

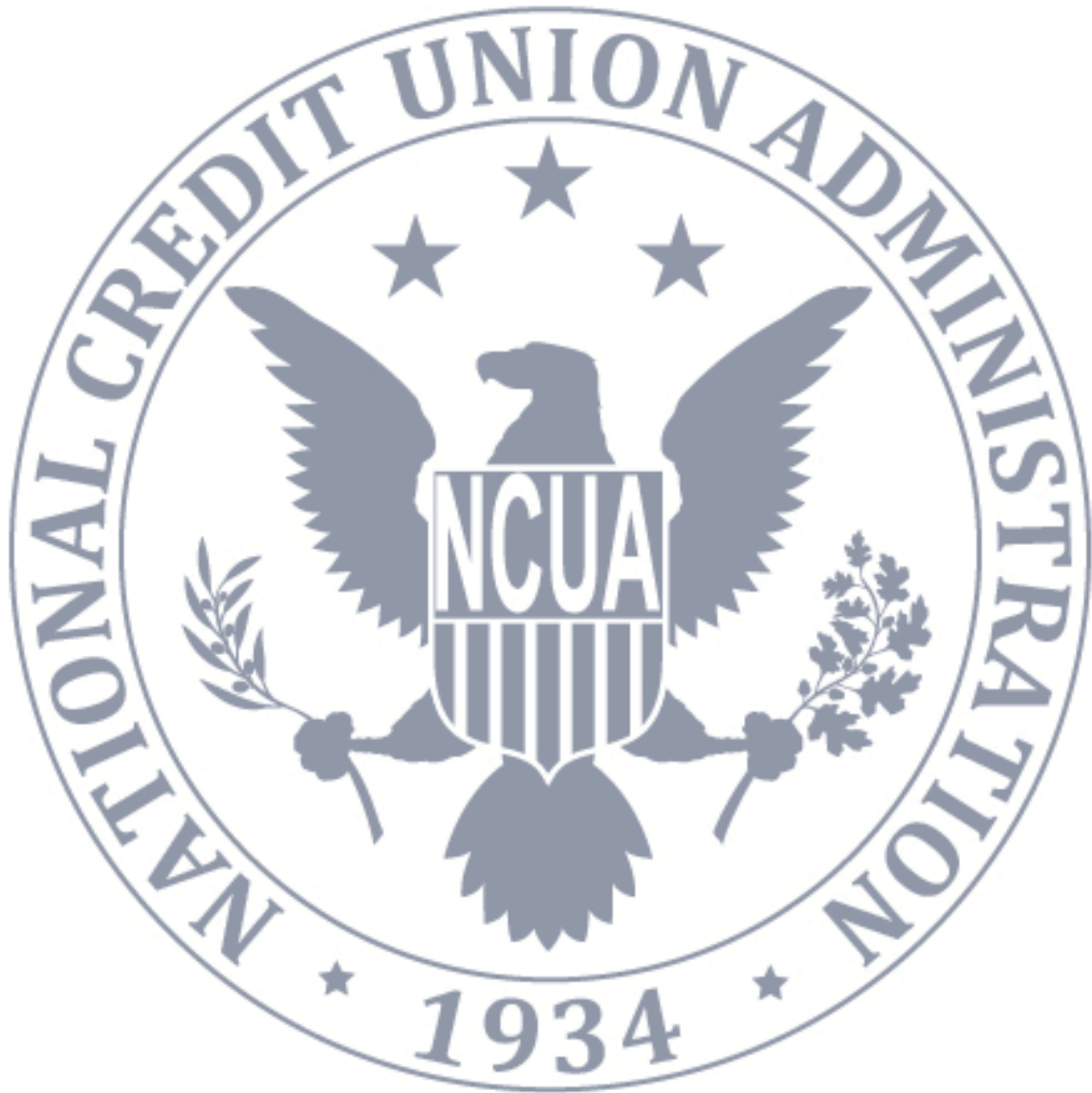


NCUA
National Credit Union Administration

Minority Depository Institutions Annual Report to Congress

2017

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Minority Depository Institutions Congressional Report • 2017

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National Credit Union Administration

The National Credit Union Administration is the independent federal agency created by the U.S. Congress to regulate, charter, and supervise federal credit unions. With the backing of the full faith and credit of the United States, the NCUA operates and manages the National Credit Union Share Insurance Fund, insuring the deposits of more than 110 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions. In addition, the NCUA educates the public on consumer protection and financial literacy issues through MyCreditUnion.gov.

Executive Summary

The NCUA is pleased to submit its fifth annual Minority Depository Institutions Report to Congress for the reporting period of July 1, 2016, through June 30, 2017. The report is submitted pursuant to Section 367 of the Dodd-Frank Wall Street Reform and Consumer Protection Act, requiring the NCUA to allocate resources and efforts toward preserving minority depository institutions and encouraging new ones. This report documents those efforts pursuant to the preservation goals set forth in Section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989.¹ This report provides an analysis of the composition and financial performance of minority depository institutions supervised by the NCUA during the reporting period.

In general:

- MDI credit unions tend to be small; 89 percent have assets below \$100 million, while 73 percent of all federally insured credit unions have assets below that level.
- MDI credit unions are generally well-capitalized; 95 percent are in that category, compared with 98 percent of all federally insured credit unions.
- 77 percent of MDI credit unions have the low-income designation, meaning a majority of their members qualify as low-income. By comparison, 45 percent of all federally insured credit unions have the low-income designation.
- The number of MDI credit unions declined by 28 percent between 2013 and 2017. Although some decline is due to changes in the minority depository institution definition, calculation, and self-certifications, a considerable portion is due to mergers and liquidations.

¹ FIRREA Section 308 goals are to preserve the number and character of minority depository institutions; provide technical assistance to prevent insolvency of minority depository institutions; promote and encourage the creation of new minority depository institutions; and provide technical assistance and educational programs.



As of June 30, 2017, the NCUA supervised 580 minority depository institutions, representing 10 percent of all federally insured credit unions and 12 percent of small credit unions, which are defined as those with assets under \$100 million. These minority-owned and managed institutions represent both federal and state-chartered credit unions. This number reflects a net decrease of 23 institutions from June 30, 2016, primarily due to mergers and liquidations. The merger-liquidation rate of minority depository institutions matched that of small credit unions, at four percent during the reporting period. The most significant declines have occurred in Multi-Cultural, Black American, and Hispanic institutions. Despite the decline, Black American institutions still make up the largest percentage of minority depository institutions. Hispanic and Multi-Cultural credit unions account for the largest percentage of assets held in minority depository institutions.

Minority depository institutions are vital to the communities in which they operate, providing essential services to populations who oftentimes do not have suitable alternatives. The NCUA is committed to helping minority depository institutions thrive and serve their communities. During the reporting period, the NCUA's efforts to provide assistance and funding to help these institutions included the following:

- **Grants and Loans:** \$310,489 in grants and \$550,000 in loans were awarded to minority depository institutions from the Community Development Revolving Loan Fund.
- **Charter Expansions:** Four minority depository institutions received approval to expand their charters to an additional 2,546,742 potential members.
- **Fields of Membership:** The agency approved the addition of 235 select groups, with 45,295 potential members, to the fields of membership of 24 minority depository institutions.
- **Guidance:** NCUA staff members assisted 157 minority depository institutions with a variety of issues including:
 - strategic planning,
 - capturing new markets,
 - field of membership expansions,
 - training,
 - information security,
 - grants guidance,
 - secondary capital,
 - budgeting and expense reduction,
 - consumer compliance, and
 - net worth restoration plans.



Moving Forward

To more effectively assist minority depository institutions and preserve their existence, the NCUA has moved the preservation program from the Office of Minority and Women Inclusion to the newly formed Office of Credit Union Resources and Expansion (CURE). CURE's mission is to assist credit unions with their growth and expansion strategies. CURE combines the regulatory functions of new charters, charter conversions, bylaw amendments, field of membership expansions, and low income designations with resources such as the Community Development Revolving Loan Fund's grant and loan program, FAQ+, a searchable database for online questions, and free online training through the NCUA's learning management service. Moving this program from OMWI to CURE will give the minority depository institutions regulated by the NCUA more concentrated assistance to help them achieve their growth strategies.

Preservation Program Background

The NCUA Board approved the final Minority Depository Institution Preservation Program Interpretive Ruling and Policy Statement, No. 13-1, on June 18, 2015. The final policy statement details the program's objectives for preserving and encouraging minority depository institutions in accordance with the goals set forth in the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. These goals are also consistent with the NCUA's mission and strategic goal to ensure a safe, sound, and sustainable credit union system.

The program offers a variety of initiatives to help preserve and strengthen the viability of minority depository institutions. Currently, these initiatives include supplemental examiner guidance, consulting, educational opportunities, and financial assistance for those designated as primarily serving low income members.

Program Goals

As stated in section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, the goals for preserving minority institutions are as follows:

1. "Preserving the present number of minority depository institutions.
2. Preserving their minority character in cases involving mergers or acquisition of a minority depository institution by using general preference guidelines in the following order:
 - a. Same type of minority depository institution in the same city.
 - b. Same type of minority depository institution in the same state.
 - c. Same type of minority depository institution nationwide.
 - d. Any type of minority depository institution in the same city.



- e. Any type of minority depository institution in the same state.
 - f. Any type of minority depository institution nationwide.
 - g. Any other bidders.
3. Providing technical assistance to prevent insolvency of institutions not now insolvent.
 4. Promoting and encouraging creation of new minority depository institutions.
 5. Providing for training, technical assistance, and educational programs.”

Definitions

For the purposes of section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, specific definitions are provided for the terms minority and minority depository institution. They are:

- **Minority:** Any “Black American, Native American, Hispanic American, or Asian American” (Asian American includes Native Hawaiian and other Pacific Islanders). Note, the NCUA also considers a multi-racial or multi-ethnic person who identifies with one or more of these groups as an eligible minority for the program.
- **Minority depository institution, in the case of a mutually owned institution:** Any depository institution “where the majority of the Board of Directors, account holders, and the community which it services is predominantly minority.”

Program Participants

To participate in the program’s initiatives, credit unions meeting the minority depository institution criteria must self-certify using NCUA’s Credit Union Online Profile and Call Report System. Changes in status are made if the credit union voluntarily updates their profile in the Call Report System. Therefore, participation in the program is entirely voluntary and self-initiated.



Minority Depository Institutions

A credit union is a member-owned and controlled, not-for-profit, cooperative financial institution formed to allow groups of people to obtain financial services and participate in the institution's management. The member ownership and control characteristics make credit unions unique. Minority ownership of these institutions is defined by the minority composition of the credit union's current and potential membership and the minority composition of its board of directors.

As of June 30, 2017, the NCUA regulated or supervised 580 federally insured credit unions that self-identify as minority depository institutions. These institutions:

- Represent 10 percent of all federally insured credit unions;
- Had total assets of nearly \$40 billion;
- Are owned by 4.2 million members with shares totaling \$34.3 billion;
- Manage about three percent of the total shares and assets in all federally insured credit unions; and
- Account for four percent of the total members of all federally insured credit unions.

The number of minority depository institutions has declined by 23, or 3.8 percent, since June 30, 2016. This net decline is less than the seven percent reduction of the prior reporting year and can be attributed to mergers (including purchases and assumptions), liquidations, and net changes in self-certifications.

Appendix 1 contains a complete listing of the minority depository institutions regulated by the NCUA as of June 30, 2017.

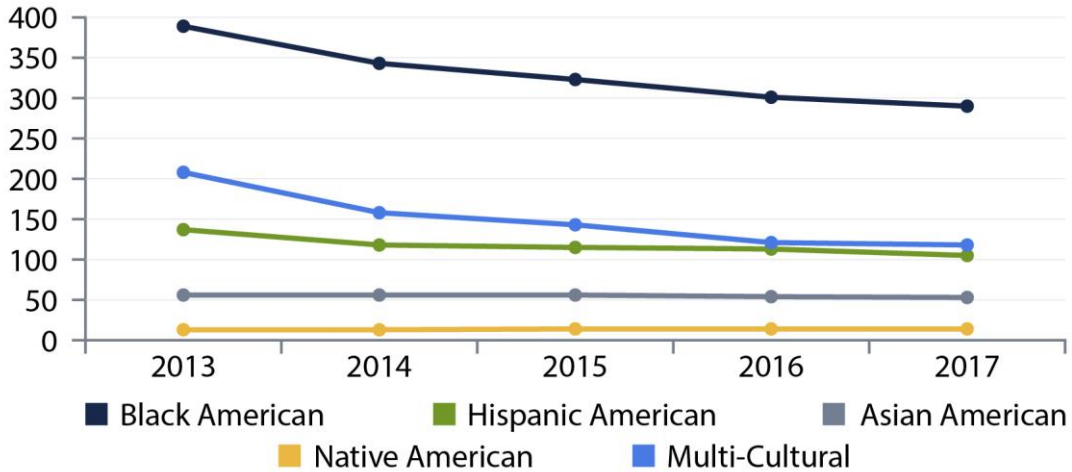
Composition of Minority Depository Institutions

Since June 30, 2013, the number of minority depository institutions has declined from 805 to 580, which is a decrease of 225 institutions, or 28 percent, over the four-year period. Although some decline is due to changes in the minority depository institution definition, calculation, and self-certifications, a considerable portion is due to mergers and liquidations. By racial or ethnic group, changes in the number of institutions over the four-year period were:

- Multi-Cultural: 43 percent decrease;
- Black American: 25 percent decrease;
- Hispanic: 23 percent decrease;
- Asian American: 9 percent decrease;
- Native American: 8 percent increase.



Number of Minority Depository Institutions by Ethnicity, June 2013—June 2017



Source: NCUA Call Reports, June 30, 2017

Figure 1

As Figure 1 illustrates, between 2013 and 2017, the most significant declines have occurred in Multi-Cultural, Black American, and Hispanic institutions. Despite these declines, Black American institutions make up the largest percentage of minority depository institutions, accounting for half of the total. However, there is a significant difference when comparing the number of institutions with the value of the assets they hold, as shown in Figure 2. By far, Hispanic and Multi-Cultural credit unions account for the largest percentage of assets held in minority depository institutions.

Race or Ethnicity Compared to Number and Asset Size		
	Percent of institutions	Percent of assets
Black American	50	15
Hispanic American	18	36
Asian American ²	9	11
Native American	2	0.4
Multi-Cultural	20	38

Source: NCUA Call Reports, June 30, 2017

Figure 2

² Asian Americans include Native Hawaiian and Other Pacific Islanders.



Distribution of Minority Depository Institutions by Race and Ethnic Representation

Figure 3 shows the racial or ethnic representation of the 580 minority depository institutions as of June 30, 2017.

Racial or Ethnic Representation of Minority Depository Institutions						
	June 2016 Credit Unions	June 2017 Credit Unions	Percent MDIs	Total Members	Total Shares	Total Assets
Black American	301	290	50	806,569	5,202,924,831	\$6,079,314,423
Hispanic American	113	105	18.1	1,447,649	12,281,622,620	\$14,295,010,975
Asian American ³	54	53	9.1	311,783	3,776,783,535	\$4,328,873,700
Native American	14	14	2.4	37,233	139,481,201	\$178,122,968
Multi-Cultural ⁴	121	118	20.3	1,616,342	12,870,185,576	\$15,090,684,396
Total Minority Depository Institutions	603	580	100	4,219,576	34,270,997,763	\$39,972,006,462
Total Federally Insured Credit Unions	5,887	5,696	10.2	\$109.3 M	\$1,136.5 B	\$1,350.7 B

Source: NCUA Call Reports, June 30, 2017

Figure 3

Asset Size Distribution

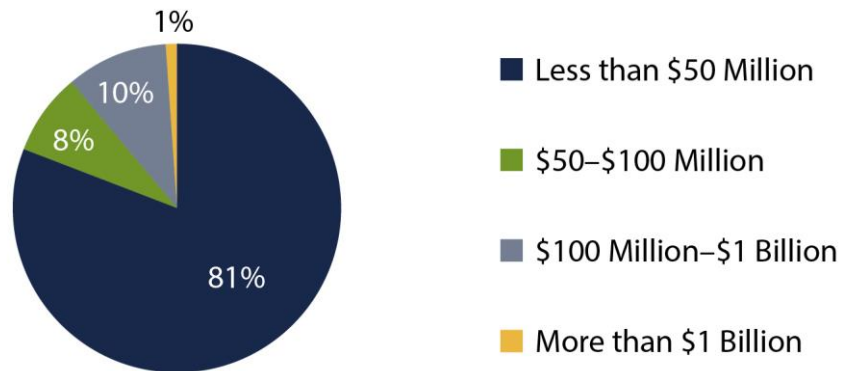
Figure 4 illustrates the percentage of total minority depository institutions within certain asset ranges. There are 66 minority depository institutions, or 11 percent, with assets of more than \$100 million. The vast majority of minority depository institutions, 81 percent, have assets of less than \$50 million. An additional eight percent have assets between \$50 and \$100 million. In total, 89 percent of minority depository institutions have assets under \$100 million, fitting the NCUA's definition of a small credit union.

³ Asian Americans include Native Hawaiian and Other Pacific Islanders.

⁴ Multi-Cultural represents member ownership by two or more racial backgrounds at the same minority depository institution, such as Black Americans and Hispanic Americans.



Minority Depository Institutions by Asset Size



Source: NCUA Call Reports, June 30, 2017

Figure 4

The prevalence of small credit unions is in line with the percentage of small credit unions in the overall system, wherein a total of 73 percent of all federally insured credit unions have assets under \$100 million. Minority depository institutions account for 12 percent of these small credit unions. The challenges facing minority depository institutions are similar to those facing small credit unions, including lack of adequate resources and the need for financial and technical assistance to expand services and grow membership.

Geographic Distribution of Minority Depository Institutions

The following map shows the geographic locations and the concentrations of the 580 minority depository institutions as of June 30, 2017.

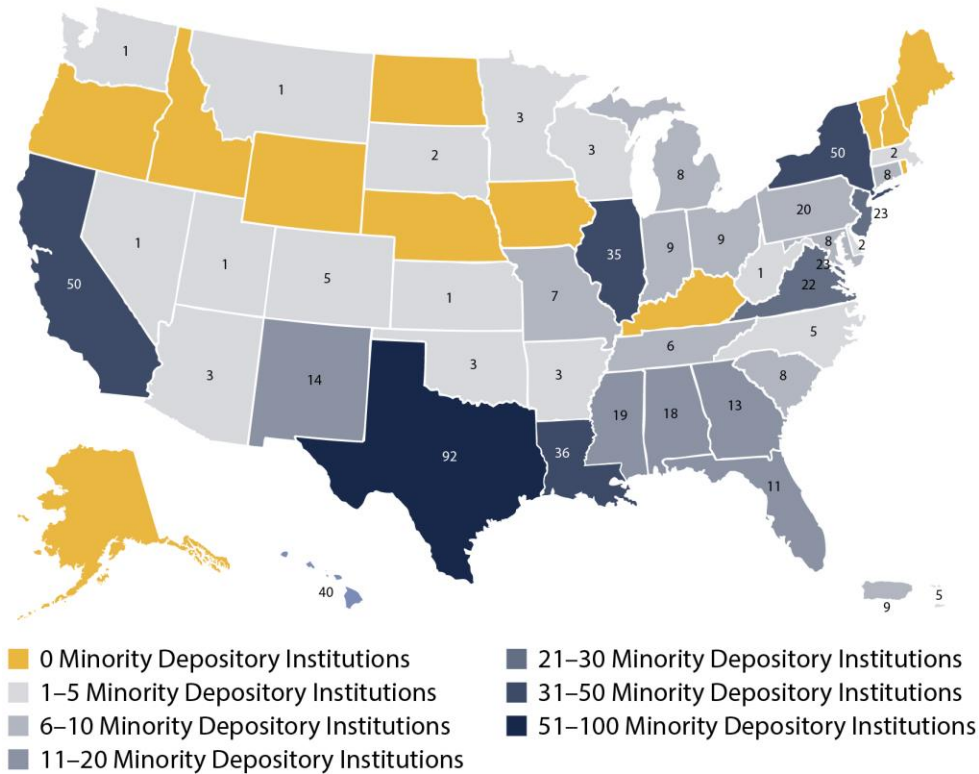
States with the highest number of minority depository institutions are:

- Texas: 92 institutions (up from 90 in 2016)
- California: 50 institutions (down from 57 in 2016)
- New York: 50 institutions (down from 51 in 2016)
- Hawaii: 40 institutions (down from 41 in 2016)
- Louisiana: 36 institutions (down from 39 in 2016)
- Illinois: 35 institutions (down from 37 in 2016)

Thirteen states or U.S. territories have no minority depository institutions (shown on the map in gold). These include Alaska, Idaho, Iowa, Kentucky, Maine, Nebraska, New Hampshire, North Dakota, Oregon, Rhode Island, Vermont, Wyoming, and Guam (not pictured).



Geographic Concentrations of Minority Depository Institutions



Key Financial Indicators

The NCUA uses composite CAMEL ratings, reasonable return on assets, and adequate net worth ratios as key indicators of federally insured credit unions' safety and soundness.

CAMEL Ratings

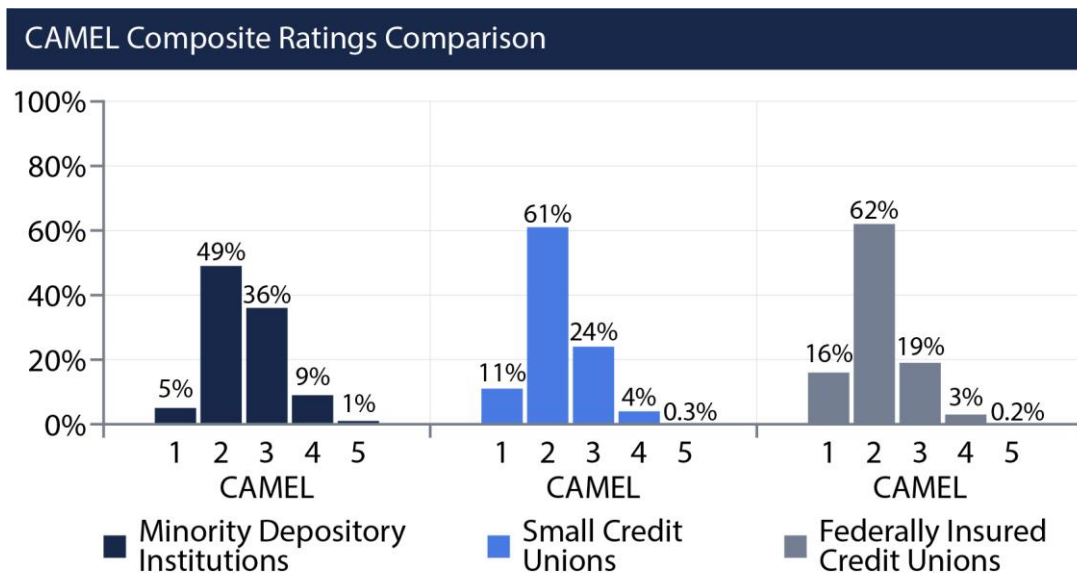
CAMEL is the NCUA's internal rating system used for evaluating the soundness of credit unions on a uniform basis. The rating is used to determine the degree of risk to the National Credit Union Share Insurance Fund and to identify credit unions requiring special supervisory attention. The system is based upon an evaluation of five critical elements of a credit union's operations:

- **C** = Capital adequacy,
- **A** = Asset quality,
- **M** = Management,
- **E** = Earnings, and
- **L** = Liquidity/asset-liability management.



In composite and component CAMEL ratings, a rating of 1 is the best with no material weaknesses or areas of concern, and a rating of 5 indicates a credit union has severe to significant weaknesses. The composite CAMEL rating for the vast majority of minority depository institutions continues to be 3 or better. As of June 30, 2017, a total of 522 minority depository institutions, or 90 percent, fall into the range of CAMEL composite 1 to 3 ratings. However, minority depository institutions make up a disproportionate amount of the institutions with CAMEL composite ratings of 4 or 5.

Figure 5 shows a comparison of the percentage of minority depository institutions by composite CAMEL ratings as compared to small credit unions, defined as credit unions with under \$100 million in assets, and all federally insured credit unions. Minority depository institutions make up 12 percent of small credit unions and 10 percent of all federally insured credit unions. This comparison reveals that minority depository institutions have a higher proportion of credit unions in the CAMEL 3 to CAMEL 5 range.



Source: NCUA Examinations

Figure 5

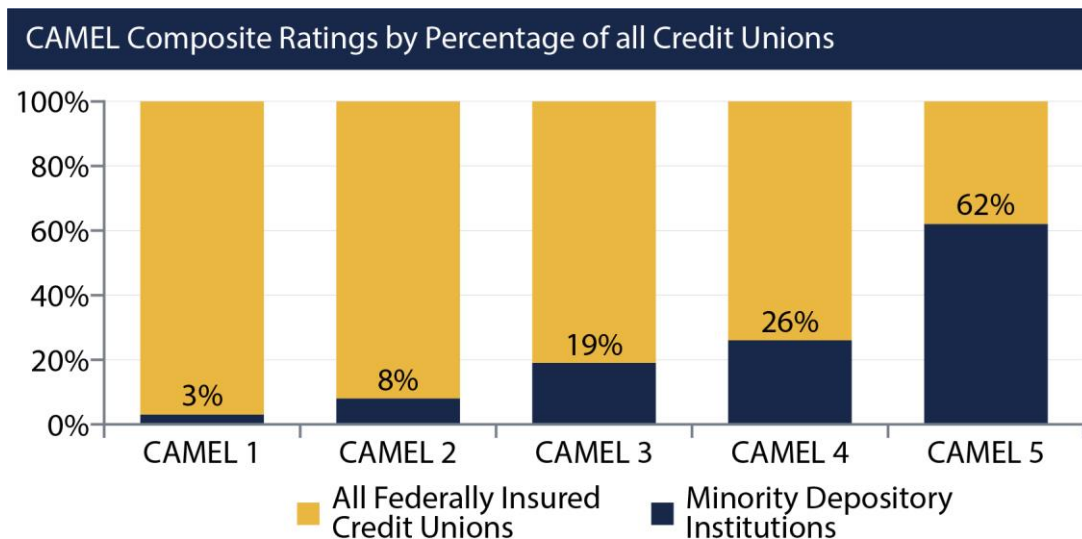
- A CAMEL rating of 1 means a credit union is sound in every respect and any weaknesses are minor. Five percent of minority depository institutions have a composite CAMEL rating of 1, compared to 11 percent of small credit unions and 16 percent of all federally insured credit unions.
- A CAMEL rating of 2 means a credit union is fundamentally sound and exhibits moderate weaknesses. Forty-nine percent of minority depository institutions have a composite CAMEL rating of 2, compared to 61 percent of small credit unions and 62 percent of all federally insured credit unions.



- A CAMEL rating of 3 means a credit union may exhibit a combination of weaknesses ranging from moderate to severe. Thirty-six percent of minority depository institutions have a composite CAMEL rating of 3, compared to 24 percent of small credit unions and 19 percent of all federally insured credit unions.
- A CAMEL rating of 4 or 5 generally means a credit union exhibits critical weaknesses and is of great supervisory concern. Ten percent of minority depository institutions, totaling 58, have a composite CAMEL rating of 4 or 5, as compared to 4.3 percent of small credit unions and 3.2 percent for all federally insured credit unions.

It is important to also note that in a comparison between small minority depository institutions (those with less than \$100 million in assets) and small credit unions overall, there is a larger proportion of small minority depository institutions with composite CAMEL 4 and CAMEL 5 ratings. Ten percent of small minority depository institutions have a composite CAMEL rating of 4 compared to four percent of small credit unions, and two percent of small minority depository institutions have a composite CAMEL rating of 5 compared to less than one percent of small credit unions. These comparisons exclude the 66 minority depository institutions with assets greater than \$100 million.

Figure 6 shows that while minority depository institutions make up 10 percent of all federally insured credit unions, they account for almost a third of credit unions with a composite CAMEL rating of 4 and 62 percent of credit unions with a composite CAMEL rating of 5.



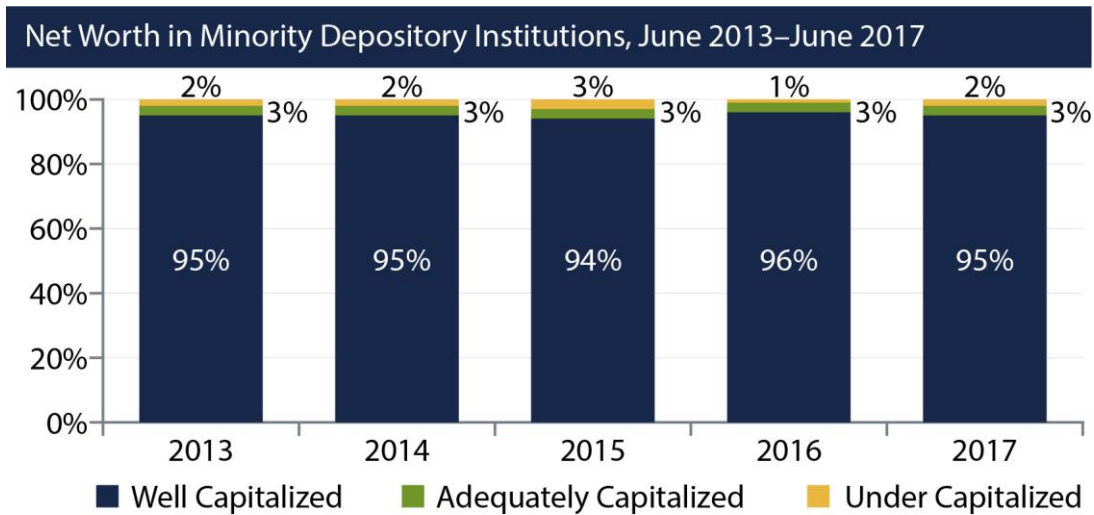
Source: NCUA Examinations, status as of June 30, 2017

Figure 6



Net Worth

Net worth is the balance of the credit union's retained earnings at quarter-end, as determined under generally accepted accounting principles. Retained earnings consist of undivided earnings, regular reserves and any other appropriations designated by management or regulatory authorities.



Source: NCUA Call Reports, June 30, 2017

Figure 7

The majority of minority depository institutions continue to have strong capital positions, which enhances their ability to sustain unanticipated losses and maintain their economic viability. Figure 7 shows the net worth by classification in minority depository institutions since June 30, 2013.

According to the June 30, 2017 Call Reports, 95 percent of all minority depository institutions (550 institutions) are well capitalized, with a net worth ratio of seven percent or above, while three percent (17 institutions) are adequately capitalized with a net worth ratio of six to seven percent. The remaining two percent (13 institutions) are undercapitalized with net worth ratios under six percent. This is an increase from one percent in 2016.

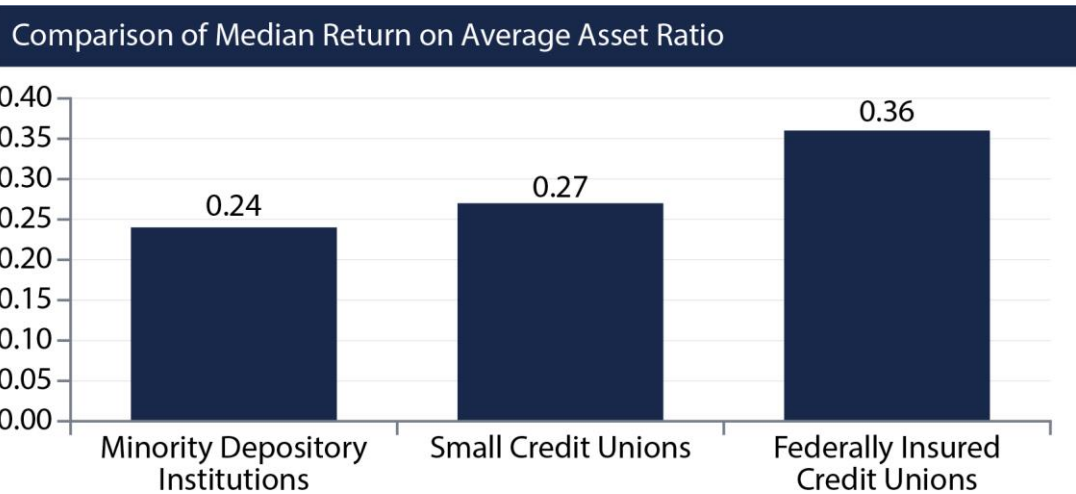
Undercapitalized credit unions are typically subject to prompt corrective action, as prescribed in Part 702 of the NCUA's rules and regulations. The regulation establishes mandatory and discretionary supervisory actions, including the development and execution of a viable net worth restoration plan designed to return the credit union to a sound financial condition. During the reporting year, the NCUA provided guidance to six minority depository institutions in preparing net worth restoration plans.



Return on Average Assets

Net income is the revenue remaining after covering all operating costs. The return on average assets is the ratio of net income to average total assets, which measures the efficiency of an institution using its assets to generate net income.

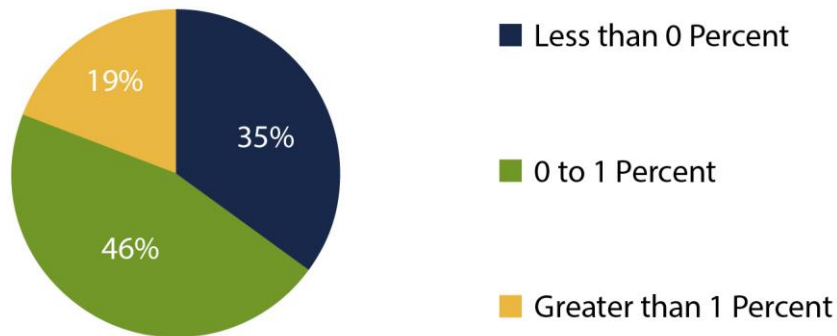
As figure 8 shows, the median ratio for the return on average assets among all minority depository institutions was 0.24 percent, compared to 0.36 percent for all federally insured credit unions and 0.27 percent for small credit unions, those with assets under \$100 million. Among small minority depository institutions, the median ratio was 0.19 percent.



Source: NCUA Call Reports, June 30, 2017

Figure 8

Return on Average Assets Ratio



Source: NCUA Call Reports, June 30, 2017

Figure 9



Figure 9 illustrates most minority depository institutions earned sufficient revenue to cover operating costs. Three hundred and seventy-eight minority depository institutions, or 65 percent, are experiencing positive return-on-average-assets ratios, or net earnings. This is a slight decrease from 66 percent last year. Of the 378 institutions, 268 institutions (46 percent) are achieving net earnings of zero to one percent of average assets, while 110 institutions (19 percent) are achieving net earnings greater than one percent of average assets. These net earnings strengthen capital positions and help sustain operations.

The remaining 202 institutions (35 percent) have negative return-on-average-assets, which could lead to challenges in meeting operating costs. This compares to 20 percent of all federally insured credit unions and 26 percent of small credit unions as of June 30, 2017. Thirty-eight percent of small minority depository institutions have negative return on average assets.

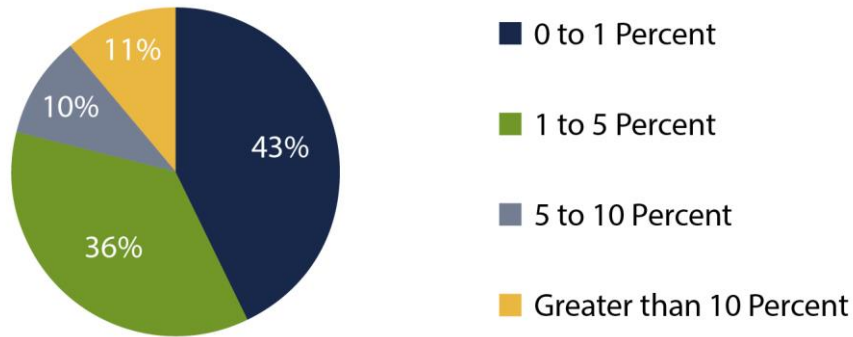
To help these credit unions with growth initiatives, the NCUA provided grants to low-income-designated credit unions through the Community Development Revolving Loan Fund. Many of these credit unions are minority depository institutions. Additionally, the agency also assisted low-income-designated credit unions in becoming certified as Community Development Financial Institutions, enabling access to funding through initiatives sponsored by the U.S. Treasury.

Loan Delinquency

The loan delinquency ratio represents the portion of an institution's loan portfolio that is delinquent from missed loan payments of two months or more. Figure 10 shows the majority of minority depository institutions have loan delinquency ratios in excess of one percent. The median loan delinquency ratio for all federally insured credit unions as of June 30, 2017, was 0.68 percent, while the median for minority depository institutions was nearly double 1.3 percent. Similarly, the median loan delinquency ratio is higher for minority depository institutions than for small credit unions, those with assets under \$100 million. The median for small credit unions was 0.79 percent as of June 30, 2017.



Loan Delinquency Ratio



Source: NCUA Call Reports, June 30, 2017

Figure 10

Approximately 77 percent, or 448, of all minority depository institutions have low-income designations, indicating a significant portion of minority depository institution members living in low-income communities. These credit unions often experience higher levels of delinquent loans than other credit unions. This statistic points to the need for continued support to minority depository institutions in the area of loan risk mitigation as well as member financial literacy.



Actions to Preserve Minority Depository Institutions

The Office of Minority and Women Inclusion was responsible for leading the Minority Depository Institution Preservation Program during this reporting period. The program is a collaborative effort among several program offices and initiatives with the goal to preserve and strengthen minority depository institutions. The NCUA's Office of Small Credit Union Initiatives provided consulting services to minority depository institutions as well as educational webinars on a variety of subjects and a new online Learning Management Service to help these institutions thrive. The Office of Small Credit Union Initiatives also provided grants and loans to minority depository institutions designated as low income. Additionally, field examiners played a vital role in helping preserve minority depository institutions as they serve as the primary point of contact in coordinating and providing assistance. The NCUA's Office of Consumer Financial Protection and Access provided essential guidance to minority depository institutions seeking the low-income designation and chartering and field-of-membership expansion services.

Preserving the Number of Minority Depository Institutions

The NCUA's actions to preserve minority depository institutions included financial and technical assistance as well as education efforts described below in this section. Despite these efforts, the total number of minority depository institutions declined, from 603 to 580 during the reporting period. This net decline of 23 institutions is less than the decline of 48 minority depository institutions during the prior reporting year. There are a number of changes that affect the number of minority depository institutions. One of these elements is a credit union's self-designation as a minority depository institution. During the reporting period, 14 credit unions no longer met both of the criteria required for the minority depository institution designation. At the same time, 15 credit unions obtained status as minority depository institutions.

The other factors that affect the number of minority depository institutions are mergers and liquidations. This accounts for the majority of the reduction in the number of institutions over the reporting period. The number of minority depository institutions declined by 24 credit unions due to mergers and liquidations. The most common reasons for the mergers or liquidations among minority depository institutions were poor financial condition and poor management.



Preserving the Character of Minority Depository Institutions

Whenever possible, the NCUA seeks to preserve the character of troubled minority depository institutions by encouraging a merger with another minority depository institution.⁵ However, in the cases of voluntary mergers or voluntary liquidations, the NCUA has no control over a board of directors' selection of a financially sound merger partner.

Twenty-four credit unions reported as minority depository institutions for the June 2016 call report cycle merged with another institution, were assumed by another institution, or were liquidated by the July 2017 call report cycle, reducing the number of minority depository institutions since the end of the last reporting period.⁶ The rate of mergers and liquidations among minority depository institutions during the reporting period was four percent. This rate is the same as the four percent merger-liquidation rate of small credit unions, but more than the merger-liquidation rate of three percent for all federally insured credit unions during the same period.

Of those 24 minority depository institutions, 21 institutions (88 percent) were mergers, including one purchase and assumption. One institution (4 percent) was involuntarily liquidated with a purchase and assumption by another institution.⁷ The remaining two institutions (8 percent) involved voluntary liquidations, one due to poor financial condition, and the other due to insufficient management. Of the 21 merger consolidations, 19 were voluntary and 2 were involuntary.

Two of the voluntarily merged minority depository institutions merged into minority depository institutions. The two involuntary mergers were with non-minority depository institutions.

Figure 11 shows the percentage of mergers and liquidations involving minority depository institutions during the reporting period.

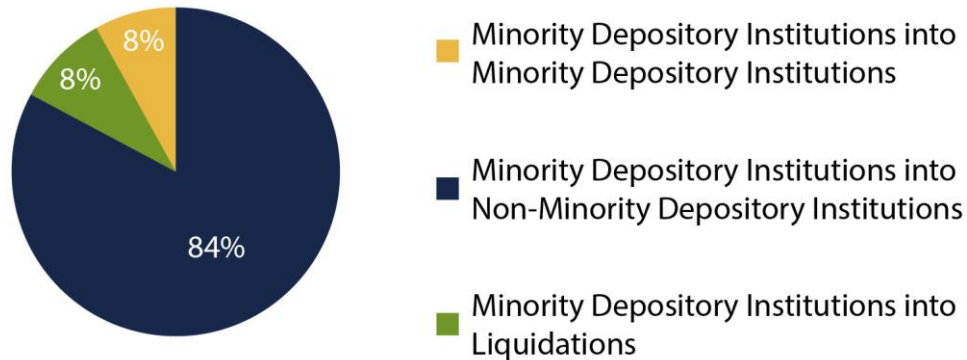
⁵ Section 701.14(b)(3) of the NCUA's rules defines "troubled condition" as any insured natural-person credit union that has been assigned a composite CAMEL rating of 4 or 5 by the NCUA or the state supervisor, or that has been granted assistance as outlined under Section 208 of the Federal Credit Union Act.

⁶ Five of these credit unions were reported in last year's report, but mergers were not complete and they continued filing Call Reports into 2017. They fell off the list of minority depository institutions during the 2017 reporting period.

⁷ A purchase and assumption is an action similar to a merger, but the NCUA Board places the credit union into involuntary liquidation first. Another credit union or another financial institution assumes all or part of the assets, liabilities, and shares of the liquidated credit union.



Mergers and Liquidations



Source: NCUA Call Reports, June 30, 2017

Figure 11

Providing Technical Assistance to Prevent Insolvency of Minority Depository Institutions

The NCUA provides many forms of technical assistance to prevent the insolvency of minority depository institutions. For example, examiners have worked with institutions to:

- Improve profitability and financial performance,
- Assist in executive talent searches,
- Improve concentration risk monitoring practices for high-risk auto loans, and
- Identify potential methods of stratifying commercial real estate and personal loans to better monitor lending programs.

Economic development specialists in the NCUA’s Office of Small Credit Union Initiatives also provided assistance in a variety of ways. Some examples include efforts to help credit unions:

- Find a new sponsor that can provide sufficient financial support and ultimately an expanded field of membership;
- Establish mentor relationships,
- Develop net worth restoration plans, and
- Achieve better outcomes by improving in areas such as strategic planning, record keeping, and profitability planning.

Refer to Figure 12 for a comprehensive summary of assistance provided during the reporting year.



The NCUA staff will continue to assess these efforts. The agency will also examine early warning signs for troubled minority depository institutions and evaluate the adoption of additional ways to preserve the character and provide assistance to help minority depository institutions sustain operations and thrive.

Promoting the Creation of Minority Depository Institutions

The NCUA promotes the creation of new minority depository institutions by providing interested groups with assistance in preparing the new charter and field-of-membership expansion applications.

The NCUA's Office of Consumer Financial Protection and Access administered programs promoting the creation of new and more viable credit unions by processing new charter and field-of-membership expansion applications. The NCUA's economic development specialists and examiners also assisted in achieving these goals by providing assistance to:

- Groups developing charter applications and business plans;
- Credit unions developing field-of-membership expansion applications, such as adding occupational or associational groups, underserved areas, or local communities;
- Credit unions expanding existing charters to another common bond, such as a community charter or single- to multiple-employee or associational group; and
- Credit unions converting from a federal to a state charter or state to federal charter.

While the NCUA did not approve a new charter to any minority depository institutions during the reporting period, the agency's Office of Consumer Financial Protection and Access worked with two groups interested in establishing new minority depository institutions. The office has provided preliminary approval of a proposed low-income community field of membership for one potential institution and approved officials for another potential institution. These groups are pursuing federal charters to establish one Black American-owned institution and one Multi-Cultural-owned institution.



Providing Funding, Training, Technical Assistance, and Educational Programs

The NCUA’s training, technical assistance, and educational programs were predominantly provided by the Office of Small Credit Union Initiatives. Examiners also played an essential role in providing minority depository institutions under their supervision with training and guidance, while also facilitating partnerships and establishing mentor relationships with other credit unions. During the reporting period, the training, technical assistance, and educational programs provided to minority depository institutions included consulting services, low-income designation approvals, field-of-membership expansion approvals, grants and loans, and other training and education programs.

Consulting and Guidance

The NCUA provides a variety of operational and management related consulting services to officials of newly chartered, small, minority, and low-income designated credit unions. In addition, examiners work with credit union management to resolve any concerns that arise during an examination or a supervision contact. Examiners also assist credit unions in strengthening their business plans for various applications. This includes charter expansions, secondary capital plans, and net worth restoration plans.



Figure 12



From July 1, 2016, to June 30, 2017, NCUA examiners and economic development specialists took 321 actions to help preserve minority depository institutions. These actions assisted 157 minority depository institutions. Figure 12 illustrates the various types of consulting and guidance provided by the NCUA.

Field-of-Membership Expansions

The NCUA’s Office of Consumer Financial Protection and Access processed field-of-membership expansions that allowed federal credit unions to expand charters and make additional members eligible to join the institution. These expansions helped the institutions become more economically viable. During the reporting period, this office approved 235 select groups with potential members of 45,295 to the fields of membership of 24 minority depository institutions.

In addition, the Office of Consumer Financial Protection and Access approved significant charter expansions for potential members totaling 2,546,742 to four minority depository institutions, as detailed below.

MDI NAME	MINORITY TYPE	CHARTER EXPANSION	POTENTIAL MEMBERS
CLARKE COMMUNITY	Black American	Approved for a community conversion to serve Clarke County, Alabama	24,675
GENERATIONS COMMUNITY	Hispanic American	Approved for a community expansion to serve the San Antonio-New Braunfels, Texas Metropolitan Statistical Area	2,142,508
PROFINANCE	Black American	Approved to serve an underserved area of 58 census tracts in Lake or Porter Counties, Indiana	217,287
SCIENCE PARK	Black American	Approved to serve an underserved area of 37 census tracts in New Haven County, Connecticut	162,272

Source: NCUA

Figure 13

Low-Income Designations

The NCUA’s Office of Consumer Financial Protection and Access designated 16 minority depository institutions as low-income during the reporting period (see Appendix 2). To qualify as a low-income credit union, a majority of members must meet low-income thresholds based on data from the 2010 United States Census. The designation offers several benefits, including eligibility for grants and loans from the Community Development Revolving Loan Fund, access to secondary capital, and greater member business lending opportunities.



As of June 30, 2017, 448 minority depository institutions were designated as low-income, representing 77 percent of all minority depository institutions. The 448 low-income designated minority depository institutions also represent 18 percent of all federally insured credit unions (2,524) designated as low-income.

Grants and Loans

Established by Congress, the Community Development Revolving Loan Fund makes loans and grants to low-income designated credit unions. Congress established this fund to stimulate economic growth and development in low-income communities. The funding for grants and loans comes from congressional appropriations, loan interest, and principal repayments. The NCUA's Office of Small Credit Union Initiatives administered the program.

Loans: From July 1, 2016, to June 30, 2017, the NCUA awarded \$550,000 in loans from the Community Development Revolving Loan Fund to two minority depository institutions. Appendix 3 contains a list of the institutions that received these loans.

Grants: From July 1, 2016, through June 30, 2017, the NCUA awarded \$310,489 in grants from the Community Development Revolving Loan Fund to 51 minority depository institutions for:

- Building capacity and growth,
- Cybersecurity,
- Student internships,
- Staff training, and
- Urgent needs.

Appendix 3 contains a list of the minority depository institutions that received these grants.

Training and Educational Programs

The NCUA continued to offer training and educational programs at no cost to credit unions, regardless of asset size, through the Office of Small Credit Union Initiatives.

Videos and Webinars

The agency, through the Office of Small Credit Union Initiatives, developed videos and webinars to provide training to credit union officials and staff on a variety of topics that are helpful to minority depository institutions. In May 2017, the Office of Small Credit Union Initiatives launched an online [Learning Management Service](#), allowing credit unions to connect more easily to essential training specific to their needs.



The topics created during the reporting period include:

- Financial Education – Alternative Delivery Channels
- Loan Underwriting – Back to the Basics
- Vendor Management & Due Diligence
- Growing Loans by Partnering with the USDA
- Small Business Administration Opportunities
- Pathways to Offering E-Services

Three hundred and sixty-four officials or staff members from 250 minority depository institutions participated in the webinars, representing nine percent of the 3,983 total participants during the reporting period.

Publications

The Office of Small Credit Union Initiatives prepared publications and white papers as additional forms of education to minority, low-income, and small credit unions. The publications created during the reporting period include:

- [Credit Union Leadership Resource Manual, Second Edition](#)
- [Going Digital: Strategies for Providing Digital Services](#)
- [The Basics of Data Processing Contracts](#)

Outreach and Partnerships Programs

The NCUA continued to focus on improving the agency's communication with minority, low-income, and small credit unions through a monthly newsletter and an online Frequently Asked Question system, also known as FAQ+, and partnerships.

FOCUS e-Newsletter: [FOCUS](#) is a monthly electronic newsletter providing news, educational articles, and upcoming opportunities related to consulting services, grant and loan rounds, webinars, videos, and other training to help minority, low-income, and small credit unions achieve success. As of June 30, 2017, there were 547 subscribers from minority depository institutions.

Frequently Asked Question Search Engine: FAQ+ is an online search engine that provides answers to common questions credit union managers and officials ask about various topics ranging from regulatory to operational concerns. Now available on the [Office of Credit Union Resources and Expansion's microsite](#), FAQ+ provides minority, low-income, and small credit union officials with access to materials like supervisory guidance, publications, videos, webinars, agency forms, and other content.



Conclusion and Next Steps

While most minority depository institutions are financially sound, these institutions make up a disproportionate share of credit unions that represent supervisory concerns. Thus, the NCUA will continue to focus on helping vulnerable institutions to thrive and to provide preventative services to at-risk institutions while there is still time and room for recovery.

Beginning in January 2018, the NCUA's minority depository institution program was transferred from its Office of Minority and Women Inclusion to its newly formed Office of Credit Union Resources and Expansion. This office is uniquely positioned to manage the minority depository institution program moving forward as it will also be charged with functions essential to creating and helping these institutions thrive. In addition to the minority depository institution program, the Office of Credit Union Resources and Expansion is also charged with chartering and field of membership approvals, credit union development, grants, and loans.



Appendix 1: Minority Depository Institutions by State, June 2017

ALABAMA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
12837	MARVEL CITY	Bessemer	AL	\$7,505,688	Black American	1,001	Yes
15938	SIXTH AVENUE BAPTIST	Birmingham	AL	\$4,542,524	Black American	877	Yes
16858	NEW PILGRIM	Birmingham	AL	\$1,294,403	Black American	476	Yes
24583	NRS COMMUNITY DEVELOPMENT	Birmingham	AL	\$1,473,517	Black American	388	Yes
62599	FEDERAL EMPLOYEES	Birmingham	AL	\$19,469,610	Asian American, Black American, Hispanic American	1,523	No
64232	1ST RESOURCE	Birmingham	AL	\$36,309,385	Black American	2,384	Yes
64594	FIREMAN'S	Birmingham	AL	\$5,282,737	Black American	884	No
64603	ALABAMA LAW ENFORCEMENT CREDIT UNION	Birmingham	AL	\$11,524,722	Black American	1,689	Yes
17311	DEMOPOLIS	Demopolis	AL	\$760,730	Black American	891	Yes
22131	FOGCE	Eutaw	AL	\$1,315,505	Black American	717	Yes
13018	CLARKE COMMUNITY	Grove Hill	AL	\$3,639,967	Black American	794	Yes
11422	PROGRESSIVE	Mobile	AL	\$6,025,599	Black American	679	Yes
14314	TRI-RIVERS	Montgomery	AL	\$14,591,291	Black American	4,157	Yes
9554	COUNCILL	Normal	AL	\$3,051,649	Black American	619	Yes
13852	PHENIX PRIDE	Phenix City	AL	\$9,438,221	Black American	1,768	Yes
64464	TUSCALOOSA COUNTY	Tuscaloosa	AL	\$9,348,660	Black American	1,332	Yes
2791	TUSKEGEE	Tuskegee	AL	\$10,056,979	Asian American, Black American, Hispanic American, Native American	2,508	Yes
6311	TVH	Tuskegee	AL	\$4,824,044	Black American	758	Yes
Total No. of Minority Depository Institutions for Alabama: 18				\$150,455,231		23,445	

ARIZONA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
9897	SOUTHEASTERN ARIZONA	Douglas	AZ	\$33,745,390	Hispanic American	5,971	Yes
61451	JACL	Glendale	AZ	\$510,989	Asian American	180	No
4915	A. E. A.	Yuma	AZ	\$251,939,437	Hispanic American	31,227	Yes
Total No. of Minority Depository Institutions for Arizona: 3				\$286,195,816		37,378	



ARKANSAS MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
24433	ARKANSAS TEACHERS	Little Rock	AR	\$1,301,433	Black American	458	Yes
24435	U.P. EMPLOYEES	North Little Rock	AR	\$4,243,497	Black American	1,111	Yes
7700	ARKANSAS AM & N COLLEGE	Pine Bluff	AR	\$2,215,508	Black American	1,009	Yes
Total No. of Minority Depository Institutions for Arkansas: 3				\$7,760,438		2,578	

CALIFORNIA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
4900	COOPERATIVE CENTER	Berkeley	CA	\$119,387,889	Asian American, Black American, Hispanic American, Native American	11,811	Yes
8230	TECHNICOLOR	Burbank	CA	\$53,600,578	Asian American, Black American, Hispanic American	4,521	No
21872	AUTO CLUB	Cerritos	CA	\$28,776,216	Hispanic American	3,822	No
19266	COLTON	Colton	CA	\$6,095,824	Hispanic American	1,026	Yes
3526	SCHOOLS	Compton	CA	\$126,003,163	Asian American, Black American, Hispanic American, Native American	15,020	Yes
9296	SUN COMMUNITY	El Centro	CA	\$427,958,798	Hispanic American	38,233	Yes
68356	FIRST IMPERIAL	El Centro	CA	\$104,234,357	Hispanic American	16,133	Yes
327	UNION PACIFIC CALIFORNIA EMP	Fullerton/los Al	CA	\$7,976,555	Asian American, Black American, Hispanic American, Native American	1,781	No
65059	NIKKEI	Gardena	CA	\$67,852,661	Asian American	4,820	No
1207	LOS ANGELES	Glendale	CA	\$915,188,141	Asian American, Black American, Hispanic American	59,279	No
7557	GLENDALE	Glendale	CA	\$86,526,630	Asian American, Black American, Hispanic American, Native American	6,619	No
9255	WESTERN STATES REGIONAL	Los Angeles	CA	\$819,057	Hispanic American	336	Yes
10648	MARYKNOLL OF L A	Los Angeles	CA	\$1,117,663	Asian American	170	No
10767	PEOPLES IND CHURCH	Los Angeles	CA	\$77,937	Black American	121	Yes
16570	LOS ANGELES LEE	Los Angeles	CA	\$539,497	Asian American	76	Yes
19640	ZION HILL BAPTIST CHURCH	Los Angeles	CA	\$22,918	Black American	141	Yes
24506	EPISCOPAL COMMUNITY	Los Angeles	CA	\$4,822,170	Black American, Hispanic American	1,421	Yes
24549	HANIN	Los Angeles	CA	\$27,986,943	Asian American	4,424	Yes
63589	JACOM	Los Angeles	CA	\$81,370,302	Asian American	9,385	No
68459	USC	Los Angeles	CA	\$494,399,167	Asian American, Black American, Hispanic American	68,164	Yes
4633	CAMINO	Montebello	CA	\$151,131,663	Hispanic American	11,527	Yes
15784	NOVO	Norco	CA	\$9,407,468	Hispanic American	1,968	No
64576	SAN FERNANDO VALLEY JAPANESE	Northridge	CA	\$883,534	Asian American	241	No



NCUA

National Credit Union Administration

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
14542	ONTARIO MONTCLAIR SCHOOLS	Ontario	CA	\$108,550,471	Hispanic American	8,132	Yes
21532	U.P.S. EMPLOYEES	Ontario	CA	\$35,902,264	Hispanic American	5,723	No
6135	DAIJO	Orange	CA	\$1,557,343	Asian American	151	No
24736	PACOIMA DEVELOPMENT	Pacoima	CA	\$3,871,071	Hispanic American	1,263	Yes
66703	WESCOM CENTRAL	Pasadena	CA	\$3,667,722,072	Asian American, Black American, Hispanic American, Native American	190,891	No
14739	CAL POLY	Pomona	CA	\$14,118,562	Asian American, Black American, Hispanic American, Native American	2,582	Yes
11194	STAR HARBOR	Rancho Domingue	CA	\$14,230,515	Hispanic American	3,017	Yes
63630	ATCHISON VILLAGE	Richmond	CA	\$9,024,406	Asian American, Black American, Hispanic American	1,433	Yes
65113	ALLUS CREDIT UNION	Salinas	CA	\$43,909,080	Hispanic American	3,944	No
18454	VALLEY HILLS	San Bernardino	CA	\$3,349,060	Black American, Hispanic American	442	Yes
68027	1ST VALLEY	San Bernardino	CA	\$39,983,817	Asian American, Black American, Hispanic American, Native American	3,406	Yes
68463	NORTH COUNTY	San Diego	CA	\$68,014,389	Asian American, Black American, Hispanic American, Native American	4,541	No
20720	L. A. MISSION	San Fernando	CA	\$7,060,769	Hispanic American	1,440	Yes
21417	CALVARY BAPTIST OF PACOIMA	San Fernando	CA	\$142,854	Black American	247	Yes
16547	SAN FRANCISCO LEE	San Francisco	CA	\$11,644,331	Asian American	836	No
23780	NORTHEAST COMMUNITY	San Francisco	CA	\$11,615,896	Asian American	1,313	Yes
64892	JONES METHODIST CHURCH	San Francisco	CA	\$445,140	Black American	299	No
24520	SANTA ANA	Santa Ana	CA	\$67,972,922	Asian American, Black American, Hispanic American, Native American	6,112	Yes
24776	COMUNIDAD LATINA	Santa Ana	CA	\$4,856,300	Hispanic American	2,155	Yes
17841	LIMONEIRA	Santa Paula	CA	\$5,279,223	Hispanic American	650	Yes
13254	CORRECTIONS	Soledad	CA	\$14,347,530	Asian American, Black American, Hispanic American, Native American	2,409	Yes
60024	PRIORITY ONE	South Pasadena	CA	\$164,174,724	Asian American, Black American, Hispanic American	18,422	No
18623	CALCOM	Torrance	CA	\$64,351,365	Asian American, Hispanic American	9,441	No
3218	TULARE COUNTY	Tulare	CA	\$95,267,285	Hispanic American	10,197	Yes
11943	BEFIT FINANCIAL	Vacaville	CA	\$38,383,927	Asian American, Black American	3,973	No
4393	SUNKIST EMPLOYEES	Valencia	CA	\$4,700,420	Hispanic American	711	Yes
20111	UNITED AMERICA WEST	Van Nuys	CA	\$4,221,768	Hispanic American	482	Yes
Total No. of Minority Depository Institutions for California: 50				\$7,220,876,635		545,251	



COLORADO MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
63468	VALLEY EDUCATORS	Alamosa	CO	\$5,082,153	Hispanic American	1,072	Yes
65471	GUADALUPE PARISH	Antonito	CO	\$28,159,618	Hispanic American	2,844	Yes
16476	NUVISTA	MONTROSE	CO	\$82,427,789	Hispanic American	7,927	Yes
1499	PUEBLO GOVERNMENT AGENCIES	PUEBLO	CO	\$33,185,312	Hispanic American	3,659	Yes
2449	PUEBLO HORIZONS	PUEBLO	CO	\$29,690,136	Hispanic American	3,244	Yes
Total No. of Minority Depository Institutions for Colorado: 5				\$178,545,008		18,746	

CONNECTICUT MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
23896	EAST END BAPTIST TABERNACLE	BRIDGEPORT	CT	\$140,770	Black American	414	Yes
1863	CONNECTICUT TRANSIT	HARTFORD	CT	\$917,607	Black American, Hispanic American	643	Yes
6733	CENCAP	HARTFORD	CT	\$57,002,747	Black American, Hispanic American	9,221	Yes
19	NEW HAVEN TEACHERS	New Haven	CT	\$9,845,274	Black American, Hispanic American	1,440	No
3790	SCIENCE PARK	NEW HAVEN	CT	\$4,397,297	Black American	748	Yes
23411	CONNECTICUT	NORTH HAVEN	CT	\$7,764,506	Black American, Hispanic American	1,697	Yes
10845	FAITH TABERNACLE BAPTIST	Stamford	CT	\$180,242	Black American	198	Yes
21614	FIRST BAPTIST CHURCH (STRATFORD)	STRATFORD	CT	\$263,498	Black American	311	Yes
Total No. of Minority Depository Institutions for Connecticut: 8				\$80,511,941		14,672	

DELAWARE MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
19170	MILFORD MEMORIAL	Milford	DE	\$3,819,617	Asian American, Black American, Hispanic American, Native American	976	Yes
24845	STEPPING STONES COMMUNITY	Wilmington	DE	\$1,701,570	Black American	440	Yes
Total No. of Minority Depository Institutions for Delaware: 2				\$5,521,187		1,416	

DISTRICT OF COLUMBIA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
266	LIBRARY OF CONGRESS	Washington	DC	\$240,637,100	Black American	9,734	No
538	GOVERNMENT PRINTING OFFICE	Washington	DC	\$36,862,543	Black American	4,115	Yes
648	HOWARD UNIVERSITY EMPLOYEES	Washington	DC	\$10,503,994	Black American	1,616	Yes
1821	DISTRICT OF COLUMBIA TEACHERS	Washington	DC	\$47,161,581	Black American	5,252	Yes
3764	TRANSIT EMPLOYEES	Washington	DC	\$101,487,828	Black American	13,891	Yes
4037	HUD	Washington	DC	\$45,347,139	Black American	4,978	Yes
5227	ASBURY	Washington	DC	\$361,250	Black American	218	Yes
6088	D C FIRE DEPARTMENT	Washington	DC	\$7,428,220	Black American	1,534	No



CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
6464	PAHO/WHO	Washington	DC	\$215,355,908	Hispanic American	5,182	No
6506	MT GILEAD	Washington	DC	\$57,927	Black American	63	Yes
9384	WASHINGTON TYPOGRAPHIC	Washington	DC	\$2,553,892	Black American	385	No
9613	SARGENT	Washington	DC	\$324,275	Black American	407	Yes
14176	IDB-IIC	Washington	DC	\$555,525,306	Hispanic American	11,202	No
15174	LEE	Washington	DC	\$9,532,393	Asian American	464	No
16411	DC	Washington	DC	\$57,471,620	Black American, Hispanic American	11,325	Yes
17874	ST. GABRIELS	Washington	DC	\$487,870	Black American	132	No
20377	PEOPLES-NEIGHBORHOOD	Washington	DC	\$159,556	Black American	151	Yes
22323	JOHN WESLEY AME ZION CHURCH	Washington	DC	\$62,357	Black American	140	No
22686	NAPFE	Washington	DC	\$3,105,458	Black American	826	No
24073	PARAMOUNT BAPTIST CHURCH	Washington	DC	\$132,267	Black American	514	No
24219	MT. AIRY BAPTIST CHURCH	Washington	DC	\$1,353,895	Black American	438	Yes
24246	MT. JEZREEL	Washington	DC	\$239,340	Black American	416	Yes
24262	PHI BETA SIGMA	Washington	DC	\$465,020	Black American, Native American	676	Yes
Total No. of Minority Depository Institutions for the District of Columbia: 23				\$1,336,616,739		73,659	

FLORIDA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
1068	COMPASS FINANCIAL	Hialeah	FL	\$25,783,745	Black American, Hispanic American	2,786	Yes
67630	MADISON EDUCATION ASSOC.	Madison	FL	\$5,253,759	Black American	814	No
2149	FINANCIAL	Miami	FL	\$50,709,626	Hispanic American	6,759	No
11791	ST. JAMES A M E CHURCH	Miami	FL	\$307,526	Black American	270	Yes
14391	BAPTIST HEALTH SOUTH FLORIDA	Miami	FL	\$61,175,724	Black American, Hispanic American	11,662	Yes
23041	SOUTH FLORIDA	Miami	FL	\$34,670,916	Black American, Hispanic American	3,988	Yes
24718	JETSTREAM	Miami Lakes	FL	\$196,775,950	Black American, Hispanic American, Native American	21,704	Yes
67341	JEFFERSON COUNTY TEACHERS	Monticello	FL	\$9,650,481	Black American	1,058	No
67318	POMPANO BEACH CITY EMP.	Pompano Beach	FL	\$20,109,036	Black American	1,894	No
187	FLORIDA A & M UNIVERSITY	Tallahassee	FL	\$19,885,781	Black American	3,720	Yes
16834	TOWN OF PALM BEACH	West Palm Beach	FL	\$2,772,220	Black American	378	Yes
Total No. of Minority Depository Institutions in Florida: 11				\$427,094,764		55,033	



GEORGIA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
24546	BIG BETHEL A.M.E. CHURCH	Atlanta	GA	\$319,998	Black American	350	Yes
67383	CREDIT UNION OF ATLANTA	Atlanta	GA	\$65,442,076	Black American	17,881	No
67505	1ST CHOICE	Atlanta	GA	\$24,030,744	Black American	8,216	Yes
14103	TABERNACLE	Augusta	GA	\$186,683	Black American	206	Yes
24683	UNITED NEIGHBORHOOD	Augusta	GA	\$1,928,082	Black American	872	Yes
24631	PLATINUM	Duluth	GA	\$87,192,299	Asian American	8,437	No
24234	OMEGA PSI PHI FRATERNITY	Lawrenceville	GA	\$1,528,253	Black American	1,144	Yes
67688	MACON-BIBB EMPLOYEES CREDIT UNION	Macon	GA	\$3,144,343	Black American	1,251	No
6582	SAVASTATE TEACHERS	Savannah	GA	\$3,144,537	Black American	757	Yes
9527	F A B CHURCH	Savannah	GA	\$233,237	Black American	289	Yes
67364	SAVANNAH POSTAL	Savannah	GA	\$20,447,659	Black American	2,280	No
22672	RABUN-TALLULAH	Tiger	GA	\$652,300	Native American	151	No
20890	STEPHENS COUNTY COMMUNITY	Toccoa	GA	\$167,973	Black American	113	Yes
Total No. of Minority Depository Institutions for Georgia: 13				\$208,418,184		41,947	

HAWAII MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
2713	MCBRYDE	Eleele	HI	\$89,621,210	Asian American	3,538	Yes
1987	EWA	Ewa Beach	HI	\$13,299,155	Asian American	1,777	Yes
7594	HONEA	Fort Shafter	HI	\$22,206,391	Asian American	887	Yes
1607	BIG ISLAND	Hilo	HI	\$96,651,098	Asian American	9,623	Yes
24630	CU HAWAII	Hilo	HI	\$275,892,738	Asian American	27,655	Yes
1785	HAWAII SCHOOLS	Honolulu	HI	\$67,210,905	Asian American	4,286	Yes
1830	HONOLULU	Honolulu	HI	\$259,995,367	Asian American	15,597	No
1845	ALOHA PACIFIC	Honolulu	HI	\$802,862,987	Asian American	47,401	No
1868	OTS EMPLOYEES	Honolulu	HI	\$12,663,216	Asian American, Black American, Hispanic American, Native American	2,171	No
1869	HAWAIIAN ELECTRIC EMPLOYEES	Honolulu	HI	\$36,695,424	Asian American	2,019	Yes
1870	HAWAII LAW ENFORCEMENT	Honolulu	HI	\$167,222,630	Asian American	14,073	No
1880	HONOLULU FIRE DEPARTMENT	Honolulu	HI	\$71,297,443	Asian American	5,528	Yes
4676	HAWAII PACIFIC	Honolulu	HI	\$51,523,625	Asian American, Black American, Hispanic American, Native American	5,853	Yes
5927	HAWAIIAN AIRLINES	Honolulu	HI	\$23,196,728	Asian American	3,175	Yes
9115	HOTEL AND TRAVEL INDUSTRY	Honolulu	HI	\$33,512,402	Asian American	5,373	Yes
9719	ST. FRANCIS MEDICAL CENTER	Honolulu	HI	\$9,435,422	Asian American	1,179	No
10465	UNIVERSITY OF HAWAII	Honolulu	HI	\$606,593,077	Asian American	28,688	No
10882	LOCAL UNION 1186 IBEW	Honolulu	HI	\$15,202,350	Native American	1,106	No



CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
11332	LEAHI	Honolulu	HI	\$1,812,833	Asian American	454	Yes
11494	KUAKINI MEDICAL AND DENTAL	Honolulu	HI	\$42,568,802	Asian American	2,515	Yes
11553	KAMEHAMEHA	Honolulu	HI	\$37,437,036	Asian American	4,434	No
12613	GLOVER	Honolulu	HI	\$4,335,384	Asian American	251	Yes
13158	HAWAII NATIONAL GUARD	Honolulu	HI	\$19,196,500	Asian American	1,898	Yes
24830	OAHU	Honolulu	HI	\$49,909,358	Asian American	3,963	No
24839	HAWAII CENTRAL	Honolulu	HI	\$263,012,194	Asian American	19,507	No
2275	KAHUKU	Kahuku	HI	\$5,881,147	Asian American	1,632	Yes
2562	MAUI	Kahului	HI	\$101,689,456	Asian American	7,060	No
3574	VALLEY ISLE COMMUNITY	Kahului	HI	\$115,854,685	Asian American, Black American, Hispanic American	13,377	Yes
9924	WAILUKU	Kahului	HI	\$51,322,925	Asian American	4,416	Yes
10399	KAHULUI	Kahului	HI	\$57,652,308	Asian American	4,714	Yes
10938	HAWAII FIRST	Kamuela	HI	\$40,340,451	Native American	7,951	Yes
7471	MOLOKAI COMMUNITY	Kaunakakai	HI	\$24,034,251	Native American	4,472	Yes
2563	WEST MAUI COMMUNITY	Lahaina	HI	\$38,046,203	Asian American	3,114	Yes
2953	LANAI	Lanai City	HI	\$27,401,211	Asian American	1,831	Yes
5487	KAUAI GOVERNMENT EMPLOYEES	Lihue	HI	\$118,898,234	Black American, Hispanic American	7,259	Yes
2280	HAMAKUA COAST COMMUNITY	Pepeekeo	HI	\$15,041,001	Asian American	1,637	Yes
2049	WAIALUA	Waialua	HI	\$49,680,115	Asian American, Native American	3,194	Yes
5978	WEST OAHU COMMUNITY	Waianae	HI	\$39,532,557	Native American	4,661	Yes
1817	MAUI TEACHERS	Wailuku	HI	\$32,908,218	Asian American	1,729	Yes
1961	PEARL HAWAII	Waipahu	HI	\$348,704,955	Asian American	24,017	Yes
Total No. of Minority Depository Institutions for Hawaii: 40				\$4,140,341,992		304,015	

ILLINOIS MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
63286	FOX VALLEY	Aurora	IL	\$19,426,479	Black American, Hispanic American	2,437	Yes
2467	NORTHSIDE L	Broadview	IL	\$5,598,824	Black American	1,433	Yes
2495	CHICAGO AVENUE GARAGE	Chicago	IL	\$6,084,807	Black American	739	Yes
2498	CTA-74TH STREET DEPOT	Chicago	IL	\$8,688,836	Black American	665	Yes
2505	77TH STREET DEPOT	Chicago	IL	\$18,649,568	Black American, Hispanic American	3,922	Yes
7256	COMMUNITY	Chicago	IL	\$410,447	Black American	236	Yes
13533	CTA SOUTH	Chicago	IL	\$1,322,053	Black American	714	Yes
14058	ST. MARTIN DE PORRES PARISH	Chicago	IL	\$221,782	Black American	153	Yes
15240	RESURRECTION LUTHERAN	Chicago	IL	\$228,104	Black American	90	Yes
15454	SHILOH ENGLEWOOD	Chicago	IL	\$249,602	Black American	157	Yes
15673	ISRAEL METHCOMM	Chicago	IL	\$1,542,413	Black American	233	Yes
18882	C T A F C	Chicago	IL	\$963,161	Black American	428	Yes



CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
23245	TRINITY U.C.C.	Chicago	IL	\$2,946,913	Black American	870	Yes
24123	M.W.P.H. GRAND LODGE OF ILLINOIS	Chicago	IL	\$398,431	Black American	469	Yes
24188	COSMOPOLITAN	Chicago	IL	\$48,761	Black American	91	Yes
24704	SOUTH SIDE COMMUNITY	Chicago	IL	\$3,722,821	Black American	1,800	Yes
24767	UNIFIED HOMEOWNERS OF ILLINOIS	Chicago	IL	\$361,226	Hispanic American	245	Yes
60923	PARK MANOR CHRISTIAN CHURCH	Chicago	IL	\$1,062,028	Black American	336	Yes
61448	ETHICON SUTURE	Chicago	IL	\$1,123,989	Hispanic American	530	No
61566	ST. MARK	Chicago	IL	\$657,886	Black American	296	Yes
64252	FELLOWSHIP BAPTIST CHURCH	Chicago	IL	\$501,760	Black American	422	Yes
65231	PILGRIM BAPTIST	Chicago	IL	\$401,592	Black American	125	Yes
65232	ST. ELIZABETH'S	Chicago	IL	\$124,564	Black American	196	Yes
65932	CHICAGO MUNICIPAL EMPLOYEES	Chicago	IL	\$39,729,187	Black American, Hispanic American	14,898	Yes
66089	BEREAN	Chicago	IL	\$110,585	Black American	234	Yes
66296	ST. HELENA PARISH	Chicago	IL	\$158,717	Black American	191	Yes
20179	ANTIOCH MB	Decatur	IL	\$240,410	Black American	150	Yes
60185	MOTOR COACH EMP.	East Saint Louis	IL	\$2,243,240	Black American	1,343	Yes
2566	BEVERLY BUS GARAGE	Evergreen Park	IL	\$4,052,753	Black American	1,300	Yes
2370	METROPOLITAN "L"	Oak Park	IL	\$7,499,776	Black American	1,410	Yes
66300	IMPERIAL	Springfield	IL	\$45,286	Black American	191	Yes
68472	CANAAN	Urbana	IL	\$402,735	Black American	414	Yes
15812	SHILOH BAPTIST	Waukegan	IL	\$294,669	Black American	175	Yes
24614	GIDEON	Waukegan	IL	\$298,684	Black American	294	Yes
67024	MT. ZION	Zion	IL	\$204,125	Black American	188	Yes
Total No. of Minority Depository Institutions for Illinois: 35				\$130,016,214		37,375	

INDIANA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
24781	UNION BAPTIST CHURCH	Fort Wayne	IN	\$141,369	Black American	302	Yes
169	GARY FIREFIGHTERS ASSOCIATION	Gary	IN	\$2,085,568	Black American	368	Yes
3251	GARY POLICE DEPARTMENT EMPLOYEES	Gary	IN	\$1,668,254	Black American	206	No
8295	ST. MONICA	Gary	IN	\$153,651	Black American	189	Yes
16126	GARY MUNICIPAL EMPLOYEES	Gary	IN	\$448,923	Black American	140	Yes
15757	MT ZION INDIANAPOLIS	Indianapolis	IN	\$730,222	Black American	373	Yes
20793	FINANCIAL HEALTH	Indianapolis	IN	\$33,160,658	Black American, Hispanic American	8,377	Yes
2711	PROFINANCE	Merrillville	IN	\$13,462,909	Black American	1,845	Yes
6204	RIVER BEND	South Bend	IN	\$5,690,585	Black American, Hispanic American	883	Yes
Total No. of Minority Depository Institutions for Indiana: 9				\$57,542,139		12,683	



KANSAS MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
8216	QUINDARO HOMES	Kansas City	KS	\$975,323	Asian American, Black American, Native American	239	Yes
Total No. of Minority Depository Institutions for Kansas: 1				\$975,323		239	

LOUISIANA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
12225	RAPIDES	Alexandria	LA	\$6,555,785	Black American	1,173	Yes
2068	SOUTHERN TEACHERS & PARENTS	Baton Rouge	LA	\$31,168,307	Black American	4,954	Yes
7253	EAST BATON ROUGE TEACHERS	Baton Rouge	LA	\$3,924,677	Black American	1,947	Yes
23899	A M E CHURCH	Baton Rouge	LA	\$96,810	Black American	382	Yes
62148	POSTAL	Baton Rouge	LA	\$27,889,630	Black American	4,013	No
7301	UNION	Farmerville	LA	\$845,726	Black American	637	Yes
17396	CONCORDIA PARISH SCHOOL EMP	Ferriday	LA	\$3,585,976	Black American	1,331	Yes
22417	ST. MARY PARISH SCHOOL EMP.	Franklin	LA	\$415,324	Black American	282	Yes
16256	WASHINGTON EDUCATIONAL ASSOC	Franklinton	LA	\$1,028,636	Black American	383	Yes
13248	S H P E	Greensburg	LA	\$2,980,986	Black American	1,122	Yes
18462	T E A	Houma	LA	\$2,254,423	Black American	762	Yes
14537	JAMES WARD, JR.	Jennings	LA	\$2,156,816	Black American	445	Yes
15089	S T S P	Lacombe	LA	\$727,692	Black American	342	Yes
63143	IMMACULATE HEART OF MARY	Lafayette	LA	\$839,540	Black American	369	Yes
65780	COGIC	Lafayette	LA	\$279,422	Black American	339	Yes
62756	SOUTHWEST LOUISIANA	Lake Charles	LA	\$98,179,492	Black American	17,778	Yes
23607	WEST JEFFERSON	Marrero	LA	\$6,125,370	Black American	1,696	No
11928	WEBSTER UNITED	Minden	LA	\$4,063,116	Black American	1,284	Yes
22219	U B C SOUTHERN COUNCIL INDUSTRIA WO	Minden	LA	\$723,740	Black American	405	Yes
4416	IBERIA PARISH	New Iberia	LA	\$398,112	Black American	266	Yes
2056	SEWERAGE & WATER BOARD EMPLOYEES	New Orleans	LA	\$7,013,860	Black American	1,723	Yes
5839	SOUTHEAST LOUISIANA VETERANS HEALTH	New Orleans	LA	\$1,677,286	Black American	840	Yes
12748	XAVIER UNIVERSITY	New Orleans	LA	\$1,974,945	Black American	358	Yes
15588	G G W	New Orleans	LA	\$779,521	Black American	234	Yes
19985	ARABI SUGAR WORKERS	New Orleans	LA	\$1,452,030	Black American	239	Yes
20550	TEAMSTERS LOCAL UNION #270	New Orleans	LA	\$824,844	Black American	483	No
22581	TOTAL COMMUNITY ACTION	New Orleans	LA	\$1,146,390	Black American	620	Yes
23540	TULANE/LOYOLA	New Orleans	LA	\$18,769,520	Black American	3,734	Yes
66259	ORLEANS PARISH CRIMINAL SHERIFF'S	New Orleans	LA	\$5,699,667	Black American	729	No
15261	ST. LANDRY PARISH	Opelousas	LA	\$5,734,753	Black American, Hispanic American	3,645	Yes
12356	IBERVILLE	Plaquemine	LA	\$5,659,875	Black American	3,481	Yes



CHARTER	NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
12735	W B R T	Port Allen	LA	\$2,413,757	Black American	1034	Yes
19452	ST. JOHN SELF-HELP	Reserve	LA	\$1,236,595	Black American	295	No
11263	SHREVEPORT	Shreveport	LA	\$86,690,552	Black American	22,212	Yes
11658	AVENUE BAPTIST BROTHERHOOD	Shreveport	LA	\$530,522	Black American	107	Yes
15589	CADDO PARISH TEACHERS	Shreveport	LA	\$12,239,318	Black American	3,141	Yes
Total No. of Minority Depository Institutions for Louisiana: 36				\$348,083,015		82,785	

MARYLAND MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
2769	SECURITYPLUS	Baltimore	MD	\$395,102,797	Black American	35,029	Yes
20038	THE MOUNT LEBANON	Baltimore	MD	\$554,273	Black American	332	Yes
66787	MUNICIPAL EMPL. CREDIT UNION OF BALT	Baltimore	MD	\$1,189,489,291	Black American	114,598	Yes
18271	PRINCE GEORGE'S COMMUNITY	Bowie	MD	\$166,306,066	Black American, Hispanic American	15,988	Yes
22652	CAPITAL AREA TAIWANESE	Boyd's	MD	\$12,049,682	Asian American	492	No
22700	KOREAN CATHOLIC	Olney	MD	\$2,019,040	Asian American	369	No
5754	ANDREWS FEDERAL CREDIT UNION	Suitland	MD	\$1,525,060,048	Black American	121,825	Yes
24657	NONE SUFFER LACK	Suitland	MD	\$22,649,366	Black American	3,006	Yes
Total No. of Minority Depository Institutions for Maryland: 8				\$3,313,230,563		291,639	

MASSACHUSETTS MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
16383	NEW ENGLAND LEE	Boston	MA	\$3,702,642	Asian American	311	No
24043	MESSIAH BAPTIST-JUBILEE	Brockton	MA	\$766,749	Black American	431	Yes
Total No. of Minority Depository Institutions for Massachusetts: 2				\$4,469,391		742	

MICHIGAN MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
24030	NEW RISING STAR	Detroit	MI	\$97,525	Black American	109	Yes
62167	I.M. DETROIT DISTRICT	Detroit	MI	\$1,536,372	Black American	395	No
62177	BETHEL BAPTIST CHURCH EAST	Detroit	MI	\$609,330	Black American	241	No
62324	GREATER NEW MT. MORIAH BAPTIST CHR	Detroit	MI	\$349,015	Black American	210	No
63713	GREATER CHRIST BAPTIST CHURCH	Detroit	MI	\$633,925	Black American	372	No
7628	SOUTHEAST MICHIGAN STATE EMPLOYEES	Southfield	MI	\$35,187,843	Black American	4,093	Yes
4787	TANDEM	Warren	MI	\$21,641,296	Black American, Hispanic American	2,972	Yes
5885	A.B.D.	Warren	MI	\$62,946,841	Black American	12,563	Yes
Total No. of Minority Depository Institutions in Michigan: 8				\$123,002,147		20,955	



MINNESOTA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
17749	WHITE EARTH RESERVATION	Mahnomen	MN	\$2,042,671	Native American	1,331	Yes
24539	TRANSIT OPERATIONS	Minneapolis	MN	\$4,096,912	Asian American, Black American, Hispanic American	844	Yes
24852	NORTHERN EAGLE	Nett Lake	MN	\$870,317	Native American	628	Yes
Total No. of Minority Depository Institutions for Minnesota: 3				\$7,009,900		2,803	

MISSISSIPPI MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
9974	SHELBY/BOLIVAR COUNTY	Boyle	MS	\$2,302,020	Black American	2,236	Yes
22314	CHOCTAW	Choctaw	MS	\$2,306,670	Native American	2,075	Yes
63869	STEPHENS-ADAMSON EMPLOYEES	Clarksdale	MS	\$55,954	Black American	20	No
16590	TWIN STATES	Columbus	MS	\$6,779,713	Black American	1,472	Yes
61784	ELLISVILLE STATE SCHOOL EMPLOYEES	Ellisville	MS	\$2,470,240	Black American	549	No
14193	FORREST COUNTY TEACHERS	Hattiesburg	MS	\$255,332	Black American	295	Yes
24884	MID DELTA	Indianola	MS	\$1,761,257	Black American	2,122	Yes
5930	HEALTHPLUS	Jackson	MS	\$6,663,359	Black American	1,759	Yes
7684	JPFCE	Jackson	MS	\$1,251,471	Black American	187	Yes
8052	MISSISSIPPI DHS	Jackson	MS	\$7,816,972	Black American	2,383	Yes
8445	JACKSON AREA	Jackson	MS	\$72,107,972	Black American	11,758	Yes
9567	COMMFIRST	Jackson	MS	\$10,791,137	Black American	2,754	Yes
24829	HOPE	Jackson	MS	\$238,276,082	Black American	38,577	Yes
63442	MISSISSIPPI PUBLIC EMPLOYEES	Jackson	MS	\$23,832,151	Black American	6,526	Yes
19253	ISSAQUENA COUNTY	Mayersville	MS	\$1,243,235	Black American	467	Yes
24859	FIRST UNITY	McComb	MS	\$3,180,180	Black American	1,210	Yes
8433	MERIDIAN MUTUAL	Meridian	MS	\$36,784,759	Black American	6,515	Yes
17715	CITIZENS CHOICE	Natchez	MS	\$1,079,172	Black American	427	Yes
63821	NATCHEZ-ADAMS EDUCATORS	Natchez	MS	\$1,441,946	Black American	538	Yes
Total No. of Minority Depository Institutions for Mississippi: 19				\$420,399,622		81,870	

MISSOURI MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
4531	GUADALUPE CENTERS	Kansas City	MO	\$2,944,306	Hispanic American	1,374	Yes
61459	CROSS ROADS	Kansas City	MO	\$4,381,098	Black American, Hispanic American	1,268	Yes
63388	KANSAS CITY	Kansas City	MO	\$33,806,412	Black American	6,779	Yes
21683	WEST SIDE BAPTIST CHURCH	Saint Louis	MO	\$330,622	Black American	380	Yes
60400	ST. LOUIS COMMUNITY	Saint Louis	MO	\$263,683,846	Black American	53,432	Yes



CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
64425	ST. LOUIS POLICEMEN'S	Saint Louis	MO	\$19,775,587	Black American	2,354	No
67744	UNION MEMORIAL	Saint Louis	MO	\$84,935	Black American	133	Yes
Total No. of Minority Depository Institutions for Missouri: 7				\$325,006,806		65,720	

MONTANA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
15375	WOLF POINT	Wolf Point	MT	\$12,630,189	Native American	2,696	Yes
Total No. of Minority Depository Institutions for Montana: 1				\$12,630,189		2,696	

NEVADA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
7698	LAS VEGAS UP EMPLOYEES	LAS VEGAS	NV	\$4,096,381	Asian American, Black American, Hispanic American, Native American	870	No
Total No. of Minority Depository Institutions for Nevada: 1				\$4,096,381		870	

NEW JERSEY MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
6015	CAMDEN POLICE	Camden	NJ	\$758,585	Black American, Hispanic American	218	Yes
21440	MESSIAH BAPTIST CHURCH	East Orange	NJ	\$215,752	Black American	161	Yes
22449	NESTLE (FREEHOLD) EMPLOYEES	Freehold	NJ	\$2,661,234	Hispanic American	267	No
1546	MERCER COUNTY IMPROVEMENT AUTHORITY	Hamilton	NJ	\$366,698	Black American	204	Yes
62855	DIVISION 819 TRANSIT EMPLOYEES	Irvington	NJ	\$19,377,494	Black American	1,810	No
5987	OCNAC #1	Jersey City	NJ	\$6,383,095	Black American, Hispanic American	2,458	Yes
7184	LIBERTY SAVINGS	Jersey City	NJ	\$91,958,253	Asian American, Black American, Hispanic American	22,054	Yes
15154	SALEM BAPTIST	Jersey City	NJ	\$156,317	Black American	136	Yes
23678	GOYA FOODS EMPLOYEES	Jersey City	NJ	\$11,245,491	Hispanic American	815	No
112	ESSEX COUNTY NJ EMPLOYEES	Newark	NJ	\$7,039,906	Black American, Hispanic American	2,069	Yes
10803	ISRAEL MEMORIAL A M E	Newark	NJ	\$449,157	Black American	173	No
20773	LOCAL 1233	Newark	NJ	\$10,256,576	Black American	727	Yes
24167	NEW COMMUNITY	Newark	NJ	\$3,298,178	Black American, Hispanic American	3,227	Yes
62796	NEWARK BOARD OF EDUCATION EMPLOYEES	Newark	NJ	\$28,309,226	Asian American, Black American	4,161	No
66159	NEWARK POST OFFICE EMPLOYEES	Newark	NJ	\$3,302,210	Black American	1,265	No
4738	ATLANTIC COUNTY NJ EMPLOYEES	Northfield	NJ	\$2,651,072	Asian American, Black American, Hispanic American	600	No
24115	ST. ANDREW KIM	Palisades Park	NJ	\$2,068,254	Asian American	532	No
12227	PASSAIC POLICE	Passaic	NJ	\$6,273,870	Hispanic American	606	Yes



CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
2892	PLAINFIELD POLICE & FIREMEN'S	Plainfield	NJ	\$3,598,164	Black American, Hispanic American	529	No
23615	HEARD A.M.E.	Roselle	NJ	\$231,141	Black American	221	Yes
15139	BERGEN DIVISION	Toms River	NJ	\$10,392,026	Black American, Hispanic American	1,498	No
1015	NORTH JERSEY	Totowa	NJ	\$230,199,012	Asian American, Black American, Hispanic American	26,899	Yes
9723	N.J.T. EMPLOYEES	Waldwick	NJ	\$13,692,814	Black American, Hispanic American	1,004	No
Total No. of Minority Depository Institutions in New Jersey: 23				\$454,884,525		71,634	

NEW MEXICO MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
808	U.S. EAGLE	Albuquerque	NM	\$969,011,483	Asian American, Black American, Hispanic American, Native American	81,773	Yes
964	SOUTHWEST	Albuquerque	NM	\$61,422,347	Hispanic American, Native American	5,086	No
62573	RIO GRANDE	Albuquerque	NM	\$317,855,476	Asian American, Black American, Hispanic American, Native American	30,417	Yes
62841	BELEN RAILWAY EMPLOYEES	Belen	NM	\$29,809,863	Hispanic American, Native American	2,034	Yes
9566	EDDY	Carlsbad	NM	\$53,720,099	Hispanic American	5,201	No
61946	RINCONES PRESBYTERIAN	Chacon	NM	\$4,092,855	Hispanic American	745	Yes
66097	CUBA	Cuba	NM	\$14,931,556	Hispanic American, Native American	1,878	Yes
16754	FOUR CORNERS	Kirtland	NM	\$26,452,280	Native American	5,382	Yes
60467	ZIA	Los Alamos	NM	\$139,130,856	Hispanic American	13,108	No
66252	QUESTA	Questa	NM	\$8,578,982	Hispanic American	1,213	Yes
7999	TELCO ROSWELL NEW MEXICO	Roswell	NM	\$7,649,960	Hispanic American	1,378	Yes
1838	FORT BAYARD	Santa Clara	NM	\$4,399,571	Hispanic American	1,069	Yes
65513	STATE EMPLOYEES	Santa Fe	NM	\$498,520,383	Hispanic American, Native American	42,171	No
66149	GUADALUPE	Santa Fe	NM	\$161,421,082	Hispanic American	19,429	Yes
Total No. of Minority Depository Institutions for New Mexico: 14				\$2,296,996,793		210,884	

NEW YORK MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
5263	ST. AUGUSTINE PRESBYTERIAN	BRONX	NY	\$103,057	Black American, Hispanic American	117	Yes
24740	LOVE GOSPEL ASSEMBLY	Bronx	NY	\$61,506	Black American, Hispanic American	168	Yes
24784	NEW COVENANT DOMINION	Bronx	NY	\$1,041,935	Black American, Hispanic American	463	Yes
7504	CONCORD	Brooklyn	NY	\$9,076,256	Black American	865	Yes
15067	TRANSFIGURATION PARISH	BROOKLYN	NY	\$9,251,176	Hispanic American	2,365	Yes
15129	EPIPHANY	Brooklyn	NY	\$152,058	Hispanic American	74	Yes
17358	GOOD COUNSEL	Brooklyn	NY	\$434,772	Black American, Hispanic American	186	Yes



NCUA

National Credit Union Administration

CHARTER	CU NAME	City	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
18858	SPC BROOKLYN	Brooklyn	NY	\$439,311	Black American	289	Yes
20419	BYKOTA	Brooklyn	NY	\$1,594,792	Black American	967	Yes
23888	BEREA	BROOKLYN	NY	\$106,145	Black American	297	Yes
24642	BROOKLYN COOPERATIVE	Brooklyn	NY	\$23,099,092	Asian American, Black American, Hispanic American	6,422	Yes
24790	BEULAH	Brooklyn	NY	\$184,388	Black American	201	Yes
21355	ST. JOHN UNITED	BUFFALO	NY	\$1,026,102	Black American	1,317	Yes
22226	FIRST BAPTIST CHURCH	East Elmhurst	NY	\$311,689	Black American	207	Yes
4246	FAR ROCKAWAY POSTAL	FAR ROCKAWAY	NY	\$391,577	Black American	84	Yes
23503	KOREAN AMERICAN CATHOLICS	Flushing	NY	\$26,421,595	Asian American	1,962	No
22344	QUEENS CLUSTER	HICKSVILLE	NY	\$460,001	Black American	115	Yes
24863	SENECA NATION OF INDIANS	IRVING	NY	\$2,636,087	Native American	1,262	Yes
20885	MEDISYS EMPLOYEES	JAMAICA	NY	\$29,001,377	Asian American, Black American, Hispanic American	3,961	Yes
23658	PAUL QUINN	Jamaica	NY	\$330,778	Black American	176	Yes
23144	LOCAL 804	Long Island City	NY	\$19,337,660	Black American, Hispanic American	2,707	Yes
23317	LAST	LONG ISLAND CIT	NY	\$137,044	Asian American, Black American, Hispanic American	436	Yes
24823	URBAN UPBOUND	Long Island City	NY	\$873,220	Black American	1,240	Yes
19775	GREATER CENTENNIAL	Mount Vernon	NY	\$260,696	Black American	306	Yes
798	TRANSIT AUTHORITY DIVISION B	NEW YORK	NY	\$5,903,219	Black American, Hispanic American	1,785	Yes
1343	EMPIRT 207	NEW YORK	NY	\$4,490,852	Black American, Hispanic American	779	No
3714	UNIVERSITY SETTLEMENT	New York	NY	\$819,665	Asian American, Hispanic American	204	Yes
5022	ST. MARKS	New York	NY	\$833	Black American, Hispanic American	1	Yes
5127	CHURCH OF THE MASTER	NEW YORK	NY	\$891,131	Black American	318	Yes
5655	UNION CONGREGATIONAL	New York	NY	\$262,187	Black American	104	Yes
7172	ST. PHILIP'S CHURCH	New York	NY	\$1,344,922	Black American	404	Yes
8950	ALL SOULS	NEW YORK	NY	\$211,521	Black American	151	Yes
11380	FIDELIS	NEW YORK	NY	\$347,731	Black American	294	Yes
16532	BOOTSTRAP	New York	NY	\$345,679	Hispanic American	41	No
20060	N.U.L.	New York	NY	\$389,434	Black American	71	Yes
20495	TRANSFIGURATION MANHATTAN	NEW YORK	NY	\$63,878	Black American, Hispanic American	87	Yes
23177	SOUTHERN BAPTIST CHURCH OF NEW YORK	New York	NY	\$203,930	Black American	103	Yes
23958	NEW YORK UNIVERSITY	New York	NY	\$22,199,548	Asian American, Black American, Hispanic American	5,395	Yes
24232	LOWER EAST SIDE PEOPLE'S	NEW YORK	NY	\$52,713,450	Black American, Hispanic American	8,084	Yes
24670	1199 SEIU	New York	NY	\$68,528,647	Asian American, Black American, Hispanic American	27,245	Yes



CHARTER	CU NAME	City	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
60153	MUNICIPAL	New York	NY	\$2,700,062,697	Asian American, Black American, Hispanic American, Native American	425,916	No
63906	EMPIRE BR 36 NATL ASSOC OF LE CARR	NEW YORK	NY	\$5,113,726	Asian American, Black American, Hispanic American	1,454	No
4170	ABYSSINIAN BAPTIST CHURCH	NEW YORK CITY	NY	\$871,844	Black American	294	Yes
18528	SAINT JOHN A M E	NIAGARA FALLS	NY	\$183,273	Black American, Hispanic American	192	Yes
4441	SING SING EMPLOYEES	Ossining	NY	\$8,829,156	Hispanic American	1,436	Yes
15080	ROCKLAND EMPLOYEES	Spring Valley	NY	\$38,028,466	Black American, Hispanic American	6,789	No
24598	VARICK MEMORIAL	Uniondale	NY	\$334,774	Black American	176	Yes
21831	TRANSIT	VALLEY STREAM	NY	\$14,391,441	Asian American, Black American, Hispanic American	4,269	Yes
16790	UNION BAPTIST GREENBURGH	White Plains	NY	\$329,506	Black American	298	Yes
63918	YONKERS POSTAL EMPLOYEES	YONKERS	NY	\$7,943,571	Black American	552	No
Total No. of Minority Depository Institutions In New York: 50				\$3,061,537,395		512,629	

NEW MEXICO MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	City	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
68593	FIRST LEGACY COMMUNITY	Charlotte	NC	\$31,321,912	Black American	8,717	Yes
24802	SELF-HELP	Durham	NC	\$966,193,636	Hispanic American	78,803	Yes
63595	MOUNT VERNON BAPTIST CHURCH	Durham	NC	\$184,589	Black American	314	No
64034	GREATER KINSTON	Kinston	NC	\$11,557,182	Black American	5,661	Yes
19826	SHAW UNIVERSITY	Raleigh	NC	\$464,912	Black American	133	Yes
Total No. of Minority Depository Institutions for North Carolina: 5				\$1,009,722,231		93,628	

OHIO MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
6207	CARMEL BROTHERHOOD	Cincinnati	OH	\$143,617	Black American	101	Yes
18562	MT ZION WOODLAWN	Cincinnati	OH	\$96,838	Black American	256	Yes
17555	STEEL VALLEY	Cleveland	OH	\$27,053,288	Black American, Hispanic American	5,375	Yes
22151	CLEVELAND CHURCH OF CHRIST	Cleveland	OH	\$258,768	Black American	520	Yes
66860	CIVIL SERVICE EMPLOYEES ASSOCIATION	Cleveland	OH	\$6,694,500	Black American	2,207	Yes
2538	RTA HAYDEN	East Cleveland	OH	\$1,806,408	Black American	698	Yes
24578	TOLEDO URBAN	Toledo	OH	\$6,895,870	Black American	2,613	Yes
68603	NUEVA ESPERANZA COMMUNITY	Toledo	OH	\$1,894,934	Hispanic American, Native American	653	Yes
14469	MAHONING VALLEY	Youngstown	OH	\$1,181,667	Black American	421	Yes
Total No. of Minority Depository Institutions in Ohio: 9				\$46,025,890		12,844	



OKLAHOMA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	City	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
10283	THE FOCUS	Oklahoma City	OK	\$111,469,550	Asian American, Black American, Hispanic American, Native American	10,922	Yes
65774	TEACHERS	Oklahoma City	OK	\$6,550,675	Asian American, Black American, Hispanic American, Native American	2,522	No
14610	MORNING STAR	Tulsa	OK	\$529,661	Black American	411	Yes
Total No. of Minority Depository Institutions for Oklahoma: 3				\$118,549,886		13,855	

PENNSYLVANIA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
24016	BETHANY BAPTIST CHRISTIAN	Chester	PA	\$72,054	Black American	45	Yes
20839	MORNING STAR BAPTIST	Clairton	PA	\$488,052	Black American	349	Yes
2822	LANCASTER PA FIREMEN	Lancaster	PA	\$896,304	Black American, Hispanic American	338	Yes
3297	PHILADELPHIA MINT	Philadelphia	PA	\$760,489	Black American	370	Yes
11783	S I PHILADELPHIA	Philadelphia	PA	\$222,860	Black American	122	Yes
13234	S M	Philadelphia	PA	\$75,941	Black American	80	Yes
16525	MOUNT CARMEL BAPTIST	Philadelphia	PA	\$810,641	Black American	347	Yes
16728	PINN MEMORIAL	Philadelphia	PA	\$272,610	Black American	251	Yes
17269	HOLY TRINITY BAPTIST	Philadelphia	PA	\$21,259	Black American	97	Yes
17772	HOLSEY TEMPLE	Philadelphia	PA	\$27,773	Black American	85	Yes
17885	TRANSIT WORKERS	Philadelphia	PA	\$20,442,250	Black American, Hispanic American	5,803	Yes
19046	ST. PAULS	Philadelphia	PA	\$136,585	Black American	163	Yes
19770	WARD	Philadelphia	PA	\$119,599	Black American	146	Yes
22007	WAYLAND TEMPLE BAPTIST	Philadelphia	PA	\$229,269	Black American	215	Yes
23037	WHITE ROCK	Philadelphia	PA	\$831,636	Black American	147	No
23556	PAPER CONVERTERS LOCAL 286/1034	Philadelphia	PA	\$1,512,425	Asian American, Black American, Hispanic American	914	Yes
24104	TROUVAILLE	Philadelphia	PA	\$1,874,492	Black American, Hispanic American	1,259	Yes
24266	M.A.B.C.	Philadelphia	PA	\$137,734	Black American	205	Yes
24853	NEW LIFE	Philadelphia	PA	\$481,837	Black American	624	Yes
20354	HILL DISTRICT	Pittsburgh	PA	\$5,045,052	Black American	2,832	Yes
Total No. of Minority Depository Institutions for Pennsylvania: 20				\$34,458,862		14,392	

PUERTO RICO MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
7347	BORINQUEN COMMUNITY	Aguadilla	PR	\$17,767,218	Hispanic American	2100	Yes
13939	PUERTO RICO	Caparra	PR	\$133,259,130	Hispanic American	20,788	Yes
14600	GOLMAR	Catano	PR	\$67,753	Hispanic American	44	No



CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
11246	BORINQUEN SUR	Penuelas	PR	\$9,734,107	Hispanic American	2,625	Yes
13785	GLAMOUR COMMUNITY	Quebradillas	PR	\$3,119,724	Hispanic American	1,165	Yes
11477	UNIVERSAL COOP	Rio Grande	PR	\$25,317,009	Hispanic American	3,969	Yes
6918	VAPR	San Juan	PR	\$223,520,093	Hispanic American	21,330	Yes
7345	CARIBE	San Juan	PR	\$346,340,310	Hispanic American	31,007	Yes
12771	PUERTO RICO EMPLOYEE GROUPS	San Juan	PR	\$2,577,854	Hispanic American	1,102	Yes
Total No. of Minority Depository Institutions for Puerto Rico: 9				\$761,703,198		84,130	

SOUTH CAROLINA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
10875	CHARLESTON COUNTY TEACHERS	Charleston	SC	\$1,562,546	Black American	897	Yes
17655	C O	Charleston	SC	\$2,562,529	Black American	576	Yes
19619	TRINITY BAPTIST CHURCH	Florence	SC	\$2,385,768	Black American	174	Yes
22530	PEE DEE	Florence	SC	\$29,977,644	Black American	5,635	Yes
24856	COMMUNITYWORKS	Greenville	SC	\$2,427,405	Black American, Hispanic American	1,159	Yes
13472	BERKELEY COMMUNITY	Moncks Corner	SC	\$11,251,741	Black American	2,516	Yes
1397	EDISTO	Orangeburg	SC	\$25,360,306	Asian American, Hispanic American, Native American	3,849	Yes
24623	BROOKLAND	West Columbia	SC	\$3,444,516	Black American	1,240	Yes
Total No. of Minority Depository Institutions In South Carolina: 8				\$78,972,455		16,046	

SOUTH DAKOTA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	City	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
23309	SISSETON-WAHPETON	Agency Village	SD	\$4,259,046	Native American	1,698	Yes
24847	LAKOTA	Kyle	SD	\$5,668,373	Native American	2,229	Yes
Total No. of Minority Depository Institutions in South Dakota: 2				\$9,927,419		3,927	

TENNESSEE MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
68513	SMART CHOICE	Cleveland	TN	\$3,314,650	Black American, Hispanic American	1,333	Yes
68165	OLIVET BAPTIST	Cordova	TN	\$451,863	Black American	1,422	No
15433	MEMPHIS MUNICIPAL EMPLOYEES	Memphis	TN	\$14,281,965	Black American	2,707	Yes
6667	TSU	Nashville	TN	\$1,599,526	Black American	495	Yes
67990	N.G.H.	Nashville	TN	\$6,492,073	Black American	2,553	Yes
68135	METROPOLITAN TEACHERS	Nashville	TN	\$2,744,899	Black American	1,553	Yes
Total No. of Minority Depository Institutions for Tennessee: 6				\$28,884,976		10,063	



TEXAS MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
68010	ALPINE COMMUNITY	Alpine	TX	\$16,170,863	Hispanic American	2,059	Yes
24605	MOUNT OLIVE BAPTIST CHURCH	Arlington	TX	\$7,740,810	Black American	1,258	No
15563	BAYCEL	Bay City	TX	\$57,128,349	Hispanic American	4,316	Yes
17105	PEAR ORCHARD	Beaumont	TX	\$878,342	Black American	332	Yes
67501	S A F E	Beaumont	TX	\$10,871,461	Black American	1,706	Yes
67574	BEAUMONT COMMUNITY	Beaumont	TX	\$28,643,779	Black American, Hispanic American	4,011	No
13873	BROWNFIELD	Brownfield	TX	\$12,719,820	Black American, Hispanic American	2,700	No
850	VALLEY	Brownsville	TX	\$71,452,088	Hispanic American	10,269	No
20392	BROWNSVILLE CITY EMPLOYEES	Brownsville	TX	\$6,798,597	Hispanic American	1,584	Yes
21788	VALWOOD PARK	Carrllton	TX	\$21,947,005	Black American, Hispanic American	2,640	No
4060	GULF COAST	Corpus Christi	TX	\$205,598,279	Hispanic American	11,643	Yes
5450	HOMEPORT	Corpus Christi	TX	\$15,288,833	Hispanic American	2,558	Yes
12426	IBEW LU 278	Corpus Christi	TX	\$2,125,447	Hispanic American	835	Yes
13931	THIRD COAST	Corpus Christi	TX	\$13,687,144	Hispanic American	2,253	No
61306	TEXAS BRIDGE	Corpus Christi	TX	\$55,804,235	Hispanic American	6,570	No
67578	NCE	Corpus Christi	TX	\$5,292,313	Hispanic American	1,193	Yes
67658	MEMBERS FIRST	Corpus Christi	TX	\$125,655,861	Hispanic American	11,678	No
67963	CORPUS CHRISTI POSTAL EMPLOYEES	Corpus Christi	TX	\$15,104,667	Hispanic American	1,998	No
68300	SOUTH TEXAS AREA RESOURCES	Corpus Christi	TX	\$45,591,021	Hispanic American	5,347	Yes
68482	COASTAL COMMUNITY AND TEACHERS	Corpus Christi	TX	\$289,114,815	Hispanic American	34,802	Yes
68615	NAVY ARMY COMMUNITY	Corpus Christi	TX	\$2,637,147,992	Hispanic American	155,863	Yes
5497	TEXAS	Dallas	TX	\$62,151,910	Black American	7,768	Yes
12108	GOOD STREET BAPTIST CHURCH	Dallas	TX	\$641,839	Black American	642	Yes
12859	FAITH COOPERATIVE	Dallas	TX	\$1,310,415	Black American	886	Yes
24804	OAK CLIFF CHRISTIAN	Dallas	TX	\$5,454,540	Black American	1,913	Yes
67413	TEXAS HEALTH RESOURCES	Dallas	TX	\$18,368,697	Asian American, Black American, Hispanic American	3,694	No
67669	CITY	Dallas	TX	\$385,393,038	Asian American, Black American, Hispanic American	40,859	No
68439	RESOURCE ONE	Dallas	TX	\$477,887,267	Black American, Hispanic American	59,824	Yes
24304	BORDER	Del Rio	TX	\$146,055,361	Hispanic American	25,498	Yes
66366	EDINBURG TEACHERS	Edinburg	TX	\$91,851,588	Hispanic American	13,101	Yes
856	MOUNTAIN STAR	El Paso	TX	\$31,380,697	Hispanic American	4,663	Yes
1409	EL PASO AREA TEACHERS	El Paso	TX	\$638,027,280	Asian American, Black American, Hispanic American	57,810	Yes
1792	EVOLVE	El Paso	TX	\$311,130,076	Hispanic American	25,662	Yes
5929	TIP OF TEXAS	El Paso	TX	\$23,582,311	Hispanic American	3,785	Yes



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CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
10174	FIRSTLIGHT	El Paso	TX	\$1,021,843,381	Hispanic American	108,985	Yes
60058	GECU	El Paso	TX	\$2,644,515,818	Hispanic American	362,708	Yes
3494	GUARDIAN FIRST	Fort Worth	TX	\$5,089,472	Black American, Hispanic American	1,064	No
10843	ALL SAINTS CATHOLIC	Fort Worth	TX	\$528,467	Hispanic American	156	Yes
9843	FRIONA TEXAS	Friona	TX	\$12,648,147	Hispanic American	1,784	Yes
7092	GALVESTON SCHOOL EMPLOYEES	Galveston	TX	\$3,609,210	Black American, Hispanic American	1,126	Yes
11927	COASTAL COMMUNITY	Galveston	TX	\$69,448,957	Black American, Hispanic American	9,856	Yes
60307	GRAND PRAIRIE	Grand Prairie	TX	\$17,153,420	Black American, Hispanic American	2,388	No
24867	REDEEMER	Greenville	TX	\$939,558	Black American	222	No
61734	RIO GRANDE VALLEY CREDIT UNION	Harlingen	TX	\$96,022,203	Hispanic American	15,822	Yes
2131	PRIMEWAY	Houston	TX	\$471,528,757	Asian American, Black American, Hispanic American, Native American	47,823	Yes
15817	PILGRIM CUCC	Houston	TX	\$1,200,115	Black American	297	Yes
16271	BAKER HUGHES	Houston	TX	\$16,870,836	Black American, Hispanic American	2,358	No
17067	OUR MOTHER OF MERCY PARISH HOUSTON	Houston	TX	\$2,016,404	Black American	771	Yes
18218	TEXAS LEE	Houston	TX	\$658,031	Asian American	95	No
21029	PORT OF HOUSTON WAREHOUSE	Houston	TX	\$4,661,472	Black American	320	No
24324	MET TRAN	Houston	TX	\$9,059,564	Black American	2,553	Yes
24463	BRENTWOOD BAPTIST CHURCH	Houston	TX	\$1,118,579	Black American	872	Yes
24570	HOUSTON METROPOLITAN	Houston	TX	\$51,780,234	Black American, Hispanic American	13,158	Yes
24769	EMPOWERMENT COMMUNITY DEVELOPMENT	Houston	TX	\$1,574,379	Black American	794	Yes
67910	MARTIN LUTHER KING	Houston	TX	\$306,547	Black American	451	No
68529	LIGHT COMMERCE	Houston	TX	\$3,024,423	Black American	820	Yes
68592	PROMISE	Houston	TX	\$4,706,509	Hispanic American	2,475	Yes
68675	JAFARI NO-INTEREST	Houston	TX	\$772,005	Asian American	196	No
24532	COVENANT SAVINGS	Killeen	TX	\$2,642,908	Black American	1,464	Yes
1879	TEXAS COMMUNITY	Kingsville	TX	\$16,125,316	Hispanic American	2,125	Yes
15117	KINGSVILLE AREA EDUCATORS	Kingsville	TX	\$19,595,140	Hispanic American	2,139	Yes
14734	LA JOYA AREA	La Joya	TX	\$50,605,307	Hispanic American	16,923	Yes
16813	CAPROCK	La Mesa	TX	\$29,224,732	Hispanic American	3,434	Yes
68011	CORNER STONE	Lancaster	TX	\$21,429,189	Black American, Hispanic American	4,997	Yes
7024	SOUTH TEXAS REGIONAL	Laredo	TX	\$7,273,534	Hispanic American	1,232	Yes
11011	LAREDO	Laredo	TX	\$134,585,820	Hispanic American	20,164	Yes
12472	LAREDO FIRE DEPARTMENT	Laredo	TX	\$12,222,789	Hispanic American	1,459	Yes
67579	TEX MEX	Laredo	TX	\$9,979,621	Hispanic American	3,110	Yes
10776	TEACHERS ALLIANCE	Longview	TX	\$1,295,221	Black American	588	Yes
4148	HIGHWAY DISTRICT 21	McAllen	TX	\$42,353,961	Hispanic American	3,824	Yes



CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
5547	SECURITY FIRST	McAllen	TX	\$357,191,089	Hispanic American	44,454	Yes
8237	SOUTH TEXAS	McAllen	TX	\$44,122,660	Hispanic American	7,172	Yes
14166	COCHRAN COUNTY SCHOOLS	Morton	TX	\$6,080,206	Black American, Hispanic American	743	Yes
60533	SOUTHWEST HERITAGE	Odessa	TX	\$127,831,043	Hispanic American	10,198	Yes
61312	THD-6	Odessa	TX	\$3,973,430	Hispanic American	601	No
67592	WEST TEXAS EDUCATORS	Odessa	TX	\$55,431,485	Black American, Hispanic American	5,009	Yes
20267	FRIO COUNTY	Pearsall	TX	\$6,517,957	Hispanic American	1,517	No
61532	REEVES COUNTY TEACHERS	Pecos	TX	\$12,842,436	Hispanic American	1,673	No
10994	NAFT	Pharr	TX	\$80,681,174	Hispanic American	10,754	Yes
7023	PORT ARTHUR COMMUNITY	Port Arthur	TX	\$18,594,328	Asian American, Black American, Hispanic American	2,475	Yes
8413	PORT ARTHUR TEACHERS	Port Arthur	TX	\$29,443,878	Black American	3,744	Yes
2077	PRAIRIE VIEW	Prairie View	TX	\$4,723,091	Black American	777	Yes
5935	COWBOY COUNTRY	Premont	TX	\$15,210,292	Hispanic American	2,078	Yes
18559	STARR COUNTY TEACHERS	Rio Grande City	TX	\$28,809,938	Hispanic American	4,919	Yes
926	RIVER CITY	San Antonio	TX	\$117,249,620	Hispanic American	13,134	Yes
3064	SELECT	San Antonio	TX	\$41,717,946	Hispanic American	6,634	Yes
4015	GENERATIONS COMMUNITY	San Antonio	TX	\$563,930,876	Hispanic American	52,592	Yes
15973	EXPRESS-NEWS	San Antonio	TX	\$7,207,308	Hispanic American	1,093	Yes
61267	TEXAS WORKFORCE	San Antonio	TX	\$9,847,541	Hispanic American	1,262	Yes
24384	NIZARI PROGRESSIVE	Sugar Land	TX	\$139,198,438	Asian American	11,447	No
24818	PIONEER MUTUAL	Sugar Land	TX	\$135,991,581	Asian American	8,167	No
5555	WACONIZED	Waco	TX	\$4,415,228	Black American	574	Yes
Total No. of Minority Depository Institutions in Texas: 92				\$12,437,418,311		1,341,290	

UTAH MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
67005	NATIONAL J. A. C. L.	Salt Lake City	UT	\$31,576,073	Asian American	3,744	No
Total No. of Minority Depository Institutions for Utah: 1				\$31,576,073		3,744	

VIRGINIA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
1407	DEMOCRACY	Alexandria	VA	\$155,211,956	Black American	15,189	Yes
24640	MOUNT PLEASANT BAPTIST CHURCH	Alexandria	VA	\$195,286	Black American	126	Yes
16172	QUEEN OF PEACE ARLINGTON	Arlington	VA	\$2,710,962	Asian American, Black American, Hispanic American	418	Yes
CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME



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CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
19867	URW COMMUNITY	Danville	VA	\$172,552,035	Asian American, Black American, Hispanic American, Native American	23,912	Yes
66896	PETERSBURG FED REF CREDIT UNION INC	Hopewell	VA	\$4,169,582	Black American	755	No
10636	BRUNSWICK COUNTY TEACHERS	Lawrenceville	VA	\$562,720	Black American	390	Yes
19416	GLAMORGAN EMPLOYEES	Lynchburg	VA	\$1,099,283	Black American	305	No
11951	NORFOLK MUNICIPAL	Norfolk	VA	\$25,891,746	Black American	2,767	No
12630	PORTALLIANCE	Norfolk	VA	\$99,574,825	Black American	12,057	No
22049	PORT OF HAMPTON ROADS ILA	Norfolk	VA	\$6,227,001	Black American	1,554	Yes
4833	PORTSMOUTH SCHOOLS	Portsmouth	VA	\$2,411,725	Black American	1,040	Yes
16970	PORTSMOUTH VA CITY EMPLOYEES	Portsmouth	VA	\$1,734,334	Black American	751	Yes
1282	RICHMOND HERITAGE	Richmond	VA	\$7,045,130	Black American	1,829	Yes
24616	TBC	Richmond	VA	\$159,261	Black American	127	Yes
60111	CADMUS CREDIT UNION INCORPORATED	Richmond	VA	\$2,006,073	Black American	539	No
66929	CREDIT UNION OF RICHMOND INCORPORAT	Richmond	VA	\$75,203,137	Black American	7,100	No
11986	HIGH STREET BAPTIST CHURCH	Roanoke	VA	\$1,982,273	Black American	312	Yes
23760	HALIFAX COUNTY COMMUNITY VIRGINIA STATE UNIVERSITY	South Boston	VA	\$6,131,357	Black American	4,625	Yes
3029	VIRGINIA STATE UNIVERSITY	South Chesterfield	VA	\$8,560,082	Black American	2,045	Yes
5970	METROPOLITAN CHURCH	Suffolk	VA	\$8,784,804	Black American	1,774	No
21367	PLANTERS	Suffolk	VA	\$4,102,955	Black American	972	Yes
24535	FIRST BAPTIST CHURCH OF VIENNA (VA)	Vienna	VA	\$1,361,818	Black American	394	No
Total No. of Minority Depository Institutions in Virginia: 22				\$587,678,345		78,981	



U.S. VIRGIN ISLANDS MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
7970	ST. THOMAS	Charlotte Amalie	VI	\$58,660,534	Black American	7280	Yes
23294	VITELCO EMPLOYEES	Charlotte Amalie	VI	\$2,137,961	Black American	393	Yes
7989	CHRISTIANSTED	Christiansted	VI	\$21,465,527	Black American	3236	Yes
23811	MID-ISLAND	Christiansted	VI	\$9,438,663	Black American	2156	Yes
8069	FREDERIKSTED	Frederiksted	VI	\$12,793,590	Black American	2932	Yes
Total No. of Minority Depository Institutions for the U.S. Virgin Islands: 5				\$104,496,275		15,997	

WASHINGTON MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
68304	LOWER VALLEY	Sunnyside	WA	\$117,514,735	Hispanic American	14,876	Yes
Total No. of Minority Depository Institutions in Washington: 1				\$117,514,735		14,876	

WEST VIRGINIA MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
68112	W. VIRGINIA STATE CONVENTION	Hilltop	WV	\$288,486	Black American	170	Yes
Total No. of Minority Depository Institutions in West Virginia: 1				\$288,486		170	

WISCONSIN MINORITY DEPOSITORY INSTITUTIONS

CHARTER	CU NAME	CITY	STATE	ASSETS	MINORITY TYPE	MEMBERS	LOW INCOME
24648	LCO	HAYWARD	WI	\$1,495,426	Native American	1,591	Yes
66806	GREATER GALILEE BAPTIST	MILWAUKEE	WI	\$167,128	Black American	130	Yes
68044	HOLY REDEEMER COMMUNITY OF SE WIS.	MILWAUKEE	WI	\$908,428	Black American	248	Yes
Total No. of Minority Depository Institutions for Wisconsin: 3				\$2,570,982		1,969	

Total No. of Minority Depository Institutions : 580 \$39,972,006,462 4,219,576



Appendix 2: Charter Enhancements to Minority Depository Institutions, July 2016 – June 2017

APPROVED NEW LOW-INCOME DESIGNATION TO MINORITY DEPOSITORY INSTITUTIONS

State	City	Charter	Name	Date Approved
CA	Ontario	14542	ONTARIO MONTCLAIR SCHOOLS	18-Nov-16
CA	El Centro	68356	FIRST IMPERIAL	16-Sep-16
CO	Montrose	16476	NUVISTA	02-Sep-16
CT	Stratford	21614	FIRST BAPTIST CHURCH (STRATFORD)	13-Feb-17
DC	Washington	9613	SARGENT	02-Nov-16
IL	Chicago	61566	ST. MARK	19-Jul-16
IL	Chicago	65232	ST. ELIZABETH'S	09-Sep-16
MD	Suitland	5754	ANDREWS FEDERAL CREDIT UNION	12-Dec-16
MD	Suitland	24657	NONE SUFFER LACK	26-Sep-16
NJ	Passaic	12227	PASSAIC POLICE	29-Dec-16
NM	Albuquerque	808	U.S. EAGLE	18-Nov-16
NY	Far Rockaway	4246	FAR ROCKAWAY POSTAL	05-Jan-17
NY	Irving	24863	SENECA NATION OF INDIANS	29-Jul-16
OH	Cleveland	66860	CIVIL SERVICE EMPLOYEES ASSOCIATION	22-Feb-17
TX	Houston	2131	PRIMEWAY	07-Jul-16
TX	Dallas	5497	TEXAS	08-Mar-17

Total Minority Depository Institutions: 16



APPROVED UNDERSERVED AREA TO MINORITY DEPOSITORY INSTITUTIONS

State	City	Charter	Name	Date Approved
CT	New Haven	3790	SCIENCE PARK	29-Dec-16
IN	Merrillville	2711	PROFINANCE	30-Aug-16

Total Minority Depository Institutions: 2

APPROVED COMMUNITY CONVERSIONS/EXPANSIONS TO MINORITY DEPOSITORY INSTITUTIONS

State	City	Charter	Name	Date Approved
AL	Grove Hill	13018	CLARKE COMMUNITY	10-Aug-16
TX	San Antonio	4015	GENERATIONS COMMUNITY	15-Jul-16

Total Minority Depository Institutions: 2



Appendix 3: Loans and Grants to Minority Depository Institutions, July 2016 – June 2017

Loans to Minority Depository Institutions

State	City	Charter	Name	Purpose	Loan Amount
NM	Chacon	61946	RINCONES PRESBYTERIAN	To initiate a mobile home lending program	\$300,000
TX	Kingsville	1879	TEXAS COMMUNITY	To establish digital branches in new FOM target market	\$250,000
Total Minority Depository Institutions: 2					

Grants to Minority Depository Institutions

State	City	Charter	Name	Initiative Awarded	Grant Amount
AL	Birmingham	16858	NEW PILGRIM	Capacity and Growth	\$10,000
AL	Birmingham	24583	NRS COMMUNITY DEVELOPMENT	Capacity and Growth	\$10,000
AR	North Little Rock	24435	U.P. Employees	Student Intern	\$3,000
CA	Berkeley	4900	COOPERATIVE CENTER	Cyber Security	\$7,000
CA	Pomona	14739	CAL POLY	Staff Training	\$2,800
CO	Pueblo	1499	PUEBLO GOVERNMENT AGENCIES	Capacity and Growth	\$15,000
CO	Alamosa	63468	VALLEY EDUCATORS	Capacity and Growth	\$15,000
CO	Antonito	65471	GUADALUPE PARISH	Capacity and Growth	\$7,200
CT	North Haven	23411	CONNECTICUT	Student Intern	\$4,000
CT	Bridgeport	23896	EAST END BAPTIST TABERNACLE	Student Intern	\$4,000
DC	Washington	16411	DC	Capacity and Growth	\$15,000
FL	Hialeah	1068	COMPASS FINANCIAL	Cyber Security	\$7,000
FL	Jacksonville	2654	DUCOTE	Staff Training	\$3,000
HI	Pepeekeo	2280	HAMAKUA COAST COMMUNITY	Staff Training	\$3,000
HI	Waianae	5978	WEST OAHU COMMUNITY	Cyber Security	\$7,000
HI	Kamuela	10938	HAWAII FIRST	Cyber Security	\$7,000
IL	Evergreen Park	2566	BEVERLY BUS GARAGE	Staff Training	\$3,000
IL	Chicago	24767	UNIFIED HOMEOWNERS OF ILLINOIS	Student Intern	\$4,000
IL	Aurora	63286	FOX VALLEY	Cyber Security	\$4,000
IN	Merrillville	2711	PROFINANCE	Staff Training	\$3,000
IN	Indianapolis	15757	MT ZION INDIANAPOLIS	Student Intern	\$4,000
LA	New Orleans	5839	SOUTHEAST LOUISIANA VETERANS HEALTH	Staff Training	\$3,000
LA	Shreveport	11658	AVENUE BAPTIST BROTHERHOOD	Student Intern	\$4,000



State	City	Charter	Name	Initiative Awarded	Grant Amount
LA	Plaquemine	12356	IBERVILLE	Capacity and Growth	\$6,650
LA	Port Allen	12735	W B R T	Staff Training	\$3,000
NJ	Totowa	1015	NORTH JERSEY	Cyber Security	\$7,000
NJ	Newark	24167	NEW COMMUNITY	Capacity and Growth	\$15,000
NM	Chacon	61946	RINCONES PRESBYTERIAN	Student Intern	\$4,000
NM	Questa	66252	QUESTA	Staff Training	\$2,000
NY	New York	4170	ABYSSINIAN BAPTIST CHURCH	Student Intern	\$4,000
NY	New York	23958	NEW YORK UNIVERSITY	Cyber Security	\$4,339
NY	New York	24232	LOWER EAST SIDE PEOPLE'S	Capacity and Growth	\$15,000
NY	Bronx	24740	LOVE GOSPEL ASSEMBLY	Student Intern	\$4,000
NY	Bronx	24784	NEW COVENANT DOMINION	Student Intern	\$4,000
OK	Tulsa	14610	MORNING STAR	Student Intern	\$4,000
PA	Lancaster	2822	LANCASTER PA FIREMEN	Staff Training	\$3,000
PA	Philadelphia	16525	MOUNT CARMEL BAPTIST	Urgent Need	\$7,500
PR	Quebradillas	13785	GLAMOUR COMMUNITY	Staff Training	\$3,000
SC	Greenville	24856	COMMUNITYWORKS	Staff Training	\$3,000
TX	El Paso	856	MOUNTAIN STAR	Capacity and Growth	\$15,000
TX	Galveston	7092	GALVESTON SCHOOL EMPLOYEES	Student Intern	\$4,000
TX	El Paso	10174	FIRSTLIGHT	Cyber Security	\$7,000
TX	Dallas	12859	ST. JOHN DALLAS	Student Intern	\$4,000
TX	Houston	17067	OUR MOTHER OF MERCY PARISH HOUSTON	Student Intern	\$4,000
TX	Houston	24463	BRENTWOOD BAPTIST CHURCH	Student Intern	\$2,000
TX	Lancaster	68011	CORNER STONE	Cyber Security	\$7,000
TX	Houston	68529	LIGHT COMMERCE	Capacity and Growth	\$15,000
VA	South Boston	23760	HALIFAX COUNTY COMMUNITY	Staff Training	\$3,000
VI	Christiansted	23811	MID-ISLAND	Student Intern	\$4,000
WA	Sunnyside	68304	LOWER VALLEY	Cyber Security	\$7,000
Total Minority Depository Institutions: 51					\$310,489