

Subscribers Can View ROM Scores for all Peer groups in CUSP Online

Credit Unions \$250M - \$500M in Assets

Rk	Credit Union	St	Percentile Ranking	Total Raw Score	Return on Assets	Return on Equity	Return on Assets
1	Deere Employees	IL	100.00	96.33			
2	Sb1	PA	99.69	91.05			
3	NRL	MD	99.37	90.63	84.64	97.49	90.60
4	Quincy	MA	99.06	89.80	85.58	90.91	94.98
5	APCI	PA	98.75	89.44	99.69	75.55	92.48
6	HeritageWest	UT	98.43	88.98	89.66	96.24	77.74
7	FAA	OK	98.12	88.50	93.73	85.27	84.64
8	Century	OH	97.81	88.28	98.75	94.36	63.01
9	Warren	WY	97.49	87.71	96.24	83.07	80.56
10	NorthCountry	VT	97.18	87.52	86.83	90.60	84.33
11	Central One	MA	96.87	86.96	94.67	95.92	62.07
12	Sperry Associates	NY	96.55	86.93	100.00	82.13	72.73
13	Deseret First	UT	96.24	85.78	91.22	72.10	96.24
14	The Summit	NY	95.92	83.79	65.52	97.81	93.42
15	Abilene Teachers	TX	95.61	83.73	87.46	79.94	83.07
16	USF	FL	95.30	82.10	79.31	72.73	99.69
17	NMTW Community	MA	94.98	81.21	73.04	89.66	82.45
18	Pittsford	NY	94.67	80.58	78.37	93.42	66.14
19	Potlatch No 1	ID	94.36	79.86	76.18	88.71	73.35
20	Vermont	VT	94.04	79.17	74.92	89.97	70.85
21	Telcom	MI	93.73	78.89	88.40	56.74	94.67
22	Merck Sharp & Dohme	PA	93.42	78.84	80.88	62.07	99.06
23	Pioneer	WI	93.10	78.79	82.13	99.69	44.20
24	Olin Community	IL	92.79	78.75	84.33	91.22	52.35
25	Heritage	IN	92.48	78.51	59.87	90.28	91.85
26	Triangle	NH	92.16	78.06	86.52	84.95	54.86
27	Diamond	PA	91.85	78.03	83.39	68.97	82.13
28	Catholic	MI	91.54	77.92	57.68	93.10	89.03
29	Crane	IN	91.22	77.90	61.76	80.56	100.00
30	Cascade	WA	90.91	77.48	98.12	39.81	97.18
31	Capital	WI	90.60	77.12	79.62	92.16	52.04
32	Member One	VA	90.28	76.90	89.97	67.40	69.28
33	Credit Union Of America	KS	89.97	76.29	64.58	79.00	91.22
34	Florida Telco	FL	89.66	76.13	87.15	49.84	95.30
35	Connexus	WI	89.34	75.83	97.81	69.28	49.84
36	Golden Plains	KS	89.03	75.71	89.34	84.64	41.38
37	DHCU Community	IL	88.71	75.69	89.03	64.58	69.91
38	GFA	MA	88.40	75.63	90.28	68.34	62.38
39	University Of Kentucky	KY	88.09	75.55	59.56	81.50	92.79
40	Oklahoma Employees	OK	87.77	75.27	74.29	91.85	53.61
41	UMassFive College	MA	87.46	74.69	95.92	55.17	68.03
42	Connex	CT	87.15	74.62	63.01	79.62	86.21
43	Freedom First	VA	86.83	74.29	69.91	87.15	63.32
44	Kirtland	NM	86.52	73.97	39.18	99.37	94.04
45	Pioneer	ID	86.21	73.54	99.37	43.26	74.61
46	Rivermark Community	OR	85.89	73.50	47.02	91.54	90.60
47	Utah Power	UT	85.58	73.28	94.04	64.26	52.66
48	Granite	UT	85.27	72.93	67.40	76.49	76.80
49	Cinfed	OH	84.95	72.71	77.12	76.18	60.82
50	DuTrac Community	IA	84.64	72.66	96.87	50.78	64.58

Return of the Member

Data for prior quarters available in the CUSP Article Archives in CUSP Online data.creditunions.com/CUSP

Credit Unions \$250M - \$500M in Assets | # of CUs in Peer Group = 319

Rk	Credit Union	St	Percentile Ranking	Total Raw Score	Return to Savers Score	Return to Borrowers Score	Member Service Usage Score
51	Fort Campbell	TN	84.33	72.46	55.80	86.83	79.00
52	CitizensFirst	WI	84.01	71.99	66.14	97.18	46.08
53	Consumers	MI	83.70	71.68	47.65	80.25	98.12
54	Kemba	OH	83.39	71.36	68.65	85.58	55.80
55	Hoosier Hills	IN	83.07	71.16	36.36	99.06	87.77
56	Westmark	ID	82.76	71.03	53.92	79.31	86.83
57	Vermont State Employees	VT	82.45	70.17	80.56	84.01	34.17
58	Massachusetts Institute Of Technology	MA	82.13	69.66	47.96	75.24	96.55
59	Nassau Financial	NY	81.82	69.56	75.55	53.29	82.76
60	Southeast Financial	TN	81.50	68.92	81.82	77.43	36.36
61	Palmetto Citizens	SC	81.19	68.90	37.93	98.43	77.12
62	NCPD	NY	80.88	68.81	91.85	58.93	45.77
63	Verity	WA	80.56	68.75	35.11	87.77	95.92
64	First Citizens	MA	80.25	68.53	70.53	94.36	29.15
65	Chicago Patrolmens	IL	79.94	68.40	99.06	30.72	72.10
66	Coventry	RI	79.62	67.63	92.16	85.89	2.82
67	Maine State	ME	79.31	67.52	78.06	35.42	95.61
68	Air Force	TX	79.00	67.48	72.73	66.46	60.50
69	Nutmeg State	CT	78.68	67.38	91.54	46.71	57.68
70	Notre Dame	IN	78.37	66.82	46.71	80.88	79.31
71	Americas	WA	78.06	66.71	88.71	28.53	84.95
72	AEA	AZ	77.74	66.27	79.00	67.71	43.89
73	First Community	ND	77.43	66.22	46.08	88.40	67.40
74	Kellogg Community	MI	77.12	66.10	52.35	73.04	78.37
75	Alabama Telco	AL	76.80	65.52	73.67	70.53	45.45
76	Glendale Area Schools	CA	76.49	65.30	97.18	5.64	97.81
77	GCS	IL	76.18	65.22	81.19	71.16	31.35
78	Community Choice	MI	75.86	65.03	60.50	59.56	79.94
79	Premier Members	CO	75.55	64.87	17.55	94.98	98.43
80	I-C	MA	75.24	64.73	26.33	96.87	81.19
81	Florida	FL	74.92	64.39	33.86	74.29	99.37
82	Lafayette	MD	74.61	64.37	40.13	100.00	53.29
83	Harvard University Employees	MA	74.29	63.92	46.39	94.67	48.90
84	Houston Police	TX	73.98	63.46	85.27	21.63	87.15
85	Rogue	OR	73.67	63.42	49.53	66.14	81.82
86	Shell	TX	73.35	63.32	52.66	57.37	88.71
87	Educational Community	MI	73.04	62.68	24.14	95.30	78.68
88	Sandia Area	NM	72.73	62.65	40.75	83.39	68.65
89	Seacomm	NY	72.41	62.52	73.98	27.59	93.10
90	Erie	PA	72.10	61.83	66.46	60.19	56.74
91	IDB-IIC	DC	71.79	61.79	44.51	71.47	75.86
92	Via	IN	71.47	61.29	90.60	7.52	89.66
93	Bellwether Community	NH	71.16	61.16	59.25	50.16	79.62
94	Midwest America	IN	70.85	60.94	84.01	44.51	47.02
95	Red River Employees	TX	70.53	60.88	71.16	63.95	40.13
96	Homeland	OH	70.22	60.85	98.43	1.57	83.70
97	Superior	OH	69.91	60.78	66.77	83.70	19.12
98	Polish National	MA	69.59	60.78	90.91	59.25	14.73
99	Resource One	TX	69.28	60.31	82.45	63.32	20.69
100	Mayo Employees	MN	68.97	60.16	58.62	50.47	76.18