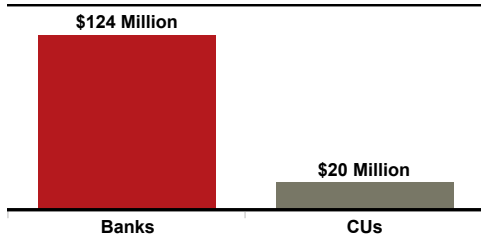




Iowa Median Asset Size By Institution Mid-Year 2014



Iowa Credit Unions

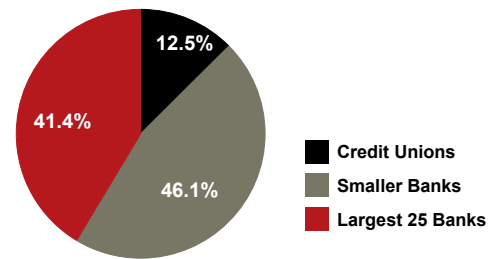
Number of credit unions headquartered in the state: 111
 Estimated number of credit union memberships in the state: 995,132
 Memberships in credit unions headquartered in the state: 1,065,749



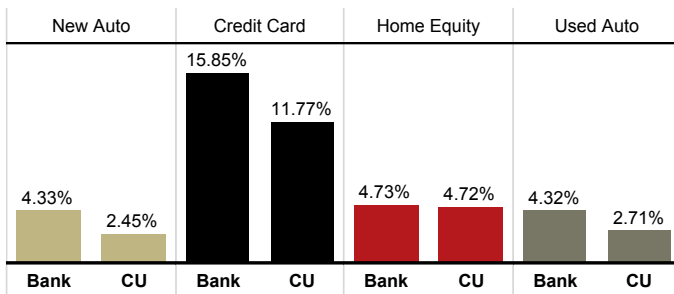
A small but significant presence in the community
 Credit unions represent a growing, but small segment of the state's financial sector. Banks control 87% of deposits in Iowa. Big banks have aggressively expanded market share in the state and represent the biggest competitive challenge to the state's small institutions.

Out-of-state banks control 25% of total bank deposits in the state - a share that has increased by 4 percentage points over the past two decades.

Iowa Mid-Year 2014 Market Share



Iowa Average Interest Rates

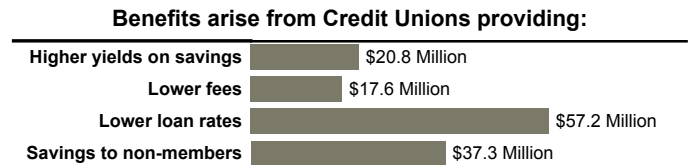


A structural difference that produces big benefits
 Credit unions are not-for-profit financial cooperatives and, unlike banks, have no shareholders demanding a market return on their investment. This structural difference allows credit unions to pass profits on to their member-depositors in the form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

A better deal for consumers

The lower credit union average new car loan rate shown in the graph results in a savings of \$1,261 over the life of a 5-year car loan (assuming an average \$30,000 amount financed).

2014 Iowa Credit Union Financial Benefits



Total Member Benefits \$96 Million

Source: Census, NCUA, FDIC, Informa Research Services Inc. and CUNA's Economics and Statistics Department.