

* 2017 Mobile Banking Across the Network

Four years ago, CU*Answers took its first in depth look at mobile banking usage among credit union members in light of a growing number of U.S. adults with smartphones. That number has continued to grow—according to the Pew Internet & American Life Project, smartphone ownership among U.S. adults has increased from 35% in 2011 to 55% in 2013¹, 64% in 2015², and 72% as of early 2016³ (no stats published for 2017).

What's more, in a March 2016 study released by the Federal Reserve, mobile banking usage among Millennials is as high as 67%, compared to 18% among consumers aged 60 or over⁴.

Using the ARU/Online Banking Summary Stats dashboard (Tool #141) in CU*BASE, we compiled stats from nearly every online and self-processing credit union in our network to determine how we as a network of credit unions are doing when it comes to our members' use of **It's Me 247** Mobile/App Banking.

On the following pages, we've compared the results of our September 2016 study with our findings for September 2017. You'll find five key percentages demonstrating member usage of online banking and mobile banking broken out by each credit union. We've also listed below the top 5 credit unions in each category in terms of mobile banking penetration. Stats are for the month of September 2017.

Explaining the Percentages and Top Users

% of Total Members Using Any Online Channel – this number represents the percentage of all members in the credit union that used **It's Me 247** Online Banking *or* Mobile Web banking during September. Top 5 in this category:

1. 50.2% - Newaygo County Service Employees CU (Fremont, MI)
2. 49.0% - Madison County FCU (Anderson, IN)
3. 47.5% - Sioux Empire FCU (Sioux Falls, SD)
4. 45.5% - Department of Labor FCU (Merrifield, VA)
5. 44.9% - Vermillion FCU (Vermillion, SD)

% of Total Members Using Mobile Banking – this number represents the percentage of all members in the credit union that used **It's Me 247** Mobile Web banking during September (does not include Mobile Text). Top 5 in this category:

1. 27.8% - Parkside CU (Livonia, MI)
2. 27.8% - Sioux Empire FCU (Sioux Falls, SD)
3. 26.8% - Western Districts Members CU (Grand Rapids, MI)
4. 26.3% - Newaygo County Service Employees CU (Fremont, MI)
5. 25.9% - Frankenmuth CU (Frankenmuth, MI)

¹ Smartphone Ownership 2013 (<http://pewinternet.org/Reports/2013/Smartphone-Ownership-2013/Findings.aspx>)

² Smartphone Ownership 2015 (<http://www.pewinternet.org/2015/04/01/introduction-20/>)

³ Smartphone Ownership 2016 (<http://www.pewglobal.org/2016/02/22/smartphone-ownership-and-internet-usage-continues-to-climb-in-emerging-economies/>)

⁴ Consumer and Mobile Financial Services 2016 (<http://www.federalreserve.gov/econresdata/consumers-and-mobile-financial-services-report-201603.pdf>)

% of Total Members Using Both Channels – this number represents the percentage of all members in the credit union that used both **It's Me 247** Online Banking *and* Mobile Web Banking during September. Top 5 in this category:

1. 15.8% - Sioux Empire FCU (Sioux Falls, SD)
2. 14.9% - Department of Labor FCU (Merrifield, VA)
3. 14.6% - Western Districts Members CU (Grand Rapids, MI)
4. 13.6% - Madison County FCU (Anderson, MI)
5. 13.6% - Heartland CU (Madison, WI)

% of Online Users Using Mobile Banking – this number represents the percentage of members who used an online channel in September that included Mobile Banking (i.e. of members that either used mobile banking only *or* that used both standard online banking and mobile banking). Top 5 in this category:

1. 80.7% - The Finest FCU (New York, NY)
2. 73.4% - Kansas City CU (Kansas City, MO)
3. 72.2% - Community First FCU (Howard City, MI)
4. 66.3% - Brewery CU (Milwaukee, WI)
5. 66.0% - Rogue River Community CU (Sparta, MI)

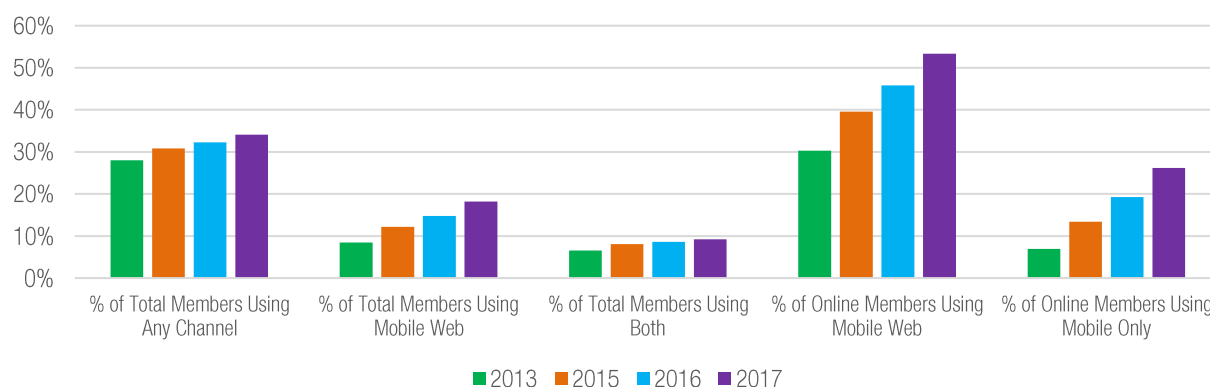
% of Online Users ONLY Using Mobile Banking – this number represents the percentage of members who only accessed **It's Me 247** via Mobile Banking in September (i.e. members who did not access their account via standard online banking). Top 5 in this category:

1. 56.5% - The Finest FCU (New York, NY)
2. 46.9% - Community First FCU (Howard City, MI)
3. 40.9% - Kansas City CU (Kansas City, MO)
4. 39.6% - Commodore Perry FCU (Oak Harbor, OH)
5. 39.2% - Quest FCU (Kenton, OH)

NOTE: In 2013, the highest was 13.0%. In 2017, 156 credit unions exceeded this number.

Trend Analysis

Given the rapid growth of the smartphone adoption over the last five years, how would that be reflected in credit union member adoption of Mobile Web and App banking?



As seen in the chart above, member adoption of **It's Me 247** increased slightly since last year (1.64%). With the addition of new credit unions and member growth of existing clients between 2016 and 2017, this represented an additional 67,000 members using online banking during a single month period.

This growth was primarily due to adoption of mobile banking rather than standard online banking, which actually decreased in adoption among total members from 25.8% in 2016 to 25.1% in 2017. Mobile banking usage across all members, on the other hand, increased from 15.4% in 2016 to 18.2%, a difference of over 68,000 members.

Top 5 Credit Unions by Change in % of Online Users Using Mobile Banking (CUs with positive membership growth):

1. 23.6% - Safe Harbor CU (Ludington, MI)
2. 23.1% - Catholic United Financial CU (St. Paul, MN)
3. 21.9% - Everence FCU (Lancaster, PA)
4. 15.4% - Heartland CU (Madison, WI)
5. 14.3% - Superior Choice CU (Superior, WI)

What's more, the percentage of active online banking users that used mobile banking increased from 45.81% to 53.32%, and the percentage of active online banking users that *only* used mobile banking during the analyzed months grew from 19.25% to 26.20% (with 91 credit unions surpassing 25%; 26 in 2016). Although a majority of members are still accessing their accounts solely through desktop online banking, their share has dropped from 52% to 47% in only one year.

Diving Into 2017 Usage

It's clear that online banking usage, and mobile banking in particular, continues to grow among credit union members. This section looks at September 2017 stats and compares credit union usage based on adoption of other key online services (e.g. MoneyDesktop, social media presence, CFS, etc.).

	Feature Activated		Feature Not Activated	
	% of Total Members Using Any Channel	% of Online Users Using Mobile Banking	% of Total Members Using Any Channel	% of Online Users Using Mobile Banking
Online Membership Application	35.0% (77 CUs)	54.3%	33.0% (95 CUs)	52.2%
Custom OBC Color	34.5% (95 CUs)	54.0%	33.2% (77 CUs)	52.2%
It's Me 247 Logo Customization	37.0% (38 CUs)	54.8%	32.2% (134 CUs)	52.2%
MoneyDesktop	37.0% (31 CUs)	56.3%	33.2% (141 CUs)	52.4%
CFS	33.1% (7 CUs)	53.7%	34.1% (165 CUs)	53.3%
Twitter	36.4% (45 CUs)	53.7%	32.1% (127 CUs)	52.9%
Facebook	35.7% (80 CUs)	53.7%	31.3% (92 CUs)	52.5%
YouTube	36.2% (25 CUs)	53.0%	33.0% (147 CUs)	53.5%

Top Half of CUs by Members		Bottom Half of CUs by Members	
% of Total Members Using Any Channel	% of Online Users Using Mobile Banking	% of Total Members Using Any Channel	% of Online Users Using Mobile Banking
34.8%	54.1%	30.8%	49.5%
Converted in the Last 5 Years		Converted More Than Five Years Ago	
% of Total Members Using Any Channel	% of Online Users Using Mobile Banking	% of Total Members Using Any Channel	% of Online Users Using Mobile Banking
32.8%	53.5%	34.5%	53.3%

Generally speaking, the data supports the claim that credit unions with a more active online presence, who are more engaged with their members digitally, see better usage rate of their online banking products.

Larger credit unions have higher usage rate among their peers, in general. Longevity on the CU*BASE system also seems to contribute to a higher usage rate as credit unions converted within the last five years have a slightly lower percentage of members using desktop and mobile banking.



How will this data shape how your credit union approaches online and mobile banking? Is it time to rethink your marketing strategies and devise new ways of reaching your members? How should these numbers shape how CU*Answers approaches development? We encourage you to reach out to your peers and talk to each other about how you're marketing your Mobile Banking options.

Credit Union	City	State	% of Total Mbrs Using Any Chnl.	% of Total Mbrs Using Mobile	% Online Users Using Mobile Banking	% Online Users Using Mobile Only
AAA FCU	South Bend	IN	31.06%	16.63%	53.55%	27.70%
AAC CU	Grand Rapids	MI	31.99%	18.16%	56.75%	29.79%
Aberdeen FCU	Aberdeen	SD	32.26%	16.38%	50.79%	22.20%
Academic FCU	Briarcliff Manor	NY	21.89%	8.98%	41.02%	17.15%
Advantage CU	Newton	IA	22.57%	12.58%	55.75%	29.92%
Aeroquip CU	Jackson	MI	33.33%	16.46%	49.40%	22.27%
Allegan Community FCU	Allegan	MI	27.94%	16.72%	59.82%	35.91%
Allegius CU	Burns Harbor	IN	23.59%	13.56%	57.49%	31.98%
Alpena Alcona Area CU	Alpena	MI	39.30%	20.72%	52.73%	26.36%
Alpena Community CU	Alpena	MI	37.79%	18.31%	48.46%	25.12%
ATL FCU	Wyoming	MI	26.24%	13.10%	49.91%	22.14%
Auto-Owners Associates CU	Lansing	MI	39.78%	18.91%	47.55%	17.59%
Awakon FCU	Onaway	MI	30.76%	17.92%	58.25%	33.70%
Bay Area CU	Oregon	OH	38.82%	21.01%	54.10%	26.28%
Birmingham Bloomfield CU	Birmingham	MI	31.38%	11.78%	37.54%	14.20%
BlueOx Credit Union	Battle Creek	MI	36.34%	19.97%	54.96%	29.83%
Brewery CU	Milwaukee	WI	26.98%	17.89%	66.31%	36.27%
Bridge CU	Columbus	OH	27.32%	15.05%	55.08%	26.90%

Credit Union	City	State	% of Total Mbrs Using Any Chnl.	% of Total Mbrs Using Mobile	% Online Users Using Mobile Banking	% Online Users Using Mobile Only
Building Trades FCU	Maple Grove	MN	29.73%	16.37%	55.04%	36.39%
Calcite CU	Rogers City	MI	30.14%	16.04%	53.20%	27.96%
Catholic United Financial CU	St. Paul	MN	16.13%	5.99%	37.13%	10.48%
Century Heritage FCU	Pittsburgh	PA	22.61%	13.05%	57.72%	31.70%
Chief Financial CU	Rochester Hills	MI	17.16%	8.62%	50.26%	29.72%
Chiphone FCU	Elkhart	IN	34.70%	17.06%	49.18%	24.11%
Chiropractic FCU	Farmington	MI	33.67%	10.84%	32.21%	8.13%
Cincinnati Interagency FCU	Cincinnati	OH	37.97%	8.02%	21.11%	4.65%
Commodore Perry FCU	Oak Harbor	OH	29.39%	18.46%	62.81%	39.64%
Commonwealth Utilities CU	Marion	MA	31.86%	14.55%	45.67%	18.96%
CommStar CU	Elyria	OH	26.53%	13.53%	50.98%	26.51%
Community First FCU	Lakeview	MI	31.76%	22.94%	72.24%	46.85%
Community West CU	Kentwood	MI	30.88%	13.99%	45.32%	18.98%
Consumers FCU	Brooklyn	NY	11.57%	5.68%	49.11%	24.70%
COPFCU	Cincinnati	OH	37.96%	21.52%	56.70%	27.10%
Country Heritage CU	Buchanan	MI	9.24%	0.00%	0.00%	0.00%
Cumberland County FCU	Falmouth	ME	41.51%	24.06%	57.96%	27.57%
Day Air CU	Kettering	OH	37.61%	20.24%	53.80%	24.69%
Delta County CU	Escanaba	MI	31.94%	20.00%	62.61%	35.74%
Department of Labor FCU	Merrifield	VA	45.50%	22.54%	49.54%	16.89%
Destinations Credit Union	Baltimore	MD	27.45%	0.00%	0.00%	0.00%
DeTour Drummond Community CU	Drummond Island	MI	25.81%	11.73%	45.45%	22.56%
District Government Emp FCU	Washington	DC	24.76%	11.26%	45.46%	19.04%
Diversified Members CU	Detroit	MI	26.00%	16.62%	63.91%	35.77%
Dowagiac Area FCU	Dowagiac	MI	25.49%	9.77%	38.32%	16.61%
ELCA Federal Credit Union	Chicago	IL	40.25%	18.67%	46.39%	15.46%
Element FCU	Charleston	WV	33.07%	16.35%	49.43%	19.67%
Everence Federal CU	Lancaster	PA	28.38%	12.47%	43.92%	19.62%
Evergreen CU	Neenah	WI	42.40%	12.58%	29.68%	9.29%
Farm Bureau Family CU	Lansing	MI	38.25%	15.93%	41.64%	13.20%
Filer CU	Manistee	MI	37.00%	20.70%	55.95%	29.34%
Firefighters CU	La Crosse	WI	36.18%	18.17%	50.22%	21.09%
First Financial CU	Skokie	IL	31.44%	17.96%	57.13%	33.43%
First General CU	Norton Shores	MI	24.31%	13.47%	55.43%	30.92%
First Ohio Community FCU	North Canton	OH	21.09%	8.80%	41.70%	19.16%
First Trust Credit Union	Michigan City	IN	39.66%	24.55%	61.90%	33.70%
First United CU	Grandville	MI	27.37%	15.13%	55.29%	36.02%
Florida Customs FCU	Tampa	FL	16.84%	6.42%	38.10%	17.46%
Florida Hospital CU	Altamonte Springs	FL	33.74%	20.79%	61.63%	33.32%
FOCUS CU	Wauwatosa	WI	34.18%	16.46%	48.15%	21.85%
Forest Area FCU	Fife Lake	MI	36.78%	23.88%	64.93%	38.18%
Fox Communities CU	Appleton	WI	39.36%	18.63%	47.34%	20.46%

Credit Union	City	State	% of Total Mbrs Using Any Chnl.	% of Total Mbrs Using Mobile	% Online Users Using Mobile Banking	% Online Users Using Mobile Only
Frankenmuth CU	Frankenmuth	MI	41.37%	25.91%	62.63%	31.79%
Gabriels Community CU	Lansing	MI	35.03%	18.21%	51.98%	25.08%
Generations CU	Rockford	IL	28.13%	13.44%	47.76%	26.48%
Generations Family FCU	Saginaw	MI	30.93%	12.93%	41.81%	21.85%
Glacier Hills CU	West Bend	WI	42.58%	21.06%	49.47%	24.26%
Governmental Empl. CU	La Crosse	WI	33.68%	17.04%	50.60%	22.65%
GR Consumers CU	Wyoming	MI	41.76%	18.85%	45.14%	18.46%
Grand Trunk (BC) Empl. FCU	Battle Creek	MI	29.79%	16.64%	55.85%	30.41%
Gratiot Community CU	Alma	MI	26.83%	16.75%	62.45%	36.91%
Great Lakes Federal CU	Bay City	MI	24.90%	13.49%	54.19%	31.01%
Great Lakes Members CU	Dearborn	MI	14.94%	4.60%	30.77%	14.20%
Greater Metro FCU	Long Island City	NY	27.92%	10.11%	36.22%	13.40%
Greater Niles Community FCU	Niles	MI	42.30%	21.71%	51.34%	25.79%
Greensboro Municipal FCU	Greensboro	NC	37.65%	24.39%	64.78%	31.67%
H.P.C. CU	Alpena	MI	27.03%	12.13%	44.89%	22.82%
Harris County FCU	Houston	TX	26.98%	15.43%	57.18%	24.51%
Heartland CU (Madison)	Madison	WI	42.60%	22.64%	53.16%	21.33%
Heartland CU (Springfield)	Springfield	IL	28.83%	16.32%	56.63%	26.02%
Highmark FCU	Rapid City	SD	35.00%	16.17%	46.20%	20.67%
Honor CU	St Joseph	MI	44.27%	24.18%	54.61%	27.04%
Horizon Utah Federal CU	Farmington	UT	41.87%	20.88%	49.88%	22.04%
Illinois Educators CU	Springfield	IL	39.84%	18.34%	46.02%	19.14%
Isabella Community CU	Mount Pleasant	MI	35.95%	23.55%	65.51%	34.06%
KALSEE CU	Kalamazoo	MI	32.95%	19.52%	59.23%	29.32%
Kansas City CU	Kansas City	MO	30.80%	22.59%	73.36%	40.91%
Kellogg Community FCU	Battle Creek	MI	38.13%	23.52%	61.69%	30.88%
Kenowa Community FCU	Wyoming	MI	35.51%	18.97%	53.42%	21.43%
Kent County CU	Grand Rapids	MI	37.41%	20.56%	54.95%	24.50%
Lake Huron CU	Saginaw	MI	27.75%	17.66%	63.64%	35.78%
Lakes Community CU	Lake Orion	MI	32.20%	16.30%	50.62%	26.40%
Lakeshore FCU	Muskegon	MI	31.29%	10.46%	33.44%	11.96%
Lakota FCU	Kyle	SD	4.37%	2.25%	51.55%	25.77%
Lenco CU	Adrian	MI	36.01%	18.48%	51.32%	23.63%
Lower East Side People's FCU	New York	NY	20.63%	4.18%	20.24%	3.90%
Madison County FCU	Anderson	IN	49.04%	24.95%	50.88%	23.15%
Madison CU	Madison	WI	35.89%	15.69%	43.72%	19.03%
Materion Federal CU	Elmore	OH	35.91%	6.87%	19.12%	1.99%
Meijer CU	Grand Rapids	MI	36.73%	20.07%	54.64%	26.02%
Members Source CU	Merrillville	IN	23.08%	11.73%	50.84%	28.39%
MEMBERS1st Community CU	Marshalltown	IA	23.24%	12.00%	51.63%	26.39%
Michigan Coastal CU	Muskegon	MI	22.69%	14.06%	61.99%	37.03%
Michigan Legacy	Pontiac	MI	35.22%	18.59%	52.80%	25.85%
MidUSA CU	Middletown	OH	28.03%	14.96%	53.37%	27.55%

Credit Union	City	State	% of Total Mbrs Using Any Chnl.	% of Total Mbrs Using Mobile	% Online Users Using Mobile Banking	% Online Users Using Mobile Only
Monroe County Comm CU	Monroe	MI	31.83%	18.32%	57.54%	30.84%
Muskegon Co-op FCU	Muskegon	MI	25.67%	14.25%	55.53%	30.09%
Muskegon Federal CU	Muskegon	MI	36.33%	20.50%	56.43%	30.55%
New Horizons CU	Cincinnati	OH	34.05%	17.94%	52.70%	26.43%
Newaygo County Service Empl. CU	Fremont	MI	50.24%	26.30%	52.35%	25.76%
North Central Area CU	Houghton Lake	MI	29.51%	15.62%	52.93%	26.10%
Northern Eagle FCU	Nett Lake	MN	2.21%	0.00%	0.00%	0.00%
Northern Hills FCU	Sturgis	SD	30.18%	16.02%	53.10%	27.18%
NorthPark Community CU	Indianapolis	IN	29.47%	14.92%	50.62%	23.90%
NorthStar CU	Warrenville	IL	33.95%	10.16%	29.91%	12.04%
Northwest Consumers FCU	Traverse City	MI	33.04%	16.57%	50.17%	27.72%
Notre Dame FCU	Notre Dame	IN	41.82%	23.07%	55.16%	26.40%
Park City CU	Merrill	WI	34.24%	15.21%	44.42%	21.21%
Parkside CU	Livonia	MI	44.48%	27.78%	62.46%	33.39%
Pathways Financial CU	Columbus	OH	29.19%	15.19%	52.04%	25.36%
PCT Federal CU	West Wareham	MA	28.25%	13.64%	48.27%	23.34%
Peninsula FCU	Escanaba	MI	37.01%	21.23%	57.35%	28.88%
Peoples Choice CU	Medford	WI	19.43%	10.52%	54.14%	31.70%
Port City FCU	Muskegon	MI	30.40%	17.58%	57.82%	31.58%
Port Conneaut FCU	Conneaut	OH	26.99%	15.22%	56.40%	30.64%
Preferred CU	Grand Rapids	MI	31.50%	18.87%	59.91%	34.23%
Progressive CU	New York	NY	4.13%	0.00%	0.00%	0.00%
Prospera CU	Appleton	WI	37.46%	20.95%	55.93%	26.73%
Public Service CU	Fort Wayne	IN	38.42%	19.08%	49.66%	26.23%
Quest FCU	Kenton	OH	34.44%	22.34%	64.86%	39.17%
Ripco CU	Rhineland	WI	33.89%	18.30%	54.02%	27.20%
River Valley CU	Ada	MI	43.85%	24.47%	55.81%	25.52%
Riverview CU	Belpre	OH	30.56%	14.46%	47.33%	21.28%
Rogue River Community CU	Sparta	MI	33.50%	22.12%	66.02%	38.28%
Safe Harbor CU	Ludington	MI	35.18%	17.82%	50.66%	24.67%
Saginaw County Empl. CU	Saginaw	MI	31.09%	14.15%	45.52%	21.05%
San Antonio Citizens FCU	San Antonio	FL	36.34%	22.25%	61.23%	36.19%
Sarasota Municipal Empl. CU	Sarasota	FL	38.94%	20.27%	52.06%	23.87%
SB Community FCU	Muskegon	MI	26.06%	14.30%	54.86%	28.62%
Sentinel FCU	Box Elder	SD	31.41%	16.35%	52.04%	26.89%
Serve Credit Union	Des Moines	IA	35.47%	20.84%	58.76%	23.19%
Service 1 FCU	Muskegon	MI	32.18%	18.22%	56.61%	18.09%
Services Center FCU	Yankton	SD	41.36%	14.50%	35.05%	12.78%
Shoreline Credit Union	Two Rivers	WI	29.45%	15.35%	52.12%	26.68%
Sioux Empire FCU	Sioux Falls	SD	47.50%	27.78%	58.48%	25.30%
Sisseton Wahpeton FCU	Agency Village	SD	5.80%	0.00%	0.00%	0.00%
SMART FCU	Columbus	OH	16.42%	6.24%	38.00%	17.23%

Credit Union	City	State	% of Total Mbrs Using Any Chnl.	% of Total Mbrs Using Mobile	% Online Users Using Mobile Banking	% Online Users Using Mobile Only
SPE Federal Credit Union	State College	PA	37.76%	8.66%	22.93%	8.45%
Straits Area FCU	Cheboygan	MI	21.45%	11.75%	54.77%	31.08%
Superior Choice CU	Superior	WI	33.87%	18.22%	53.79%	26.96%
Tahquamenon Area CU	Newberry	MI	26.14%	11.74%	44.91%	21.40%
TBA CU	Traverse City	MI	35.26%	18.13%	51.43%	23.95%
The Finest Federal CU	New York	NY	16.45%	13.28%	80.71%	56.54%
Thornapple CU	Hastings	MI	33.98%	20.40%	60.03%	33.07%
Toro Empl. FCU	Bloomington	MN	30.12%	12.22%	40.58%	19.74%
Total Community CU	Taylor	MI	38.92%	17.82%	45.80%	22.88%
Traverse Catholic CU	Traverse City	MI	30.75%	13.66%	44.43%	19.41%
Tri-Cities CU	Grand Haven	MI	33.76%	17.42%	51.59%	23.32%
Unison CU	Kaukauna	WI	32.67%	14.86%	45.49%	16.62%
University of Toledo FCU	Toledo	OH	29.45%	6.78%	23.01%	6.54%
Urban Upbound FCU	Long Island City	NY	3.91%	1.55%	39.58%	20.83%
VacationLand FCU	Sandusky	OH	35.82%	21.80%	60.87%	30.88%
Vermillion FCU	Vermillion	SD	44.90%	20.45%	45.54%	16.40%
Verve, a Credit Union	Oshkosh	WI	41.50%	24.55%	59.16%	29.56%
Viriva Community CU	Warminster	PA	24.19%	13.27%	54.85%	26.18%
Wakota FCU	South St Paul	MN	33.50%	15.16%	45.26%	18.66%
Washtenaw FCU	Ypsilanti	MI	29.97%	17.05%	56.89%	31.60%
West Michigan CU	Grand Rapids	MI	39.89%	20.27%	50.82%	24.07%
West Michigan Postal Service FCU	Muskegon	MI	19.42%	11.35%	58.43%	37.95%
Western Districts Members CU	Grand Rapids	MI	44.29%	26.79%	60.48%	27.52%
Western Division FCU	Williamsville	NY	33.73%	12.50%	37.05%	13.35%
Western Illinois CU	Macomb	IL	28.76%	13.44%	46.74%	19.96%
Wexford Community CU	Cadillac	MI	32.93%	18.94%	57.52%	31.31%
Wolverine State CU	Alpena	MI	30.15%	15.21%	50.44%	24.46%