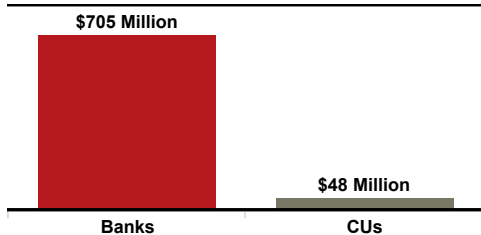




**Rhode Island Median Asset Size
By Institution
Mid-Year 2014**



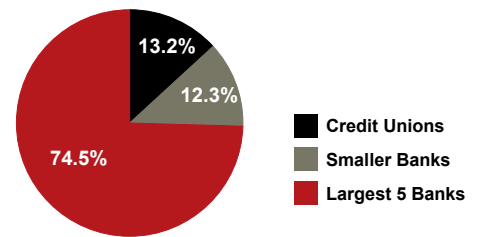
Rhode Island Credit Unions

Number of credit unions headquarterd in the state: 21
 Estimated number of credit union memberships in the state: 283,265
 Memberships in credit unions headquarterd in the state: 344,470

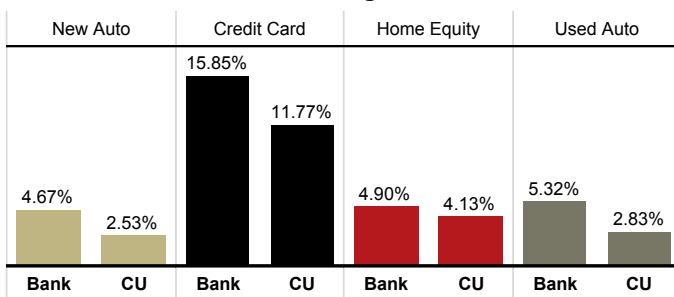
A small but significant presence in the community
 Credit unions represent a growing, but small segment of the state's financial sector. Banks control 87% of deposits in Rhode Island. Big banks have aggressively expanded market share in the state and represent the biggest competitive challenge to the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

Out-of-state banks control 69% of total bank deposits in the state - a share that has increased by 25 percentage points over the past two decades.

Rhode Island Mid-Year 2014 Market Share



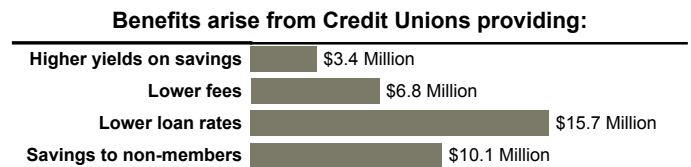
Rhode Island Average Interest Rates



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 \$1,442 over the life of a 5-year car loan (assuming an average \$30,000 amount financed).

2014 Rhode Island Credit Union Financial Benefits



Total Member Benefits \$26 Million

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