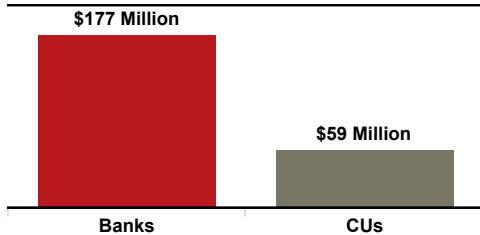


### Colorado Median Asset Size By Institution Mid-Year 2017



## Colorado Credit Unions

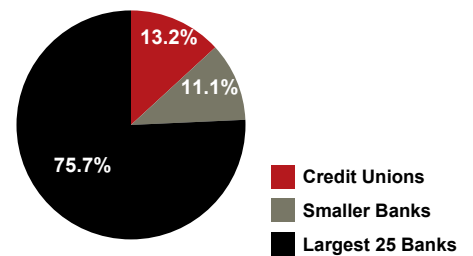
Number of credit unions headquartered in the state: 80  
Memberships in credit unions headquartered in the state: 1,823,348

### A small but significant presence in the community

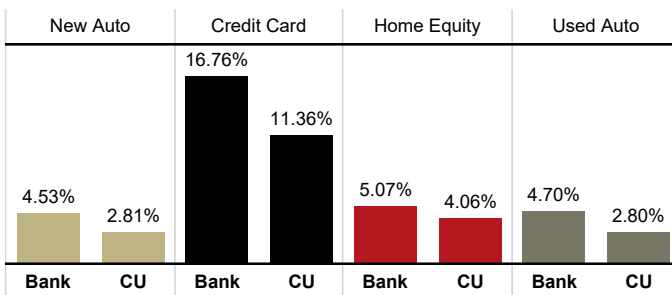
Credit unions represent a growing, but small segment of the state's financial sector. Banks control 86.8% of deposits in Colorado. Big banks have aggressively expanded market share in the state and represent the biggest competitive challenge to the state's small institutions.

Out-of-state banks control 55.3% of total bank deposits in the state - a share that has increased by 13.3 percentage points over the past two decades.

### Colorado Mid-Year 2017 Market Share of Deposits



### Colorado Average Interest Rates



### A structural difference that produces big benefits

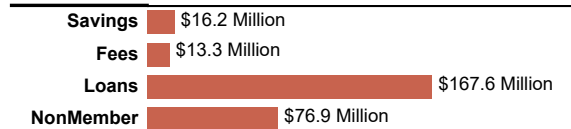
Credit unions are not-for-profit financial cooperatives and, unlike banks, have no shareholders demanding a market return on their investment. This structural difference allows credit unions to pass profits on to their member-depositors in the form of lower loan interest rates, higher yields on savings 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 \$1,161 over the life of a 5-year car loan (assuming an average \$30,000 amount financed).

### 2017 Colorado Credit Union Financial Benefits

Benefits arise from Credit Unions providing:



**Total Member Benefits \$197 Million**

Source: NCUA, FDIC, Datatrac, and CUNA's Economics and Statistics Department. Data as of June 2017.