6.96%Uah Federal Credit Union\$17.951\$11.804\$15.21572.80%\$1.4066.27%0.58%5.68%6.96%Logan Gacha Rich Federal Credit Union\$21.172\$13.379\$16.21577.59%\$5.2933.23%0.48%2.44%4.66%Logan Cache Rich Federal Credit Union\$22.4507\$18.524\$21.20167.37%\$4.9013.56%0.49%3.10%6.36%Grand County Credit Union\$23.4507\$18.524\$21.20167.37%\$4.9013.56%0.49%3.10%6.36%Grand County Credit Union\$29.492\$23.607\$26.53273.36%\$3.2775.08%0.29%2.44%4.6%National J.A.C.L. Credit Union\$30.526\$21.817\$27.57779.06%\$3.5913.75%0.33%3.12%2.42%Nebrit Western Employees Federal Credit Union\$32.667\$18.512\$22.42414.64%\$3.112.06%0.22%2.36%6.20%Desertview Federal Credit Union\$32.66   |        | HollyFrontier Employee's Credit Union                   | \$6,595              | \$6,349            | \$5,346          | 118.76%          | \$3,298           | 4.80%        | 0.51%          | 4.32%          | 3.39%    | 5.             |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Kings Peak Credit Union     \$13,613     \$9,566     \$12,574     76,08%     \$1,513     4.18%     0.31%     3.87%     51,42%       Vares Federal Credit Union     \$16,256     \$9,825     \$14,806     65,96%     \$3,812     3.35%     0.16%     3.23%     10.82%       San Juan Credit Union     \$17,951     \$11,808     \$16,840     67,51%     \$4,787     3.21%     0.38%     2.84%     5.86%       Logan Medical Federal Credit Union     \$22,172     \$13,378     \$10,151     \$20,060     49,28%     \$5,268     2.45%     0.48%     2.84%     4.86%       Logan Cache Rich Federal Credit Union     \$22,377     \$10,810     \$20,600     49,28%     \$5,268     2.45%     0.48%     3.26%     2.45%     0.48%     3.26%     0.48%     3.26%     0.48%     3.26%     3.27%     4.801     3.66%     3.27%     4.801     3.66%     \$3,77     5.06%     3.27%     4.24%       Logan Cache Credit Union     \$22,807     \$3,864     2.47%     75%     5.37%     5.37%     2.27%     2.33%     4.   |        | Devils Slide Federal Credit Union                       | 1 1                  | 1 - 7              | 1                | 80.05%           |                   |              | 0.50%          |                |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Varies Federal Credit Union     \$15,537     \$6,716     \$12,220     \$18,884     2.49%     0.10%     2.30%     (209%)       P & S Credit Union     \$17,951     \$11,808     \$16,215     72,80%     \$1,406     \$2,75%     \$2,43%     0.10%     2.33%     0.10%     2.30%     6,09%     53,612       Unb Federal Credit Union     \$21,172     \$13,38<     \$16,60     67,51%     \$4,787     3.21%     0.39%     2.84%     5.86%       Logan Accheritic Federal Credit Union     \$21,172     \$13,378     \$10,151     \$20,00     42.98%     \$5,286     2.45%     0.29%     2.84%     4.66%       Logan Cacheritic Federal Credit Union     \$24,807     \$18,524     \$21,201     87,37%     \$4,901     3.5%     0.49%     \$23,47%     \$4,905     3.27%     5.08%     0.32%     2.1%     2.24%     1.46%     3.5%     0.29%     0.29%     2.24%     1.46%     \$3,176     \$3,176     \$3,176     \$3,277     70.0%     \$3,511     3.26%     2.23%     2.24%     1.46%     \$4,215     3.37%     0.63% <td></td> <td>32.</td>   |        |   |                      |                    |                  |                  |                   |              |                |                |          | 32.            |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| P & S Credit Union   \$16,256   \$9,825   \$14,896   65,96%   \$3,142   3,35%   0.10%   3,23%   19,28%     San Juan Credit Union   \$19,148   \$11,804   \$16,151   72,20%   \$1,496   6,27%   0.58%   56,95%   55,263   32,95%   0.49%   2,10%   0.39%   2,10%   0.39%   2,10%   0.33%   0.49%   3,10%   63,35%     L 034 IBEW Faderal Credit Union   529,605   \$13,007   \$26,538   0.79%   \$3,217   509%   0.32%   4,70%   23,31%   0.42%   24,22%   24,95%   10,42%   24,25%   14,25%   10,35%   10,35%   10,35%   10,35%   10,35%   10,23%   4,70%   33,10%   24,12%     Educatin Frist Credit Union   532,65  |        |   |                      |                    |                  |                  |                   |              |                |                |          | 63.            |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| San Juan Credit Union\$17,951\$11,848\$16,21572,80%\$1,468\$2.7%0.58%5.69%6.99%Logan Medical Federal Credit Union\$21,172\$13,379\$17,74675.39%\$5.2933.22%0.48%2.84%4.66%Logan Cache Rich Federal Credit Union\$23,785\$10,151\$20,00049.28%\$5.2982.45%0.28%2.19%1.39%Lu 354 IBEV Federal Credit Union\$24,507\$18,524\$21,20167,37%\$4,9013.58%0.49%3.10%6.30%Grand County Credit Union\$29,805\$13,602\$25,52753.28%\$4,9682.92%0.29%2.63%6.20%Education First Credit Union\$30,526\$21,817\$27,59779.06%\$3,5113.75%0.63%3.12%4.24%National J.A.C.L. Credit Union\$31,576\$12,941\$28,02546,18%\$4,1112.60%0.22%3.36%6.20%Desertview Federal Credit Union\$32,864\$25,721\$22,42814.46%\$3,1103.54%0.21%3.33%1.43%Nephi Westrem Employees Foderal Credit Union\$32,864\$25,721\$22,42814.68%\$8,7163.57%0.27%3.33%1.43%Millard County Credit Union\$33,867\$12,941\$26,052\$28,9433.15%0.21%3.33%1.43%Millard Credit Union\$33,845\$24,600\$35,1547.02%\$4,4773.17%0.51%2.66%Firefighters Credit Union\$34,291\$20,441<   |        |   |                      |                    |                  |                  |                   |              |                |                |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Urah Federal Credit Union\$19,148\$11,388\$16,84067,51%\$4,7873,21%0,38%2,24%5,86%Logan Cache Rich Federal Credit Union\$21,172\$13,379\$17,74675,39%\$5,2933,32%0,48%2,84%4,66%L0 354 IBEW Federal Credit Union\$24,507\$18,624\$21,10187,37%\$4,9013,56%0,29%2,19%1,39%Grand County Credit Union\$29,492\$23,607\$26,838\$7,96%\$3,2775,08%0,32%4,76%2,34%Federal Family Federal Credit Union\$29,492\$23,607\$25,527\$3,28%\$4,9682,92%0,29%2,63%10,42%Education Frist Credit Union\$30,526\$21,817\$27,59779,06%\$3,5913,75%0,63%3,12%4,24%National J.A.C.L Credit Union\$31,576\$12,941\$28,02546,18%\$4,5112,60%0,22%2,38%6,20%Desertview Federal Credit Union\$31,576\$12,941\$28,02546,18%\$4,1713,54%0,21%3,31%9,24%Freedom Credit Union\$31,576\$22,572\$22,428114,68%\$4,21%3,57%0,27%3,31%9,24%Freedom Credit Union\$33,108\$26,202\$29,223866%\$4,7303,60%0,42%3,38%9,41%Millard Credit Union\$33,218\$26,220\$29,233866%\$4,7303,60%0,42%3,38%9,41%Hi-Land Credit Union\$39,845\$24,29 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>20.<br/>4.</td></t<>   |        |   |                      |                    |                  |                  |                   |              |                |                |          | 20.<br>4.      |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Logan Medical Federal Credit Union\$21,172\$13,379\$17,76675.39%\$5,2933.22%0.48%2.49%4.63%Logan Cache Rich Federal Credit Union\$24,507\$18,524\$21,20187.37%\$4,9013.58%0.49%3.10%6.38%Grand County Credit Union\$29,492\$22,607\$26,83887.96%\$3,2775.08%0.32%4.76%2.34%Federal Credit Union\$29,902\$25,52752.28%\$4,9682.92%0.28%2.63%10.42%Education First Credit Union\$30,526\$21,817\$27,59779.06%\$3,5913.75%0.63%3.12%4.24%National J.A.C.L. Credit Union\$31,576\$12,941\$28,02546,18%\$4,5112.60%0.22%2.38%6.20%Desertview Federal Credit Union\$32,667\$18,512\$24,49164,97%\$3,1103.44%0.21%3.33%1.43%Meht Westme TEmployees Federal Credit Union\$32,664\$25,721\$20,441\$30,66%\$4,7303.60%0.42%3.38%9.11%Millard County Credit Union\$33,108\$26,202\$29,23380,66%\$4,7303.60%0.42%3.36%9.11%Millard County Credit Union\$30,845\$24,680\$35,15470.23%\$4,4273.17%0.51%2.66%11.94%H-Land Credit Union\$30,845\$24,680\$35,15470.23%\$4,4273.17%0.51%2.66%11.94%H-Land Credit Union\$58,351\$48,3   |        |   | 1 7                  |                    |                  |                  |                   |              |                |                |          | 4.             |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| LoganCache Rich Federal Credit Union\$23,785\$10,151\$20,60049.28%\$5,2862.45%0.28%2.19%1.39%LU 354 IBEW Federal Credit Union\$29,492\$23,807\$26,838\$9.90%\$3,2775.08%0.49%3.10%6.38%Federal Family Federal Credit Union\$29,492\$23,807\$26,838\$9.90%\$3,2775.08%0.28%0.49%3.12%6.33%Federal Family Federal Credit Union\$29,805\$13,602\$25,527\$5.28%\$4,9682.92%0.29%2.33%6.20%Deserviow Federal Credit Union\$31,576\$12,941\$28,60246.18%\$4,5112.60%0.22%2.33%6.20%Deserviow Federal Credit Union\$32,857\$18,512\$28,49164.97%\$3,1103.84%0.21%3.33%6.20%Deserviow Federal Credit Union\$32,857\$18,512\$28,49164.97%\$3,1103.84%0.22%3.33%6.20%Mephi Western Employees Federal Credit Union\$32,857\$18,512\$22,428114,68%\$8,2163.57%0.27%3.31%9.24%Freedom Credit Union\$34,291\$20,441\$30,69466.60%\$2,6583.15%0.10%3.30%9.44%Firefighters Credit Union\$34,291\$20,441\$30,694\$4,7303.60%0.42%3.63%9.1%Milard Credit Union\$58,351\$46,829\$58,437\$2.8859.21%\$1,76%\$1,24%Pacific Horizon Credit Union\$69,  |        |   |                      |                    |                  |                  |                   |              |                |                |          | 5.3            |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| LU334 IBEW Federal Credit Union\$24,507\$18,524\$21,201\$7.37%\$4,9013.58%0.49%3.10%6.38%Grand County Credit Union\$29,492\$23,607\$26,838\$7.96%\$3.2775.08%0.22%2.63%23.42%Federal Family Federal Credit Union\$29,492\$23,607\$26,838\$7.96%\$3.2775.08%0.29%2.63%10.42%Education First Credit Union\$30,526\$21,817\$27,59779.06%\$3.5913.75%0.63%3.12%4.24%National J.A.C.L. Credit Union\$31,576\$12,941\$28,02546.18%\$4.5112.60%0.22%2.8%62.0%Desertview Federal Credit Union\$32,667\$18,512\$28,49164.97%\$3.1103.54%0.21%3.33%1.43%Mephi Western Employees Federal Credit Union\$32,667\$18,512\$22,428114,68%\$6,2163.57%0.27%3.31%9.24%Freedom Credit Union\$33,816\$26,202\$29,22389,66%\$4,7303.80%0.42%3.86%9.11%Millard County Credit Union\$33,851\$24,800\$35,15170.23%\$4,4273.17%0.51%2.65%11.94%Hi-Land Credit Union\$50,530\$26,528\$23,551\$32,84470.23%\$4,4273.17%0.51%2.65%3.16%Pacific Horizon Credit Union\$50,530\$26,528\$52,35092,31%\$4,1684.02%0.86%2.37%10.95%Pacific Horizon Cre   |        | <b>G</b>  |                      | 1                  |                  |                  |                   |              |                |                |          | 0.9            |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Federal Family Federal Credit Union\$29,805\$13,602\$25,527\$3,28%\$4,0882.92%0.29%2.63%10,42%Education First Credit Union\$30,526\$21,817\$27,59779,06%\$3,5913.75%0.63%3.12%4.24%National J.A.C.L. Credit Union\$31,576\$12,941\$28,02546.18%\$4,5112.60%0.22%2.38%620%Desertview Federal Credit Union\$32,657\$18,512\$28,49164.97%\$3,1103.54%0.21%3.31%9.24%Nephi Westom Employees Federal Credit Union\$33,108\$26,202\$29,22389,66%\$4,7303.80%0.42%3.80%9.11%Millard County Credit Union\$39,845\$24,690\$5,1547.023%\$4,4273.17%0.51%2.66%11.94%Hi-Land Credit Union\$50,530\$26,328\$41,71263,12%\$12,6332.90%0.60%2.30%(2.65%)Pacific Horizon Credit Union\$65,426\$46,629\$58,43079,80%\$2,9084.24%0.81%3.21%576%Utah Heritage Credit Union\$69,385\$29,915\$63,1527.37%\$5,3372.85%0.48%2.37%10.61%Meber State Federal Credit Union\$10,522\$39,698\$99,02194,62%\$2,9483.65%0.31%3.44%12.47%Meber State Federal Credit Union\$110,532\$39,698\$99,02194,62%\$2,9483.65%0.31%3.24%2.47%Meber State Federal Cr   |        |   |                      |                    |                  |                  |                   |              |                | 3.10%          |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Education First Credit Union\$30,526\$21,817\$27,59779,06%\$3,5913.75%0.63%3.12%4.24%National J.A.C.L. Credit Union\$31,576\$12,941\$28,02546.18%\$4,5112.60%0.22%2.38%6.20%Deserview Federal Credit Union\$32,667\$18,512\$22,42841.64.97%\$3,1103.54%0.21%3.33%1.43%Nephi Western Employees Federal Credit Union\$32,664\$25,721\$22,428114.68%\$8,2163.57%0.27%3.31%9.24%Freedom Credit Union\$33,108\$26,202\$29,22389,66%\$4,7303.80%0.42%3.38%9.11%Millard County Credit Union\$33,984\$25,202\$29,22389,66%\$4,7303.80%0.42%3.80%11,94%Hi-Land Credit Union\$33,818\$26,202\$29,22389,66%\$4,7303.80%0.42%3.80%11,94%Hi-Land Credit Union\$39,845\$22,4490\$35,15470,23%\$4,4273.17%0.51%2.66%11,94%Hi-Land Credit Union\$50,530\$26,328\$41,71263,128\$1,2632.90%0.61%3.21%5.76%Utah Heritage Credit Union\$65,426\$46,629\$58,43079,80%\$2,9084.24%0.59%3.44%13,76%Hercules Credit Union\$119,334\$64,230\$69,10392,95%\$2,0014.53%0.50%4.03%8.86%Webor State Federal Credit Union\$110,532\$36,  |        | Grand County Credit Union                               | \$29,492             | \$23,607           | \$26,838         | 87.96%           | \$3,277           | 5.08%        | 0.32%          | 4.76%          | 23.42%   | 33.            |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| National J.A.C.L. Credit Union\$31,576\$12,941\$28,02546,18%\$4,5112.60%0.22%2.38%6.20%Desertvice Federal Credit Union\$32,657\$18,512\$28,49164.97%\$3,1103.54%0.21%3.33%1.43%Nephi Western Employees Federal Credit Union\$32,657\$18,512\$22,428114,68%\$8,2163.57%0.27%3.31%9.24%Freedom Credit Union\$33,108\$26,202\$29,22389,66%\$4,7303.80%0.42%3.38%9.11%Millard County Credit Union\$33,984\$22,441\$30,69466.60%\$2,2583.15%0.10%3.05%3.86%9.11%Firefighters Credit Union\$39,845\$20,441\$30,69466.60%\$2,8583.15%0.10%3.05%13.68%Hi-Land Credit Union\$50,530\$26,328\$41,71263.12%\$12,6332.90%0.60%2.30%(2.65%)Pacific Horizon Credit Union\$65,426\$48,357\$52,38592.31%\$4,1684.02%0.81%3.21%5.76%Hercules Credit Union\$69,385\$29,915\$63,15247.37%\$5,3372.85%0.48%2.37%10.61%Nebo Credit Union\$10,532\$39,698\$99,02194.62%\$2,9483.65%0.31%3.34%12.47%Members First Credit Union\$118,337\$74,127\$104,52570.92%\$3,5323.16%0.33%2.83%8.20%Box Elder County Federal Credit Union  |        | Federal Family Federal Credit Union                     | \$29,805             | \$13,602           | \$25,527         | 53.28%           | \$4,968           | 2.92%        | 0.29%          |                | 10.42%   | 12.4           |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Desertview Federal Credit Union\$32,657\$18,512\$28,49164.97%\$3,1103.54%0.21%3.33%1.43%Nephi Western Employees Federal Credit Union\$22,864\$25,721\$22,423114.68%\$8,2163.57%0.27%3.31%9.24%Freedom Credit Union\$33,108\$26,202\$29,22389,66%\$4,7303.80%0.42%3.38%9.11%Millard County Credit Union\$34,291\$20,441\$30,69466,60%\$2,8583.15%0.10%3.05%13,86%Firefighters Credit Union\$39,845\$24,690\$35,15470,23%\$4,4273.17%0.61%2.30%(2,65%)Pacific Horizon Credit Union\$50,530\$26,328\$41,71263.12%\$12,6332.90%0.60%2.30%(2,65%)Pacific Horizon Credit Union\$65,426\$46,629\$58,43079,80%\$2,9084.24%0.59%3.64%13.76%Hercules Credit Union\$69,385\$29,915\$63,15247.37%\$5,3372.85%0.48%2.37%10.61%Nebo Credit Union\$84,051\$64,230\$69,10392.95%\$2,0014.53%0.50%4.03%8.86%Weber State Federal Credit Union\$110,532\$93,698\$99,02194,62%\$2,9483.65%0.31%3.34%12.47%Box Elder County Federal Credit Union\$118,337\$74,127\$104,52570.92%\$3,5183.34%0.34%3.00%8.71%Horizon Utah Federal Credit Union </td <td></td>   |        |   |                      |                    |                  |                  |                   |              |                |                |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Nephi Western Employees Federal Credit Union\$32,864\$25,721\$22,428114.68%\$8,2163.57%0.27%3.31%9.24%Freedom Credit Union\$33,108\$26,202\$29,22389,66%\$4,7303.80%0.42%3.38%9.11%Millard County Credit Union\$34,291\$20,441\$30,69466.60%\$2,8583.15%0.10%3.05%13.68%Firefighters Credit Union\$39,845\$24,690\$35,15470.23%\$4,4273.17%0.51%2.66%11.94%Hi-Land Credit Union\$50,530\$26,328\$41,71263.12%\$12,6332.90%0.60%2.30%(2.65%)Pacific Horizon Credit Union\$65,426\$46,629\$58,43079.80%\$2,9084.24%0.59%3.64%13.76%Hercules Credit Union\$65,426\$46,629\$58,43079.80%\$2,9084.24%0.59%3.64%13.76%Nebo Credit Union\$65,426\$46,629\$58,43079.80%\$2,9084.24%0.59%3.04%13.76%Meber State Federal Credit Union\$64,230\$69,10392.95%\$2,0014.53%0.50%4.33%8.86%Weber State Federal Credit Union\$110,532\$93,688\$99,02194.62%\$2,9483.65%0.31%3.34%12.47%Members First Credit Union\$119,337\$74,127\$104,52570.92%\$3,5323.16%0.33%2.83%8.20%Box Elder County Federal Credit Union\$119,340\$74,12  |        |   |                      |                    |                  |                  |                   |              |                |                |          | 7.             |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Freedom Credit Union\$33,108\$26,202\$29,22389,66%\$4,7303.80%0.42%3.38%9.11%Millard County Credit Union\$34,291\$20,441\$30,69466,60%\$2,8583.15%0.10%3.05%13.68%Firefighters Credit Union\$39,845\$24,690\$35,15470.23%\$4,4273.17%0.51%2.66%11.94%Hi-Land Credit Union\$50,530\$26,328\$41,712\$3.12%\$12,6332.90%0.60%2.30%(2.65%)Pacific Horizon Credit Union\$65,452\$46,629\$58,43079.80%\$2,9084.24%0.59%3.64%13.76%Hercules Credit Union\$69,385\$29,915\$63,15247.37%\$5,3372.85%0.48%2.37%10.61%Nebo Credit Union\$84,051\$64,230\$69,10392.95%\$2,0014.53%0.50%4.03%8.86%Weber State Federal Credit Union\$110,532\$93,698\$99,02194,62%\$2,9483.65%0.31%3.34%12.47%Members First Credit Union\$119,394\$64,451\$92,65373.88%\$3,6183.34%0.34%3.00%8.71%Box Elder County Federal Credit Union\$123,230\$72,486\$111,35265.10%\$3,6793.44%0.45%3.00%11.74%Horizon Utah Federal Credit Union\$134,812\$103,363\$122,87784.12%\$3,4133.79%0.56%3.22%7.81%Horizon Utah Federal Credit Union\$134,812<  |        |   |                      |                    |                  |                  |                   |              |                |                |          | 0.9<br>10.0    |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Millard County Credit Union\$34,291\$20,441\$30,69466.60%\$2,8583.15%0.10%3.05%13.68%Firefighters Credit Union\$39,845\$24,690\$35,15470.23%\$4,4273.17%0.51%2.66%11.94%Hi-Land Credit Union\$50,530\$26,328\$41,71263.12%\$12,6332.90%0.60%2.30%(2.65%)Pacific Horizon Credit Union\$65,426\$46,629\$58,43079.80%\$2.9084.24%0.59%3.64%13.76%Utah Heritage Credit Union\$65,426\$46,629\$58,43079.80%\$2.9084.24%0.59%3.64%13.76%Nebo Credit Union\$66,426\$50,315247.37%\$5,3372.85%0.48%2.37%10.61%Nebo Credit Union\$110,532\$93,698\$99,02194.62%\$2,9483.65%0.31%3.34%12.47%Members First Credit Union\$119,334\$64,451\$92,65373.88%\$3,6183.34%0.34%3.00%8.71%Box Elder County Federal Credit Union\$113,230\$72,486\$111,35265.10%\$3,6793.44%0.45%3.00%11.74%Horizon Utah Federal Credit Union\$134,812\$103,363\$122,87784.12%\$3,4133.79%0.56%3.22%7.81%Horizon Utah Federal Credit Union\$134,812\$103,363\$122,87784.12%\$3,4133.79%0.56%3.22%7.81%Horizon Utah Federal Credit Union\$134,812\$103,  |        |   |                      |                    |                  |                  |                   |              |                |                |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Firefighters Credit Union\$39,845\$24,690\$35,15470.23%\$4,4273.17%0.51%2.66%11.94%Hi-Land Credit Union\$50,530\$26,328\$41,71263.12%\$12,6332.90%0.60%2.30%(2.65%)Pacific Horizon Credit Union\$58,351\$48,357\$52,38592.31%\$41,684.02%0.81%3.21%5.76%Utah Heritage Credit Union\$65,426\$46,629\$58,43079.80%\$2,9084.24%0.59%3.64%13.76%Hercules Credit Union\$69,385\$29,915\$63,15247.37%\$5,3372.85%0.48%2.37%10.61%Nebo Credit Union\$84,051\$64,230\$69,10392.95%\$2,0014.53%0.50%4.03%8.86%Weber State Federal Credit Union\$110,532\$93,698\$99,02194.62%\$2,9483.65%0.31%3.34%12.47%Members First Credit Union\$119,394\$68,451\$92,65373.88%\$3,6183.34%0.33%2.83%8.20%Box Elder County Federal Credit Union\$123,230\$72,486\$111,35265.10%\$3,6793.44%0.45%3.00%11.74%Horizon Utah Federal Credit Union\$134,812\$103,363\$122,87784.12%\$3,4133.79%0.56%3.22%7.81%Horizon Utah Federal Credit Union\$134,812\$103,363\$122,87784.12%\$3,4133.79%0.56%3.22%7.81%Horizon Utah Federal Credit Union   |        |   |                      |                    |                  |                  |                   |              |                |                |          | 7.<br>14.      |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Hi-Land Credit Union   \$50,530   \$20,328   \$41,712   63.12%   \$12,633   2.90%   0.60%   2.30%   (2.65%)     Pacific Horizon Credit Union   \$58,351   \$48,357   \$52,385   92.31%   \$4,168   4.02%   0.81%   3.21%   5.76%     Utah Heritage Credit Union   \$66,426   \$46,629   \$58,430   79.80%   \$2,908   4.24%   0.59%   3.64%   13.76%     Hercules Credit Union   \$69,385   \$29,915   \$63,152   47.37%   \$5,337   2.85%   0.48%   2.37%   10.61%     Nebo Credit Union   \$84,051   \$64,230   \$69,103   92.95%   \$2,001   4.53%   0.50%   4.03%   8.86%     Weber State Federal Credit Union   \$110,532   \$93,698   \$99,021   94.62%   \$2,948   3.65%   0.31%   3.34%   12.47%     Members First Credit Union   \$118,337   \$74,127   \$104,525   70.92%   \$3,532   3.16%   0.33%   2.83%   8.20%     Box Elder County Federal Credit Union   \$123,230   \$72,486   \$111,352   65.10%   \$3,679   3.44%   0.45%   3.   |        |   |                      |                    |                  |                  |                   |              |                |                |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Utah Heritage Credit Union\$65,426\$46,629\$58,43079,80%\$2,9084.24%0.59%3.64%13.76%Hercules Credit Union\$89,385\$29,915\$63,15247.37%\$5,3372.85%0.48%2.37%10.61%Nebo Credit Union\$84,051\$64,230\$69,10392.95%\$2,0014.53%0.50%4.03%8.86%Weber State Federal Credit Union\$110,532\$93,698\$99,02194.62%\$2,9483.65%0.31%3.34%12.47%Members First Credit Union\$118,337\$74,127\$104,52570.92%\$3,5323.16%0.33%2.83%8.20%Box Elder County Federal Credit Union\$119,394\$68,451\$92,65373.88%\$3,6183.34%0.34%3.00%8.71%Eastern Utah Community Federal Credit Union\$134,812\$103,363\$122,87784.12%\$3,4133.79%0.56%3.22%7.81%Horizon Utah Federal Credit Union\$134,812\$103,363\$122,87784.12%\$3,4133.79%0.56%3.22%7.81%Alpine Credit Union\$134,812\$103,363\$122,87784.12%\$3,4133.79%0.56%3.22%7.81%Alpine Credit Union\$134,812\$103,363\$122,87784.12%\$3,4133.79%0.56%3.22%7.81%Alpine Credit Union\$134,812\$103,663\$122,87784.12%\$3,4133.79%0.27%2.85%13.92% <tr <td="">Alpine Credit Union\$132,2100<!--</td--><td></td><td>5</td><td>1</td><td>, ,</td><td>1 7 -</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>Hercules Credit Union\$69,385\$29,915\$63,15247.37%\$5,3372.85%0.48%2.37%10.61%Nebo Credit Union\$84,051\$64,230\$69,10392.95%\$2,0014.53%0.50%4.03%8.86%Weber State Federal Credit Union\$110,532\$93,698\$99,02194.62%\$2,9483.65%0.31%3.34%12.47%Members First Credit Union\$118,337\$74,127\$104,52570.92%\$3,5323.16%0.33%2.83%8.20%Box Elder County Federal Credit Union\$119,394\$68,451\$92,65373.88%\$3,6183.34%0.34%3.00%8.71%Eastern Utah Community Federal Credit Union\$123,230\$72,486\$111,35265.10%\$3,6793.44%0.45%3.00%11.74%Horizon Utah Federal Credit Union\$137,403\$77,491\$121,26063.66%\$2,8633.31%0.22%7.81%Horizon Utah Federal Credit Union\$192,100\$127,968\$170,50175.05%\$3,4003.12%0.27%2.85%13.92%Alpine Credit Union\$192,100\$127,968\$170,50175.05%\$3,4003.12%0.27%2.85%13.92%American United Family of Credit Unions, Federal Credit\$199,559\$159,489\$171,40393.05%\$2,6265.33%0.76%4.57%7.61%</td><td></td><td></td><td>\$58,351</td><td>\$48,357</td><td>\$52,385</td><td>92.31%</td><td>\$4,168</td><td></td><td>0.81%</td><td>3.21%</td><td>5.76%</td><td><u>ُ</u>5.4</td></tr> <tr><td>Nebo Credit Union\$84,051\$64,230\$69,10392,95%\$2,0014.53%0.50%4.03%8.86%Weber State Federal Credit Union\$110,532\$93,698\$99,02194,62%\$2,9483.65%0.31%3.34%12.47%Members First Credit Union\$118,337\$74,127\$104,52570.92%\$3,5323.16%0.33%2.83%8.26%Box Elder County Federal Credit Union\$119,394\$68,451\$92,65373.88%\$3,6183.34%0.34%3.00%8.71%Eastern Utah Community Federal Credit Union\$123,230\$72,486\$111,35265.10%\$3,6793.44%0.45%3.00%11.74%Transwest Credit Union\$137,403\$77,491\$121,66063.69%\$2,8633.31%0.22%3.08%4.95%Aprine Credit Union\$137,403\$77,491\$121,66063.69%\$2,8633.31%0.22%3.08%4.95%Aprine Credit Union\$139,403\$77,491\$121,66063.69%\$2,8633.31%0.22%3.08%4.95%Aprine Credit Union\$192,100\$127,968\$170,50175.5%\$3,4003.12%0.27%2.85%13.92%American United Family of Credit Unions, Federal Credit\$199,559\$159,489\$171,40393.05%\$2,6265.33%0.76%4.57%7.61%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>13.</td></tr> <tr><td>Weber State Federal Credit Union     \$110,532     \$93,698     \$99,021     94,62%     \$2,948     3,65%     0.31%     3.34%     12,47%       Members First Credit Union     \$118,337     \$74,127     \$104,525     70.92%     \$3,532     3.16%     0.33%     2.83%     8.20%       Box Elder County Federal Credit Union     \$119,394     \$68,451     \$92,653     73.88%     \$3,618     3.34%     0.34%     3.00%     8.71%       Eastern Utah Community Federal Credit Union     \$123,230     \$72,486     \$111,352     65.10%     \$3,679     3.44%     0.45%     3.00%     11.74%       Transwest Credit Union     \$134,812     \$103,363     \$122,877     84,12%     \$3,413     3.79%     0.56%     3.22%     7.81%       Horizon Utah Federal Credit Union     \$137,403     \$77,491     \$121,660     63,69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       Inion     \$199,55</td><td></td><td></td><td>1 /</td><td>1</td><td>1 7 -</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>Members First Credit Union     \$118,337     \$74,127     \$104,525     70.92%     \$3,532     3.16%     0.33%     2.83%     8.20%       Box Elder County Federal Credit Union     \$119,394     \$68,451     \$92,653     73.88%     \$3,618     3.34%     0.34%     3.00%     8.71%       Eastern Utah Community Federal Credit Union     \$123,200     \$72,486     \$111,352     65.10%     \$3,679     3.44%     0.45%     3.00%     11.74%       Transwest Credit Union     \$134,812     \$103,363     \$122,877     84.12%     \$3,413     3.79%     0.56%     3.22%     78.8%       Horizon Utah Federal Credit Union     \$137,403     \$77,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$137,403     \$177,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, F</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>9.</td></tr> <tr><td>Box Elder County Federal Credit Union     \$119,394     \$68,451     \$92,653     73.88%     \$3,618     3.34%     0.34%     3.00%     8.71%       Eastern Utah Community Federal Credit Union     \$123,230     \$72,486     \$111,352     65.10%     \$3,679     3.44%     0.45%     3.00%     11.74%       Transwest Credit Union     \$133,403     \$123,230     \$72,486     \$111,352     65.10%     \$3,679     3.44%     0.45%     3.00%     11.74%       Transwest Credit Union     \$137,403     \$121,2877     84.12%     \$3,413     3.79%     0.56%     3.22%     7.81%       Alpine Credit Union     \$137,403     \$77,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, Federal Credit     \$199,599     \$179,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>Eastern Utah Community Federal Credit Union     \$123,230     \$72,486     \$111,352     65.10%     \$3,679     3.44%     0.45%     3.00%     11.74%       Transwest Credit Union     \$134,812     \$103,363     \$122,877     84.12%     \$3,413     3.79%     0.56%     3.22%     7.81%       Horizon Utah Federal Credit Union     \$137,403     \$77,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, Federal Credit     \$199,559     \$159,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>Transwest Credit Union     \$134,812     \$103,363     \$122,877     84.12%     \$3,413     3.79%     0.56%     3.22%     7.81%       Horizon Utah Federal Credit Union     \$137,403     \$77,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, Federal Credit     \$199,559     \$159,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>Horizon Utah Federal Credit Union     \$137,403     \$77,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, Federal Credit     \$199,559     \$159,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>7.</td></tr> <tr><td>Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, Federal Credit<br/>Union     \$199,559     \$159,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>3.</td></tr> <tr><td>American United Family of Credit Unions, Federal Credit       Union     \$199,559     \$159,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61%</td><td></td><td>Alpine Credit Union</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>14.</td></tr> <tr><td></td><td></td><td>American United Family of Credit Unions, Federal Credit</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>Average of Asset Group A \$37,014 \$24,635 \$32,226 74.97% \$3,185 3.57% 0.37% 3.19% 6.99%</td><td></td><td>Union</td><td>\$199,559</td><td>\$159,489</td><td>\$171,403</td><td>93.05%</td><td>\$2,626</td><td>5.33%</td><td>0.76%</td><td>4.57%</td><td>7.61%</td><td>5.5</td></tr> <tr><td></td><td></td><td>Average of Asset Group A</td><td>\$37,014</td><td>\$24,635</td><td>\$32,226</td><td>74.97%</td><td>\$3,185</td><td>3.57%</td><td>0.37%</td><td>3.19%</td><td>6.99%</td><td>8.2</td></tr> |        | 5   | 1                    | , ,                | 1 7 -            |                  |                   |              |                |                |          |                | Hercules Credit Union\$69,385\$29,915\$63,15247.37%\$5,3372.85%0.48%2.37%10.61%Nebo Credit Union\$84,051\$64,230\$69,10392.95%\$2,0014.53%0.50%4.03%8.86%Weber State Federal Credit Union\$110,532\$93,698\$99,02194.62%\$2,9483.65%0.31%3.34%12.47%Members First Credit Union\$118,337\$74,127\$104,52570.92%\$3,5323.16%0.33%2.83%8.20%Box Elder County Federal Credit Union\$119,394\$68,451\$92,65373.88%\$3,6183.34%0.34%3.00%8.71%Eastern Utah Community Federal Credit Union\$123,230\$72,486\$111,35265.10%\$3,6793.44%0.45%3.00%11.74%Horizon Utah Federal Credit Union\$137,403\$77,491\$121,26063.66%\$2,8633.31%0.22%7.81%Horizon Utah Federal Credit Union\$192,100\$127,968\$170,50175.05%\$3,4003.12%0.27%2.85%13.92%Alpine Credit Union\$192,100\$127,968\$170,50175.05%\$3,4003.12%0.27%2.85%13.92%American United Family of Credit Unions, Federal Credit\$199,559\$159,489\$171,40393.05%\$2,6265.33%0.76%4.57%7.61% |  |  | \$58,351 | \$48,357 | \$52,385 | 92.31% | \$4,168 |  | 0.81% | 3.21% | 5.76% | <u>ُ</u> 5.4 | Nebo Credit Union\$84,051\$64,230\$69,10392,95%\$2,0014.53%0.50%4.03%8.86%Weber State Federal Credit Union\$110,532\$93,698\$99,02194,62%\$2,9483.65%0.31%3.34%12.47%Members First Credit Union\$118,337\$74,127\$104,52570.92%\$3,5323.16%0.33%2.83%8.26%Box Elder County Federal Credit Union\$119,394\$68,451\$92,65373.88%\$3,6183.34%0.34%3.00%8.71%Eastern Utah Community Federal Credit Union\$123,230\$72,486\$111,35265.10%\$3,6793.44%0.45%3.00%11.74%Transwest Credit Union\$137,403\$77,491\$121,66063.69%\$2,8633.31%0.22%3.08%4.95%Aprine Credit Union\$137,403\$77,491\$121,66063.69%\$2,8633.31%0.22%3.08%4.95%Aprine Credit Union\$139,403\$77,491\$121,66063.69%\$2,8633.31%0.22%3.08%4.95%Aprine Credit Union\$192,100\$127,968\$170,50175.5%\$3,4003.12%0.27%2.85%13.92%American United Family of Credit Unions, Federal Credit\$199,559\$159,489\$171,40393.05%\$2,6265.33%0.76%4.57%7.61% |  |  |  |  |  |  |  |  |  |  |  | 13. | Weber State Federal Credit Union     \$110,532     \$93,698     \$99,021     94,62%     \$2,948     3,65%     0.31%     3.34%     12,47%       Members First Credit Union     \$118,337     \$74,127     \$104,525     70.92%     \$3,532     3.16%     0.33%     2.83%     8.20%       Box Elder County Federal Credit Union     \$119,394     \$68,451     \$92,653     73.88%     \$3,618     3.34%     0.34%     3.00%     8.71%       Eastern Utah Community Federal Credit Union     \$123,230     \$72,486     \$111,352     65.10%     \$3,679     3.44%     0.45%     3.00%     11.74%       Transwest Credit Union     \$134,812     \$103,363     \$122,877     84,12%     \$3,413     3.79%     0.56%     3.22%     7.81%       Horizon Utah Federal Credit Union     \$137,403     \$77,491     \$121,660     63,69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       Inion     \$199,55 |  |  | 1 / | 1 | 1 7 - |  |  |  |  |  |  |  | Members First Credit Union     \$118,337     \$74,127     \$104,525     70.92%     \$3,532     3.16%     0.33%     2.83%     8.20%       Box Elder County Federal Credit Union     \$119,394     \$68,451     \$92,653     73.88%     \$3,618     3.34%     0.34%     3.00%     8.71%       Eastern Utah Community Federal Credit Union     \$123,200     \$72,486     \$111,352     65.10%     \$3,679     3.44%     0.45%     3.00%     11.74%       Transwest Credit Union     \$134,812     \$103,363     \$122,877     84.12%     \$3,413     3.79%     0.56%     3.22%     78.8%       Horizon Utah Federal Credit Union     \$137,403     \$77,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$137,403     \$177,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, F |  |  |  |  |  |  |  |  |  |  |  | 9. | Box Elder County Federal Credit Union     \$119,394     \$68,451     \$92,653     73.88%     \$3,618     3.34%     0.34%     3.00%     8.71%       Eastern Utah Community Federal Credit Union     \$123,230     \$72,486     \$111,352     65.10%     \$3,679     3.44%     0.45%     3.00%     11.74%       Transwest Credit Union     \$133,403     \$123,230     \$72,486     \$111,352     65.10%     \$3,679     3.44%     0.45%     3.00%     11.74%       Transwest Credit Union     \$137,403     \$121,2877     84.12%     \$3,413     3.79%     0.56%     3.22%     7.81%       Alpine Credit Union     \$137,403     \$77,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, Federal Credit     \$199,599     \$179,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61% |  |  |  |  |  |  |  |  |  |  |  |  | Eastern Utah Community Federal Credit Union     \$123,230     \$72,486     \$111,352     65.10%     \$3,679     3.44%     0.45%     3.00%     11.74%       Transwest Credit Union     \$134,812     \$103,363     \$122,877     84.12%     \$3,413     3.79%     0.56%     3.22%     7.81%       Horizon Utah Federal Credit Union     \$137,403     \$77,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, Federal Credit     \$199,559     \$159,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61% |  |  |  |  |  |  |  |  |  |  |  |  | Transwest Credit Union     \$134,812     \$103,363     \$122,877     84.12%     \$3,413     3.79%     0.56%     3.22%     7.81%       Horizon Utah Federal Credit Union     \$137,403     \$77,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, Federal Credit     \$199,559     \$159,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61% |  |  |  |  |  |  |  |  |  |  |  |  | Horizon Utah Federal Credit Union     \$137,403     \$77,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, Federal Credit     \$199,559     \$159,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61% |  |  |  |  |  |  |  |  |  |  |  | 7. | Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, Federal Credit<br>Union     \$199,559     \$159,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61% |  |  |  |  |  |  |  |  |  |  |  | 3. | American United Family of Credit Unions, Federal Credit       Union     \$199,559     \$159,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61% |  | Alpine Credit Union |  |  |  |  |  |  |  |  |  | 14. |  |  | American United Family of Credit Unions, Federal Credit |  |  |  |  |  |  |  |  |  |  | Average of Asset Group A \$37,014 \$24,635 \$32,226 74.97% \$3,185 3.57% 0.37% 3.19% 6.99% |  | Union | \$199,559 | \$159,489 | \$171,403 | 93.05% | \$2,626 | 5.33% | 0.76% | 4.57% | 7.61% | 5.5 |  |  | Average of Asset Group A | \$37,014 | \$24,635 | \$32,226 | 74.97% | \$3,185 | 3.57% | 0.37% | 3.19% | 6.99% | 8.2 |
|  | 5      | 1   | , ,                  | 1 7 -              |                  |                  |                   |              |                |                |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Hercules Credit Union\$69,385\$29,915\$63,15247.37%\$5,3372.85%0.48%2.37%10.61%Nebo Credit Union\$84,051\$64,230\$69,10392.95%\$2,0014.53%0.50%4.03%8.86%Weber State Federal Credit Union\$110,532\$93,698\$99,02194.62%\$2,9483.65%0.31%3.34%12.47%Members First Credit Union\$118,337\$74,127\$104,52570.92%\$3,5323.16%0.33%2.83%8.20%Box Elder County Federal Credit Union\$119,394\$68,451\$92,65373.88%\$3,6183.34%0.34%3.00%8.71%Eastern Utah Community Federal Credit Union\$123,230\$72,486\$111,35265.10%\$3,6793.44%0.45%3.00%11.74%Horizon Utah Federal Credit Union\$137,403\$77,491\$121,26063.66%\$2,8633.31%0.22%7.81%Horizon Utah Federal Credit Union\$192,100\$127,968\$170,50175.05%\$3,4003.12%0.27%2.85%13.92%Alpine Credit Union\$192,100\$127,968\$170,50175.05%\$3,4003.12%0.27%2.85%13.92%American United Family of Credit Unions, Federal Credit\$199,559\$159,489\$171,40393.05%\$2,6265.33%0.76%4.57%7.61%  |        |   | \$58,351             | \$48,357           | \$52,385         | 92.31%           | \$4,168           |              | 0.81%          | 3.21%          | 5.76%    | <u>ُ</u> 5.4   |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Nebo Credit Union\$84,051\$64,230\$69,10392,95%\$2,0014.53%0.50%4.03%8.86%Weber State Federal Credit Union\$110,532\$93,698\$99,02194,62%\$2,9483.65%0.31%3.34%12.47%Members First Credit Union\$118,337\$74,127\$104,52570.92%\$3,5323.16%0.33%2.83%8.26%Box Elder County Federal Credit Union\$119,394\$68,451\$92,65373.88%\$3,6183.34%0.34%3.00%8.71%Eastern Utah Community Federal Credit Union\$123,230\$72,486\$111,35265.10%\$3,6793.44%0.45%3.00%11.74%Transwest Credit Union\$137,403\$77,491\$121,66063.69%\$2,8633.31%0.22%3.08%4.95%Aprine Credit Union\$137,403\$77,491\$121,66063.69%\$2,8633.31%0.22%3.08%4.95%Aprine Credit Union\$139,403\$77,491\$121,66063.69%\$2,8633.31%0.22%3.08%4.95%Aprine Credit Union\$192,100\$127,968\$170,50175.5%\$3,4003.12%0.27%2.85%13.92%American United Family of Credit Unions, Federal Credit\$199,559\$159,489\$171,40393.05%\$2,6265.33%0.76%4.57%7.61%  |        |   |                      |                    |                  |                  |                   |              |                |                |          | 13.            |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Weber State Federal Credit Union     \$110,532     \$93,698     \$99,021     94,62%     \$2,948     3,65%     0.31%     3.34%     12,47%       Members First Credit Union     \$118,337     \$74,127     \$104,525     70.92%     \$3,532     3.16%     0.33%     2.83%     8.20%       Box Elder County Federal Credit Union     \$119,394     \$68,451     \$92,653     73.88%     \$3,618     3.34%     0.34%     3.00%     8.71%       Eastern Utah Community Federal Credit Union     \$123,230     \$72,486     \$111,352     65.10%     \$3,679     3.44%     0.45%     3.00%     11.74%       Transwest Credit Union     \$134,812     \$103,363     \$122,877     84,12%     \$3,413     3.79%     0.56%     3.22%     7.81%       Horizon Utah Federal Credit Union     \$137,403     \$77,491     \$121,660     63,69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       Inion     \$199,55   |        |   | 1 /                  | 1                  | 1 7 -            |                  |                   |              |                |                |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Members First Credit Union     \$118,337     \$74,127     \$104,525     70.92%     \$3,532     3.16%     0.33%     2.83%     8.20%       Box Elder County Federal Credit Union     \$119,394     \$68,451     \$92,653     73.88%     \$3,618     3.34%     0.34%     3.00%     8.71%       Eastern Utah Community Federal Credit Union     \$123,200     \$72,486     \$111,352     65.10%     \$3,679     3.44%     0.45%     3.00%     11.74%       Transwest Credit Union     \$134,812     \$103,363     \$122,877     84.12%     \$3,413     3.79%     0.56%     3.22%     78.8%       Horizon Utah Federal Credit Union     \$137,403     \$77,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$137,403     \$177,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, F   |        |   |                      |                    |                  |                  |                   |              |                |                |          | 9.             |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Box Elder County Federal Credit Union     \$119,394     \$68,451     \$92,653     73.88%     \$3,618     3.34%     0.34%     3.00%     8.71%       Eastern Utah Community Federal Credit Union     \$123,230     \$72,486     \$111,352     65.10%     \$3,679     3.44%     0.45%     3.00%     11.74%       Transwest Credit Union     \$133,403     \$123,230     \$72,486     \$111,352     65.10%     \$3,679     3.44%     0.45%     3.00%     11.74%       Transwest Credit Union     \$137,403     \$121,2877     84.12%     \$3,413     3.79%     0.56%     3.22%     7.81%       Alpine Credit Union     \$137,403     \$77,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, Federal Credit     \$199,599     \$179,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61%  |        |   |                      |                    |                  |                  |                   |              |                |                |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Eastern Utah Community Federal Credit Union     \$123,230     \$72,486     \$111,352     65.10%     \$3,679     3.44%     0.45%     3.00%     11.74%       Transwest Credit Union     \$134,812     \$103,363     \$122,877     84.12%     \$3,413     3.79%     0.56%     3.22%     7.81%       Horizon Utah Federal Credit Union     \$137,403     \$77,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, Federal Credit     \$199,559     \$159,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61%  |        |   |                      |                    |                  |                  |                   |              |                |                |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Transwest Credit Union     \$134,812     \$103,363     \$122,877     84.12%     \$3,413     3.79%     0.56%     3.22%     7.81%       Horizon Utah Federal Credit Union     \$137,403     \$77,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, Federal Credit     \$199,559     \$159,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61%   |        |   |                      |                    |                  |                  |                   |              |                |                |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Horizon Utah Federal Credit Union     \$137,403     \$77,491     \$121,660     63.69%     \$2,863     3.31%     0.22%     3.08%     4.95%       Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, Federal Credit     \$199,559     \$159,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61%   |        |   |                      |                    |                  |                  |                   |              |                |                |          | 7.             |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Alpine Credit Union     \$192,100     \$127,968     \$170,501     75.05%     \$3,400     3.12%     0.27%     2.85%     13.92%       American United Family of Credit Unions, Federal Credit<br>Union     \$199,559     \$159,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61%  |        |   |                      |                    |                  |                  |                   |              |                |                |          | 3.             |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| American United Family of Credit Unions, Federal Credit       Union     \$199,559     \$159,489     \$171,403     93.05%     \$2,626     5.33%     0.76%     4.57%     7.61%   |        | Alpine Credit Union                                     |                      |                    |                  |                  |                   |              |                |                |          | 14.            |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
|  |        | American United Family of Credit Unions, Federal Credit |                      |                    |                  |                  |                   |              |                |                |          |                |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
| Average of Asset Group A \$37,014 \$24,635 \$32,226 74.97% \$3,185 3.57% 0.37% 3.19% 6.99%   |        | Union   | \$199,559            | \$159,489          | \$171,403        | 93.05%           | \$2,626           | 5.33%        | 0.76%          | 4.57%          | 7.61%    | 5.5            |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |
|  |        | Average of Asset Group A                                | \$37,014             | \$24,635           | \$32,226         | 74.97%           | \$3,185           | 3.57%        | 0.37%          | 3.19%          | 6.99%    | 8.2            |   |  |  |          |          |          |        |         |  |       |       |       |              |   |  |  |  |  |  |  |  |  |  |  |  |     |  |  |  |     |   |       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |    |   |  |  |  |  |  |  |  |  |  |  |  |    |  |  |                     |  |  |  |  |  |  |  |  |  |     |  |  |   |  |  |  |  |  |  |  |  |  |  |  |  |       |           |           |           |        |         |       |       |       |       |     |  |  |                          |          |          |          |        |         |       |       |       |       |     |

| Balance Sheet & Net Interest Margin                          |                      |                               | June 30                            | ), 2017                          |                                  | Run Date: September 7, 20  |                                     |  |                          |                           |
|--|----------------------|-------------------------------|------------------------------------|----------------------------------|----------------------------------|----------------------------|-------------------------------------|--|--------------------------|---------------------------|
|  |                      |                               | As of Date                         | 1                                |                                  |                            |                                     | Year to Date                           |                          |                           |
| - · · · · · · · · ·  | Total Assets (\$000) | Total Lns & Leases<br>(\$000) | Total Shares &<br>Deposits (\$000) | Total Loans/<br>Total Shares (%) | Assets/ FTE<br>Employees (\$000) | Yield on Avg<br>Assets (%) | Interest Expense/<br>Avg Assets (%) | Net Interest Income/<br>Avg Assets (%) | Asset Growth<br>Rate (%) | Market Growth<br>Rate (%) |
| Region Institution Name                                      |                      |                               |                                    |                                  |                                  |                            |                                     |  |                          |                           |
| Asset Group B - \$251 to \$500 million in total assets       |                      |                               |                                    |                                  |                                  |                            |                                     |  |                          |                           |
| Jordan Federal Credit Union                                  | \$267,509            | \$158,305                     | \$245,235                          | 64.55%                           | \$3,452                          | 3.24%                      | 0.30%                               | 2.94%                                  | 10.25%                   | 10.209                    |
| Wasatch Peaks Federal Credit Union                           | \$300,844            | \$234,347                     | \$270,442                          | 86.65%                           | \$3,361                          | 3.41%                      | 0.44%                               | 2.97%                                  | 9.48%                    | 9.78                      |
| Utah First Federal Credit Union                              | \$332,162            | \$264,537                     | \$290,467                          | 91.07%                           | \$4,026                          | 4.49%                      | 0.45%                               | 4.04%                                  | 15.14%                   | 14.35                     |
| Granite Federal Credit Union                                 | \$429,318            | \$330,368                     | \$380,074                          | 86.92%                           | \$4,519                          | 3.42%                      | 0.31%                               | 3.11%                                  | 12.54%                   | 11.38                     |
| Average of Asset Group B                                     | \$332,458            | \$246,889                     | \$296,555                          | 82.30%                           | \$3,840                          | 3.64%                      | 0.38%                               | 3.27%                                  | 11.85%                   | 11.43                     |
| Asset Group C - \$501 million to \$1 billion in total assets |                      |                               |                                    |                                  |                                  |                            |                                     |  |                          |                           |
| Deseret First Federal Credit Union                           | \$595,119            | \$455,752                     | \$548,863                          | 83.04%                           | \$3,149                          | 3.77%                      | 0.46%                               | 3.31%                                  | 9.02%                    | 8.99                      |
| Utah Power Credit Union                                      | \$631,696            | \$278,471                     | \$546,989                          | 50.91%                           | \$12,386                         | 2.65%                      | 0.90%                               | 1.75%                                  | 8.43%                    | 8.48                      |
| Cyprus Federal Credit Union                                  | \$837,557            | \$717,856                     | \$741,637                          | 96.79%                           | \$2,676                          | 3.57%                      | 0.49%                               | 3.08%                                  | 11.99%                   | 12.05                     |
| University First Federal Credit Union                        | \$925,787            | \$773,286                     | \$822,047                          | 94.07%                           | \$3,342                          | 3.26%                      | 0.35%                               | 2.91%                                  | 14.09%                   | 15.49                     |
| Average of Asset Group C                                     | \$747,540            | \$556,341                     | \$664,884                          | 81.20%                           | \$5,388                          | 3.31%                      | 0.55%                               | 2.76%                                  | 10.88%                   | 11.25                     |
| Asset Group D $$ - \$1 billion and over in total assets      |                      |                               |                                    |                                  |                                  |                            |                                     |  |                          |                           |
| Utah Community Federal Credit Union                          | \$1,244,830          | \$869,614                     | \$1,093,083                        | 79.56%                           | \$3,453                          | 2.97%                      | 0.21%                               | 2.76%                                  | 13.19%                   | 13.879                    |
| Goldenwest Federal Credit Union                              | \$1,383,572          | \$978,099                     | \$1,176,879                        | 83.11%                           | \$2,950                          | 3.42%                      | 0.50%                               | 2.91%                                  | 21.27%                   | 21.40                     |
| Mountain America Federal Credit Union                        | \$6,750,971          | \$5,724,307                   | \$5,558,221                        | 102.99%                          | \$3,865                          | 3.77%                      | 0.57%                               | 3.21%                                  | 22.85%                   | 23.05                     |
| America First Federal Credit Union                           | \$8,936,451          | \$6,386,195                   | \$7,881,479                        | 81.03%                           | \$3,333                          | 3.36%                      | 0.43%                               | 2.93%                                  | 17.37%                   | 18.49                     |
| Average of Asset Group D                                     | \$4,578,956          | \$3,489,554                   | \$3,927,416                        | 86.67%                           | \$3,400                          | 3.38%                      | 0.43%                               | 2.95%                                  | 18.67%                   | 19.20                     |

# Asset Quality

#### Asset Quality

#### June 30, 2017

#### Run Date: September 7, 2017

|        | As of Date  |                      |   |                  |  |                        |                             |                               |  |  |
|--------|---|----------------------|---|------------------|--|------------------------|-----------------------------|-------------------------------|--|--|
| Region | Institution Name  | Total Assets (\$000) | Delinquent Loans<br>=> 2 months (\$000) | NPLs / Loans (%) | Loan Loss<br>Reserves / Gross<br>Loans (%) | Reserves / NPLs<br>(%) | NPAs / Equity +<br>LLRs (%) | Delinquent Loar<br>Assets (%) |  |  |
|        | A - \$50 to \$250 million in total assets               |                      |   |                  |  |                        |                             |                               |  |  |
|        | Tri-County Credit Union                                 | \$160                | \$16                                    | 24.24%           | 7.58%                                      | 31.25%                 | 32.00%                      | 10.00                         |  |  |
|        | Beckstrand & Associates Credit Union                    | \$282                | \$0                                     | 0.00%            | 0.00%                                      | NA                     | 0.00%                       | 0.00                          |  |  |
|        | Presto Lewiston Employees Credit Union                  | \$358                | \$0                                     | 0.00%            | 1.77%                                      | NA                     | 0.00%                       | 0.00                          |  |  |
|        | Valley Wide Federal Credit Union                        | \$480                | \$3                                     | 0.73%            | 1.22%                                      | 166.67%                | 3.19%                       | 0.63                          |  |  |
|        | North Sanpete Federal Credit Union                      | \$896                | \$0                                     | 0.00%            | 1.71%                                      | NA                     | 0.00%                       | 0.00                          |  |  |
|        | Granite Furniture Employees Federal Credit Union        | \$908                | \$0                                     | 0.00%            | 1.44%                                      | NA                     |                             | 0.00                          |  |  |
|        | South Sanpete Credit Union                              | \$1,027              | \$4                                     | 0.65%            | 1.14%                                      | 175.00%                | 4.12%                       | 0.39                          |  |  |
|        | UCB Credit Union  | \$1,220              | \$43                                    | 12.01%           | 5.03%                                      | 41.86%                 | 17.70%                      | 3.52                          |  |  |
|        | Employees First Credit Union                            | \$1,771              | \$0                                     | 0.00%            | 2.18%                                      | NA                     |                             | 0.00                          |  |  |
|        | Sunnyside Credit Union                                  | \$2,630              | \$46                                    | 3.18%            | 1.73%                                      | 54.35%                 | 16.85%                      | 1.75                          |  |  |
|        | Provo Police & Fire Department Credit Union             | \$2,886              | \$13                                    | 0.74%            | 3.64%                                      | 492.31%                | 3.28%                       | 0.45                          |  |  |
|        | Dugway Federal Credit Union                             | \$3,192              | \$90                                    | 4.48%            | 1.19%                                      | 26.67%                 | 11.32%                      | 2.82                          |  |  |
|        | Uintah Credit Union                                     | \$3,442              | \$2                                     | 0.14%            | 0.72%                                      | 500.00%                | 0.40%                       | 0.0                           |  |  |
|        | Orem City Employees Federal Credit Union                | \$3,478              | \$4                                     | 0.29%            | 1.09%                                      | 375.00%                | 0.99%                       | 0.1                           |  |  |
|        | Utah Prison Employees Credit Union                      | \$3,725              | \$30                                    | 1.25%            | 2.46%                                      | 196.67%                | 8.29%                       | 0.8                           |  |  |
|        | S E A Credit Union                                      | \$4,845              | \$87                                    | 3.31%            | 0.95%                                      | 28.74%                 | 7.86%                       | 1.8                           |  |  |
|        | MidValley Federal Credit Union                          | \$4,922              | \$0                                     | 0.00%            | 1.21%                                      | NA                     |                             | 0.0                           |  |  |
|        | Meadow Gold Employees Credit Union                      | \$4,985              | \$0                                     | 0.00%            | 0.78%                                      | NA                     | 0.00%                       | 0.0                           |  |  |
|        | Gibbons & Reed Employees Federal Credit Union           | \$5,360              | \$87                                    | 3.74%            | 1.81%                                      | 48.28%                 | 9.59%                       | 1.6                           |  |  |
|        | Tanner Employees Credit Union                           | \$6,123              | \$17                                    | 0.39%            | 0.98%                                      | 252.94%                | 2.22%                       | 0.2                           |  |  |
|        | C.U.P. Federal Credit Union                             | \$6,585              | \$5                                     | 0.10%            | 0.22%                                      | 220.00%                | 0.51%                       | 0.0                           |  |  |
|        | HollyFrontier Employee's Credit Union                   | \$6,595              | \$6                                     | 0.09%            | 0.91%                                      | 966.67%                | 0.47%                       | 0.0                           |  |  |
|        | Devils Slide Federal Credit Union                       | \$11,625             | \$11                                    | 0.14%            | 1.01%                                      | 736.36%                | 0.67%                       | 0.0                           |  |  |
|        | City Center Credit Union                                | \$11,994             | \$181                                   | 1.69%            | 0.61%                                      | 35.91%                 | 16.03%                      | 1.5                           |  |  |
|        | Kings Peak Credit Union                                 | \$13,613             | \$386                                   | 4.04%            | 1.32%                                      | 32.64%                 | 34.22%                      | 2.8                           |  |  |
|        | Varex Federal Credit Union                              | \$15,537             | \$0                                     | 0.00%            | 0.09%                                      | NA                     | 0.00%                       | 0.0                           |  |  |
|        | P & S Credit Union                                      | \$16,256             | \$51                                    | 0.52%            | 1.56%                                      | 300.00%                | 3.50%                       | 0.3                           |  |  |
|        | San Juan Credit Union                                   | \$17,951             | \$92                                    | 0.78%            | 2.73%                                      | 350.00%                | 4.56%                       | 0.5                           |  |  |
|        | Utah Federal Credit Union                               | \$19,148             | \$64                                    | 0.56%            | 0.26%                                      | 46.88%                 | 2.77%                       | 0.3                           |  |  |
|        | Logan Medical Federal Credit Union                      | \$21,172             | \$90                                    | 0.67%            | 0.46%                                      | 67.78%                 | 2.61%                       | 0.4                           |  |  |
|        | Logan Cache Rich Federal Credit Union                   | \$23,785             | \$18                                    | 0.18%            | 0.52%                                      | 294.44%                | 0.56%                       | 0.0                           |  |  |
|        | LU 354 IBEW Federal Credit Union                        | \$24,507             | \$20                                    | 0.11%            | 0.60%                                      | 555.00%                | 0.60%                       | 0.0                           |  |  |
|        | Grand County Credit Union                               | \$29,492             | \$500                                   | 2.12%            | 0.83%                                      | 39.00%                 | 28.88%                      | 1.7                           |  |  |
|        | Federal Family Federal Credit Union                     | \$29,805             | \$0                                     | 0.00%            | 0.79%                                      | NA                     | 0.00%                       | 0.0                           |  |  |
|        | Education First Credit Union                            | \$30,526             | \$99                                    | 0.45%            | 0.57%                                      | 125.25%                | 3.31%                       | 0.3                           |  |  |
|        | National J.A.C.L. Credit Union                          | \$31,576             | \$7                                     | 0.05%            | 0.99%                                      | NM                     | 0.20%                       | 0.0                           |  |  |
|        | Desertview Federal Credit Union                         | \$32,657             | \$574                                   | 3.10%            | 5.95%                                      | 191.81%                | 10.95%                      | 1.7                           |  |  |
|        | Nephi Western Employees Federal Credit Union            | \$32,864             | \$30                                    | 0.12%            | 1.19%                                      | NM                     | 0.28%                       | 0.0                           |  |  |
|        | Freedom Credit Union                                    | \$33,108             | \$69                                    | 0.26%            | 0.61%                                      | 231.88%                | 3.07%                       | 0.2                           |  |  |
|        | Millard County Credit Union                             | \$34,291             | \$42                                    | 0.21%            | 0.14%                                      | 69.05%                 | 2.14%                       | 0.1                           |  |  |
|        | Firefighters Credit Union                               | \$39,845             | \$10                                    | 0.04%            | 0.42%                                      | NM                     | 0.21%                       | 0.0                           |  |  |
|        | Hi-Land Credit Union                                    | \$50,530             | \$18                                    | 0.07%            | 1.09%                                      | NM                     | 0.20%                       | 0.0                           |  |  |
|        | Pacific Horizon Credit Union                            | \$58,351             | \$269                                   | 0.56%            | 0.50%                                      | 89.59%                 | 4.79%                       | 0.4                           |  |  |
|        | Utah Heritage Credit Union                              | \$65,426             | \$557                                   | 1.19%            | 0.59%                                      | 49.19%                 | 8.44%                       | 0.8                           |  |  |
|        | Hercules Credit Union                                   | \$69,385             | \$72                                    | 0.24%            | 0.34%                                      | 140.28%                | 1.15%                       | 0.1                           |  |  |
|        | Nebo Credit Union                                       | \$84,051             | \$314                                   | 0.49%            | 0.65%                                      | 133.76%                | 3.69%                       | 0.3                           |  |  |
|        | Weber State Federal Credit Union                        | \$110,532            | \$181                                   | 0.19%            | 0.19%                                      | 98.34%                 | 5.16%                       | 0.1                           |  |  |
|        | Members First Credit Union                              | \$118,337            | \$140                                   | 0.19%            | 0.13%                                      | 67.14%                 | 1.28%                       | 0.1                           |  |  |
|        | Box Elder County Federal Credit Union                   | \$119,394            | \$246                                   | 0.36%            | 0.29%                                      | 80.08%                 | 1.01%                       | 0.2                           |  |  |
|        | Eastern Utah Community Federal Credit Union             | \$123,230            | \$395                                   | 0.54%            | 0.52%                                      | 95.19%                 | 3.79%                       | 0.3                           |  |  |
|        | Transwest Credit Union                                  | \$134,812            | \$309                                   | 0.30%            | 1.08%                                      | 360.52%                | 2.56%                       | 0.2                           |  |  |
|        | Horizon Utah Federal Credit Union                       | \$137,403            | \$355                                   | 0.46%            | 0.89%                                      | 194.37%                | 2.35%                       | 0.2                           |  |  |
|        | Alpine Credit Union                                     | \$192,100            | \$322                                   | 0.25%            | 0.26%                                      | 102.48%                | 2.08%                       | 0.1                           |  |  |
|        | American United Family of Credit Unions, Federal Credit |                      |   |                  |  |                        |                             |                               |  |  |
|        | Union   | \$199,559            | \$3,027                                 | 1.90%            | 1.16%                                      | 61.35%                 | 10.43%                      | 1.52                          |  |  |
|        | Union   | \$199,559            | φ0,021                                  | 1.0070           | 111070                                     | 01.0070                | 10.4070                     | 1.0.                          |  |  |

Source: SNL Financial

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

#### Asset Quality

#### June 30, 2017

### Run Date: September 7, 2017

|             |  |                      |   |                  | As of Date                                 |                        |                             |                                 |
|-------------|--|----------------------|---|------------------|--|------------------------|-----------------------------|---------------------------------|
| Region      | Institution Name                                   | Total Assets (\$000) | Delinquent Loans<br>=> 2 months (\$000) | NPLs / Loans (%) | Loan Loss<br>Reserves / Gross<br>Loans (%) | Reserves / NPLs<br>(%) | NPAs / Equity +<br>LLRs (%) | Delinquent Loans/<br>Assets (%) |
|             |  |                      | •                                       |                  | •  |                        |                             |                                 |
| Asset Group | p B - \$251 to \$500 million in total assets       |                      |   |                  |  |                        |                             |                                 |
|             | Jordan Federal Credit Union                        | \$267.509            | \$625                                   | 0.39%            | 0.37%                                      | 92.96%                 | 2.98%                       | 0.23%                           |
|             | Wasatch Peaks Federal Credit Union                 | \$300,844            | \$452                                   | 0.19%            | 0.37%                                      | 190.93%                | 1.87%                       | 0.15%                           |
|             | Utah First Federal Credit Union                    | \$332,162            | \$808                                   | 0.31%            | 1.01%                                      | 330.57%                | 2.36%                       | 0.24%                           |
|             | Granite Federal Credit Union                       | \$429,318            | \$1,211                                 | 0.37%            | 0.83%                                      | 227.00%                | 2.69%                       | 0.28%                           |
|             | Average of Asset Group B                           | \$332,458            | \$774                                   | 0.32%            | 0.65%                                      | 210.37%                | 2.48%                       | 0.23%                           |
| Asset Group | p C - \$501 million to \$1 billion in total assets |                      |   |                  |  |                        |                             |                                 |
|             | Deseret First Federal Credit Union                 | \$595,119            | \$2,482                                 | 0.54%            | 0.72%                                      | 132.15%                | 5.66%                       | 0.42%                           |
|             | Utah Power Credit Union                            | \$631,696            | \$503                                   | 0.18%            | 0.24%                                      | 134.39%                | 0.76%                       | 0.08%                           |
|             | Cyprus Federal Credit Union                        | \$837,557            | \$1,082                                 | 0.15%            | 0.54%                                      | 357.58%                | 1.34%                       |                                 |
|             | University First Federal Credit Union              | \$925,787            | \$2,966                                 | 0.38%            | 0.72%                                      | 187.59%                | 3.80%                       | 0.32%                           |
|             | Average of Asset Group C                           | \$747,540            | \$1,758                                 | 0.31%            | 0.56%                                      | 202.93%                | 2.89%                       | 0.24%                           |
| Asset Group | p D - \$1 billion and over in total assets         |                      |   |                  |  |                        |                             |                                 |
|             | Utah Community Federal Credit Union                | \$1,244,830          | \$3,655                                 | 0.42%            | 1.36%                                      | 322.49%                | 2.65%                       | 0.29%                           |
|             | Goldenwest Federal Credit Union                    | \$1,383,572          | \$4,048                                 | 0.41%            | 1.44%                                      | 349.06%                | 2.67%                       | 0.29%                           |
|             | Mountain America Federal Credit Union              | \$6,750,971          | \$27,301                                | 0.48%            | 0.58%                                      | 121.06%                | 5.72%                       | 0.40%                           |
|             | America First Federal Credit Union                 | \$8,936,451          | \$56,478                                | 0.88%            | 1.45%                                      | 163.43%                | 8.81%                       | 0.63%                           |
|             | Average of Asset Group D                           | \$4,578,956          | \$22,871                                | 0.55%            | 1.21%                                      | 239.01%                | 4.96%                       | 0.40%                           |

### Net Worth

#### Net Worth

#### June 30, 2017

#### Run Date: September 7, 2017

| Test Net Work     Test Net Work     Net Work     Description     Test Net Work       Age     Test Net Work     Section     Test Net Work     Test Net Wor |                                  |  | Date               | As of  |          |                      |   |
|---|----------------------------------|--|--------------------|--------|----------|----------------------|---|
| region     testitution Name     Total Assets (0000)     Total Net Work (0000)     Descent (0000)     Total Descent (0000)       Asset Group A - \$50 to \$250 million in total assets       Tri-County Credit Union     \$160     \$45     28.13%     0.00%     35.56       Beckstrand & Associates Credit Union     \$282     \$152     28.13%     0.00%     35.56       Valley Wide Federal Credit Union     \$283     \$223     24.25%     (4.44%)     0.00%       Valley Wide Federal Credit Union     \$283     \$225     28.25%     (4.44%)     0.00%       Goats Samptie Credit Union     \$283     \$225     28.25%     (6.44%)     0.00%       Goats Samptie Credit Union     \$1.207     \$364     9.43%     (0.00%)     4.44       UB Credit Union     \$1.207     \$462     26.09%     (2.14%)     0.00%       Sumyside Credit Union     \$1.207     \$462     26.09%     (2.14%)     0.00%       Sumyside Credit Union     \$3.192     7771     24.24%     0.60%     3.39       Unitab Credit Union     \$3.472     \$3.54%     0.60%  | 1                                |  |                    | A3 01  |          |                      |   |
| Asset Group A - \$50 to \$250 million in total assets       Tri-County Credit Union     \$160     \$45     28.13%     0.00%     35.55       Becktrand & Associates Credit Union     \$282     \$152     53.90%     0.00%     0.00       Valley Wide Federal Credit Union     \$284     \$153     555     2.45%     (.44%)     0.00       Construct Employees Credit Union     \$1807     323     3.57%     0.00%     0.00%       Construct Employees First Credit Union     \$1207     \$222     \$226     (.64%)     10.00%       Coll Constit Union     \$127     \$228     15.5%     (.64%)     10.00%       Summyside Credit Union     \$2,830     \$244     2.03%     (.24%)     0.00%       Digway Federal Credit Union     \$3,142     \$486     14.12%     0.41%     0.44%       Orem City Employees Fordit Credit Union     \$3,342     \$486     14.12%     0.41%     0.44%     0.66%     0.66%     0.66%     0.66%     0.66%     0.66%     0.66%     0.66%     0.66%     0.66%     0.66%     0.66%     0.66%     0.66%   | Classified Asse<br>Net Worth (%) | Total Delinquent<br>Lns/ Net Worth (%) | Growth (Decline) - |        |          | Total Assets (\$000) |   |
| Tri-County Credit Union     \$160     \$45     28.13%     0.00%     835.55       Beckstrand & Associates Credit Union     \$3282     \$1512     \$53.90%     0.00%     0.00       Valley Wide Federal Credit Union     \$3480     \$888     18.33%     0.00%     3.4       North Sangets Federal Credit Union     \$908     \$3221     24.67%     0.01%     0.00%     4.4       UCB Credit Union     \$10.27     \$90     8.77%     0.62%     0.00%     4.4       UCB Credit Union     \$11.271     \$462     26.09%     (.21.4%)     0.00       Sunth Sangets Credit Union     \$12.20     \$22.8     18.52%     (.68.4%)     10.0       Sunnyside Credit Union     \$1.771     \$4462     26.09%     (.21.4%)     0.00       Sunnyside Credit Union     \$3.192     \$771     24.15%     0.7%     10.6       Using Federal Credit Union     \$3.478     \$3391     11.24%     1.55%     10.0       Using Federal Credit Union     \$3.478     \$3112     1.55%     1.00     1.55%     1.66%     8.00%   |                                  |  |                    |        |          |                      | Region Institution Name                                       |
| Becktring & Associates Credit Union     \$282     \$152     \$5.00%     0.00%     0.00       Valley Wide Federal Credit Union     \$480     \$88     18.33%     0.00%     3.44       North Sanpete Federal Credit Union     \$908     \$221     2.467%     0.01%     0.00       Granite Furniture Employees Federal Credit Union     \$1027     \$90     8.76%     0.00%     4.4       UCB Credit Union     \$1120     \$226     18.52%     (6.84%)     10.00       Sunnyside Credit Union     \$2.630     \$232     11.50%     0.76%     10.65%       Dugway Federal Credit Union     \$2.630     \$232     11.50%     0.76%     11.65%       Unitah Credit Union     \$3.192     \$371     2.4.15%     0.78%     11.66%       Ustah Prison Employees Credit Union     \$3.478     \$391     11.24%     1.55%     10.00       Gibbons & Reed End Credit Union     \$4.845     \$1.102     2.33%     3.96%     8.00       MidValley Federal Credit Union     \$6.123     \$724     11.82%     8.95%     2.33%     1.8.41%     1.8.95%   |                                  |  |                    |        |          |                      | Asset Group A - \$50 to \$250 million in total assets         |
| Presto Lawiston Employees Credit Union     \$358     258     24.58%     (4.4%)     0.00       Valley Wide Faderal Credit Union     \$896     \$521     24.67%     0.91%     0.00       Granite Functinue Employees Federal Credit Union     \$896     \$523     35.57%     0.02%     4.00       South Sampete Credit Union     \$1.027     \$90     8.76%     0.00%     4.4       UGB Credit Union     \$1.771     \$462     26.09%     (2.14%)     0.00       Summyside Credit Union     \$1.771     \$462     26.09%     (2.14%)     0.00%     3.96       Dugway Federal Credit Union     \$3.442     \$371     24.15%     0.76%     3.96       Dugway Federal Credit Union     \$3.725     \$303     8.13%     (3.88%)     9.99       S E A Credit Union     \$4.922     \$1.713     3.41%     (3.89%)     0.00       MidValley Federal Credit Union     \$4.922     \$1.743     3.41%     3.99%     0.00       Gradit Union     \$4.922     \$1.743     3.41%     3.99%     0.00     0.00       MidValley   | 5 11.11                          | 35.56%                                 | 0.00%              | 28.13% | \$45     |                      | Tri-County Credit Union                                       |
| Valley Wide Federal Credit Union     \$480     \$88     \$81.33%     0.00%     3.4       North Sanpete Federal Credit Union     \$908     \$323     \$55.7%     0.02%     0.00       Grantle Furniture Employees Fredoral Credit Union     \$1.200     \$226     \$8.52%     0.62%     0.00       South Sanpete Credit Union     \$1.200     \$226     \$8.52%     (£8.44%)     0.00       Sunnyside Credit Union     \$2.630     \$248     9.43%     (£8.97%)     0.66%     3.3       Dugway Federal Credit Union     \$3.192     \$771     24.15%     0.41%     0.44       Orem City Employees Frederal Credit Union     \$3.478     \$391     11.24%     0.41%     0.44       Orem City Employees Credit Union     \$4.845     \$1.082     2.23%     3.96%     8.0       MidValley Federal Credit Union     \$4.845     \$1.022     \$1.74     \$2.44%     \$2.95%     10.00       Grante Employees Credit Union     \$4.845     \$1.022     \$1.74     \$2.44%     \$2.95%     10.00       Grante Employees Credit Union     \$5.153     \$1.027     \$1.167 <th></th> <th>0.00%</th> <th></th> <th></th> <th></th> <th></th> <th></th>   |                                  | 0.00%                                  |                    |        |          |                      |   |
| North Sampete Federal Credit Union     \$906     \$221     \$24.67%     0.01%       Grainte Funiture Employees Ederal Credit Union     \$1.027     \$90     8.76%     0.00%     4.44       UCB Credit Union     \$1.027     \$90     8.76%     0.00%     4.44       UCB Credit Union     \$1.711     \$462     26.09%     (2.14%)     0.00%       Sumnyside Credit Union     \$2.886     9.332     11.50%     0.60%     3.53       Prove Police & Fire Department Credit Union     \$3.422     \$3.68     14.12%     0.41%     1.66       Untath Credit Union     \$3.423     \$3.03     8.13%     (3.8%)     9.99       S E A Credit Union     \$4.845     \$1.062     2.23%     3.06%     8.00       MidValley Federal Credit Union     \$4.922     \$1.743     3.541%     (8.9%)     0.00       Gibbons & Reed Employees Credit Union     \$6.555     \$1.21     8.511     7.244     1.26%     0.00       Gibbons & Reed Employees Credit Union     \$6.555     \$1.22     1.85%     0.00     7.0163     8.66     1.44%  |                                  | 0.00%                                  |                    |        |          |                      |   |
| Grante Funiture Employees Federal Credit Union     \$302     \$323     \$557%     0.02%     4.4       UCB Credit Union     \$1,220     \$226     18,52%     (6,84%)     100       Employees First Credit Union     \$1,200     \$226     18,52%     (6,84%)     100       Sumpside Credit Union     \$2,630     \$248     9,43%     (22,87%)     15,55       Provo Police & Fire Department Credit Union     \$3,192     \$771     24,15%     0,47%     0,44       Uintah Credit Union     \$3,478     3361     11,24%     0,41%     0,44       Orem City Employees Federal Credit Union     \$3,478     3361     11,24%     0,45%     0,00       Midvalley Federal Credit Union     \$4,845     \$1,082     22,33%     3,96%     8,00       Midvalley Federal Credit Union     \$4,845     \$1,082     22,33%     3,96%     8,00       Midvalley Federal Credit Union     \$4,845     \$1,17     22,41%     1,26%     0,00       Gibbons & Reed Employees Credit Union     \$5,150     \$1,167     3,36%     0,00       Gibbons & Reed Employees Cr  |                                  | 3.41%                                  |                    |        |          |                      |   |
| South Sanpete Credit Union     \$1,027     \$90     8.76%     0.00%     4.44       UCB Credit Union     \$1,220     \$26,09%     (2,14%)     0.00%       Employees First Credit Union     \$2,630     \$534     9.43%     (28,97%)     185.55       Provo Police & Fire Department Credit Union     \$3,142     \$332     11.50%     0.60%     39.9       Dugway Federal Credit Union     \$3,472     \$303     6.13%     (3,80%)     99.9       S E A Credit Union     \$3,472     \$303     6.13%     (3,80%)     99.9       S E A Credit Union     \$3,472     \$303     6.13%     (3,80%)     99.9       S E A Credit Union     \$4,845     \$1,062     \$2,33%     3,86%     80.0       MidValley Federal Credit Union     \$4,852     \$1,117     22,41%     1,26%     0.00       Gibbons & Rede Employees Credit Union     \$5,565     \$1,44%     1,22%     0.00       Tanner Employees Credit Union     \$5,565     \$1,46%     1,25%     0.55       HollyFrontier Employees Credit Union     \$1,122%     \$1,66%     7,48%   |                                  |  |                    |        |          |                      |   |
| UCB Credit Union     \$1.201     \$2.28     18.52%     (6.84%)     (9.00)       Sunnyside Credit Union     \$2.630     \$2.48     \$4.35%     (28.97%)     18.55       Prove Police & Fire Department Credit Union     \$2.886     \$332     11.50%     (28.97%)     18.55       Dugway Federal Credit Union     \$3.442     \$488     14.12%     0.41%     0.41%       Orem City Employees Federal Credit Union     \$3.442     \$480     14.12%     0.41%     0.4       Utah Prison Employees Credit Union     \$3.425     \$1.02     2.33%     3.96%     8.00       MidValley Federal Credit Union     \$4.922     \$1.743     35.41%     (8.99%)     0.00       Gibbons & Reed Employees Credit Union     \$4.922     \$1.743     35.41%     (8.99%)     0.00       Gibbons & Reed Employees Federal Credit Union     \$4.925     \$1.17     2.24%     1.26%     0.00       Gibbons & Reed Employees Federal Credit Union     \$5.380     \$2.63     16.44%     3.29%     0.00       Tanner Employees Credit Union     \$6.585     \$1.665     \$1.26%     0.34% <td< td=""><td></td><td>4.44%</td><td></td><td></td><td></td><td></td><th></th></td<>  |                                  | 4.44%                                  |                    |        |          |                      |   |
| Employees First Credit Union     \$1,771     \$462     26,09%     (2,14%)     0.00%       Prove Police & Fire Department Credit Union     \$2,886     \$332     11,60%     0.60%     33.90%       Dugway Federal Credit Union     \$3,442     \$446     14,12%     0.78%     11.6%       Uintah Credit Union     \$3,472     \$303     8,13%     (3,80%)     99.9       S F A Credit Union     \$3,472     \$303     8,13%     (3,80%)     99.9       S F A Credit Union     \$4,845     \$1,062     22,33%     3,86%     80.0       MidVallay Federal Credit Union     \$4,845     \$1,062     22,33%     3,86%     80.0       MidVallay Federal Credit Union     \$4,865     \$1,117     22,41%     1,26%     0.00       Gibbns & Reed Employees Credit Union     \$5,300     \$867     14,48%     1,25%     0.00       Tanner Employees Credit Union     \$6,585     \$1,221     11,82%     8,95%     0.05       HollyFontier Employee's Credit Union     \$1,626     \$1,301     8,06%     7,44%     0.45%     0.25%  |                                  | 19.03%                                 |                    |        |          |                      |   |
| Sunnyizite Credit Union     \$2,630     \$248     9,43%     (28,97%)     (18,55)       Provo Police & Fire Department Credit Union     \$3,182     \$771     24,15%     0.60%     3.92       Dugway Federal Credit Union     \$3,142     \$446     14,12%     0.44%     0.44%       Orem City Employees Federal Credit Union     \$3,472     \$301     11,24%     1.55%     0.03       S E A Credit Union     \$3,472     \$303     8,13%     (3,88%)     9.90       Midvaley Federal Credit Union     \$4,845     \$1.062     2.23%     3.98%     8.00       Midvaley Federal Credit Union     \$4,985     \$1,177     2.44%     8.98%     0.00       Gibbons & Reed Employees Credit Union     \$6,595     \$1221     18.87%     7.48%     0.25%       Tanner Employees Credit Union     \$6,595     \$1221     18.67%     7.48%     0.07%       Tyly Centor Credit Union     \$11,625     1.664%     0.93%     0.00       Tyly Centor Credit Union     \$11,625     1.664%     0.93%     0.00       Tyly Centor Credit Union     \$11,625  |                                  | 0.00%                                  |                    |        |          |                      |   |
| Prov     Prov     Police & Fire Department Credit Union     \$2,880     \$332     \$11,50%     0.00%     3.93       Dugway Federal Credit Union     \$3,442     \$486     \$14,12%     0.78%     11,60       Unitah Credit Union     \$3,442     \$486     \$14,12%     0.78%     10,41       Unitah Prison Employees Credit Union     \$3,472     \$303     8,13%     (3,28%)     999       S E A Credit Union     \$4,484     \$1,082     \$2,1743     35,41%     (8,99%)     0.00       MidValley Federal Credit Union     \$4,922     \$1,743     35,41%     (8,99%)     0.00       Gibbons & Read Employees Federal Credit Union     \$6,585     \$967     14,88%     8,95%     2.33       C.U.P. Federal Credit Union     \$6,585     \$1,221     18,51%     7,48%     0.00       Tanner Employees Credit Union     \$6,585     \$1,221     18,81%     7,48%     0.45%       Cu.P. Federal Credit Union     \$11,625     \$1,565     13,44%     458%     0.77       City Center Credit Union     \$11,994     \$1,221     18,35%     28,41  |                                  | 18.55%                                 |                    |        |          |                      |   |
| Dugway Federal Credit Union     \$3,142     \$771     24,15%     0.78%     11.60       Uintah Credit Union     \$3,442     \$486     14,12%     0.41%     0.44%       Oram City Employees Federal Credit Union     \$3,473     \$393     1.124%     1.55%     1.02       Utah Prison Employees Credit Union     \$4,845     \$1,082     2.233%     3.96%     8.0       MidValley Federal Credit Union     \$4,985     \$1,117     2.41%     1.26%     0.00       Gibbons & Reed Employees Credit Union     \$6,585     \$967     14.88%     1.25%     0.55       HollyFrontier Employees Credit Union     \$6,585     \$967     14.88%     1.25%     0.55       HollyFrontier Employees Credit Union     \$11,625     \$1,565     13.46%     4.56%     0.77       City Center Credit Union     \$11,625     \$1,565     13.46%     4.56%     0.74%     38.26%     0.74%     38.26%     0.74%     38.26%     0.74%     38.26%     0.74%     38.26%     0.74%     38.26%     0.74%     38.26%     0.74%     38.26%     0.74%     38.2   |                                  | 3.92%                                  |                    |        |          |                      |   |
| Umain Credit Union     \$3.478     \$486     14.12%     0.41%     0.44       Orem City Employees Credit Union     \$3.478     \$3391     11.24%     1.55%     1.00       Utah Prison Employees Credit Union     \$4.845     \$1.082     22.33%     3.89%     9.99       S E A Credit Union     \$4.922     \$1.743     35.41%     (8.99%)     0.00       MiddValley Federal Credit Union     \$4.922     \$1.743     35.41%     (8.99%)     0.00       Tanner Employees Credit Union     \$5.360     \$865     \$1.124%     9.25%     0.23       C.U.P. Federal Credit Union     \$6.585     \$967     14.68%     0.7       Charles Credit Union     \$1.125     \$1.565     13.46%     4.56%     0.7       City Center Credit Union     \$1.1994     \$1.230     10.26%     28.41%     14.7       Kings Peak Credit Union     \$1.557     \$2.566     16.64%     0.33%     0.00       P & S Credit Union     \$1.567     \$1.310     8.06%     7.4%     3.85       Varax Federal Credit Union     \$1.537     \$2.586  |                                  | 11.67%                                 |                    |        |          |                      |   |
| Utab Prison Employees Credit Union     \$3,725     \$303     8.13%     (3.88%)     9.90       S E A Credit Union     \$4,845     \$1,082     22.33%     3.96%     8.00       MidValley Federal Credit Union     \$4,985     \$1,117     22.41%     1.26%     0.00       Gibbons & Reed Employees Federal Credit Union     \$5,380     \$865     16.14%     3.29%     0.00       Tanner Employees Credit Union     \$6,685     \$967     14.68%     1.25%     0.55       HollyFrontier Employee's Credit Union     \$1,1924     \$1,565     13.46%     4.35%     0.47       City Center Credit Union     \$1,1924     \$1,565     13.46%     4.38%     0.77       Kings Peak Credit Union     \$11,525     \$1,565     13.46%     4.38%     0.77       Varex Federal Credit Union     \$11,527     \$2,586     16.64%     0.33%     0.00       P & S Credit Union     \$12,527     \$1,309     9.45%     30,26%     \$4,45       Uare Federal Credit Union     \$12,526     \$1,310     8.06%     7.94%     38.6       San Juan Credit Uni   |                                  | 0.41%                                  |                    |        |          |                      |   |
| S E A Credit Union     \$4,845     \$1,082     \$2,233%     \$3,98%     80.0       MidValley Federal Credit Union     \$4,992     \$1,743     \$3,41%     (8,99%)     0.00       Gibbons & Reed Employees Credit Union     \$4,992     \$1,717     22,41%     1.26%     0.00       Tanner Employees Credit Union     \$6,530     \$865     16,14%     3.29%     10.00       Tanner Employees Credit Union     \$6,595     \$1,221     11,82%     8.895%     0.55       HollyFrontier Employee's Credit Union     \$11,625     \$1,565     13,46%     4.58%     0.77       City Center Credit Union     \$11,825     \$1,255     13,36%     3.08%     30,00       P & S Credit Union     \$13,613     \$1,002     7.36%     3.45%     38,55       Varex Federal Credit Union     \$13,613     \$1,002     7.36%     3.46%     30,30       P & S Credit Union     \$13,613     \$1,002     7.36%     3.46%     30,26%     54,44       Utah Federal Credit Union     \$13,613     \$1,002     7.36%     3.46%     30,26%     54,44   | 3.8                              | 1.02%                                  | 1.55%              | 11.24% | \$391    | \$3,478              | Orem City Employees Federal Credit Union                      |
| MidValley Federal Credit Union   \$4,922   \$1,743   35,41%   (8,99%)   0.00     Meadow Gold Employees Federal Credit Union   \$5,360   \$865   16,14%   3.29%   0.00     Tanner Employees Credit Union   \$6,123   \$724   11,82%   8.95%   2.33     C.U.P. Federal Credit Union   \$6,595   \$12,21   18,61%   7,48%   0.44     Devits Slide Federal Credit Union   \$11,625   \$1,665   13,46%   4,58%   0.77     City Center Credit Union   \$11,994   \$1,230   10,26%   22,41%   14,77     Kings Peak Credit Union   \$11,625   \$1,665   13,46%   4,58%   0.77     City Center Credit Union   \$11,625   \$1,665   13,46%   4,58%   0.77     Varex Federal Credit Union   \$11,994   \$1,230   10,26%   22,41%   14,77     Kings Peak Credit Union   \$11,625   \$1,667   9,45%   30,26%   54,44     Utah Federal Credit Union   \$17,951   \$1,697   9,45%   30,26%   54,44     Logan Cache Rich Federal Credit Union   \$23,785   \$3,137   13,37%   4,17%   |                                  | 9.90%                                  | (3.88%)            |        |          |                      | Utah Prison Employees Credit Union                            |
| Meadow <sup>2</sup> Gold Employees Credit Union     \$4,985     \$1,117     22.41%     1.28%     0.00       Gibbons & Reed Employees Federal Credit Union     \$6,380     \$865     16.14%     3.29%     10.00       Tanner Employees Credit Union     \$6,585     \$967     14.68%     1.25%     0.55       HollyFrontier Employees Credit Union     \$11,625     \$1,565     13.46%     4.58%     0.77       City Center Credit Union     \$11,994     \$1,230     10.26%     28.41%     14.77       Kings Peak Credit Union     \$13,613     \$1,002     7.36%     3.45%     88.56       Varex Federal Credit Union     \$15,537     \$2,566     16.64%     0.93%     0.00       P & S Credit Union     \$17,951     \$1,697     9.45%     30.26%     54.4       Utah Federal Credit Union     \$21,725     \$1.897     30.26%     54.4       Utah Federal Credit Union     \$21,725     \$1.697     9.45%     30.26%     54.4       Utah Federal Credit Union     \$21,725     \$1.697     9.45%     30.26%     54.4     10.98     2.64     10.89%  |                                  | 8.04%                                  |                    |        |          |                      |   |
| Gibbons & Reed Employees Federal Credit Union     \$5,380     \$865     16,14%     3,29%     10,00       Tanner Employees Credit Union     \$6,123     \$774     11,82%     8,95%     2.33       C.U.P. Federal Credit Union     \$6,595     \$1,221     18,51%     7.48%     0.43       Devils Slide Federal Credit Union     \$11,625     \$1,565     13,46%     4.58%     0.77       City Center Credit Union     \$11,625     \$1,565     13,46%     4.58%     0.77       Varex Federal Credit Union     \$11,625     \$1,565     13,46%     4.58%     0.77       Varex Federal Credit Union     \$11,625     \$1,655     13,46%     0.93%     0.00       Varex Federal Credit Union     \$13,613     \$1,002     7.36%     3.45%     38.53       San Juan Credit Union     \$16,256     \$1,310     8.06%     7.94%     38.65       Logan Medical Federal Credit Union     \$21,172     \$3,383     15.98%     7.48%     2.66       Logan Cache Rich Federal Credit Union     \$22,4507     \$3,222     13.15%     14.17%     0.00   |                                  | 0.00%                                  |                    |        |          |                      |   |
| Tanner Employees Credit Union     \$6,123     \$724     11.82%     8.95%     2.33       C.U.P. Federal Credit Union     \$6,585     \$967     14.68%     1.25%     0.55       HollyFrontier Employee's Credit Union     \$6,595     \$1,221     18.51%     7.44%     0.44       Devils Slide Federal Credit Union     \$11,625     \$1,565     13.46%     4.58%     0.77       City Center Credit Union     \$11,994     \$1,200     7.36%     3.45%     38.52       Varex Federal Credit Union     \$13,613     \$1,002     7.36%     3.45%     38.52       Varex Federal Credit Union     \$15,537     \$2,586     16.64%     0.93%     0.00       P & S. Credit Union     \$17,951     \$1,697     9.45%     30.26%     54.4       Utah Federal Credit Union     \$21,172     \$3,383     15.98%     7.44%     2.66       Logan Medical Federal Credit Union     \$22,172     \$3,383     15.98%     7.47%     0.66       Grand County Credit Union     \$23,785     \$3,179     13.37%     4.17%     0.66       Grand County Credit   |                                  | 0.00%                                  |                    |        |          |                      |   |
| C.U.P. Federal Credit Union     \$6,585     \$967     14,68%     1,25%     0,55       HollyFrontier Employee's Credit Union     \$1,625     \$1,221     18,51%     7,48%     0,44       Devits Silde Federal Credit Union     \$11,994     \$1,230     10,26%     28,41%     14,77       Kings Peak Credit Union     \$13,613     \$1,002     7,36%     3,45%     38,55       Varex Federal Credit Union     \$15,537     \$2,566     16,64%     0,03%     0,00       P & S Credit Union     \$16,256     \$1,310     8,06%     7,94%     38,85       San Juan Credit Union     \$17,951     \$1,607     9,45%     30,26%     54,44       Utah Federal Credit Union     \$21,172     \$3,383     15,98%     7,48%     2,66       Logan Medical Federal Credit Union     \$22,172     \$3,383     15,98%     7,48%     2,66       Grand County Credit Union     \$22,172     \$3,383     15,98%     1,47%     0,66       Grand County Credit Union     \$22,940     \$2,523     8,55%     11,48%     9,66       Grand County Credit Union  |                                  | 10.06%                                 |                    |        |          |                      |   |
| HollyFrontier Employee's Credit Union   \$6,595   \$1,221   18,51%   7,48%   0.47     Devils Slide Federal Credit Union   \$11,625   \$1,565   13,46%   4,58%   0.77     Citty Centre Credit Union   \$11,994   \$1,230   10,26%   28,41%   14,77     Kings Peak Credit Union   \$13,613   \$1,002   7,36%   3,45%   38,55     Varex Federal Credit Union   \$16,256   \$1,310   8.06%   7,94%   38,85     San Juan Credit Union   \$17,951   \$1,697   9,45%   30,26%   5,44     Utah Federal Credit Union   \$11,172   \$3,383   15,98%   7,48%   2,66     Logan Medical Federal Credit Union   \$21,172   \$3,383   15,98%   7,48%   2,66     Logan Cache Rich Federal Credit Union   \$24,507   \$3,222   13,15%   7,87%   0,66     Grand County Credit Union   \$24,507   \$3,223   8,55%   11,48%   19,88     Federal Family Federal Credit Union   \$30,526   \$2,864   9,38%   3,12%   3,44     National J.A.C.L. Credit Union   \$33,106   \$3,6297   \$4,143   12,69%   |                                  | 2.35%                                  |                    |        |          |                      |   |
| Devils Slide Federal Credit Union     \$11,625     \$1,565     13.46%     4.58%     0.77       City Center Credit Union     \$11,994     \$11,200     10.26%     28.41%     14.77       Kings Peak Credit Union     \$13,613     \$1,002     7.36%     3.45%     38.55       Varex Federal Credit Union     \$15,537     \$2,586     16.64%     0.93%     0.00       P & S Credit Union     \$16,256     \$1,101     8.06%     7.94%     3.86       San Juan Credit Union     \$19,148     \$2,277     11.89%     2.94%     2.86       Logan Medical Federal Credit Union     \$21,172     \$3,383     15.98%     7.48%     2.66       Logan Cache Rich Federal Credit Union     \$22,492     \$2,523     8.55%     11.48%     9.86       Grand County Credit Union     \$29,492     \$2,523     8.55%     11.48%     9.86       Federal Family Federal Credit Union     \$30,526     \$2,864     9.33%     3.12%     3.44       National J.A.C.L. Credit Union     \$33,108     \$3,12%     3.44     10.24%     5.72%     1.00   |                                  | 0.52%                                  |                    |        |          |                      |   |
| City Center Credit Union     \$11,994     \$12,30     10.26%     28.41%     14.77       Kings Peak Credit Union     \$13,613     \$1,002     7.36%     3.45%     38.57       Varex Federal Credit Union     \$15,537     \$2,586     16.64%     0.93%     0.00       P & S Credit Union     \$16,256     \$1,310     8.06%     7.94%     3.86       San Juan Credit Union     \$19,148     \$2,277     11.89%     2.94%     2.86       Logan Medical Federal Credit Union     \$21,172     \$3,383     15.98%     7.48%     2.66       Logan Cache Rich Federal Credit Union     \$24,507     \$3,122     13.15%     7.87%     0.66       Grand County Credit Union     \$29,492     \$2,523     8.55%     11.48%     19.82       Federal Family Federal Credit Union     \$30,526     \$4,617     15.49%     3.75%     0.00       Education First Credit Union     \$30,526     \$4,643     11.8%     6.09%     0.22%       Desertview Federal Credit Union     \$33,156     \$3,370     10.67%     (2.92%)     0.22%       Methi Weste  |                                  |  |                    |        |          |                      |   |
| Kings Peak Credit Union     \$13,613     \$1,002     7.36%     3.45%     38.52       Varex Federal Credit Union     \$15,537     \$2,586     16.64%     0.93%     0.00       P & S Credit Union     \$16,256     \$1,310     8.06%     7.94%     3.86       San Juan Credit Union     \$17,951     \$1,697     9.45%     30.26%     5.44       Logan Medical Federal Credit Union     \$21,172     \$3,383     15.98%     7.48%     2.66       Logan Cache Rich Federal Credit Union     \$22,172     \$3,383     15.98%     7.87%     0.66       Grand County Credit Union     \$22,172     \$3,383     15.98%     7.87%     0.66       Grand County Credit Union     \$22,492     \$2,523     8.55%     11.48%     19.82       Federal Family Federal Credit Union     \$30,526     \$2,864     9.38%     3.12%     3.46       Mational J.A.C.L. Credit Union     \$32,657     \$4,143     12.69%     4.74%     13.86       Nephi Western Employees Federal Credit Union     \$33,108     \$3.629     10.96%     11.97%     1.90% <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><th></th></t<>  |                                  |  |                    |        |          |                      |   |
| Varex Federal Credit Union     \$15,537     \$2,586     16,64%     0.93%     0.00       P & S Credit Union     \$16,256     \$1,310     8.06%     7.94%     3.88       San Juan Credit Union     \$17,951     \$1,697     9.45%     30.26%     5.44       Utah Federal Credit Union     \$19,148     \$2,277     11.89%     2.94%     2.86       Logan Medical Federal Credit Union     \$21,172     \$3,383     15.98%     7.48%     2.66       Logan Cache Rich Federal Credit Union     \$22,785     \$3,179     13.37%     4.17%     0.55       LU 354 IBEW Federal Credit Union     \$22,407     \$3,222     13.15%     7.87%     0.00       Grand County Credit Union     \$29,402     \$2,523     8.55%     11.48%     19.86       Federal Family Federal Credit Union     \$30,526     \$2,864     \$10.24%     3.12%     0.00       Education First Credit Union     \$32,657     \$4,143     12.69%     4.74%     13.87       Nebpin Western Employees Federal Credit Union     \$33,2657     \$4,143     12.69%     4.74%     13.96  |                                  | 38.52%                                 |                    |        |          | 1 7.5 -              | •   |
| P & S Credit Union     \$16,256     \$1,310     8.06%     7.94%     3.85       San Juan Credit Union     \$17,951     \$1,697     9.45%     30.26%     5.44       Utah Federal Credit Union     \$19,148     \$2,277     11.89%     2.94%     2.86       Logan Medical Federal Credit Union     \$21,172     \$3,383     15.98%     7.48%     0.65       Logan Cache Rich Federal Credit Union     \$22,785     \$3,179     13.37%     4.17%     0.55       LU 354 IBEW Federal Credit Union     \$24,607     \$3,222     13.15%     7.87%     0.66       Grand County Credit Union     \$29,805     \$4,617     15.49%     1.75%     0.00       Education First Credit Union     \$30,526     \$2,864     9.38%     3.12%     3.44       National J.A.C.L. Credit Union     \$32,667     \$4,143     12,69%     4.74%     13.88       Nephi Western Employees Federal Credit Union     \$32,864     \$10,246     31.18%     6.09%     0.22       Freedom Credit Union     \$33,108     \$3,629     10.96%     11.97%     1.90       Mil  |                                  | 0.00%                                  |                    |        |          |                      |   |
| San Juan Credit Union     \$17,951     \$1,697     9.45%     30.26%     5.44       Utah Federal Credit Union     \$19,148     \$2,277     11.89%     2.94%     2.86       Logan Medical Federal Credit Union     \$21,172     \$3,383     15.98%     7.48%     2.66       Logan Cache Rich Federal Credit Union     \$22,785     \$3,179     13.37%     4.17%     0.55       LU 354 IBEW Federal Credit Union     \$22,407     \$3,222     13.15%     7.87%     0.66       Grand County Credit Union     \$29,492     \$2,523     8.55%     11.48%     19.83       Federal Family Federal Credit Union     \$29,805     \$4,617     15.49%     1.75%     0.00       Education First Credit Union     \$30,526     \$2,864     9.38%     3.12%     3.44       National J.A.C.L. Credit Union     \$32,864     \$10,246     31.18%     6.09%     0.22       Deserview Federal Credit Union     \$32,864     \$10,246     31.18%     6.09%     0.22       Freedom Credit Union     \$33,108     \$3,629     10,96%     11,97%     1.90 <t< td=""><td></td><td>3.89%</td><td></td><td></td><td></td><td></td><th></th></t<>   |                                  | 3.89%                                  |                    |        |          |                      |   |
| Utah Federal Credit Union     \$19,148     \$2,277     11.89%     2.94%     2.85       Logan Medical Federal Credit Union     \$21,172     \$3,383     15.98%     7.48%     2.66       Logan Cache Rich Federal Credit Union     \$23,785     \$3,179     13.37%     4.17%     0.55       LU 354 IBEW Federal Credit Union     \$24,507     \$3,222     13.15%     7.87%     0.66       Grand County Credit Union     \$29,492     \$2,523     8.55%     11.48%     19.83       Federal Family Federal Credit Union     \$29,805     \$4,617     15.49%     .1.75%     0.00       Education First Credit Union     \$30,526     \$2,864     9.38%     3.12%     3.44       National J.A.C.L. Credit Union     \$31,576     \$3,370     10.67%     (2.92%)     0.22       Desertview Federal Credit Union     \$32,657     \$4,143     12.69%     4.74%     13.86       Mellard County Credit Union     \$32,864     \$10,246     31.18%     6.09%     0.22       Freedom Credit Union     \$33,108     \$3,629     10.96%     11.97%     1.96   |                                  | 5.42%                                  |                    |        |          |                      |   |
| Logan Cache Rich Federal Credit Union     \$23,785     \$3,179     13,37%     4,17%     0.55       LU 354 IBEW Federal Credit Union     \$24,507     \$3,222     13,15%     7.87%     0.66       Grand County Credit Union     \$29,492     \$2,523     8.55%     11,48%     19,86       Federal Family Federal Credit Union     \$29,492     \$2,263     8.55%     11,48%     19,86       Grand County Credit Union     \$29,805     \$4,617     15,49%     1.75%     0.00       Education First Credit Union     \$30,526     \$2,864     9,38%     3.12%     3.44       National J.A.C.L. Credit Union     \$31,576     \$3,370     10.67%     (2.92%)     0.22       Deserview Federal Credit Union     \$32,864     \$10,246     31.18%     6.09%     0.23       Freedom Credit Union     \$33,108     \$3,629     10.96%     11.97%     1.90       Millard County Credit Union     \$34,291     \$3,848     11.22%     5.72%     1.00       Firefighters Credit Union     \$39,845     \$4,597     11.54%     2.91%     0.22 <td< td=""><td></td><td>2.81%</td><td></td><td>11.89%</td><td></td><td></td><th>Utah Federal Credit Union</th></td<>   |                                  | 2.81%                                  |                    | 11.89% |          |                      | Utah Federal Credit Union                                     |
| LU 354 IBEW Federal Credit Union   \$24,507   \$3,222   13,15%   7.87%   0.62     Grand County Credit Union   \$29,492   \$2,523   8.55%   11.48%   19.88     Federal Family Federal Credit Union   \$29,492   \$2,523   8.55%   11.48%   19.88     Education First Credit Union   \$30,526   \$2,864   9.38%   3.12%   3.44     National J.A.C.L. Credit Union   \$31,576   \$3,370   10.67%   (2.92%)   0.22     Desertview Federal Credit Union   \$32,657   \$4,143   12.69%   4.74%   13.85     Nephi Western Employees Federal Credit Union   \$32,664   \$10,246   \$11.8%   6.09%   0.22     Freedom Credit Union   \$33,108   \$3,629   10.96%   11.97%   1.90     Millard County Credit Union   \$33,4291   \$3,848   11.22%   5.72%   1.00     Hi-Land Credit Union   \$39,845   \$4,597   11.54%   2.91%   0.22     Hi-Land Credit Union   \$50,530   \$8,783   17.38%   7.61%   0.22     Hercules Credit Union   \$66,326   \$7,088   10.22%   0.54% <t< td=""><td>5 1.8</td><td>2.66%</td><td>7.48%</td><td>15.98%</td><td>\$3,383</td><td>\$21,172</td><th>Logan Medical Federal Credit Union</th></t<>  | 5 1.8                            | 2.66%                                  | 7.48%              | 15.98% | \$3,383  | \$21,172             | Logan Medical Federal Credit Union                            |
| Grand County Credit Union     \$29,492     \$2,523     8.55%     11.48%     19.85       Federal Family Federal Credit Union     \$29,805     \$4,617     15.49%     1.75%     0.00       Education First Credit Union     \$30,526     \$2,864     9.38%     3.12%     3.44       National J.A.C.L. Credit Union     \$31,576     \$3,370     10.67%     (2.92%)     0.27       Desertview Federal Credit Union     \$32,657     \$4,143     12.69%     4.74%     13.84       Nephi Western Employees Federal Credit Union     \$32,657     \$4,143     12.69%     4.74%     1.98       Freedom Credit Union     \$33,108     \$3,629     10.96%     11.97%     1.99       Millard County Credit Union     \$33,108     \$3,645     \$4,597     11.54%     2.91%     0.22       Hi-Land Credit Union     \$39,845     \$4,597     11.54%     2.91%     0.22       Hi-Land Credit Union     \$50,530     \$8,783     17.38%     7.61%     0.22       Hai-Land Credit Union     \$65,426     \$6,328     9.67%     11.25%     8.88  | 5 1.6                            | 0.57%                                  | 4.17%              | 13.37% | \$3,179  | \$23,785             | Logan Cache Rich Federal Credit Union                         |
| Federal Family Federal Credit Union     \$29,805     \$4,617     15.49%     1.75%     0.00       Education First Credit Union     \$30,526     \$2,864     9.38%     3.12%     3.44       National J.A.C.L. Credit Union     \$31,576     \$3,370     10.67%     (2.92%)     0.27       Deserview Federal Credit Union     \$32,657     \$4,143     12.69%     4.74%     13.88       Nephi Western Employees Federal Credit Union     \$32,864     \$10,246     31.18%     6.09%     0.22       Freedom Credit Union     \$33,108     \$3,629     10.96%     11.97%     1.99       Millard County Credit Union     \$34,291     \$3,848     \$11.22%     5.72%     10.02       Firefighters Credit Union     \$30,845     \$4,597     11.54%     2.91%     0.22       Hi-Land Credit Union     \$50,530     \$8,783     17.38%     7.61%     0.22       Utah Heritage Credit Union     \$68,426     \$6,328     9.67%     11.25%     8.88       Hercules Credit Union     \$69,385     \$7,088     10.22%     0.54%     1.02       Nebo C   | 3.4                              | 0.62%                                  | 7.87%              | 13.15% | \$3,222  | \$24,507             | LU 354 IBEW Federal Credit Union                              |
| Education First Credit Union     \$30,526     \$2,864     9.38%     3.12%     3.44       National J.A.C.L. Credit Union     \$31,576     \$3,370     10.67%     (2.92%)     0.22       Desertview Federal Credit Union     \$32,657     \$41,43     12.69%     4.74%     13.88       Nephi Western Employees Federal Credit Union     \$32,664     \$10,246     31.18%     6.09%     0.22       Freedom Credit Union     \$33,108     \$3,629     10.96%     11.97%     1.90       Millard County Credit Union     \$34,291     \$3,848     11.22%     5.72%     1.06       Firefighters Credit Union     \$39,945     \$4,597     11.54%     2.91%     0.22       Hi-Land Credit Union     \$50,530     \$8,783     17.38%     7.61%     0.22       Hercules Credit Union     \$56,5426     \$6,328     9.67%     11.25%     8.88       Hercules Credit Union     \$69,385     \$7,088     10.22%     0.54%     1.02       Weber State Federal Credit Union     \$86,351     \$14,689     17.48%     8.04%     2.14       Weber State F  |                                  | 19.82%                                 |                    |        |          |                      |   |
| National J.A.C.L. Credit Union     \$31,576     \$33,370     10.67%     (2.92%)     0.27       Desertview Federal Credit Union     \$32,657     \$4,143     12.69%     4.74%     13.84       Nephi Western Employees Federal Credit Union     \$32,657     \$4,143     12.69%     4.74%     13.84       Preedom Credit Union     \$32,657     \$4,143     12.69%     4.74%     13.84       Millard County Credit Union     \$33,108     \$3,629     10.96%     11.97%     1.90       Millard County Credit Union     \$33,4291     \$3,848     11.22%     5.72%     1.00       Firefighters Credit Union     \$39,445     \$4,597     11.54%     2.91%     0.22       Hi-Land Credit Union     \$50,530     \$8,783     17.38%     7.61%     0.22       Pacific Horizon Credit Union     \$56,542     \$6,328     9.67%     11.25%     8.88       Hercules Credit Union     \$65,426     \$6,328     9.67%     11.25%     8.88       Hercules Credit Union     \$65,426     \$6,328     9.67%     11.25%     8.88       Mebo Credit Unio  |                                  | 0.00%                                  |                    |        |          |                      |   |
| Desertview Federal Credit Union     \$32,657     \$4,143     12.69%     4.74%     13.85       Nephi Western Employees Federal Credit Union     \$32,864     \$10,246     31.18%     6.09%     0.22       Freedom Credit Union     \$33,108     \$3,629     10.96%     11.97%     1.96       Millard County Credit Union     \$34,291     \$3,848     11.22%     5.72%     1.00       Firefighters Credit Union     \$39,845     \$4,597     11.54%     2.91%     0.22       Hi-Land Credit Union     \$50,530     \$8,783     17.38%     7.61%     0.22       Pacific Horizon Credit Union     \$56,426     \$6,328     9.67%     11.25%     8.88       Utah Heritage Credit Union     \$66,426     \$6,328     9.67%     11.25%     8.88       Hercules Credit Union     \$69,385     \$7,088     10.22%     0.54%     1.02%       Weber State Federal Credit Union     \$84,051     \$14,689     17.48%     8.04%     2.14       Weber State Federal Credit Union     \$118,337     \$12,190     10.30%     6.40%     2.14  |                                  | 3.46%                                  |                    |        | 1 1      | 1                    |   |
| Nephi Western Employees Federal Credit Union     \$32,864     \$10,246     31.18%     6.09%     0.23       Freedom Credit Union     \$33,108     \$3,629     10.96%     11.97%     1.99       Millard County Credit Union     \$34,291     \$3,848     11.22%     5.72%     1.00       Firefighters Credit Union     \$39,845     \$4,597     11.54%     2.91%     0.22       Hi-Land Credit Union     \$39,845     \$4,597     11.54%     2.91%     0.22       Hi-Land Credit Union     \$50,530     \$8,783     17.38%     7.61%     0.22       Utah Heritage Credit Union     \$56,426     \$66,328     9.67%     11.25%     8.84       Hercules Credit Union     \$69,385     \$7,088     10.22%     0.54%     1.02       Weber State Federal Credit Union     \$84,051     \$14,689     17.48%     8.04%     2.14       Weber State Federal Credit Union     \$110,532     \$10,744     9.72%     5.18%     1.66       Members First Credit Union     \$118,337     \$12,190     10.30%     6.40%     1.15   |                                  | 0.21%                                  |                    |        |          |                      |   |
| Freedom Credit Union     \$33,108     \$3,629     10.96%     11.97%     1.90       Millard County Credit Union     \$34,291     \$3,848     11.22%     5,72%     1.00       Firefighters Credit Union     \$39,425     \$4,597     11.54%     2,91%     0.22       Hi-Land Credit Union     \$50,530     \$8,783     17.38%     7.61%     0.22       Pacific Horizon Credit Union     \$50,530     \$8,783     17.38%     7.61%     0.22       Utah Heritage Credit Union     \$50,530     \$8,783     17.38%     7.61%     0.22       Hercules Credit Union     \$65,426     \$6,328     9.67%     11.25%     8.88       Hercules Credit Union     \$69,385     \$7,088     10.22%     0.54%     1.02       Nebo Credit Union     \$84,051     \$14,689     17.48%     8.04%     2.14       Weber State Federal Credit Union     \$110,532     \$10,744     9.72%     5.18%     1.6       Members First Credit Union     \$14,837     \$12,190     10.30%     6.40%     1.14   |                                  | 13.85%                                 |                    |        |          |                      |   |
| Millard County Credit Union     \$34,291     \$3,848     11.22%     5.72%     1.03       Firefighters Credit Union     \$39,845     \$4,597     11.54%     2.91%     0.22       Hi-Land Credit Union     \$50,530     \$8,783     17.38%     7.61%     0.22       Pacific Horizon Credit Union     \$58,351     \$5,901     10.11%     8.70%     4.56       Utah Heritage Credit Union     \$65,426     \$6,328     9.67%     11.25%     8.80       Hercules Credit Union     \$69,385     \$7,088     10.22%     0.54%     1.00       Nebo Credit Union     \$84,051     \$14,689     17.48%     8.04%     2.14       Weber State Federal Credit Union     \$10,532     \$10,744     9.72%     5.18%     1.68       Members First Credit Union     \$118,337     \$12,190     10.30%     6.40%     1.15%   |                                  |  |                    |        |          | 1 . 1                |   |
| Firefighters Credit Union     \$39,845     \$4,597     11.54%     2.91%     0.22       Hi-Land Credit Union     \$50,530     \$8,783     17.38%     7.61%     0.22       Pacific Horizon Credit Union     \$58,351     \$5,901     10.11%     8.70%     4.56       Utah Heritage Credit Union     \$66,426     \$6,328     9.67%     11.25%     8.86       Hercules Credit Union     \$69,385     \$7,088     10.22%     0.54%     1.02       Nebo Credit Union     \$84,051     \$14,689     17.48%     8.04%     2.14       Weber State Federal Credit Union     \$110,532     \$10,744     9.72%     5.18%     1.68       Members First Credit Union     \$118,337     \$12,190     10.30%     6.40%     1.15  |                                  | 1.09%                                  |                    |        |          |                      |   |
| Hi-Land Credit Union     \$50,530     \$8,783     17.38%     7.61%     0.20       Pacific Horizon Credit Union     \$58,351     \$5,901     10.11%     8.70%     4.56       Utah Heritage Credit Union     \$65,426     \$66,328     9.67%     11.25%     8.88       Hercules Credit Union     \$69,385     \$7,088     10.22%     0.54%     1.02       Nebo Credit Union     \$84,051     \$14,689     17.48%     8.04%     2.14       Weber State Federal Credit Union     \$110,532     \$10,744     9.72%     5.18%     1.64       Members First Credit Union     \$118,337     \$12,190     10.30%     6.40%     1.15  |                                  | 0.22%                                  |                    |        |          |                      |   |
| Pacific Horizon Credit Union     \$58,351     \$5,901     10.11%     8.70%     4.56       Utah Heritage Credit Union     \$65,426     \$6,328     9.67%     11.25%     8.80       Hercules Credit Union     \$69,385     \$7,088     10.22%     0.54%     1.01       Nebo Credit Union     \$84,051     \$14,689     17.48%     8.04%     2.14       Weber State Federal Credit Union     \$10,532     \$10,744     9.72%     5.18%     1.68       Members First Credit Union     \$118,337     \$12,190     10.30%     6.40%     1.15  |                                  | 0.22%                                  |                    |        |          |                      |   |
| Utah Heritage Credit Union     \$65,426     \$6,328     9.67%     11.25%     8.80       Hercules Credit Union     \$69,385     \$7,088     10.22%     0.54%     1.02       Nebo Credit Union     \$84,051     \$14,689     17.48%     8.04%     2.14       Weber State Federal Credit Union     \$10,522     \$10,744     9.72%     5.18%     1.68       Members First Credit Union     \$118,337     \$12,190     10.30%     6.40%     1.15  |                                  | 4.56%                                  |                    |        |          | 1 1                  |   |
| Hercules Credit Union     \$69,385     \$7,088     10.22%     0.54%     1.02       Nebo Credit Union     \$84,051     \$14,689     17.48%     8.04%     2.14       Weber State Federal Credit Union     \$10,532     \$10,744     9.72%     5.18%     1.64       Members First Credit Union     \$118,337     \$12,190     10.30%     6.40%     1.14  |                                  | 8.80%                                  |                    |        |          |                      |   |
| Weber State Federal Credit Union     \$110,532     \$10,744     9.72%     5.18%     1.66       Members First Credit Union     \$118,337     \$12,190     10.30%     6.40%     1.15  |                                  | 1.02%                                  |                    |        |          |                      |   |
| Members First Credit Union     \$118,337     \$12,190     10.30%     6.40%     1.15   |                                  | 2.14%                                  |                    |        |          |                      |   |
|   |                                  | 1.68%                                  |                    |        |          |                      |   |
| Box Elder County Federal Credit Union     \$119,394     \$26,388     22.10%     9.25%     0.93  | 0.7                              | 1.15%                                  | 6.40%              | 10.30% | \$12,190 | \$118,337            | Members First Credit Union                                    |
|   |                                  | 0.93%                                  |                    |        |          | \$119,394            |   |
|   |                                  | 3.44%                                  |                    |        |          |                      |   |
|   |                                  | 2.83%                                  |                    |        |          |                      |   |
|   |                                  | 2.46%                                  |                    |        |          |                      |   |
|   |                                  | 1.51%                                  |                    |        |          |                      |   |
| American United Family of Credit Unions, Federal Credit Union \$199,559 \$29,941 15.00% 18.40% 10.17  | 6.20                             | 10.11%                                 | 18.40%             | 15.00% | \$29,941 | \$199,559            | American United Family of Credit Unions, Federal Credit Union |
| Average of Asset Group A \$37,014 \$4,692 15,94% 4.08% 5.20   | 5.42                             | 5.20%                                  | 4.08%              | 15.94% | \$4,692  | \$37,014             | Average of Asset Group A                                      |

Source: SNL Financial

NM = per SNL Financial, the data was not provided as the ratios are too high/low to be meaningful.

#### Net Worth

#### June 30, 2017

#### Run Date: September 7, 2017

|             |  |                      |                            | As of                    | Date                                       |  |                                    |
|-------------|--|----------------------|----------------------------|--------------------------|--|--|------------------------------------|
| Region      | Institution Name                                   | Total Assets (\$000) | Total Net Worth<br>(\$000) | Net Worth/<br>Assets (%) | Net Worth<br>Growth (Decline) -<br>YTD (%) | Total Delinquent<br>Lns/ Net Worth (%) | Classified Assets<br>Net Worth (%) |
| Asset Group | DB - \$251 to \$500 million in total assets        |                      |                            |                          |  |  |                                    |
|             | Jordan Federal Credit Union                        | \$267.509            | \$22.960                   | 8.58%                    | 6.68%                                      | 2.72%                                  | 2.53                               |
|             | Wasatch Peaks Federal Credit Union                 | \$300,844            | \$30,895                   | 10.27%                   |  |  | 2.33                               |
|             | Utah First Federal Credit Union                    | \$332.162            | \$36,607                   | 11.02%                   |  |  | 7.30                               |
|             | Granite Federal Credit Union                       | \$429,318            | \$42,611                   | 9.93%                    | 10.05%                                     |  | 6.45                               |
|             | Average of Asset Group B                           | \$332,458            | \$33,268                   | 9.95%                    | 9.44%                                      | 2.31%                                  | 4.77                               |
| Asset Group | o C - \$501 million to \$1 billion in total assets |                      |                            |                          |  |  |                                    |
|             | Deseret First Federal Credit Union                 | \$595,119            | \$41,182                   | 6.92%                    | 10.25%                                     | 6.03%                                  | 7.96                               |
|             | Utah Power Credit Union                            | \$631,696            | \$84,333                   | 13.35%                   | 6.60%                                      | 0.60%                                  | 0.80                               |
|             | Cyprus Federal Credit Union                        | \$837,557            | \$93,565                   | 11.17%                   | 9.63%                                      | 1.16%                                  | 4.14                               |
|             | University First Federal Credit Union              | \$925,787            | \$96,080                   | 10.38%                   | 8.87%                                      | 3.09%                                  | 5.79                               |
|             | Average of Asset Group C                           | \$747,540            | \$78,790                   | 10.46%                   | 8.84%                                      | 2.72%                                  | 4.67                               |
| Asset Group | D - \$1 billion and over in total assets           |                      |                            |                          |  |  |                                    |
|             | Utah Community Federal Credit Union                | \$1,244,830          | \$128,211                  | 10.30%                   | 6.41%                                      | 2.85%                                  | 9.19                               |
|             | Goldenwest Federal Credit Union                    | \$1,383,572          | \$187,495                  | 13.55%                   | 20.33%                                     | 2.16%                                  | 7.54                               |
|             | Mountain America Federal Credit Union              | \$6,750,971          | \$604,739                  | 8.96%                    | 15.38%                                     | 4.51%                                  | 5.47                               |
|             | America First Federal Credit Union                 | \$8,936,451          | \$982,985                  | 11.00%                   | 10.48%                                     | 5.75%                                  | 9.39                               |
|             | Average of Asset Group D                           | \$4,578,956          | \$475,858                  | 10.95%                   | 13.15%                                     | 3.82%                                  | 7.90                               |

### Definitions



| Total assets (\$000)                             | All assets owned by the credit union as of the date indicated, as<br>carried on the balance sheet and defined under the indicated<br>accounting principles.   |
|--|---|
| Net income (\$000)                               | Net income after taxes, minority interest, and extraordinary<br>and other after-tax items. Noncontrolling interest may be<br>included, per relevant accounting standards. FASB Accounting<br>Standards Codification® (ASC) Section 810-10-65, which includes<br>noncontrolling interests for fiscal years starting after<br>December 15, 2008, for example.   |
| Return on average assets (%)                     | Return on average assets; net income as a percent of average assets.  |
| Return on average net<br>worth (%)               | Return on average equity; net income as a percent of average equity.  |
| Operational expense ÷<br>operational revenue (%) | Noninterest expense before foreclosed property expense,<br>amortization of intangibles, and goodwill impairments as a<br>percent of net interest income (fully taxable equivalent, if<br>available) and noninterest revenues, excluding only gains from<br>securities transactions and nonrecurring items.  |
| Salary expense ÷ employees                       | Salary and benefits expense divided by number of full-time equivalent employees at end of period.   |
| Total loans and leases (\$000)                   | The total of loans and lease financing receivables, net<br>unearned income. Includes loans secured by real estate;<br>loans to depository institutions; loans to finance agricultural<br>production and other loans to farmers; commercial and<br>industrial loans; acceptances of other banks (both US and<br>foreign;) loans to individuals for household, family, and other<br>personal expenditures; loans to foreign governments and official<br>institutions; obligations of states and political subdivisions in the<br>United States; other loans (for purchasing or carrying securities,<br>for example, and not including consumer loans); lease financing<br>receivables (net unearned income); and less any unearned income<br>on loans reflected in items above. |
| Total shares and deposits<br>(\$000)             | Amounts in customers' banking deposits; any accounts subject<br>to federal banking deposit insurance, including any portions<br>in jumbo deposits that aren't insured but subject to the FDIC<br>deposit regulations.   |
| Total assets ÷ employees                         | Total assets divided by number of full-time equivalent employees at end of period.  |
| Total loans ÷ total shares (%)                   | Total loans as a percent of total shares.   |
| Yield on average assets (%)                      | Return earned on average assets, expressed as a percent. Total interest and dividend income divided by average assets.  |
| Interest expense ÷ average<br>assets (%)         | Total interest expense as a percent of average assets.  |
| Net interest income ÷<br>average assets (%)      | Interest on loans and investments less cost of funds as a percent of average assets.  |

| Asset growth rate (%)                     | Growth in total assets. Annualized is equal to (current period<br>total assets minus previous period total assets) divided by<br>previous period total assets.                        |
|---|---|
| Market growth rate (%)                    | The annualized change in shares and deposits calculated as current period shares and deposits less prior period shares and deposits as a percent of prior period shares and deposits. |
| Delinquent loans => 2 months<br>(\$000)   | Loans that are greater than or equal to 60 days delinquent.   |
| NPL ÷ loans (%)                           | Total nonperforming loans as a percent of total loans and leases,<br>net of unearned income and gross of reserve.   |
| Reserves ÷ loans (%)                      | Reserves for loan losses as a percent of loans before reserves.   |
| Reserves ÷ nonperforming<br>loans (%)     | Loan loss reserves as a percent of nonperforming loans.   |
| Delinquent loans ÷ assets (%)             | Total delinquent loans greater than or equal to 60 days as a percent of total assets.   |
| NPAs÷equity LLRs(%)                       | Nonperforming assets (loans delinquent at least 60 days and other real estate owned) as a percent of equity and loan loss reserves.   |
| Total net worth (\$000)                   | Sum of undivided earnings, regular reserves, appropriation for non-conforming investments, other reserves, uninsured secondary capital, and net income.                               |
| Net worth ÷ assets (%)                    | Net worth as a percent of total assets.   |
| Net worth growth (decline) -<br>YTD (%)   | The annualized change in net worth calculated as current period<br>net worth less prior period net worth as a percent of prior<br>period net worth.                                   |
| Total delinquent loans ÷ net<br>worth (%) | Total delinquent loans as a percent of net worth.   |
| Classified assets ÷ net<br>worth (%)      | Classified assets, the sum of allowance for loan losses and appropriation for non conforming investments, as a percent of net worth.  |