

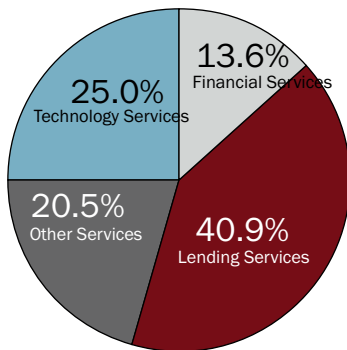
## CUSOs have increased credit unions' visibility, competitiveness, and market power.

They are attracting monetary, intellectual, and physical resources from credit union owners that see the potential in the innovative and collaborative model that CUSOs provide. The numbers below provide an overview of the CUSO segment, but the impact of this dynamic part of the credit union network is best captured by their continued growth and momentum.

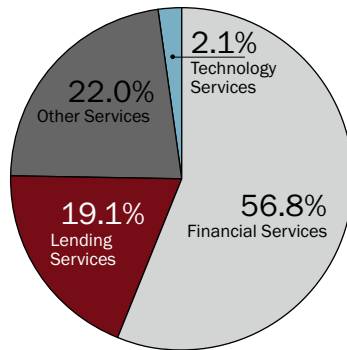
Surcharge-free ATM networks, shared branching, member-focused financial services, and member-friendly mortgage and auto lending systems have all derived from the entrepreneurial spirit that drives CUSOs. Innovations such as these demonstrate the power of credit unions' ultimate competitive advantage – cooperation.

Quick Facts as of Dec. 31, 2008	
Total # of CUSOs	692
Total # of Wholly-owned CUSOs	515
Total # of Multi-owned CUSOs	177
Total \$ Investment in CUSOs by CUs	\$1.12B
Total \$ Loans to CUSOs by CUs	\$596.7M
Largest CUSO by Revenue	PSCU Financial Services (\$633.4M)
Largest CUSO by Assets	TNB Card Services (\$1.2B)
Largest CUSO by # of CU Owners	CO-OP Financial Services (1,143)
Largest CUSO by # of CU Clients	Primary Financial Company (4,100)

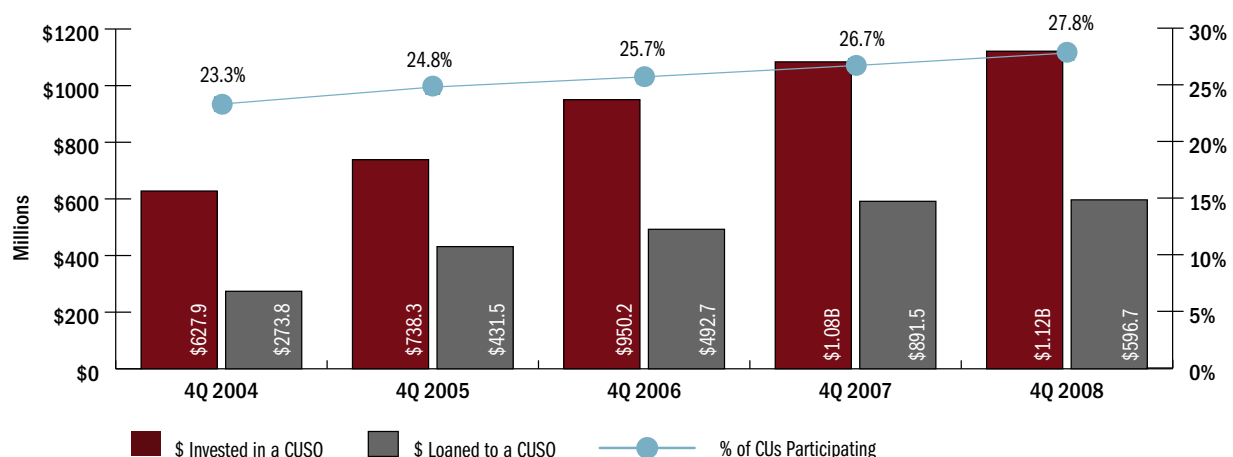
Multi-owned CUSOs by Type of Service Offered | As of Dec. 31, 2008



Wholly-owned CUSOs by Type of Service Offered | As of Dec. 31, 2008



## Credit Union Participation in CUSOs | As of Dec. 31, 2008



Source: Callahan & Associates' Peer to Peer