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For a complete description of Callahan's Return of the Member index, [click here](#).
Individual credit union ROM scores are available on the 2-year Report and the Scorecard.

Peer Group : --Select One--

Return of Member		Return to the Savers		Return to the Borrowers		Member Service Usage	
Top 100 Return of Member for the Peer Group Over 1 B (# of Credit Unions in Peer Group = 159) as of December 31, 2009.							
Rank	State	Credit Union	Percentile Ranking	Return to Members Raw Score	Return to Savers	Return to Borrowers	Member Service Usage
1	MA	Greylock	100.00	94.81	97.48	97.48	86.79
2	VA	Pentagon	99.37	86.98	84.91	96.23	77.36
3	PA	Police And Fire	98.74	86.76	98.74	68.55	93.08
4	OH	General Electric	98.11	86.64	91.82	91.82	71.07
5	NY	Visions	97.48	85.69	94.34	75.47	86.16
6	WI	Community First	96.86	84.91	93.71	90.57	62.89
7	NM	Sandia Laboratory	96.23	84.06	91.19	74.84	85.53
8	WI	Educators	95.60	82.83	82.39	89.94	73.58
9	GA	Delta Community	94.97	81.79	74.21	79.25	97.48
10	MI	Lake Michigan	94.34	80.03	89.31	95.60	43.40
11	VA	Northwest	93.71	79.78	64.78	93.71	84.28
12	IL	CEFCU	93.08	79.59	89.94	76.10	67.92
13	WI	Summit	92.45	79.53	61.01	100.00	80.50
14	PA	TruMark Financial	91.82	78.14	96.86	71.70	57.23
15	UT	Mountain America	91.19	78.08	67.92	86.16	83.02
16	IA	Veridian	90.57	77.77	79.25	62.89	96.23
17	NJ	Affinity	89.94	76.70	59.12	94.97	79.25
18	CA	STAR One	89.31	75.91	74.84	85.53	64.15
19	WA	Spokane Teachers	88.68	75.63	63.52	88.68	76.73
20	NY	Teachers	88.05	74.72	90.57	61.01	68.55
21	MI	United	87.42	74.62	83.65	70.44	66.04
22	PA	Pennsylvania State Employees	86.79	74.34	73.58	59.12	96.86
23	OR	OnPoint Community	86.16	73.52	59.75	77.99	89.31
24	NY	Melrose	85.53	73.52	100.00	93.08	3.77
25	DC	Bank-Fund Staff	84.91	73.24	45.28	96.86	84.91
26	UT	America First	84.28	72.48	53.46	78.62	94.34
27	TN	Eastman	83.65	72.36	84.28	45.28	91.19
28	TX	Security Service	83.02	71.64	80.50	83.02	41.51
29	NJ	Merck Employees	82.39	71.26	99.37	54.09	50.31
30	MN	Affinity Plus	81.76	70.88	72.96	86.79	45.28
31	WA	BECU	81.13	70.88	34.59	92.45	98.74
32	MI	Dow Chemical Employees	80.50	70.82	94.97	29.56	89.94
33	IL	Alliant	79.87	70.28	96.23	64.78	36.48
34	MN	Wings Financial	79.25	69.28	98.11	18.87	93.71
35	NY	Bethpage	78.62	69.15	86.16	87.42	16.35
36	TX	Randolph-Brooks	77.99	68.77	46.54	84.91	81.76
37	OH	Wright-Patt	77.36	68.08	62.26	84.28	54.72

38	PA	Citadel	76.73	66.98	79.87	54.72	63.52
39	IL	BCU	76.10	66.92	55.97	80.50	65.41
40	VA	Navy	75.47	66.51	40.25	81.13	88.05
41	FL	Suncoast Schools	74.84	65.91	60.38	55.97	88.68
42	PA	Members 1st	74.21	65.22	70.44	43.40	87.42
43	MD	Tower	73.58	64.91	28.93	99.37	74.21
44	CA	Chevron	72.96	64.59	76.10	71.07	37.11
45	WI	Landmark	72.33	63.81	49.06	91.19	49.06
46	MO	First Community	71.70	63.65	87.42	57.23	34.59
47	NY	Nassau Educators	71.07	62.42	78.62	47.17	57.86
48	CO	Ent	70.44	62.20	65.41	55.35	66.67
49	CA	Lockheed	69.81	61.82	33.33	82.39	78.62
50	TX	San Antonio	69.18	61.57	68.55	83.65	19.50
51	CA	San Diego County	68.55	61.16	45.91	74.21	67.30
52	RI	Pawtucket	67.92	60.25	61.64	98.11	5.03
53	GA	Atlanta Postal	67.30	60.09	92.45	12.58	74.84
54	MI	Michigan Schools and Government	66.67	59.94	86.79	32.08	55.97
55	CA	F & A	66.04	59.59	93.08	27.04	51.57
56	MT	Whitefish Credit Union Association	65.41	58.84	83.02	66.04	10.06
57	WI	University Of Wisconsin	64.78	58.74	6.92	94.34	91.82
58	CA	Stanford	64.15	58.58	67.30	72.96	24.53
59	TN	Ascend	63.52	58.18	75.47	56.60	32.70
60	OK	Tinker	62.89	57.74	52.20	63.52	58.49
61	MI	Michigan State University	62.26	57.48	55.35	32.70	95.60
62	OR	First Tech	61.64	57.20	22.01	70.44	94.97
63	NC	State Employees	61.01	56.95	95.60	31.45	30.82
64	MA	Digital	60.38	56.42	19.50	67.92	99.37
65	CA	SchoolsFirst	59.75	55.66	58.49	20.75	100.00
66	CA	Addison Avenue	59.12	55.63	27.04	81.76	64.78
67	NC	Coastal	58.49	55.63	50.31	67.30	47.80
68	NH	Service	57.86	55.13	21.38	77.36	77.99
69	GA	Georgias Own	57.23	54.81	62.89	27.67	79.87
70	MA	Rockland	56.60	53.93	77.99	49.69	21.38
71	CO	Westerra	55.97	53.74	32.70	62.26	75.47
72	NY	ESL	55.35	53.40	30.19	79.87	53.46
73	CA	Western	54.72	53.21	69.81	35.85	50.94
74	WI	Royal	54.09	52.83	23.27	98.74	35.85
75	FL	Grow Financial	53.46	52.74	64.78	24.53	72.96
76	CO	Bellco	52.83	51.45	25.16	52.20	92.45
77	CT	American Eagle	52.20	51.32	57.23	64.15	23.90
78	MA	HarborOne	51.57	50.97	29.56	88.05	33.33
79	FL	Vystar	50.94	50.13	54.72	40.25	56.60
80	PG	Credit Unions over 1B	50.62	50.33	46.25	53.75	48.12
81	RI	Navigant	50.31	50.03	71.07	60.38	1.89

82	VA	State Department	49.69	49.18	56.60	26.42	69.18
83	FL	Campus USA	49.06	48.93	81.13	13.84	46.54
84	NY	Hudson Valley	48.43	48.58	38.36	50.94	61.64
85	FL	Tyndall	47.80	47.11	44.03	52.83	44.03
86	AL	APCO Employees	47.17	46.67	88.68	11.32	28.93
87	VA	BayPort	46.54	46.48	81.76	18.24	29.56
88	MO	Anheuser-Busch Employees	45.91	46.16	42.77	23.27	83.65
89	TX	Texas Dow Employees	45.28	46.04	12.58	73.58	61.01
90	FL	Community First Credit Union of Florida	44.65	45.72	51.57	33.96	52.83
91	CA	California Coast	44.03	45.63	25.79	30.82	98.11
92	NC	Truliant	43.40	44.78	48.43	49.69	32.08
93	MD	State Employees Credit Union of Maryland Inc.	42.77	44.59	50.94	53.46	22.01
94	CA	Provident	42.14	44.50	49.69	65.41	6.92
95	MI	Genisys	41.51	44.47	47.80	39.62	45.91
96	GA	Robins	40.88	44.31	69.18	20.13	38.36
97	MD	NASA	40.25	44.06	42.77	47.80	40.88
98	CA	Redwood	39.62	43.05	5.66	66.67	69.81
99	AK	Alaska USA	38.99	42.99	10.06	76.73	48.43
100	TX	JSC	38.36	41.92	76.73	3.77	39.62

The percentile ranking for each component of ROM is available for all credit unions beyond the Top 100 on the [Scorecard](#). Detailed ROM scores for all credit unions are available in Callahan's [Peer-to-Peer](#) analysis software. Contact us at (800) 446-7453 for more information. Create your own custom peer groups to use within this ScoreCard through [CUAnalyzer](#). Plus: Display your performance relative to highly customized peer groups with visual charts and analysis ratings. Call 800.446.7453 for a demonstration. Source: Credit Union Strategy & Performance (CUSP); <http://data.CreditUnions.com/CUSP> © 2008-2009 Callahan & Associates, Inc. Phone: 1-800-446-7453.