



# 2018 Mobile Banking Across the Network

Five 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 more than doubled from 35% in 2011 to 77% in 2018.<sup>1</sup>

What's more, the Federal Reserve estimates that mobile banking usage has increased from roughly 30% in 2013 to over 50% in 2017.<sup>2</sup>

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 2017 study with our findings for September 2018. 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 2018.

## 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/App banking during September. Top 5 in this category:

1. 50.5% - Madison County FCU (Anderson, IN)
2. 49.7% - Sioux Empire FCU (Sioux Falls, SD)
3. 47.7% - Vermillion FCU (Vermillion, SD)
4. 47.1% - Parkside CU (Livonia, MI)
5. 46.4% - Heartland CU (Madison, WI)

**% 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/APP banking during September (does not include Mobile Text). Top 5 in this category:

1. 34.2% - Parkside CU (Livonia, MI)
2. 31.1% - Vermillion FCU (Vermillion, SD)
3. 31.0% - Sioux Empire FCU (Sioux Falls, SD)
4. 29.7% - Honor CU (St. Joseph, MI)
5. 29.4% - Frankenmuth CU (Frankenmuth, MI)

<sup>1</sup> Pew Research Center Mobile Fact Sheet (<http://www.pewinternet.org/fact-sheet/mobile/>)

<sup>2</sup> Federal Reserve "Mobile Banking: A Closer Look at Survey Measures" (<https://www.federalreserve.gov/econres/notes/feds-notes/mobile-banking-a-closer-look-at-survey-measures-20180327.htm>)

**% 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/App Banking during September. Top 5 in this category:

1. 16.7% - Fire Police City County FCU (Fort Wayne, IN)
2. 16.1% - Sioux Empire FCU (Sioux Falls, SD)
3. 14.1% - Madison County FCU (Anderson, MI)
4. 14.1% - Vermillion FCU (Vermillion, SD)
5. 13.9% - Department of Labor FCU (Merrifield, VA)

**% 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. 84.6% - The Finest FCU (New York, NY)
2. 80.9% - Lakota FCU (Kyle, SD)
3. 80.2% - ABD FCU (Warren, MI)
4. 78.0% - Kansas City CU (Kansas City, MO)
5. 75.7% - Community First FCU (Howard City, MI)

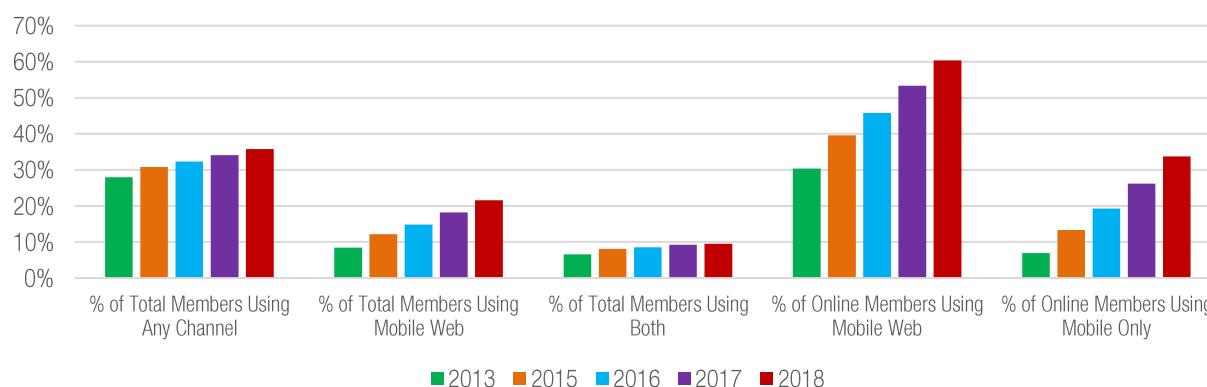
**% of Online Users ONLY Using Mobile Banking** – this number represents the percentage of members who only accessed **It's Me 247** via Mobile Banking in September (i.e. members who did not access their account via standard online banking). Top 5 in this category:

1. 62.4% - The Finest FCU (New York, NY)
2. 55.3% - ABD FCU (Warren, MI)
3. 52.7% - Community First FCU (Howard City, MI)
4. 48.4% - Building Trades FCU (Maple Grove, MN)
5. 48.1% - Kansas City CU (Kansas City, MO)

**NOTE:** In 2013, the highest was 13.0%. In 2018, 163 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 (1.69%). With the addition of new credit unions and member growth of existing clients between 2017 and 2018, this represented an additional 69,400 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 25.1% in 2017 to 23.7% in 2018. Mobile banking usage across all members, on the other hand, increased from 18.2% in 2017 to 21.6%, a difference of nearly 90,000 members.

**Top 5 Credit Unions by Change in % of Online Users Using Mobile Banking Only:**

1. 22.0% - Total Community CU (Taylor, MI)
2. 19.4% - Vermillion FCU (Vermillion, SD)
3. 19.2% - Riverview CU (Belpre, OH)
4. 18.4% - Wakota FCU (South St. Paul, MN)
5. 18.4% - Services Center FCU (Yankton, SD)

What's more, the percentage of active online banking users that used mobile banking increased from 53.3% to 60.4%, and the percentage of active online banking users that *only* used mobile banking during the analyzed months grew from 26.2% to 33.8% (with 85 credit unions surpassing 33%; 26 in 2017). In 2016, 52% of active online banking users accessed their account strictly through desktop online banking. In 2018, that number has shrunk to just 39.6%.

## Diving Into 2018 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 2018 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
MACO	37.5% (78 CUs)	62.1%	33.6% (95 CUs)	58.0%
Online Membership Application	36.8% (82 CUs)	60.7%	34.6% (91 CUs)	60.0%
Custom OBC Color	36.7% (92 CUs)	60.4%	34.8% (81 CUs)	60.5%
It's Me 247 Logo Customization	37.9% (65 CUs)	62.0%	33.1% (108 CUs)	58.1%
MoneyDesktop	39.9% (26 CUs)	63.3%	34.7% (147 CUs)	59.5%
CFS	34.5% (7 CUs)	59.8%	35.8% (166 CUs)	60.4%
Twitter	38.1% (45 CUs)	61.2%	33.7% (128 CUs)	59.6%
Facebook	37.4% (82 CUs)	60.5%	32.7% (91 CUs)	60.1%
YouTube	37.5% (27 CUs)	61.4%	34.8% (146 CUs)	59.8%

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
36.5%	61.0%	32.4%	56.9%
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
34.7%	58.4%	36.1%	61.0%

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
1st Community FCU	San Angelo	TX	31.48%	20.69%	65.72%	41.35%
AAA FCU	South Bend	IN	32.86%	19.45%	59.18%	35.37%
AAC CU	Grand Rapids	MI	33.06%	20.57%	62.20%	36.24%
ABD Federal Credit Union	Warren	MI	24.91%	19.97%	80.18%	55.27%
Aberdeen FCU	Aberdeen	SD	32.54%	18.45%	56.71%	28.09%
Academic FCU	Briarcliff Manor	NY	24.13%	10.74%	44.50%	21.50%
Advantage CU	Newton	IA	24.86%	15.40%	61.92%	38.19%
Aeroquip CU	Jackson	MI	33.89%	19.42%	57.30%	30.54%
Affinity Credit Union	Des Moines	IA	35.04%	19.77%	56.43%	26.70%
Allegan Community FCU	Allegan	MI	31.45%	20.72%	65.87%	44.00%
Allegius CU	Burns Harbor	IN	23.40%	14.25%	60.88%	37.79%
Alpena Alcona Area CU	Alpena	MI	42.70%	25.41%	59.50%	32.82%
Alpena Community CU	Alpena	MI	41.16%	21.95%	53.31%	31.03%
ATL FCU	Wyoming	MI	27.55%	14.45%	52.46%	31.16%
Auto-Owners Associates CU	Lansing	MI	40.33%	21.71%	53.83%	23.69%
Awakon FCU	Onaway	MI	33.28%	22.14%	66.52%	41.48%
Bay Area CU	Oregon	OH	41.34%	25.07%	60.65%	35.05%
Birmingham Bloomfield CU	Birmingham	MI	31.79%	12.66%	39.81%	16.27%

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
BlueOx Credit Union	Battle Creek	MI	34.07%	20.94%	61.46%	36.65%
Brewery CU	Milwaukee	WI	28.64%	21.05%	73.48%	44.58%
Bridge CU	Columbus	OH	30.13%	16.63%	55.18%	29.41%
Building Trades FCU	Maple Grove	MN	32.43%	21.57%	66.52%	48.40%
Calcite CU	Rogers City	MI	31.72%	18.28%	57.64%	35.09%
Catholic United Financial CU	St. Paul	MN	16.43%	7.90%	48.10%	22.24%
Century Heritage FCU	Pittsburgh	PA	23.88%	12.45%	52.13%	26.49%
Chief Financial CU	Rochester Hills	MI	18.56%	12.08%	65.09%	46.34%
Chiphone FCU	Elkhart	IN	35.97%	19.45%	54.08%	28.43%
Chiropractic FCU	Farmington	MI	35.23%	12.93%	36.69%	12.36%
Cincinnati Interagency FCU	Cincinnati	OH	38.27%	8.20%	21.42%	5.99%
Commodore Perry FCU	Oak Harbor	OH	33.77%	22.76%	67.40%	46.99%
Commonwealth Utilities CU	Marion	MA	32.92%	11.12%	33.78%	12.71%
CommStar CU	Elyria	OH	28.61%	15.57%	54.41%	31.64%
Community First FCU	Lakeview	MI	34.75%	26.30%	75.70%	52.72%
Community West CU	Kentwood	MI	31.44%	15.93%	50.68%	24.59%
Consumers FCU	Brooklyn	NY	11.23%	5.88%	52.37%	28.71%
COPFCU	Cincinnati	OH	41.13%	24.98%	60.73%	33.29%
Cornerstone Community CU	Des Moines	IA	15.71%	9.31%	59.24%	38.17%
Country Heritage CU	Buchanan	MI	9.56%	0.00%	0.00%	0.00%
Cumberland County FCU	Falmouth	ME	42.16%	26.29%	62.36%	32.56%
Day Air CU	Kettering	OH	39.09%	23.56%	60.27%	32.85%
Delta County CU	Escanaba	MI	34.23%	23.17%	67.70%	42.51%
Department of Labor FCU	Merrifield	VA	45.91%	22.72%	49.50%	19.28%
Destinations Credit Union	Baltimore	MD	29.30%	0.00%	0.00%	0.00%
DeTour Drummond Community CU	Drummond Island	MI	28.09%	12.64%	45.01%	26.83%
District Government Emp FCU	Washington	DC	25.07%	15.97%	63.69%	35.32%
Diversified Members CU	Detroit	MI	28.48%	19.57%	68.72%	38.74%
Dowagiac Area FCU	Dowagiac	MI	27.89%	12.21%	43.78%	22.42%
ELCA Federal Credit Union	Chicago	IL	38.81%	16.67%	42.94%	17.34%
Element FCU	Charleston	WV	34.10%	21.84%	64.06%	33.75%
Everence Federal CU	Lancaster	PA	30.02%	14.74%	49.10%	24.82%
Evergreen CU	Neenah	WI	43.66%	16.38%	37.51%	14.66%
Farm Bureau Family CU	Lansing	MI	40.65%	18.53%	45.59%	18.04%
Filer CU	Manistee	MI	38.93%	23.99%	61.63%	35.62%
Fire Police City County FCU	Fort Wayne	IN	42.91%	26.89%	62.66%	23.85%
Firefighters CU	La Crosse	WI	37.46%	19.84%	52.95%	25.57%
First Financial CU	Skokie	IL	31.22%	19.80%	63.41%	40.84%
First General CU	Norton Shores	MI	29.61%	17.23%	58.19%	33.72%
First Ohio Community FCU	North Canton	OH	22.09%	10.29%	46.58%	24.55%
First Trust Credit Union	Michigan City	IN	39.40%	26.44%	67.11%	40.21%
First United CU	Grandville	MI	28.78%	18.02%	62.63%	43.51%

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
Florida Customs FCU	Tampa	FL	16.97%	7.35%	43.32%	20.32%
Florida Hospital CU	Altamonte Springs	FL	39.07%	27.54%	70.50%	45.42%
FOCUS CU	Wauwatosa	WI	33.95%	18.41%	54.21%	29.10%
Forest Area FCU	Fife Lake	MI	39.45%	28.20%	71.47%	46.39%
Fox Communities CU	Appleton	WI	41.33%	26.16%	63.31%	33.65%
Frankenmuth CU	Frankenmuth	MI	43.19%	29.38%	68.02%	40.04%
Gabriels Community CU	Lansing	MI	33.65%	21.67%	64.40%	36.07%
Generations CU	Rockford	IL	30.28%	15.42%	50.92%	32.78%
Generations Family FCU	Saginaw	MI	33.00%	15.66%	47.44%	27.42%
Glacier Hills CU	West Bend	WI	43.38%	23.62%	54.45%	28.61%
GR Consumers CU	Wyoming	MI	42.75%	22.21%	51.96%	24.98%
Grand Trunk (BC) Empl. FCU	Battle Creek	MI	31.35%	19.21%	61.30%	37.85%
Gratiot Community CU	Alma	MI	28.53%	19.82%	69.48%	47.29%
Great Lakes Federal CU	Bay City	MI	27.98%	17.20%	61.49%	36.51%
Greater Metro FCU	Long Island City	NY	28.30%	11.89%	42.01%	16.40%
Greater Niles Community FCU	Niles	MI	44.12%	25.12%	56.94%	31.96%
Greensboro Municipal FCU	Greensboro	NC	39.36%	27.79%	70.61%	40.71%
H.P.C. CU	Alpena	MI	27.54%	13.67%	49.63%	28.08%
Harris County FCU	Houston	TX	28.42%	18.46%	64.93%	36.10%
Heartland CU (Madison)	Madison	WI	46.44%	26.90%	57.91%	29.73%
Heartland CU (Springfield)	Springfield	IL	28.77%	17.14%	59.58%	31.09%
Honor CU	St Joseph	MI	45.43%	29.67%	65.29%	37.86%
Horizon Utah Federal CU	Farmington	UT	40.87%	23.06%	56.43%	29.68%
Isabella Community CU	Mount Pleasant	MI	37.36%	26.01%	69.62%	42.00%
KALSEE CU	Kalamazoo	MI	35.33%	22.82%	64.59%	36.88%
Kansas City CU	Kansas City	MO	35.07%	27.35%	77.98%	48.08%
Kellogg Community FCU	Battle Creek	MI	39.00%	26.04%	66.77%	37.44%
Kenowa Community FCU	Wyoming	MI	36.47%	21.20%	58.13%	27.11%
Kent County CU	Grand Rapids	MI	39.22%	23.83%	60.77%	28.75%
Lake Huron CU	Saginaw	MI	28.19%	19.87%	70.48%	43.93%
Lakes Community CU	Lake Orion	MI	32.14%	17.76%	55.26%	31.69%
Lakeshore FCU	Muskegon	MI	33.25%	12.98%	39.03%	15.37%
Lakota FCU	Kyle	SD	12.79%	10.34%	80.88%	47.34%
Lenco CU	Adrian	MI	36.94%	20.77%	56.21%	32.24%
Madison County FCU	Anderson	IN	50.51%	29.36%	58.12%	30.25%
Madison CU	Madison	WI	35.50%	16.04%	45.18%	22.82%
Materion Federal CU	Elmore	OH	38.74%	15.03%	38.81%	11.31%
Meijer CU	Grand Rapids	MI	38.75%	24.22%	62.52%	32.12%
Members Source CU	Merrillville	IN	26.89%	16.18%	60.17%	38.09%
MEMBERS1st Community CU	Marshalltown	IA	27.51%	15.94%	57.96%	34.26%
Metro North FCU	Waterford	MI	43.63%	25.27%	57.91%	35.44%
Michigan Coastal CU	Muskegon	MI	24.25%	17.31%	71.35%	46.45%

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
Michigan Legacy	Pontiac	MI	35.56%	21.23%	59.71%	33.81%
MidUSA CU	Middletown	OH	29.32%	17.01%	58.02%	33.26%
Monroe County Comm CU	Monroe	MI	33.01%	17.74%	53.74%	18.98%
Muskegon Co-op FCU	Muskegon	MI	26.49%	16.53%	62.41%	38.36%
Muskegon Federal CU	Muskegon	MI	38.95%	24.60%	63.15%	39.53%
New Horizons CU	Cincinnati	OH	33.95%	19.84%	58.44%	31.35%
North Central Area CU	Houghton Lake	MI	30.27%	18.45%	60.95%	35.25%
Northern Eagle FCU	Nett Lake	MN	3.16%	0.00%	0.00%	0.00%
Northern Hills FCU	Sturgis	SD	31.90%	19.05%	59.73%	36.39%
NorthPark Community CU	Indianapolis	IN	29.05%	16.54%	56.95%	31.57%
NorthStar CU	Warrenville	IL	34.21%	13.40%	39.16%	18.45%
Northwest Consumers FCU	Traverse City	MI	34.18%	19.38%	56.70%	33.48%
Notre Dame FCU	Notre Dame	IN	42.99%	25.93%	60.32%	32.43%
Park City CU	Merrill	WI	36.79%	18.40%	50.02%	25.92%
Parkside CU	Livonia	MI	47.13%	34.22%	72.60%	45.37%
Pathways Financial CU	Columbus	OH	30.92%	17.82%	57.64%	32.70%
PCT Federal CU	West Wareham	MA	29.29%	15.41%	52.62%	30.35%
Peninsula FCU	Escanaba	MI	40.01%	25.54%	63.83%	37.11%
Peoples Choice CU	Medford	WI	21.67%	13.11%	60.49%	39.32%
Port City FCU	Muskegon	MI	31.14%	20.20%	64.86%	39.86%
Port Conneaut FCU	Conneaut	OH	27.71%	17.40%	62.82%	36.35%
PowerNet Credit Union	Tampa	FL	30.15%	19.32%	64.06%	37.50%
Preferred CU	Grand Rapids	MI	33.16%	21.60%	65.15%	40.42%
Progressive CU	New York	NY	4.00%	0.71%	17.81%	9.59%
Prospera CU	Appleton	WI	38.97%	23.77%	60.98%	33.33%
Public Service CU	Fort Wayne	IN	40.03%	22.77%	56.88%	33.01%
Quest FCU	Kenton	OH	37.48%	26.39%	70.41%	47.77%
Ripco CU	Rhineland	WI	35.54%	20.45%	57.54%	32.48%
River Valley CU	Ada	MI	45.11%	27.19%	60.26%	31.06%
Riverview CU	Belpre	OH	32.94%	21.10%	64.05%	40.51%
Rogue River Community CU	Sparta	MI	40.82%	26.86%	65.79%	41.46%
Safe Harbor CU	Ludington	MI	37.24%	22.06%	59.24%	31.91%
Saginaw County Empl. CU	Saginaw	MI	31.29%	17.07%	54.55%	29.03%
San Antonio Citizens FCU	San Antonio	FL	38.48%	24.91%	64.74%	40.25%
Sarasota Municipal Empl. CU	Sarasota	FL	41.75%	23.98%	57.43%	30.29%
SB Community FCU	Muskegon	MI	28.45%	18.38%	64.60%	38.83%
Sentinel FCU	Box Elder	SD	33.63%	20.07%	59.69%	34.93%
Serve Credit Union	Des Moines	IA	39.12%	24.55%	62.76%	30.17%
Service 1 FCU	Muskegon	MI	34.31%	19.32%	56.31%	26.64%
Services Center FCU	Yankton	SD	42.45%	25.09%	59.11%	31.13%
Shoreline Credit Union	Two Rivers	WI	34.63%	18.47%	53.35%	29.52%
Sioux Empire FCU	Sioux Falls	SD	49.72%	30.99%	62.33%	29.95%
SMART FCU	Columbus	OH	16.90%	7.33%	43.34%	20.43%



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	38.96%	8.66%	22.23%	8.88%
Straits Area FCU	Cheboygan	MI	22.32%	13.27%	59.45%	37.47%
Superior Choice CU	Superior	WI	36.70%	21.59%	58.81%	33.40%
Tahquamenon Area CU	Newberry	MI	27.96%	13.45%	48.11%	26.99%
TBA CU	Traverse City	MI	36.58%	21.58%	58.98%	31.45%
The Finest Federal CU	New York	NY	18.71%	15.82%	84.55%	62.43%
Thornapple CU	Hastings	MI	37.34%	24.74%	66.26%	41.81%
Toro Empl. FCU	Bloomington	MN	32.92%	15.68%	47.62%	24.62%
Total Community CU	Taylor	MI	41.88%	28.94%	69.10%	44.88%
Traverse Catholic CU	Traverse City	MI	31.60%	15.82%	50.06%	26.57%
Tri-Cities CU	Grand Haven	MI	35.77%	20.11%	56.22%	29.93%
Unison CU	Kaukauna	WI	33.92%	17.81%	52.49%	23.76%
University of Toledo FCU	Toledo	OH	29.59%	8.80%	29.73%	9.34%
Urban Upbound FCU	Long Island City	NY	3.59%	2.04%	56.82%	36.36%
VacationLand FCU	Sandusky	OH	36.44%	21.36%	58.61%	29.63%
Vermillion FCU	Vermillion	SD	47.69%	31.14%	65.29%	35.79%
Verve, a Credit Union	Oshkosh	WI	43.04%	27.66%	64.26%	34.72%
Viriva Community CU	Warminster	PA	24.72%	15.03%	60.81%	34.08%
Wakota FCU	South St Paul	MN	33.61%	20.06%	59.68%	37.09%
Washtenaw FCU	Ypsilanti	MI	31.43%	19.52%	62.12%	38.88%
West Michigan CU	Grand Rapids	MI	41.65%	27.08%	65.02%	36.90%
West Michigan Postal Service FCU	Muskegon	MI	20.49%	13.43%	65.52%	42.53%
Western Districts Members CU	Grand Rapids	MI	44.30%	28.05%	63.31%	33.14%
Western Division FCU	Williamsville	NY	35.55%	15.88%	44.68%	20.59%
Western Illinois CU	Macomb	IL	28.44%	14.93%	52.51%	25.63%
Wexford Community CU	Cadillac	MI	35.08%	21.87%	62.34%	38.06%
Wolverine State CU	Alpena	MI	33.21%	18.79%	56.57%	32.62%
YS Federal Credit Union	Yellow Springs	OH	35.39%	11.53%	32.58%	14.80%