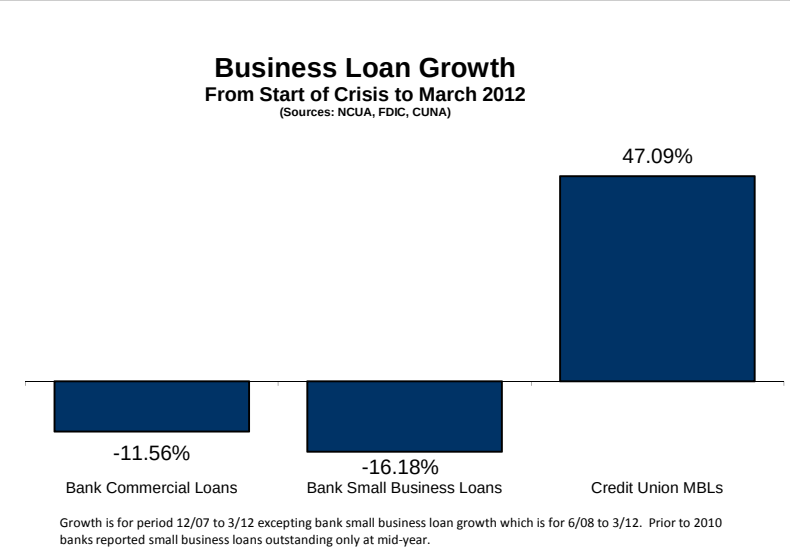
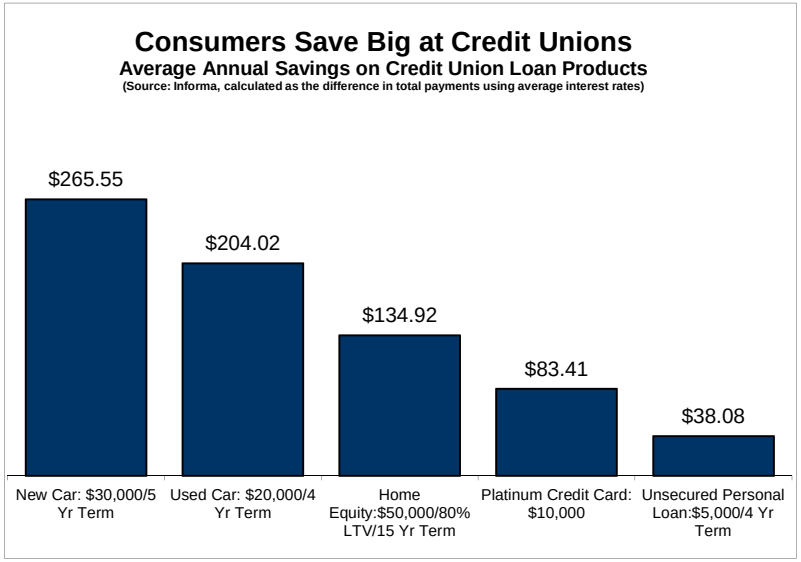
U.S. Credit Union Overview

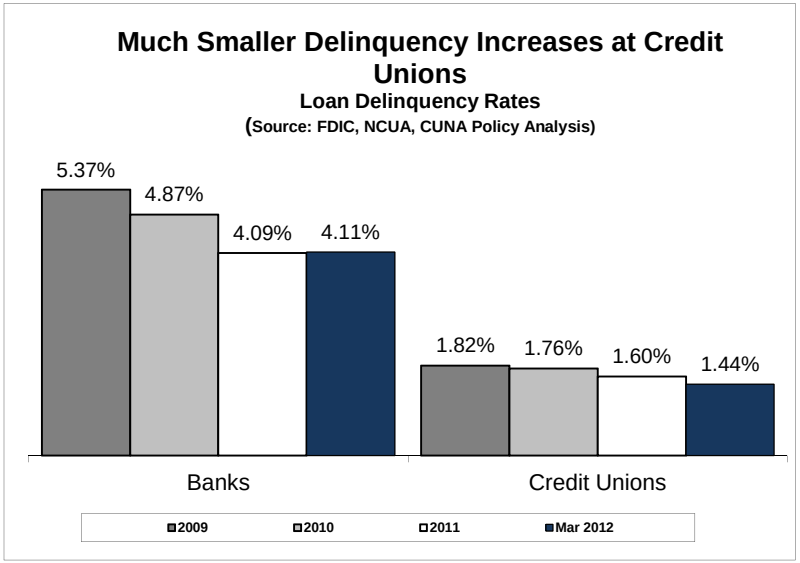
Member-Owned, Not-For-Profit, Financial Cooperatives

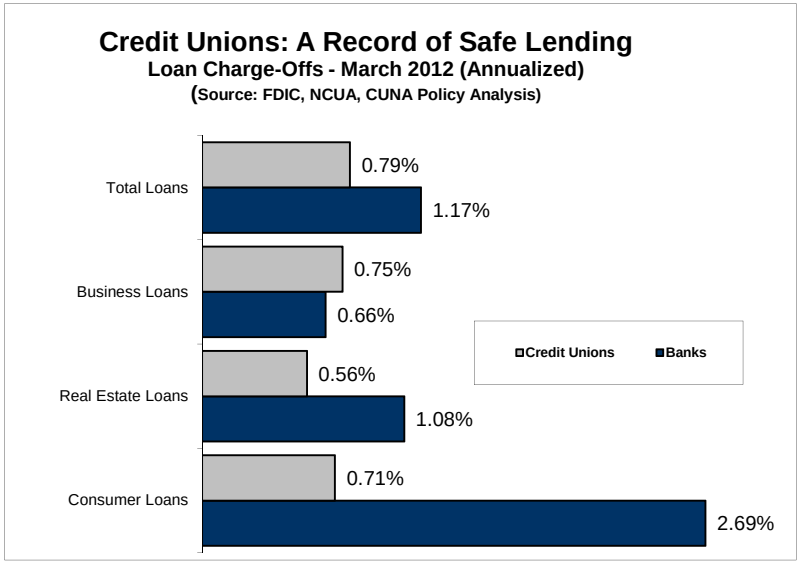
As of March 2012. Sources: NCUA, CUNA.

Number of U.S. Credit Unions:	7,163
Consumer Member-Owners:	94 million
Assets:	$1,015 billion
Loans:	$582 billion
Consumer Savings:	$878 billion
Capital to Assets:	10%









Credit Union Member Business Lending Overview

As of March 2012. Sources: FDIC, NCUA, CUNA.

CUNA Credit Union National Association

National Overview

Number of CUs with MBLs	2,241
Total CU MBLs outstanding	$41,105,835,927
Average size of CU MBLs	$220,371
MBLs: % of Assets at offering CUs	5%
12 Month Loan Growth:	
Credit union MBLs*	6%
Community bank business loans	-4%

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

Pennsylvania

Number of CUs with MBLs	94
Total CU MBLs outstanding	$815,939,249
Average size of CU MBLs	$160,428
MBLs: % of Assets at offering CUs	3%
12 Month Loan Growth:	
Credit union MBLs in your state	19%
Commercial bank business loans in your state	-31%

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	0.33%	1.01%
2009	0.57%	2.62%
2010	0.66%	1.75%
2011	0.89%	0.89%
Q1 2012	0.75%	0.56%
Avg. since '97	0.26%	0.88%

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%	1,338	$389,018,805	$55,463,161,787	$134,840,503,872
5.0% to 7.5%	218	$517,271,934	$6,707,949,751	$23,904,655,188
7.5% to 10.0%	160	$505,068,283	$2,790,541,028	$15,114,207,132
10.0% to 12.5%	102	$521,032,516	$705,031,981	$8,809,692,773
12.5%+	21	$561,543,090		$1,529,929,884

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 $14 billion in new MBLs in the first year

New MBLs in the first year in your state: $363,705,402

* Will produce an estimated 154,000 new jobs using CEA job multiplier

Number of new jobs in your state: 3,953

No cost to taxpayers