U.S. Credit Union Overview

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

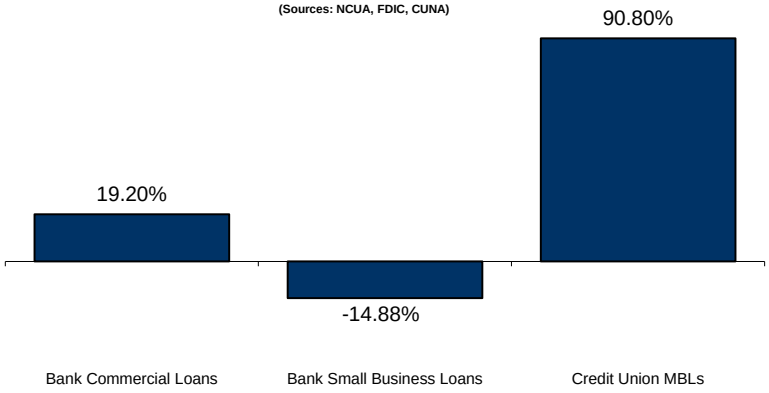
As of December 2014. Sources: NCUA, CUNA.

Number of U.S. Credit Unions:	6,398
Consumer Member-Owners:	100.1 million
Assets:	$1,136 billion
Loans:	$723 billion
Consumer Savings:	$963 billion
Capital to Assets:	11.0%

Business Loan Growth

From Start of Crisis to December 2014

(Sources: NCUA, FDIC, CUNA)

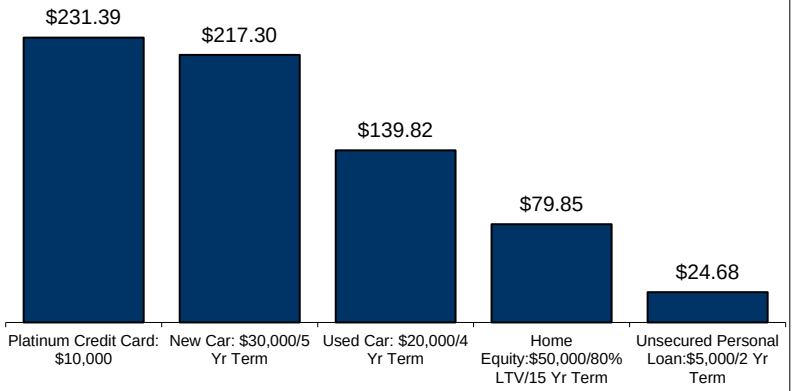


Growth is for period 12/07 to 12/14 excepting bank small business loan growth which is for 6/08 to 12/14. Prior to 2010 banks reported small business loans outstanding only at mid-year.

Consumers Save Big at Credit Unions

Average Annual Savings on Credit Union Loan Products

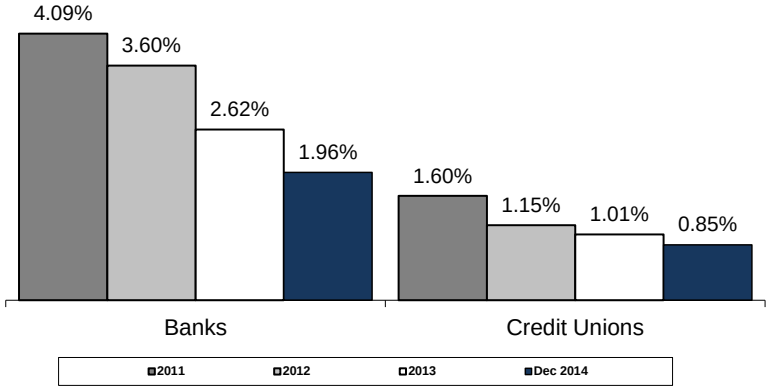
(Source: Informa Research Services, calculated as the difference in total payments using average interest rates)



Much Smaller Delinquency Increases at Credit Unions

Loan Delinquency Rates

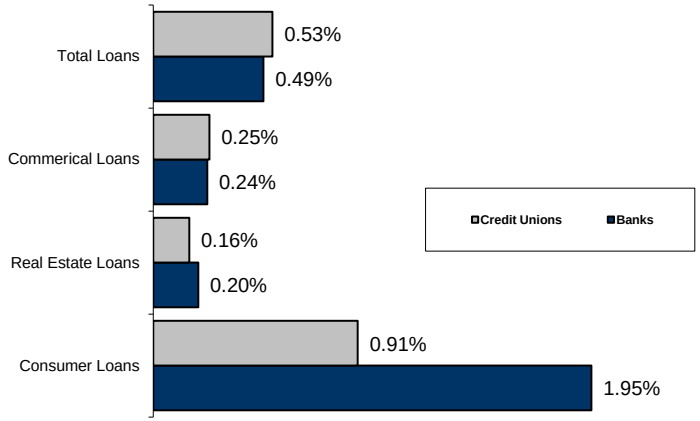
(Source: FDIC, NCUA, CUNA Policy Analysis)



Credit Unions: A Record of Safe Lending

Loan Charge-Offs - December 2014 (Annualized)

(Source: FDIC, NCUA, CUNA Policy Analysis)



Credit Union Member Business Lending Overview

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

CUNA Credit Union National Association

National Overview

Number of CUs with MBLs	2,288
Total CU MBLs outstanding	$53,313,281,593
Average size of CU MBLs	$215,394
MBLs: % of Assets at offering CUs	5%
12 Month Loan Growth:	
Credit union MBLs*	12%

*MBLs are among the fastest-growing segments of CU loan portfolios

Alabama

Number of CUs with MBLs	42
Total CU MBLs outstanding	$516,393,477
Average size of CU MBLs	$149,204
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%
2014	0.25%	0.24%
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%	1,008	$509,577,299	$53,684,645,979	$141,254,827,364
5.0% to 7.5%	181	$492,610,013	$5,451,712,801	$24,519,663,393
7.5% to 10.0%	139	$498,799,615	$2,405,176,811	$19,066,615,299
10.0% to 12.5%	102	$641,205,441	$756,626,750	$17,985,812,620
12.5%+	21	$768,825,453		$4,439,966,989

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: $89,935,709

* Will produce an estimated 148,000 new jobs using CEA job multiplier

Number of new jobs in your state: 978

No cost to taxpayers