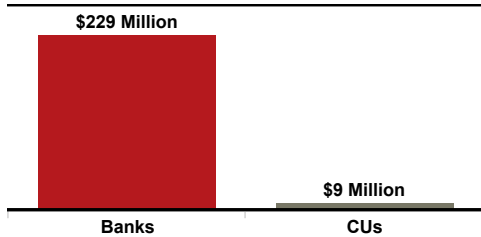




**Mississippi Median Asset Size
By Institution
Mid-Year 2014**



Mississippi Credit Unions

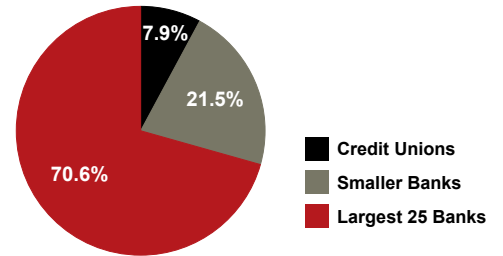
Number of credit unions headquartered in the state: 83
 Estimated number of credit union memberships in the state: 607,435
 Memberships in credit unions headquartered in the state: 587,139



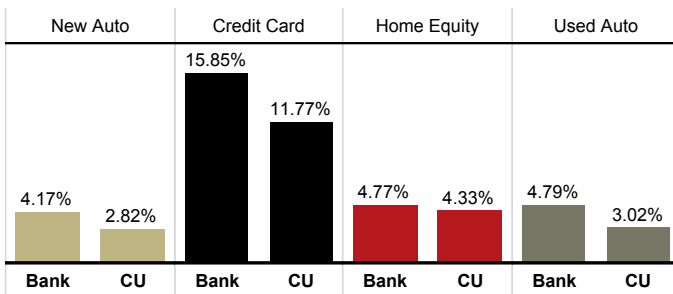
A small but significant presence in the community
 Credit unions represent a growing, but small segment of the state's financial sector. Banks control 92% of deposits in Mississippi. Big banks have aggressively expanded market share in the state and represent the biggest competitive challenge to the state's small institutions.

Out-of-state banks control 19% of total bank deposits in the state - a share that has increased by 17 percentage points over the past two decades.

Mississippi Mid-Year 2014 Market Share



Mississippi Average Interest Rates



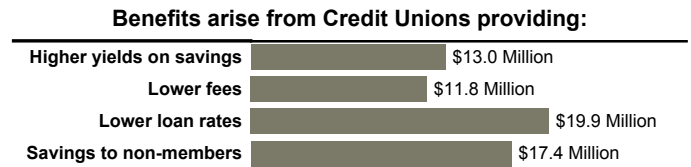
A better deal for consumers

The lower credit union average new car loan rate shown in the graph results in a savings of \$905 over the life of a 5-year car loan (assuming an average \$30,000 amount financed).

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.

**2014 Mississippi Credit Union
Financial Benefits**



Total Member Benefits \$45 Million

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