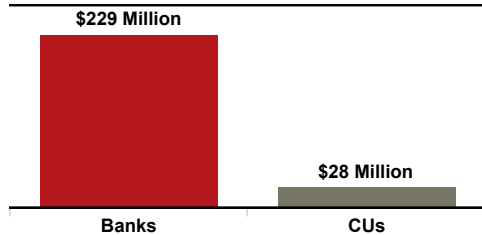


Texas Median Asset Size By Institution Mid-Year 2017



Texas Credit Unions

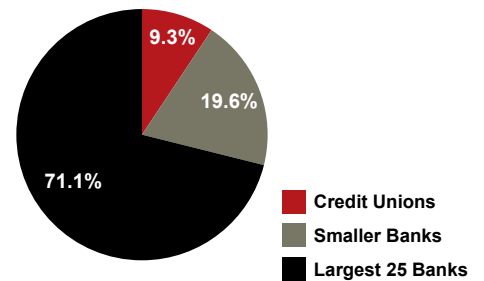
Number of credit unions headquartered in the state: 469
Memberships in credit unions headquartered in the state: 8,578,794

A small but significant presence in the community

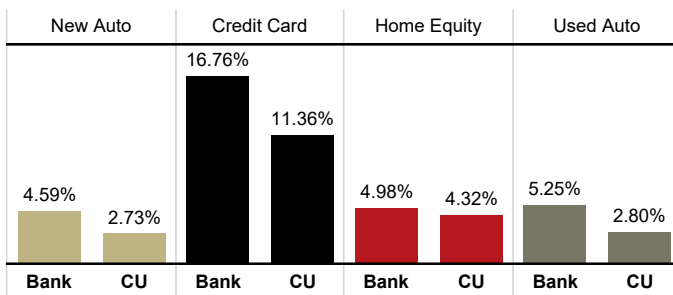
Credit unions represent a growing, but small segment of the state's financial sector. Banks control 90.7% of deposits in Texas. Big banks have aggressively expanded market share in the state and represent the biggest competitive challenge to the state's small institutions.

Out-of-state banks control 48.1% of total bank deposits in the state - a share that has increased by 5.9 percentage points over the past two decades.

Texas Mid-Year 2017 Market Share of Deposits



Texas Average Interest Rates



A structural difference that produces big benefits

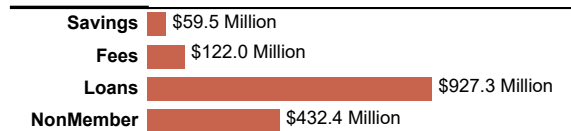
Credit unions are not-for-profit financial cooperatives and, unlike banks, have no shareholders demanding a market return on their investment. This structural difference allows credit unions to pass profits on to their member-depositors in the form of lower loan interest rates, higher yields on savings 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 \$1,251 over the life of a 5-year car loan (assuming an average \$30,000 amount financed).

2017 Texas Credit Union Financial Benefits

Benefits arise from Credit Unions providing:



Total Member Benefits \$1,109 Million

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