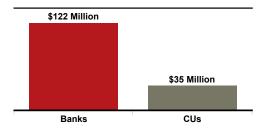


Legislative Affairs



Oklahoma Median Asset Size By Institution Mid-Year 2013



Oklahoma Credit Unions

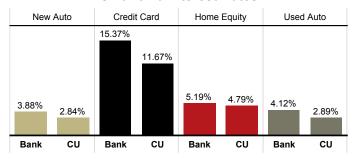
Number of credit unions headquarterd in the state: 69
Estimated number of credit union memberships in the state: 934,586
Memberships in credit unions headquartered in the state: 1,122,985

A small but significant presence in the community

Credit unions represent a growing, but small segment of the state's financial sector. Banks control 88% of deposits in Oklahoma. Big banks have aggressively expanded market share in the state and represent the biggest competitive challenge to the state's small institutions.

Out-of-state banks control 22% of deposits in the state - a share that has increased by 7 percentage points over the past two decades.

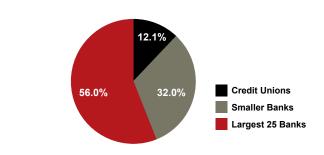
Oklahoma Interest Rates



A structural difference that produces big benefits

Credit unions are not-for-profit financial cooperatives and, unlike banks, have no shareholders demanding a market return on their investment. This structural difference allows credit unions to pass profits on to their member-depositors in the form of lower loan interest rates, higher yields on savings and fewer/lower fees.

Oklahoma Mid-Year 2013 Market Share



A better deal for consumers

The lower credit union average new car loan rate shown in the graph results in a savings of \$852 over the life of a 5-year car loan (assuming an average \$30,000 amount financed).

2013 Oklahoma Credit Union Financial Benefits

Benefits arise from Credit Unions providing:



Total Member Benefits \$95 Million