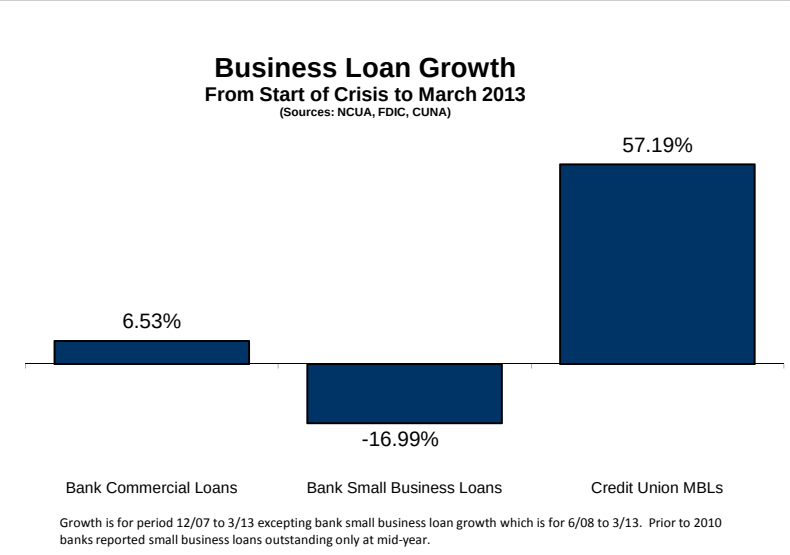
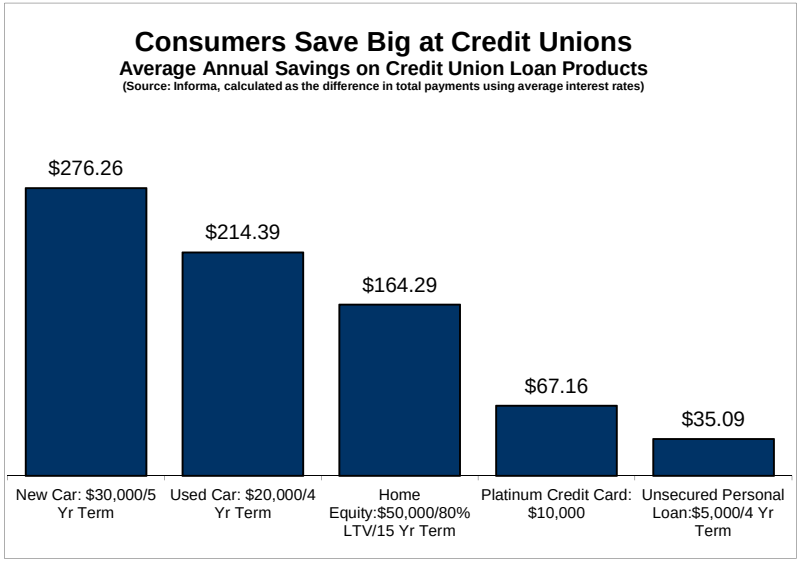
U.S. Credit Union Overview

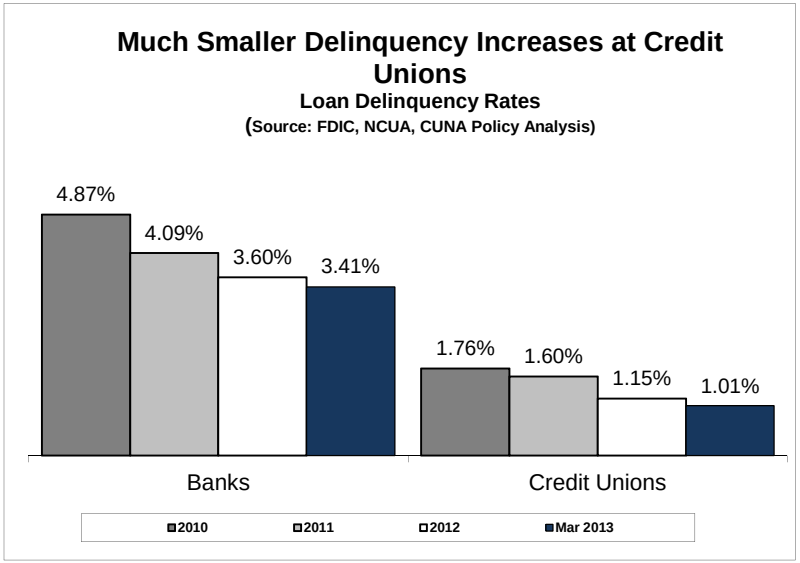
Member-Owned, Not-For-Profit, Financial Cooperatives

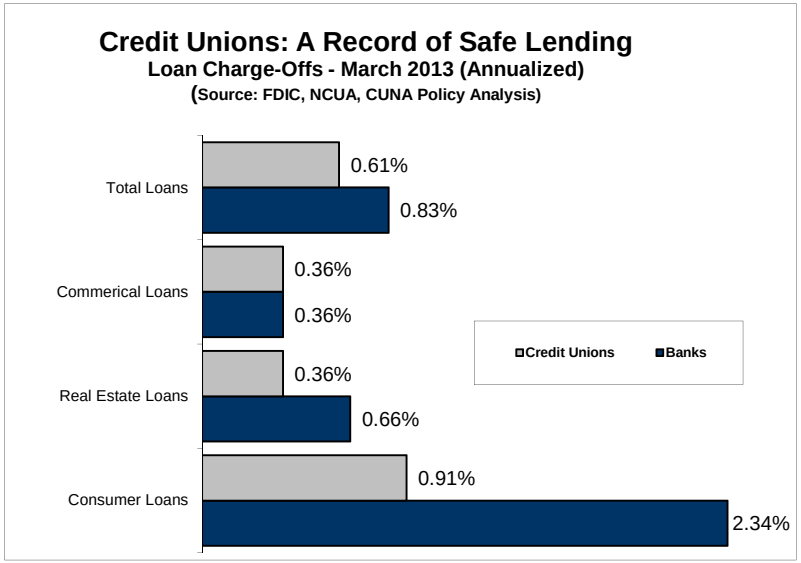
As of March 2013. Sources: NCUA, CUNA.

Number of U.S. Credit Unions:	6,893
Consumer Member-Owners:	96 million
Assets:	$1,069 billion
Loans:	$612 billion
Consumer Savings:	$922 billion
Capital to Assets:	10%









Credit Union Member Business Lending Overview

As of March 2013. Sources: FDIC, NCUA, CUNA.

CUNA Credit Union National Association

National Overview

Number of CUs with MBLs	2,254
Total CU MBLs outstanding	$43,925,044,787
Average size of CU MBLs	$218,732
MBLs: % of Assets at offering CUs	5%
12 Month Loan Growth:	
Credit union MBLs*	7%

*MBLs are the fastest-growing segment of CU loan portfolios

Pennsylvania

Number of CUs with MBLs	96
Total CU MBLs outstanding	$1,000,397,354
Average size of CU MBLs	$152,175
MBLs: % of Assets at offering CUs	4%
12 Month Loan Growth:	
Credit union MBLs in your state	23%

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%
Q1 2013	0.36%	0.36%
Avg. since '97	0.29%	0.85%

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%	1,130	$454,475,854	$54,552,439,420	$132,869,990,980
5.0% to 7.5%	218	$564,585,867	$7,342,134,074	$26,111,791,228
7.5% to 10.0%	154	$516,689,325	$2,718,720,785	$14,853,169,577
10.0% to 12.5%	70	$513,516,706	$415,183,401	$5,896,974,238
12.5%+	17	$629,791,087		$1,388,520,180

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 $13.6 billion in new MBLs in the first year

New MBLs in the first year in your state: $331,804,491

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

Number of new jobs in your state: 3,607

No cost to taxpayers