

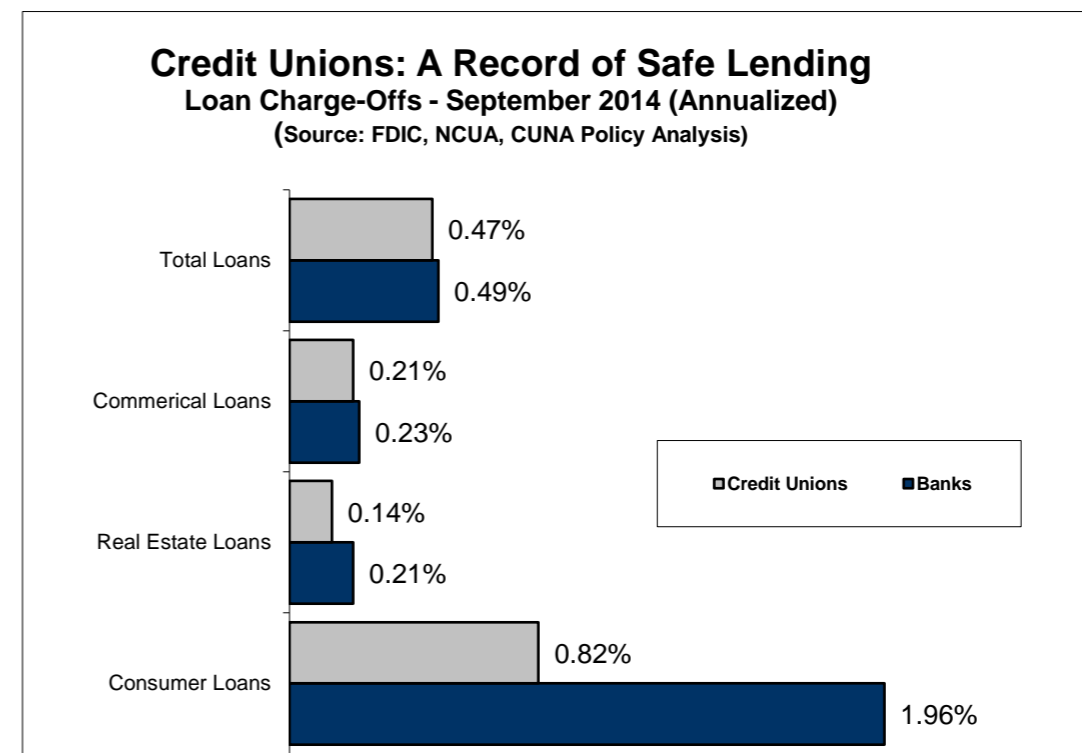
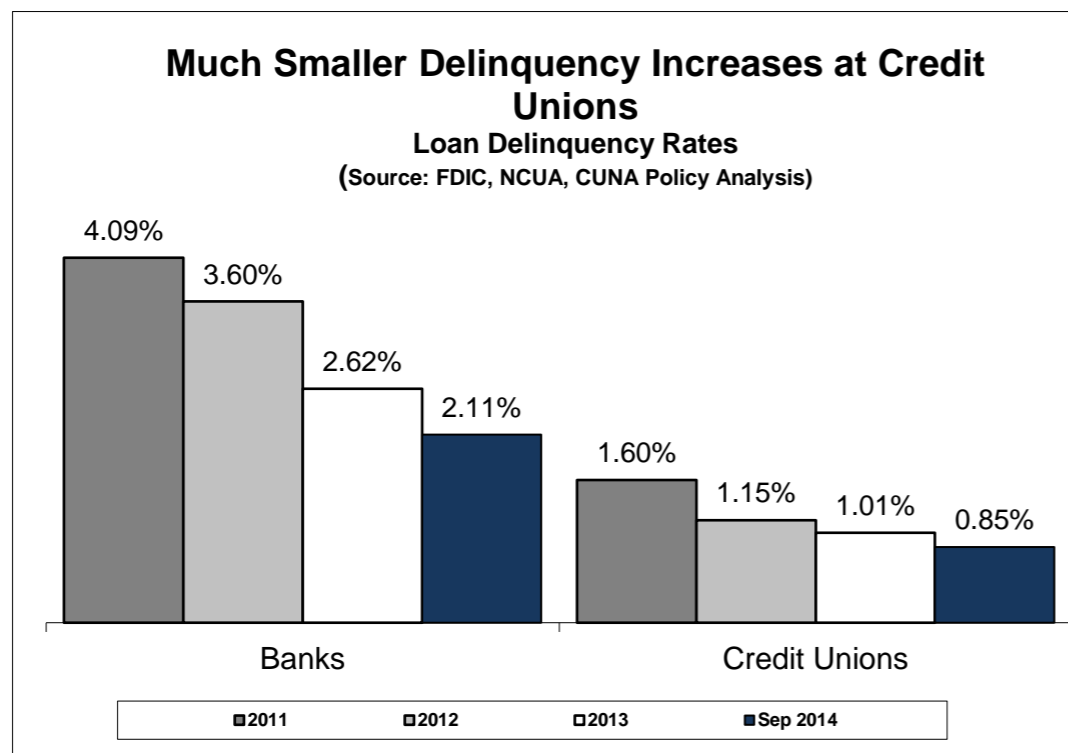
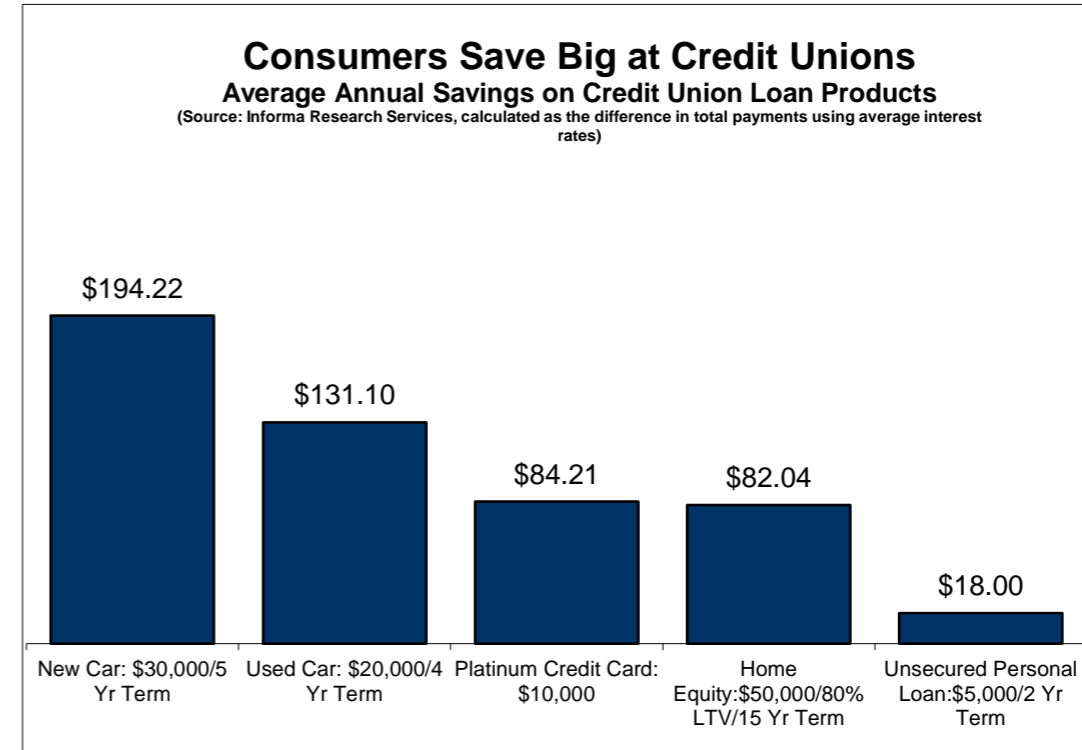
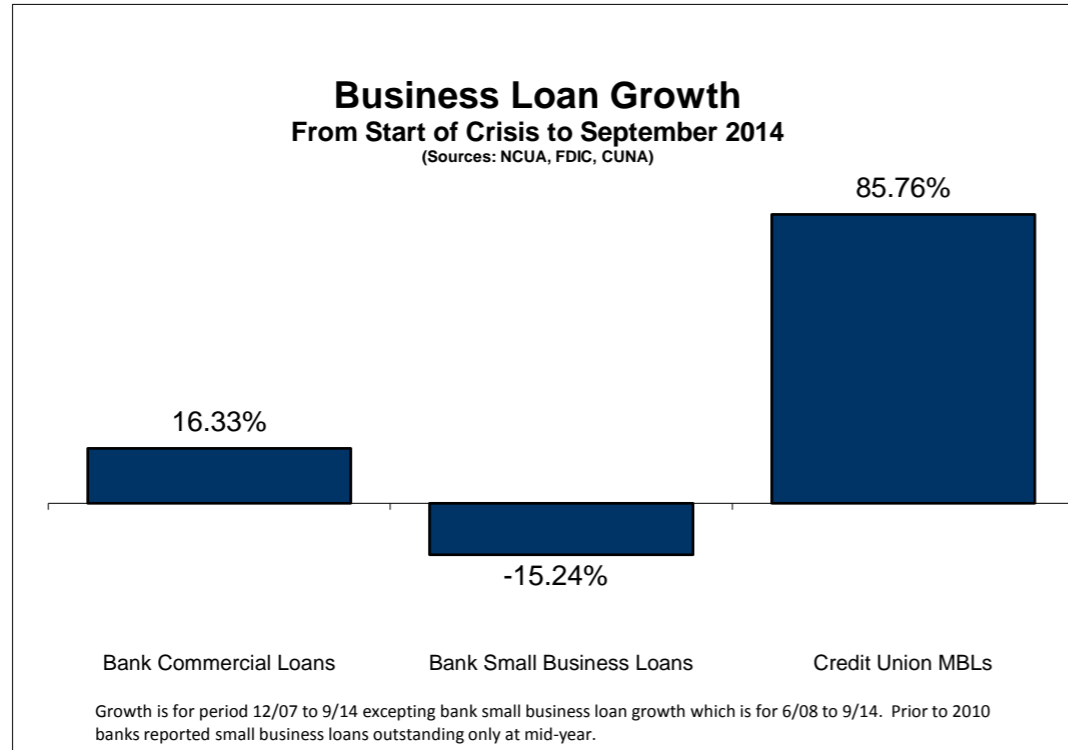
U.S. Credit Union Overview

Member-Owned, Not-For-Profit, Financial Cooperatives

As of September 2014. Sources: NCUA, CUNA.



Number of U.S. Credit Unions:	6,477
Consumer Member-Owners:	100.1 million
Assets:	1,122 billion
Loans:	\$706 billion
Consumer Savings:	\$951 billion
Capital to Assets:	10.9%



Credit Union Member Business Lending Overview

As of September 2014. Sources: FDIC, NCUA, CUNA.



National Overview

Number of CUs with MBLs	2,302
Total CU MBLs outstanding	\$51,905,192,908
Average size of CU MBLs	\$204,609
MBLs: % of Assets at offering CUs	5%

12 Month Loan Growth:

Credit union MBLs*	13%
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*MBLs are among the fastest-growing segments of CU loan portfolios

West Virginia

Number of CUs with MBLs	16
Total CU MBLs outstanding	\$91,298,479
Average size of CU MBLs	\$155,799
MBLs: % of Assets at offering CUs	4%

CU Business Lending: Safe & Sound Business Loan Asset Quality Comparisons

Net Chargeoffs

	Credit Union MBLs	Commercial Bank Commercial & Industrial Loans
1997	0.18%	0.28%
1998	0.08%	0.43%
1999	0.12%	0.57%
2000	0.05%	0.01%
2001	0.10%	1.43%
2002	0.09%	1.76%
2003	0.08%	1.26%
2004	0.10%	0.50%
2005	0.05%	0.27%
2006	0.08%	0.30%
2007	0.09%	0.52%
2008	0.35%	1.01%
2009	0.62%	2.62%
2010	0.79%	1.75%
2011	0.92%	0.89%
2012	0.79%	0.51%
2013	0.52%	0.32%
Q3 2014	0.21%	0.23%
Avg. since '97	0.29%	0.81%

Source: FDIC, NCUA, and CUNA E&S.

Average Asset Size of MBL CUs Those Near Cap Tend to be Larger CUs

Excludes Grandfathered and Non Federally Insured and/or Low Income Designated CUs

MBLs as a % of Assets	Number of CUs	Average Asset Size	Unused Capacity Under Current Cap	Unused Capacity If Cap = 27.5%
>0.0% to 5.0%	1,034	\$490,405,707	\$53,265,310,037	\$130,594,933,924
5.0% to 7.5%	181	\$477,223,438	\$5,453,299,121	\$18,625,859,079
7.5% to 10.0%	146	\$587,823,200	\$2,998,167,082	\$16,086,050,634
10.0% to 12.5%	99	\$567,424,415	\$608,887,952	\$9,175,578,062
12.5%+	20	\$815,679,923		\$2,119,173,704

Source: NCUA, and CUNA E&S.

Many credit unions have not entered the MBL arena because the 12.25% cap prevents them from earning sufficient income to cover start-up and ongoing program costs.

Removing MBL 12.25% cap:

* Will produce an estimated \$13.7 billion in new MBLs in the first year

New MBLs in the first year in your state:

* Will produce an estimated 149,000 new jobs using CEA job multiplier

Number of new jobs in your state:

No cost to taxpayers