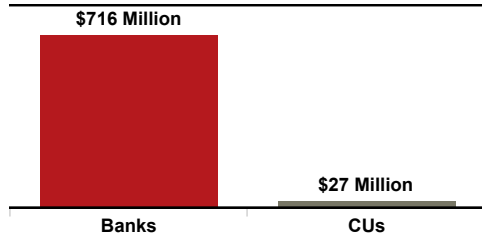


Utah Median Asset Size By Institution Year-End 2016



Utah Credit Unions

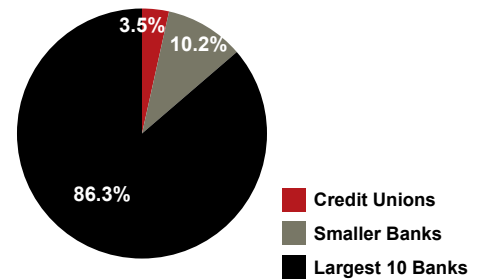
Number of credit unions headquartered in the state: 68
Memberships in credit unions headquartered in the state: 2,318,124

A small but significant presence in the community

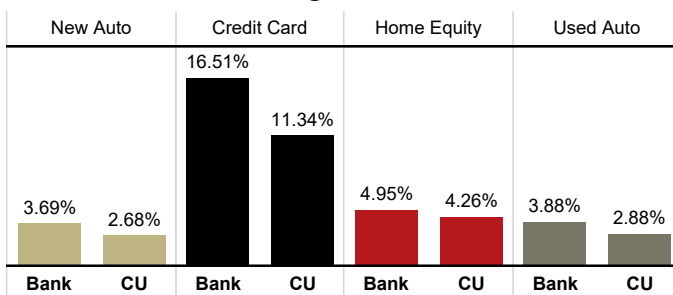
Credit unions represent a growing, but small segment of the state's financial sector. Banks control 96.5% of deposits in Utah. Big banks have aggressively expanded market share in the state and represent the biggest competitive challenge to the state's small institutions.

Out-of-state banks control 83.8% of total bank deposits in the state - a share that has increased by 65.0 percentage points over the past two decades.

Utah Mid-Year 2016 Market Share of Deposits



Utah Average Interest Rates



A structural difference that produces big benefits

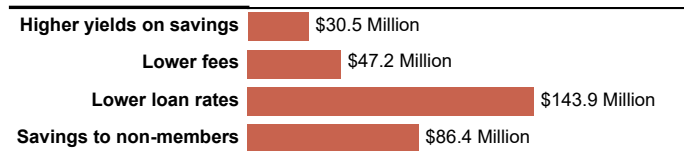
Credit unions are not-for-profit financial cooperatives and, unlike banks, have no shareholders demanding a market return on their investment. This structural difference allows credit unions to pass profits on to their member-depositors in the form of lower loan interest rates, higher yields on savings 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 \$674 over the life of a 5-year car loan (assuming an average \$30,000 amount financed).

2016 Utah Credit Union Financial Benefits

Benefits arise from Credit Unions providing:



Total Member Benefits \$222 Million

Source: Census, NCUA, FDIC, Informa Research Services Inc. and CUNA's Economics and Statistics Department. All available data is as of December 2016. Market share data is for June 2016.