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CONGRESSIONAL REPORT • 2013

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National Credit Union Administration  
Minority Depository Institutions Annual Report

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## Minority Depository Institutions Congressional Report • 2013

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## Executive Summary

Section 367 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) requires the National Credit Union Administration (NCUA) to establish a program to preserve credit unions designated as minority depository institutions. Prior to the enactment of Section 367 by Congress, NCUA had not established a method to identify these types of institutions.

Minority-owned credit unions provide financial services to consumers and businesses in communities that might not otherwise have access to a federally insured financial institution. They play an important role in serving the financial needs of historically underserved communities, such as African Americans, and growing populations of minorities, such as Hispanic Americans and Asian Americans. Minority depository institutions also provide significant assistance to regulators and other government agencies in their efforts to evaluate and address the needs of minority communities for financial services. For these reasons, Section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) established goals that federal regulators must work toward to preserve and promote such institutions. The Dodd-Frank Act expanded the list of agencies subject to Section 308 of FIRREA.

NCUA recognizes the importance of minority credit unions and the unique challenges they often face in serving their membership fields. As a result, the agency took proactive steps to comply with this new mandate. The NCUA Chairman charged NCUA's Director of the Office of Minority and Women Inclusion (OMWI) with the responsibility of developing and administering a program to preserve and encourage minority depository institutions as prescribed by law. OMWI reviewed Section 308 of FIRREA and the minority depository institutions programs previously established by the other financial services regulatory agencies, mainly the Federal Deposit Insurance Corporation, the former Office of Thrift Supervision, and Office of the Comptroller of the Currency. OMWI also gathered input from minority credit union trade associations and offices within NCUA on the best way to define a minority depository institution and to preserve the economic viability of them as an ongoing entity.

Based on the information gathered, OMWI tentatively:

- Adopted minority eligibility criteria for federally insured credit unions, as prescribed by law;
- Established a process that allows credit unions to identify themselves as meeting the minority eligibility criteria; and
- Drafted a policy statement for preserving and encouraging minority ownership in the credit union industry.

The agency developed a proposed Minority Depository Institutions Preservation Program, prescribing its functions, initiatives, and benefits. The program continues to evolve and change based on comments received from NCUA's stakeholders. Currently, program technical assistance and training of minority institutions will be primarily provided by NCUA's Office of Small Credit Union Initiatives. OMWI will facilitate and ensure that minority depository institutions receive technical assistance, training, educational programs, and mentoring opportunities.

The NCUA Board approved the proposed Minority Depository Institutions Preservation Program Interpretive Ruling and Policy Statement along with a request for comments from credit unions, trade associations, and general public, at the July 25, 2013, open Board meeting. The 60-day comment period ended on September 30, and NCUA is reviewing these comments at this time.

## Background

### National Credit Union Administration

The National Credit Union Administration (NCUA) is an independent agency of the Executive Branch of the U.S. Government responsible for chartering, insuring and regulating federal credit unions, as well as for insuring the overwhelming majority of state-chartered credit unions. With the backing of the full faith and credit of the United States, NCUA administers the National Credit Union Share Insurance Fund, insuring the deposits of more than 95 million credit union account holders.

NCUA's mission is to facilitate the availability of credit union services to all eligible consumers, especially those of modest means, through a safe and sound credit union system.

### Section 367 of the Dodd-Frank Act

Congress enacted the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), in response to the failure of the Federal Savings and Loan Insurance Corporation, which insured the deposits of savings and loan institutions.<sup>1</sup> Section 308 of FIRREA established goals for preserving and encouraging minority depository institutions.<sup>2</sup> When established, Section 308 applied only to the Federal Deposit Insurance Corporation (FDIC) and the Office of Thrift Supervision (OTS).<sup>3</sup> The FDIC and OTS developed various initiatives aimed at preserving federally insured banks and savings institutions that met FIRREA's definition of a minority depository institution.<sup>4</sup> Minority depository institutions receive the benefits of these initiatives, such as training, technical assistance and educational programs.

In 2010, Congress enacted the Dodd-Frank Wall Street Reform and Consumer Protection Act.<sup>5</sup> Section 367(4)(A) of the Dodd-Frank Act amended FIRREA Section 308 and requires NCUA to comply with its goals to preserve and encourage minority depository institutions.<sup>6</sup> In addition, Section 367(4)(B) requires the Secretary of the Treasury, the Board of Governors of the Federal Reserve System, the Office of Comptroller of the

<sup>1</sup> P.L. 101-73, 103 Stat. 183

<sup>2</sup> 12 U.S.C. 1463 note (a)

<sup>3</sup> The Office of the Comptroller of the Currency (OCC) and the Board of Governors of the Federal Reserve System also initiated minority depository institutions programs to comply with the spirit of FIRREA §308, even though they were not originally required to do so. OTS became part of OCC on July 21, 2011. OCC now administers the OTS Minority Depository Institutions Program.

<sup>4</sup> 12 U.S.C. 1463 note (b)

<sup>5</sup> P.L. 111-203, 124 Stat. 1376; 12 U.S.C. 5301 *et seq.*

<sup>6</sup> 124 Stat. 1556.

Currency (OCC), FDIC, and NCUA to each submit an annual report to Congress describing actions taken to carry out Section 308.<sup>7</sup>

### **Office of Minority and Women Inclusion**

NCUA established the Office of Minority and Women Inclusion in January 2011, as a stand-alone office separate from the Office of Human Resources and Equal Opportunity Programs. NCUA's Chairman Debbie Matz charged the OMWI Director with the responsibility of establishing and administering a program to preserve and encourage new minority depository institutions regulated by NCUA.

### **Annual Report for 2013**

With this report, NCUA submits its first Office of Minority and Women Inclusion Annual Report to Congress on Minority Depository Institutions pursuant to Section 367(4)(B)(c) of the Dodd-Frank Act. This report covers the agency's initiatives and activities under Section 308 of FIRREA and Section 367 of the Dodd-Frank Act from July 1, 2012, through June 30, 2013.

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<sup>7</sup> 124 Stat. 1556.



## Minority Depository Institutions Preservation Program

The Minority Depository Institutions Preservation Program is in its infancy. Before NCUA could develop the proposed policy statement for the program, the agency first developed a method to determine the number of credit unions that would meet the applicable definition of a minority depository institution. Having this information enabled NCUA to design a program that would best fit the needs of credit unions identified as minority depository institutions, estimate needed resources, and minimize any duplication of NCUA's existing technical assistance, training, and outreach efforts.

OMWI solicited input on the proposed definition, benefits, and program initiatives from NCUA's offices of General Counsel, Examination and Insurance, Small Credit Union Initiatives, and Consumer Protection, as well as NCUA's regional offices and trade associations serving minority credit unions.

Based on the feedback, NCUA developed a process to allow credit unions to identify themselves as meeting the minority definition by answering one of two questions in the Credit Union Online Profile section of the Call Reports beginning with the December 2011 cycle.

For that period, approximately 430 credit unions identified themselves as minority depository institutions. As of June 30, 2013, 805 credit unions indicated they meet the minority depository institutions criteria. This increase was due to credit unions becoming more aware of the ability to self-identify as minority depository institutions through NCUA's Credit Union Online and Call Report systems. The current 805 credit unions that qualify as minority depository institutions represent 12 percent of all federally insured credit unions.

As noted earlier, in July 2013, NCUA issued a proposed Interpretive Ruling and Policy Statement (Appendix 1) that outlines the agency's Minority Depository Institutions Preservation Program. The policy discusses the program's eligibility criteria, initiatives, and benefits. The program's goals and objectives for preserving and encouraging minority depository institutions are consistent with NCUA's mission and strategic goals of ensuring a safe, sound, and healthy credit union system, and promoting access to credit unions for all eligible persons, including those of modest means.

## Program Eligibility

NCUA adopted a definition of a minority depository institution that conforms to FIRREA and follows FDIC and OCC's minority depository institutions definition for a mutual savings bank. To meet the minority definition or criteria, a federally insured credit union's percentage of both minority members and minority senior management officials must exceed 50 percent. To identify an eligible minority group, NCUA used FIRREA Section 308's definition of a "minority" that includes any "Black American, Asian American, Hispanic American, or Native American."

NCUA's proposed interpretive ruling and policy statement defines a credit union's management official as a member of the board of directors, supervisory and credit committees, and senior executive staff. Senior executive staff includes the chief executive officer, assistant chief executive officer, chief financial officer, and branch managers.

NCUA is proposing the use of one of the following methods to ascertain the minority composition of the credit union's current or potential field of membership:

- U.S. Census data to determine an area's minority population;
- Home Mortgage Disclosure Act data to determine if the percentages of mortgages to minorities represents, at least, 50 percent of mortgages to all borrowers;
- Voluntary collection of minority data from members; and
- Any other reasonable form of data.

A credit union with assets more than \$50 million must retain, in some form, the supporting documentation it used to determine how the minority eligibility criteria of its membership and management officials were met. A credit union with assets of less than \$50 million may self-certify the membership composition based solely on knowledge of its field of membership. However, these credit unions would need to produce supporting documentation if the minority self-designation is challenged.

## Minority-Owned Depository Institutions

Credit unions are member-owned depository institutions. For this reason, minority ownership is defined by the minority composition of the credit union's membership. This definition conforms to the minority definition of a mutual savings bank in Section 308 of FIRREA. In addition, NCUA takes the minority composition of the senior management officials of the institution into consideration, which is within the spirit of Section 342 of the Dodd-Frank Act.

NCUA regulated or supervised 805 minority-owned credit unions that qualify as minority depository institutions as of June 30, 2013. These institutions represent 12 percent of all federally insured credit unions. A listing of minority depository institutions by state can be found in Appendix 2.

The distribution of these institutions as of June 30, 2013, by racial or ethnic background is shown in the table below.

	Number of Credit Unions	Percent Minority Depository Institutions	Total Assets	Average Assets	Total Members
African American	389	48%	\$4,762,577,027	\$12,243,129	900,811
Hispanic American	137	17%	\$11,110,370,966	\$81,097,598	1,403,551
Asian American <sup>8</sup>	58	7%	\$4,506,235,546	\$77,693,716	364,014
Native American	13	2%	\$129,630,196	\$9,971,554	32,612
Multi-Cultural <sup>9</sup>	208	26%	\$16,437,500,081	\$79,026,443	2,140,485
<b>Total Minority Depository Institutions</b>	<b>805</b>	<b>100%</b>	<b>\$36,946,313,816</b>	<b>\$45,896,042</b>	<b>4,841,473</b>
<b>Total Federally Insured Credit Unions</b>	<b>6,681</b>		<b>\$1,056,032,020,204</b>	<b>\$158,064,963</b>	<b>95,194,356</b>

The 805 minority depository institutions have total assets of \$36.9 billion, and are owned by 4.8 million members. The total assets of minority depository institutions represent 3.5 percent of the total assets in all federally insured credit unions. The 4.8 million members who own the minority depository institutions represent 5.1 percent of the total members of federally insured credit unions.

<sup>8</sup> Asian American includes Native Hawaiian and Other Pacific Islanders.

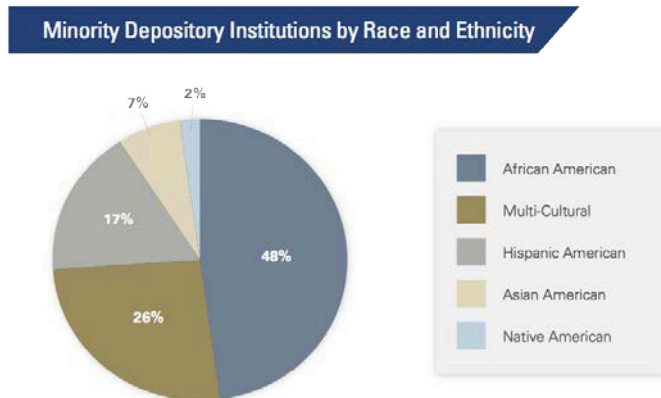
<sup>9</sup> Multi-Cultural is two or more minority racial backgrounds at the same minority depository institution, such as African American and Hispanic American.

## Minority Depository Institutions' Asset Sizes

The Hispanic American and Asian American minority depository institutions comprise the most significant proportion of minority depository institutions according to their average asset size, excluding the Multi-Cultural depository institutions. Their average total assets are \$81 million for Hispanic American minority depository institutions and \$77 million for Asian American institutions. The African American and Native American minority depository institutions have the smallest asset sizes as evidenced by their average total assets of \$12 and \$10 million, respectively.

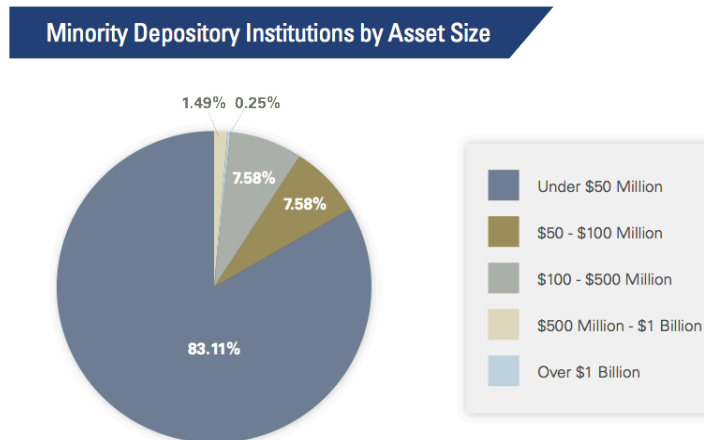
Even though African American minority depository institutions generally have smaller asset sizes, their total number comprises almost half of all minority depository institutions. At the same time, their members represent only 17 percent of the members and 13 percent of the total assets in all minority depository institutions.

The number of Hispanic American minority depository institutions represents 17 percent of total minority depository institutions, while their members represent 29 percent of all members and total assets equal 30 percent of the total assets of minority depository institutions. The number of Asian American minority depository institutions represents 7 percent of all minority depository institutions, while their members represent 7.5 percent of total membership and their assets represent 12 percent of total assets.



The number of Multi-Cultural minority depository institutions, which consists of institutions owned by two or more minority racial or ethnic groups, equals 26 percent of all minority depository institutions. Their total assets, averaging \$79 million, comprise the majority of total assets in all minority depository institutions. Both their members and total assets represent 44 percent of all members and total assets in all minority depository institutions.

The following chart illustrates the percentage of total minority depository institutions within certain asset ranges.



Most minority depository institutions (83 percent) have total assets of \$50 million or less, which is significantly higher than the industry in which approximately two-thirds of all federally insured credit unions have less than \$50 million in assets. Approximately 8 percent of minority depository institutions have total assets ranging from \$50 million to \$100 million, while another 8 percent have assets of \$100 million to \$500 million. Due to the minority depository institutions' small asset sizes, most are challenged by the lack of sufficient resources, which demonstrates their need for technical assistance.

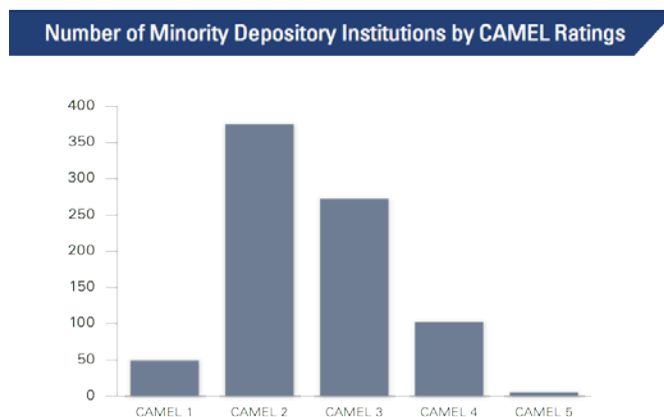
### Key Financial Indicators

Overall, minority depository institutions are financially sound. Most have satisfactory CAMEL composite ratings and at least adequate net worth ratios. NCUA uses both measurements as key indicators of federally insured credit unions' safety and soundness.

### CAMEL Ratings

CAMEL is NCUA's internal rating system used for evaluating the soundness of credit unions on a uniform basis, evaluating the degree of risk to the National Credit Union Share Insurance Fund, and identifying those that require special supervisory attention or concern. The system is based upon an evaluation of five critical elements of a credit union's operations: *Capital Adequacy, Asset Quality, Management, Earnings, and Liquidity/Asset-Liability Management*. In overall CAMEL and component ratings, a rating of 1 is the best and a rating of 5 means that a credit union has severe to significant weaknesses.

The following chart shows the number of minority depository institutions by the overall CAMEL composite ratings.



The vast majority of minority depository institutions have an overall CAMEL composite rating of 3 or better. A total of 698 institutions, or 86.7 percent, fall into this range of CAMEL composite ratings.

- 6.1 percent have a CAMEL composite rating of 1, meaning they are sound in every respect and any weaknesses are minor.
- 46.7 percent have a CAMEL composite rating of 2, meaning they are fundamentally sound and exhibit moderate weaknesses.
- 33.9 percent have a CAMEL composite rating of 3, meaning they exhibit a combination of weaknesses that may range from moderate to severe.

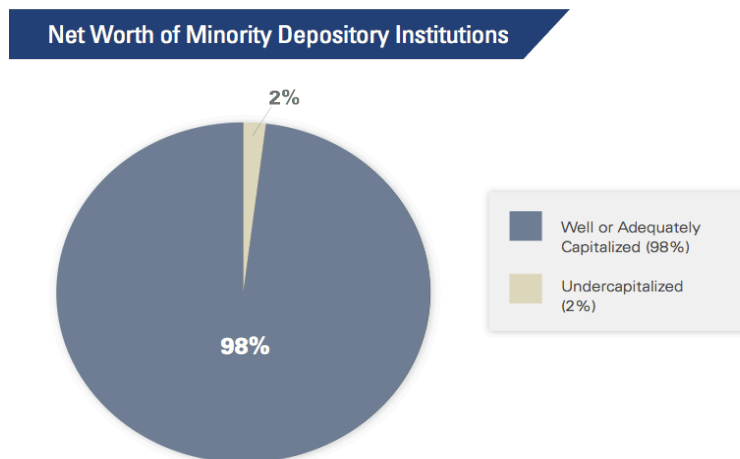
A total of 107 minority depository institutions have a CAMEL rating of 4 or 5. These troubled credit unions represent 13.3 percent of the minority depository institutions.

### **Net Worth**

Net worth is defined as 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. The vast majority of the minority depository institutions have strong capital positions. This capital enhances their ability to sustain unknown losses and maintain their economic viability. The average net worth for all minority depository institutions is 11.1 percent, which is 0.6 percentage points higher than the 10.5 percent industry net worth record at the end of the second quarter of 2013.

According to NCUA Call Report data, 95 percent of all minority depository institutions are well-capitalized reflecting a net worth ratio of 7 percent or above, and approximately 3 percent are adequately capitalized with net worth of 6–6.99 percent. However, the remaining minority depository institutions are undercapitalized. Specifically:

- 2 percent are undercapitalized reflecting a new worth of 4–5.99 percent.
- 0.4 percent are significantly undercapitalized reflecting a net worth of 2–3.99 percent.
- 0.2 percent are critically undercapitalized reflecting a net worth of less than 2 percent.



Most credit unions that are undercapitalized based on net worth are subject to Prompt Corrective Action prescribed in Part 702 of the NCUA Rules and Regulations. Such action consists of mandatory and discretionary supervisory actions including the development and implementation of a viable Net Worth Restoration Plan.

## Minority Depository Institutions Preservation Program Benefits

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The Minority Depository Institutions Preservation Program will offer a variety of initiatives to help preserve and strengthen the viability of minority-owned depository institutions. Currently, these initiatives primarily pertain to technical assistance, educational opportunities, and merger assistance.

NCUA's OMWI will administer the program and provide oversight in ensuring minority depository institutions receive needed benefits. Specifically, OMWI will:

- Assist in facilitating the technical assistance between the agency's Office of Small Credit Union Initiatives (OSCU) and eligible minority depository institutions.
- Identify minority depository institutions that would benefit from OSCU's program initiatives and assist them in either obtaining the needed assistance or participating in those programs.
- Encourage eligible minority depository institutions to apply for financial assistance and attend free workshops offered by OSCU.
- Aid in collaborating partnerships between minority depository institutions and other organizations as a means of providing technical assistance and educational opportunities.
- Help locate mentor partners to assist in strengthening operations and obtaining technical and operational assistance, such as management and staff training, expertise in technical areas, free equipment, or assistance with projects.
- Encourage minority depository institutions interested in acquiring failing minority depository institutions to register on NCUA's Merger Partner Registry and invite them to bid on mergers or purchase and assumptions involving failing minority depository institutions.
- Assist regions in identifying merger partner candidates for involuntary mergers or acquisitions of failing minority depository institutions.
- Encourage organizations interested in being considered for a position as an interim manager of a minority depository institution placed into conservatorship to complete and submit a NCUA Vendor Registration Form. This form is used for vendors who wish to contract with NCUA.
- Partner with NCUA offices and other organizations in providing training and educational opportunities to minority depository institutions.



The program benefits are designed to help credit unions thrive, and will depend upon the composition of the minority depository institution. Given that 92 percent are classified as either a low-income designated or a small credit union (with assets of \$50 million or less), the technical assistance and training will be provided mostly by initiatives offered through OSCUI.

OSCUI's program initiatives include:

**Consulting Services.** This program provides consulting services to newly chartered and small and low-income designated credit unions for a variety of operational and management matters. NCUA's Economic Development Specialists work directly with the credit unions. The consulting services include assistance with budgeting, management and staff training, policy development, new product or service development, regulatory compliance, marketing plans, strategic plans, business plans, field of membership expansion, funding opportunities, succession planning, Net Worth Restoration Plans, and assistance to groups wishing to apply for a new credit union charter.

NCUA performed consulting services for 167 minority depository institutions during the period from July 1, 2012, to June 30, 2013. Of all credit unions in the consulting program (485), these minority depository institutions represented 34 percent.

Appendix 3 contains a list of these minority depository institutions. The most common consulting services performed for the minority depository institutions involved strategic planning, budgeting, operational assistance, lending, grant writing, strategic issues, Net Worth Restoration Plans, recordkeeping, and marketing.

**Grants and Loans.** This program is also known as the Community Development Revolving Loan Fund. Established by Congress, the fund makes loans and grants to low-income designated credit unions. Congress established this fund to stimulate economic development in low-income communities. The funds for grants and loans come from congressional appropriations and loan interest and principal repayments. In 2012, NCUA awarded grants for the following purposes:

- Financial Literacy and Education in School Branches
- New Product and Service Development
- Staff, Officials and Board Member Training
- Student and Job Creation Internship
- Volunteer Income Tax Assistance
- Urgent or Emergency Needs

Loan proceeds were used for the following purposes: developing new products and services for members; improving technology; opening branch locations; providing alternatives to payday lending; and expanding outreach services.

As of June 30, 2013, a total of 501 minority depository institutions were designated as low-income, which represented 62 percent of all minority depository institutions. The 501 minority depository institutions also represent 26 percent of all (1,643) credit unions designated low-income.

In 2012, a total of 19 minority depository institutions received grants totaling \$94,567 for urgent or emergency needs. These funds equal 40 percent of the total urgent needs grants of \$237,161 made to all credit unions. In addition, 37 received other grant awards totaling \$518,860, which represent 38 percent of those grant awards totaling \$1,367,000. In regards to loans, two minority depository institutions received an aggregate amount of \$310,000 out of more than \$3 million in loans approved in 2012.

Appendix 3 contains listings of the minority depository institutions that received these grants and loans.

**Training Programs.** NCUA offers training, through OSCUI, to credit unions, regardless of asset size, in various forms, such as NCUA-sponsored workshops, clinics, boot camps, videos, webinars, and OSCUI FOCUS Newsletters. All training is provided at no cost to all credit unions.

In the reporting period covered in 2012 and 2013, workshops, clinics, and boot camps were held in New York, Syracuse, Buffalo, Newark, Philadelphia, Pittsburgh, Baton Rouge, Birmingham, Indianapolis, Collinsville, Nashville, Dallas, Omaha, Quincy, Greenville, Seattle, Columbus, Ontario, San Juan, St. Croix, and Honolulu. Some of the workshop, clinic and boot camp topics included:

- Hidden in Plain Sight – Dishonest Employees
- Electronic Services
- Bank Secrecy Act
- Understanding the Financial Statements
- Leadership Development
- Regulatory Compliance
- Understanding the Key Ratios for Board Members
- Succession Planning
- Fair Lending
- Strategic Planning
- Improving Internal Controls

From 2012 to June 2013, attendees from minority depository institutions represented 30 percent of all officials and staff who attended the workshops.

In 2013, other forms of training have been provided to credit unions through videos and webinars that can be found on NCUA's website. Some of the topics featured include:

- Supervisory Committee Training
- Risk-Based Lending
- Regulatory Compliance
- Bottom Line Results through Marketing
- Secondary Capital
- Net Worth Restoration Plans
- Credit Union Mergers
- Examination Issues
- Budget Preparation

**Outreach and Partnerships Programs.** OSCUI also focused on improving the agency's communications and education with newly chartered, low-income and smaller credit unions through the FOCUS Newsletter. Published monthly, the electronic newsletter focuses on helping these small credit unions achieve success by providing news, educational articles, and upcoming events relating to grant and loan rounds, and training. The FOCUS Newsletter is available online at <http://go.usa.gov/WxhT>.

Additionally, the agency developed a new online search engine to help get answers to frequently asked questions called "FAQ+." FAQ+ provides answers to common questions credit union managers and volunteers ask about things like training opportunities, grants and other subjects. This feature improves service to small credit unions, low-income credit unions and new credit unions by helping them become better informed and more efficient. This search engine can be accessed through OSCUI's [microsite](#) on NCUA's website. It also provides access to documents, videos, agency forms, and other resources.

Collaborating with government agencies, industry leaders, and other nonprofits is the one of the most effective ways to achieve NCUA's goals of sustaining small credit unions' operations. OSCUI's partners with the following organizations to accomplish its outreach objectives:

OSCUI Partner	Description
<a href="#"><u>Asset for Independence</u></a>	The federal individual development account program.
<a href="#"><u>AssetPlatform.org</u></a>	Online resources for non-profit financial services professionals.
<a href="#"><u>Community Development Financial Institutions Program</u></a>	Financial and technical assistance programs to benefit economically distressed and underserved communities.
<a href="#"><u>Net Impact</u></a>	An online service to help credit unions engage qualified staff volunteers.
<a href="#"><u>SCORE</u></a>	A variety of free and inexpensive business resources, including mentoring, counseling and training

## NCUA's Outreach to Stakeholders

NCUA performed outreach to minority credit unions and trade associations serving minority depository institutions during the reporting. These trade associations included the National Federation of Community Development Credit Unions, African American Credit Union Coalition, and National Latino Credit Unions and Professionals.

NCUA attended, exhibited, and gave speeches at their annual conferences. The agency also sent letters and held meetings with these organizations to obtain their input on issues that impact the minority depository institution community. Examples of situations where NCUA's OWMI sought the trades' input include the proposed Minority Depository Institutions Definition and the proposed Minority Depository Institutions Preservation Program Interpretive Ruling and Policy Statement.

Below are examples illustrating some of these outreach events.

### National Federation of Community Development Credit Unions' 2013 Annual Conference



**Picture 1: Chairman Matz delivers a keynote address to the National Federation of Community Development Credit Unions.**

The National Federation of Community Development Credit Unions is an association of credit unions that provides financial services to underserved communities. Each year, the group hosts a national conference for their members.

NCUA participated in the group's annual 2013 conference held in Baltimore, Maryland on June 5–8. NCUA

Chairman Debbie Matz was a featured speaker at the event. NCUA staff members attended to network, discuss OMWI and its upcoming initiatives, and provide assistance to the attendees. The agency also sponsored an exhibit table to highlight services available to assist credit unions in their efforts to thrive as a financial institution.

## African American Credit Union Coalition's 2013 Annual Conference

The African American Credit Union Coalition (AACUC) is an association of African American and African descent professionals and volunteers in the credit union movement. This group also hosts a conference for its members each year.

NCUA staff participated in the group's 2013 annual conference, held in Detroit, Michigan, on August 1–3. Chairman Matz was a keynote speaker. NCUA's staff attended and hosted an exhibition table at the conference to educate credit unions about NCUA's services and upcoming events.



**Picture 2:** At the AACUC's 2013 Annual Conference, NCUA Board Chairman Matz (second from left) meets with Lynette Smith, Sheilah Montgomery, and Barbara Stephens.

## African American Credit Union Coalition Meeting



**Picture 3:** From AACUC's Reception and Networking Meeting at the Governmental Affairs Conference, OMWI Director Tawana James (center) meets with Mark Brantley, Helen Godfrey, Sheilah Montgomery, and Martha Morris.

OMWI Director Tawana James spoke to and met with the AACUC Board during the Government Affairs Conference on February 26, 2013.

AACUC expressed an interest in working with OMWI to improve diversity in credit unions and to participate as a partner in the Minority Depository Institutions Preservation Program.

OMWI's collaborations with the minority credit union communities assist NCUA in better understanding their challenges and assist in providing potential solutions for sustaining minority deposit institutions.

NCUA will continue to reach out to the minority credit union communities to determine the best way to partner to achieve this important mission. Outreach is integral to the mission and purpose of federally insured credit unions, and NCUA will continue to view its role as encouraging and enabling credit unions to reach out to all of their members, including low- and moderate-income individuals and groups.

## Conclusion

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NCUA is in the process of developing a program to preserve and encourage minority depository institutions. The agency has proposed the minority depository institution definition which conforms to FIRREA, and allows federally insured credit unions to identify themselves as a minority depository institution. As of June 30, 2013, 805 credit unions certified themselves as meeting the minority criteria or definition. With this data, NCUA has created a baseline in which to monitor the financial condition and progress of minority depository institutions.

NCUA has proposed a Minority Depository Institutions Preservation Program to establish and recommend policies for preserving and encouraging minority depository institutions. The NCUA Board approved the proposed Interpretive Ruling and Policy Statement on July 25, 2013. The 60-day comment period ended on September 30, 2013, and NCUA is in the process of reviewing and considering the comments for inclusion in the final statement. Comments mostly pertain to the minority depository institution definition and cost of the minority depository institution program. Upon finalizing the statement, NCUA will move toward fully implementing the program to preserve minority depository institutions.

If NCUA is unable to preserve a minority depository institution, NCUA will strive and work toward preserving the character of a minority depository institution with a merger into a like minority depository institution, if possible.

## Appendix 1: Proposed Minority Depository Institutions Preservation Program Interpretive Ruling and Policy Statement

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**7535-01-U**

**NATIONAL CREDIT UNION ADMINISTRATION**

**RIN: 3133-AE16**

**Minority Depository Institution Preservation Program**

**AGENCY:** National Credit Union Administration.

**ACTION:** Proposed Interpretive Ruling and Policy Statement 13-1, with request for comments.

**SUMMARY:** The National Credit Union Administration (NCUA) recognizes the importance of minority credit unions and the unique challenges they often face in serving their communities. NCUA is establishing a Minority Depository Institution Preservation Program to encourage the preservation of Minority Depository Institutions. The program, to be administered by NCUA's Office of Minority and Women Inclusion, would consist of outreach efforts, various forms of technical assistance, and educational opportunities to benefit eligible credit unions.

**DATES:** Comments must be received on or before [Insert date 60 days from date of publication in the **FEDERAL REGISTER**].

**ADDRESSES:** You may submit comments by any of the following methods (**Please send comments by one method only**):

- Federal eRulemaking Portal: <http://www.regulations.gov>. Follow the instructions for submitting comments.
- NCUA Web Site: <http://www.ncua.gov/Legal/Regs/Pages/PropRegs.aspx>. Follow the instructions for submitting comments.
- E-mail: Address to [regcomments@ncua.gov](mailto:regcomments@ncua.gov). Include “[Your name]—Comments on Proposed IRPS 13-1, Minority Depository Institution Preservation Program” in the e-mail subject line.
- Fax: (703) 518-6319. Use the subject line described above for e-mail.
- Mail: Address to Mary Rupp, Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428.
- Hand Delivery/Courier: Same as mail address.

**PUBLIC INSPECTION:** You can view all public comments on NCUA's website at <http://www.ncua.gov/Legal/Regs/Pages/PropRegs.aspx> as submitted, except for those we cannot post for technical reasons. NCUA will not edit or remove any identifying or contact



information from the public comments submitted. You may inspect paper copies of comments in NCUA's law library at 1775 Duke Street, Alexandria, Virginia 22314, by appointment weekdays between 9 a.m. and 3 p.m. To make an appointment, call (703) 518-6546 or send an e-mail to [OGCMail@ncua.gov](mailto:OGCMail@ncua.gov).

**FOR FURTHER INFORMATION CONTACT:** Tawana James, Director, Office of Minority and Women Inclusion, at (703) 518-1651; or Cynthia Vaughn, Diversity Outreach Program Analyst, Office of Minority and Women Inclusion, at (703) 518-1653.

## **SUPPLEMENTARY INFORMATION:**

### **I. Background**

In 1989, Congress enacted the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA)<sup>10</sup> in response to the failure of the Federal Savings and Loan Insurance Corporation (FSLIC). FSLIC insured the deposits of insolvent savings & loan institutions. Section 308 of FIRREA established goals for preserving and promoting minority depository institutions<sup>11</sup>. When established, Section 308 applied only to the Federal Deposit Insurance Corporation (FDIC) and Office of Thrift Supervision (OTS).<sup>12</sup> The FDIC and OTS developed various initiatives, such as training, technical assistance, and educational programs, aimed at preserving federally insured banks and savings institutions that meet FIRREA's definition of a minority depository institution (MDI).<sup>13</sup>

In 2010, Congress enacted the Dodd Frank Wall Street Reform and Consumer Protection Act (Dodd Frank)<sup>14</sup>. Section 367(4)(A) of Dodd Frank amended FIRREA §308 to require NCUA, OCC, and FRB to comply with its goals to preserve and encourage MDIs.<sup>15</sup> In addition, Dodd Frank §367(4)(B) requires these agencies, along with FDIC, to each submit an annual report to Congress describing actions taken to carry out FIRREA §308.<sup>16</sup>

## **II. Interpretive Ruling and Policy Statement (IRPS) 13-1**

### **1. Why is the NCUA Board proposing this IRPS?**

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<sup>10</sup> Pub. L. 101-73, 103 Stat. 183

<sup>11</sup> 12 U.S.C. 1463 note (a)

<sup>12</sup> The Office of the Comptroller of the Currency (OCC) and Board of Governors of the Federal Reserve System (FRB) also initiated MDI programs to comply with the spirit of FIRREA §308, even though they were not originally required to do so. The OTS became part of the OCC on July 21, 2011. OCC now administers the OTS MDI Program.

<sup>13</sup> 12 U.S.C. 1463 note (b)

<sup>14</sup> Pub. L. 111-203, 124 Stat. 1376; 12 U.S.C. 5301 *et seq.*

<sup>15</sup> 124 Stat. 1556.

<sup>16</sup> 124 Stat. 1556.

The NCUA Board is proposing this IRPS as the basis for establishing a Minority Depository Institution Preservation Program (MDI Program) designed to achieve the goals of preserving and encouraging Minority Depository Institutions (MDIs) as FIRREA §308 directs. Recognizing the important role of MDIs in minority communities, the NCUA Board envisions a program of proactive steps and outreach efforts to promote and preserve minority ownership in the credit union industry. To this end, the IRPS prescribes an MDI Program featuring the eligibility criteria, initiatives and benefits.

## **2. What are the goals and objectives of the MDI Program?**

The MDI Program embraces goals and objectives related to credit union viability and access. Specifically, the program is consistent with NCUA’s mission and the following two goals identified in NCUA’s current strategic plan:

- To ensure a safe, sound, and healthy credit union system; and
- To promote access to credit unions for all eligible persons.

The program also follows the preservation goals and objectives of FIRREA §308 for MDIs<sup>17</sup> namely:

- To preserve the present number of MDIs;
- To preserve the minority character of MDIs in cases involving (involuntary) mergers or acquisitions of an MDI by following the priority of the prescribed “general preference guidelines” in identifying a merger or acquisition partner;<sup>18</sup>
- To provide technical assistance to prevent insolvency of MDIs not now insolvent;
- To promote and encourage the creation of new MDIs; and
- To provide for training, technical assistance, and educational programs.

## **3. Who would be eligible to participate in the MDI Program?**

A credit union meeting the definition of an MDI is eligible to participate in the MDI Preservation Program. In defining an MDI, NCUA proposes to adapt criteria consistent with FIRREA §308’s criteria for a minority depository institution.<sup>19</sup> Accordingly, NCUA is proposing to define a Minority Depository Institution as follows:

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<sup>17</sup> Dodd Frank §367(4)(A) expanded the application of FIRREA §308 to NCUA.

<sup>18</sup> In priority, the general preference guidelines for identifying an involuntary merger/acquisition partner are: (a) Same type of MDI in the same city; (b) Same type of MDI in the same state; (c) Same type of MDI nationwide; (d) Any type of MDI in the same city; (e) Any type of MDI in the same state; (f) Any type of MDI nationwide; and (g) Any other bidders (for merger/acquisition partners). 12 U.S.C. 1463 note (a)(2). Rules concerning FOM, least cost to NCUSIF, and safety and soundness still apply to all mergers.

<sup>19</sup> 12 U.S.C. 1463 note (b)(1). *Compare* 12 U.S.C. 5452(g)(3).

- (a) A federally insured credit union with more than 50 percent of its current or eligible potential members falling within any of the eligible minority groups; **and**
- (b) A federally insured credit union with more than 50 percent of the current management officials falling within any of the eligible minority groups.

For a federally insured credit union to meet this MDI definition, the percentage of both (a) minority members and (b) minority management officials must exceed 50 percent.

To identify an eligible minority group, NCUA will rely on FIRREA §308’s definition of a minority as any “Black American, Asian American, Hispanic American, or Native American.”<sup>20</sup> The following chart from the Equal Employment Opportunity Commission shows a detailed description of the minority groups falling within these four categories:

Dodd-Frank Act	Equal Employment Opportunity Commission (EEOC)
<b>Black American</b>	Black or African-American (Not Hispanic or Latino) - A person having origins in any of the black racial groups of Africa.
<b>Native American</b>	American Indian or Alaska Native (Not Hispanic or Latino) - A person having origins in any of the original peoples of North and South America (including Central America), and who maintain tribal affiliation or community attachment.
<b>Hispanic American</b>	Hispanic or Latino - A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race.
<b>Asian American</b>	Asian (Not Hispanic or Latino) - A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian Subcontinent, including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam; or, Native Hawaiian or Other Pacific Islander (Not Hispanic or Latino) - A person having origins in any of the peoples of Hawaii, Guam, Samoa, or other Pacific Islands.

NCUA defines a credit union management official as a member of the board of directors, supervisory committee or credit committee, and senior executive staff. Senior executive staff includes the credit union’s chief executive officer (typically titled as President or Manager), Assistant Chief Executive Officers (e.g., Vice-President or Assistant Manager), Chief Financial Officer, and branch managers.

To ensure the MDI has minority representation at the senior management level, NCUA is including management officials as part of the definition to meet the spirit of the FIRREA and Dodd Frank Act.

#### 4. How will the MDI Program Function?

NCUA’s Office of Minority and Women Inclusion (OMWI) will administer the MDI Program. A federally insured credit union can self-certify that it qualifies as an MDI by

<sup>20</sup> 12 U.S.C. 1463 note (b)(2).

affirmatively answering one of following two questions<sup>21</sup> on NCUA's Credit Union Online System (CU Online System) accessible from our website ([www.ncua.gov](http://www.ncua.gov)) or the CU Profile when submitting a Call Report:

- (a) Does your credit union have more than 50 percent of its current members **and** current management officials who are Black American, Native American, Hispanic American, or Asian American?
- (b) Does your credit union have more than 50 percent of its eligible potential members<sup>22</sup> **and** current management officials who are Black American, Native American, Hispanic American, or Asian American?

The credit union must certify that the eligibility criteria for members and management officials have been met. Credit unions with \$50 million or less in assets may self-certify based solely on knowledge of their membership. However, the management officials must also meet the 50 percent MDI criterion. Credit unions with assets over \$50 million may rely on one of the following methods to determine the minority composition of its current membership or its potential field of membership (FOM):

- (A) Ascertain the minority membership composition using demographics data from the U.S. Census by either:
  - (1) The area(s) where the current or potential membership resides; or
  - (2) The area(s) consisting of the credit union's service area(s)<sup>23</sup> as prescribed in the FOM designated by the credit union's charter.

If the U.S. Census data (e.g., census tracts, zip codes, townships, boroughs, cities, counties, etc.) shows the area's population is comprised mostly of eligible minorities, the credit union may assume its membership or service area(s) have that minority composition.

- (B) Use Home Mortgage Disclosure Act (HMDA) to calculate the reported number of minority mortgage applicants divided by the total number of mortgage applicants within

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<sup>21</sup> NCUA is changing the questions to inquire about the minority representation among members and management officials separately. NCUA is currently pursuing OMB approval for this change in conjunction with other changes to the call report.

<sup>22</sup> Potential members correspond with the same definition used for FOM expansions, which include the community population for community chartered credit unions; total employees for occupational groups(s); and total members for associational groups. There are no adjustments for family members.

<sup>23</sup> A federal credit union's service area is the area that can reasonably be served by the service facilities accessible to the groups within the field of membership. The service area will most often coincide with the geographic area primarily served by the service facility. For a community credit union, this is the geographic community it serves as identified in the charter and FOM. For multiple common bond credit unions, it can be the areas where the select groups, in the charter and FOM, are located.

the credit union's membership. If the share of minority applicants meets or exceeds the 50 percent threshold, the membership component may be met.

- (C) Elect to voluntarily collect data from members who choose to self-identify themselves as minority and use the data to determine the credit union's share of minority representation. The credit union may wish to consider using an unbiased party to administer the collection process. For example, data can be collected through a member survey assessing future services desired or during the mail election ballots.
- (D) Use any other reasonable form of data, such as membership address list, employer's demographic analysis of employees, etc.

A credit union with assets greater than \$50 million that self-identifies as an MDI should maintain some form of documentation demonstrating how it determined the minority eligibility criteria of (a) membership and (b) management officials were met.<sup>24</sup> Such documentation may consist of demographic data analysis obtained from the U.S. Census Bureau ([www.census.gov](http://www.census.gov)), HDMA, or any other reasonable form of data (e.g., sponsor employee demographic or members' zip code analysis).

When a credit union self-identifies as an MDI regardless of asset size, OMWI may assess the legitimacy of the certification (or the underlying data). If there is doubt that the credit union meets both minority criteria based on (a) membership and (b) management officials, the NCUA's OWMI will:

- 1) Notify the credit union in writing about its findings.
- 2) Provide the credit union an opportunity to submit documentation and/or rationale to support its MDI self-identification within 60 days of receiving OMWI's notification.
- 3) Review the credit union's information and inform the credit union on whether it meets the minority criteria based on the information submitted within 60 days of OMWI's receipt.
- 4) Deny the MDI designation if the credit union provides either no information or, in NCUA's discretion, insufficient information or rationale to support the certification on both minority criteria (a) membership and (b) management officials.

A federally insured credit union may appeal the agency's denial of an MDI designation to the NCUA Board within 60 days of the date of OMWI's notice of denial.<sup>25</sup>

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<sup>24</sup> See sections 3(a) and 3(b) *supra*.

<sup>25</sup> Such an appeal must be filed with NCUA's OMWI Director and accompanied by documentation that demonstrates the federally insured credit union meets the MCU eligibility requirements. On appeal, the NCUA Board will determine whether the OMWI Director correctly applied the minority eligibility criteria.

NCUA plans to develop and use a tool to determine the minority composition of a credit union's membership using their members' zip code data obtained from an AIRES download (similar to the current low-income designation tool). NCUA will periodically review and determine whether an MDI continues to meet the MDI definition. Changes in the MDI definition can occur from FOM expansions (e.g., mergers, purchase and assumptions, new groups added to the FOM, or charter conversions) as well as changes in the management officials (e.g., elections, new hires, separations, etc.).

An MDI should assess whether it continues to meet the MDI definition at least once a year (e.g., December 31<sup>st</sup> call report cycle), and update its status on NCUA's Credit Union Online system or Credit Union Profile of the Call Report system, if necessary.

Participation in the MDI Program is voluntary. An MDI may discontinue its participation at any time by updating its status on NCUA's Credit Union Online system. Upon such action, the credit union would not be eligible to participate in any MDI Program initiatives (e.g., MDI merger/acquisition preference consideration, MDI partnerships, etc.).

## **5. What are the benefits of participating in the MDI Program?**

NCUA seeks to provide MDI Program participants with a variety of benefits to assist in preserving the economic viability of their institutions. These benefits include facilitating technical assistance and educational opportunities to MDIs in coordination with NCUA's Office of Small Credit Union Initiatives (OSCUI). Such technical assistance may include participating in the agency's Small Credit Union Program,<sup>26</sup> including:

- (1) participation in Small Credit Union Consulting Program;
- (2) Economic Development Specialist assistance in addressing examination concerns or topics of interest;
- (3) participation in an NCUA sponsored workshop; or
- (4) assistance in obtaining a grant or a loan through NCUA's Community Development Revolving Loan Fund (CDRLF).

OMWI may aid in collaborating partnerships between MDIs and other organizations (e.g., MDIs, OSCUI, and other sources) as a means of providing technical and/or operational assistance to MDIs. The technical and/or operational assistance may include training for officials and staff, expertise in technical areas (e.g., marketing, bidding on merger proposals, etc.), equipment and financial assistance for specific projects/goals, etc. Additionally, OMWI may assist in locating a CU mentor or merger partner for an MDI.

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<sup>26</sup> The Small Credit Union Program's initiatives are generally offered to credit unions that have less than \$50 million in assets or are low-income designated. Grants and loans from the CDRLF are only available to low-income designated credit unions. The workshops are open to all credit unions.

NCUA will publish a list of federally insured MDIs on its website to enable organizations (e.g., banks, MDIs, third parties) to identify MDIs with which to partner, mentor, provide resources, and/or establish business relationships. For example, banks can obtain Community Reinvestment Act (CRA) credit for investing in MDIs. If a bank has an unused building, the bank could lease the space to an MDI for free or at low cost, and receive a corresponding CRA credit.

NCUA will monitor the financial condition of MDIs, and will provide an annual report to Congress on the overall financial condition of MDIs. Through this process, the agency will also identify MDIs that might benefit from the MDI Program's support and technical assistance, such as mentoring, partnerships, workshops, roundtables, associations with other credit unions, and support through programs such as NCUA's Small Credit Union Program or the U.S. Treasury's Community Development Financial Institutions Fund.

NCUA will attempt to preserve the minority character of failing MDIs that go through the involuntary merger or acquisition process by using the General Preference Guidelines outlined in Section 308 to the FIRREA. In the event of the merger of a troubled MDI, NCUA will invite MDIs that qualify to bid on failing MDIs, along with non-MDI credit unions. Such actions would only occur on involuntary mergers/acquisitions. However, OMWI will offer assistance in locating an MDI partner for those MDIs wishing to voluntarily merge their operations into another MDI. To be considered an acquirer, an MDI must document its desire to acquire an MDI by registering itself on NCUA's Merger Registry via the CU Online System.

Additionally, if any organization wishes to be considered as a candidate for managing a conservatorship of an MDI, it should document its interest by completing an NCUA Vendor Registration Form (NCUA 1772). The vendor registration form can be accessed, completed and submitted on NCUA's website under Procurement/Contracting Opportunities. The form can also be accessed via the following link: <http://www.ncua.gov/about/Documents/Procurement/VendorRegistration.pdf>. OMWI will provide a list of diverse candidates to the regions for consideration as the interim Chief Executive Officer/Manager of the MDI.

Finally, NCUA will provide assistance to groups that may be interested in chartering a new MDI. Staff will be available to discuss the application process with such groups.

### **III. Regulatory Procedures**

#### Regulatory Flexibility Act

The Regulatory Flexibility Act (RFA) requires NCUA to prepare an analysis to describe any significant economic impact a proposed IRPS may have on a substantial number of small entities (currently defined by NCUA as credit unions with under \$50 million in assets). In this case, credit unions under \$50 million in assets can self-certify their credit unions as

meeting the MDI definition based solely on their knowledge of their current or potential membership without any supporting documentation.

Also, the economic impact of the MDI Program on small entities would be significantly beneficial in that the MDI Program offers various forms of technical assistance and educational opportunities to eligible credit unions, including those that qualify as small entities, at no cost. NCUA therefore certifies that the proposed IRPS will not have a significant adverse economic impact on a substantial number of credit unions under \$50 million in assets. Accordingly, no regulatory flexibility analysis is required.

#### Paperwork Reduction Act

The Paperwork Reduction Act of 1995 (PRA) applies to rulemakings in which an agency creates a new paperwork burden on regulated entities or modifies an existing burden. For purposes of the PRA, a paperwork burden may take the form of either a reporting or a recordkeeping requirement, both referred to as information collections. NCUA has determined that the procedure for credit unions to self-identify as meeting the definition of an MDI creates a new information collection requirement. As required, NCUA has applied to the Office of Management and Budget (OMB) for approval of the information collection procedure described below.

To participate in the MDI program, a credit union must answer two questions based on the minority composition of its (1) current or potential membership and (2) current management officials. The credit union must ascertain whether the minority ratio of the credit union members exceeds 50 percent and the ratio of current management officials exceeds 50 percent. The credit union may use (a) U.S. Census data (*e.g.*, census tracts, zip codes, townships, boroughs, cities, counties, etc.) indicating that either the area where the credit union's potential membership resides, or which is its service area, is comprised mostly of eligible minorities; (b) Home Mortgage Disclosure Act (HMDA) data indicating that the ratio of minority mortgage applicants exceeds 50 percent of total mortgage applicants [within the credit union membership]; (c) voluntary collection of race, ethnicity, origin data from membership; or (d) any other reasonable form of data that support the minority composition of the membership. The credit union may answer the questions regarding minority membership and management composition on NCUA's Credit Union Online System or in its Call Report.<sup>27</sup> If the credit union answers "yes" to both questions, it will qualify as an MDI and be eligible to participate in the MDI program.

NCUA estimates that, with reasonable access to the internet, it typically would take credit union staff approximately 45 minutes to (1) locate, download and review the U.S. Census or HMDA data needed; (2) assess the minority composition of its membership; and (3) assess

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<sup>27</sup> In 2011, NCUA published a PRA notice to insert the MCU self-identification questions into the Call Report. 76 FR 54498 (Sept. 1, 2011); 76 FR 62456 (Oct. 7, 2011).



the minority composition of its management officials to support the credit union's answers to the two MDI self-identification questions. Certain credit unions must retain the supporting documentation in its files for verification of its MDI eligibility.

NCUA has determined that 802 credit unions would qualify as MDIs based on their answers to the two questions as of June 17, 2013. Of the 802 credit unions, 671 credit unions have assets of \$50 million or less. NCUA proposes to allow these 671 credit unions to self-identify as an MDI based solely on the knowledge of their membership. As a result, the aggregate information collection burden for the remaining **131 credit unions** to self-identify as an MDI is **98.25 hours** (45 minutes x 131 MDIs ÷ 60 minutes). Also, we estimate that approximately five percent of the 671 credit unions whose self-certification is based on knowledge of membership may be subject to question. Thus, the aggregate information collection burden for those **40 credit unions** (671 x .05) is **30 hours** (45 minutes x 40 MDIs ÷ 60 minutes). **Total hours estimated are 128.25 hours annually.**

Organizations and individuals wishing to submit comments on this information collection requirement should direct them to the Office of Information and Regulatory Affairs, OMB, Attn: Shagufta Ahmed, Room 10226, New Executive Office Building, Washington, DC 20503, with a copy to the Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428. The PRA requires OMB to make a decision concerning the collection of information contained in the proposed regulation between 30 and 60 days after publication of this document in the Federal Register.

NCUA considers comments by the public on this proposed collection of information in:

- Evaluating whether the proposed collection of information is necessary for the proper performance of the functions of the NCUA, including whether the information will have a practical use;
- Evaluating the accuracy of the NCUA's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used;
- Enhancing the quality, usefulness, and clarity of the information to be collected; and
- Minimizing the burden of collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology (*e.g.*, permitting electronic submission of responses).

#### Executive Order 13132

Executive Order 13132 encourages independent regulatory agencies to consider the impact of their actions on state and local interests. NCUA, an independent regulatory agency as defined in 44 U.S.C. 3502(5), voluntarily complies with the executive order to adhere to fundamental federalism principles. This IRPS would not have a substantial direct effect on the states, on the relationship between the national government and the states, or on the distribution of power and responsibilities among the various levels of government. NCUA

has determined that this proposed rule does not constitute a policy that has federalism implications for purposes of the executive order.

Assessment of Federal Regulations and Policies on Families

NCUA has determined that this IRPS will not affect family well-being within the meaning of Section 654 of the Treasury and General Government Appropriations Act, 1999, Public Law 105–277, 112 Stat. 2681 (1998).

Agency Regulatory Goal

The Board’s goal is to promulgate clear and understandable regulations that impose minimal regulatory burden. We request your comments on whether this IRPS is understandable and minimally intrusive if implemented as proposed.

By the National Credit Union Administration Board on July 25, 2013.

Mary Rupp  
Secretary of the Board

## Appendix 2: Minority Credit Unions Lists by State

ALABAMA MINORITY CREDIT UNIONS								
CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
1601	U S PIPE BESSEMER EMPLOYEES	Bessemer	AL	\$2,827,967	Yes	Black American	546	Yes
1610	PEOPLE'S FIRST	Tarrant	AL	\$5,769,126	Yes	Black American	937	Yes
2791	TUSKEGEE	Tuskegee	AL	\$5,516,697	Yes	Asian, American, Black American, Hispanic American, Native American	2,514	Yes
5241	SYCAMORE	Sycamore	AL	\$13,783,558	Yes	Black American	1,311	No
6311	TVH	Tuskegee	AL	\$4,476,451	Yes	Black American	757	Yes
9554	COUNCILL	Normal	AL	\$3,130,847	Yes	Black American	914	Yes
11422	PROGRESSIVE	Mobile	AL	\$5,861,378	Yes	Black American	906	Yes
12137	ST. JOHNS AME BIRMINGHAM	Birmingham	AL	\$40,749	Yes	Black American	210	Yes
12709	MONROE EDUCATION EMPLOYEES	Monroeville	AL	\$3,896,474	Yes	Black American	1,380	Yes
12837	MARVEL CITY	Bessemer	AL	\$7,552,770	Yes	Black American	963	Yes
13018	CLARKE EDUCATORS	Grove Hill	AL	\$3,368,005	Yes	Black American, Hispanic American	744	Yes
13852	PHENIX PRIDE	Phenix City	AL	\$5,081,293	Yes	Black American	1,589	Yes
14314	TRI-RIVERS	Montgomery	AL	\$17,377,527	Yes	Black American	7,144	Yes
15938	SIXTH AVENUE BAPTIST	Birmingham	AL	\$4,674,249	Yes	Black American	951	Yes
16858	NEW PILGRIM	Birmingham	AL	\$1,502,361	Yes	Black American	842	Yes
17311	DEMOPOLIS	Demopolis	AL	\$614,773	Yes	Asian American, Hispanic American, Native American	746	Yes
22131	FOGCE	Eutaw	AL	\$1,245,429	Yes	Black American	558	Yes
23893	DEGUSSA EMPLOYEES	Theodore	AL	\$6,789,936	Yes	Black American	844	Yes
12837	MARVEL CITY	Bessemer	AL	\$7,552,770	Yes	Black American	963	Yes
24583	NRS COMMUNITY DEVELOPMENT	Birmingham	AL	\$975,783	Yes	Black American	352	Yes
62356	L&N EMPLOYEES	Birmingham	AL	\$9,567,375	Yes	Asian American, Black American	1,280	No
62599	FEDERAL EMPLOYEES	Birmingham	AL	\$14,048,307	Yes	Asian American, Black American, Hispanic American	1,546	No
64232	ENERGEN	Birmingham	AL	\$26,406,015	Yes	Black American	2,662	No
64464	TUSCALOOSA COUNTY	Tuscaloosa	AL	\$7,327,686	Yes	Black American	1,530	No
64594	FIREMAN'S	Birmingham	AL	\$4,375,192	Yes	Black American	817	No
64598	ALABAMA STATE EMPLOYEES	Montgomery	AL	\$211,854,956	Yes	Black American	27,571	No
64603	BIRMINGHAM POLICE	Birmingham	AL	\$6,969,300	Yes	Black American	1,710	No
64725	SHORELINE	Mobile	AL	\$8,810,138	Yes	Black American	1,835	No
24583	NRS COMMUNITY DEVELOPMENT	Birmingham	AL	\$975,783	Yes	Black American	352	Yes
<b>Total No. Of Minority Credit Unions for Alabama: 27</b>				<b>\$383,844,342</b>			<b>63,159</b>	

### ARIZONA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
4915	A. E. A.	YUMA	AZ	\$237,971,766	Yes	Hispanic American	41,049	Yes
9552	APC EMPLOYEES	Tucson	AZ	\$1,182,656	Yes	Hispanic American	210	No
9897	SOUTHEASTERN ARIZONA	Douglas	AZ	\$28,701,619	Yes	Hispanic American	5,569	Yes
61451	JACL	Glendale	AZ	\$860,879	Yes	Asian American	190	No
24435	U.P. EMPLOYEES	North Little Rock	AR	\$4,332,615	Yes	Black American	1,280	Yes
<b>Total No. Of Minority Credit Unions for Arizona: 4</b>				<b>\$268,716,920</b>			<b>47,018</b>	

### ARKANSAS MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
7700	ARKANSAS AM & N COLLEGE	Pine Bluff	AR	\$2,286,717	Yes	Black American	947	Yes
18474	COMBINED	Hot Springs	AR	\$7,851,594	Yes	Black American	2,400	Yes
24423	PINE BLUFF POSTAL	Pine Bluff	AR	\$780,690	Yes	Black American	149	Yes
24433	ARKANSAS TEACHERS	Little Rock	AR	\$1,124,408	Yes	Black American	497	Yes
24435	U.P. EMPLOYEES	North Little Rock	AR	\$4,332,615	Yes	Black American	1,280	Yes
<b>Total No. Of Minority Credit Unions for Arkansas: 5</b>				<b>\$16,376,024</b>			<b>5,273</b>	

### CALIFORNIA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
1207	LOS ANGELES	Glendale	CA	\$771,689,523	Yes	Asian American, Black American, Hispanic American	51,989	No
1500	A M	Gardena	CA	\$19,750,793	Yes	Asian American, Black American, Hispanic American	4,679	No
3526	SCHOOLS	Compton	CA	\$112,178,981	Yes	Asian American, Black American, Hispanic American, Native American	16,876	Yes
4393	SUNKIST EMPLOYEES	Van Nuys	CA	\$6,108,155	Yes	Hispanic American	913	Yes
4633	CAMINO	Montebello	CA	\$126,631,177	Yes	Hispanic American	11,980	Yes
4900	COOPERATIVE CENTER	Berkeley	CA	\$103,033,255	Yes	Asian American, Black American, Hispanic American, Native American	13,350	Yes
6061	NORTH HOLLYWOOD	North Hollywood	CA	\$4,507,619	Yes	Asian American, Black American, Hispanic American, Native American	914	No
6135	DAIJO	Orange	CA	\$2,680,133	Yes	Asian American	361	No



7557	GLENDALE	Glendale	CA	\$64,803,615	Yes	Asian American, Black American, Hispanic American, Native American	4,135	No
7826	S F MUNICIPAL RAILWAY EMP	San Francisco	CA	\$6,288,417	Yes	Black American, Hispanic American	789	No
8230	TECHNICOLOR	Burbank	CA	\$39,826,040	Yes	Asian American, Hispanic American	4,556	No
9004	SO VAL TEL	Fresno	CA	\$15,335,476	Yes	Asian American, Black American, Hispanic American, Native American	2,157	No
9119	MERCED SCHOOL EMPLOYEES	Merced	CA	\$390,015,598	Yes	Asian American, Hispanic American	35,760	No
9230	VONS EMPLOYEES	El Monte	CA	\$407,285,468	Yes	Hispanic American	40,877	No
9255	WESTERN STATES REGIONAL	Los Angeles	CA	\$699,944	Yes	Hispanic American	396	Yes
10276	AZUSA CITY EMPLOYEES	Azusa	CA	\$2,562,009	Yes	Asian American, Black American, Hispanic American, Native American	474	No
10648	MARYKNOLL OF L A	Los Angeles	CA	\$951,255	Yes	Asian American	163	No
10767	PEOPLES IND CHURCH	Los Angeles	CA	\$83,442	Yes	Black American	125	Yes
11872	SRI	Menlo Park	CA	\$78,815,319	Yes	Asian American, Black American, Hispanic American	3,914	No
11943	KAIPERM NORTH BAY	Vallejo	CA	\$37,561,583	Yes	Asian American, Black American	4,308	No
11953	PARADISE VALLEY	National City	CA	\$78,641,921	Yes	Asian American, Hispanic American	5,158	No
13120	PITTSBURG EMPLOYEES	Pittsburg	CA	\$6,504,622	Yes	Asian American, Black American, Hispanic American, Native American	550	No
13254	CORRECTIONS	Soledad	CA	\$13,798,554	Yes	Asian American, Black American, Hispanic American, Native American	2,905	Yes
13451	GOLDEN WEST CITIES	Garden Grove	CA	\$41,235,221	Yes	Hispanic American	3,908	No
14499	CAL STATE L.A.	Los Angeles	CA	\$41,972,182	Yes	Asian American, Black American, Hispanic American	4,604	Yes
14739	CAL POLY	Pomona	CA	\$12,185,302	Yes	Asian American, Black American, Hispanic American, Native American	2,715	Yes
14830	EDWARDS	Edwards	CA	\$162,417,864	Yes	Asian American, Black American, Hispanic American, Native American	17,631	Yes
15784	C R C	Norco	CA	\$8,294,901	Yes	Hispanic American	1,965	No
16547	SAN FRANCISCO LEE	San Francisco	CA	\$11,968,924	Yes	Asian American	1,060	No
16570	LOS ANGELES LEE	Los Angeles	CA	\$615,932	Yes	Asian American	157	Yes
17415	BOURNS EMPLOYEES	Riverside	CA	\$35,842,894	Yes	Hispanic American	2,676	Yes
17652	CEDARS-SINAI	West Hollywood	CA	\$21,105,951	Yes	Asian American, Black American, Hispanic American, Native American	3,942	No

17841	LIMONEIRA	Santa Paula	CA	\$5,260,465	Yes	Hispanic American	717	Yes
18623	CALCOM	Torrance	CA	\$63,992,105	Yes	Asian American, Hispanic American	8,269	No
19266	COLTON	Colton	CA	\$6,536,232	Yes	Hispanic American	1,153	Yes
19554	BETHEL A.M.E. SAN FRANCISCO	San Francisco	CA	\$435,121	Yes	Black American	303	No
19640	ZION HILL BAPTIST CHURCH	Los Angeles	CA	\$235,505	Yes	Black American	152	Yes
20111	UNITED AMERICA WEST	Arleta	CA	\$4,409,257	Yes	Hispanic American	570	Yes
20720	L. A. MISSION	San Fernando	CA	\$6,498,007	Yes	Hispanic American	1,593	Yes
21263	TAYLOR MEMORIAL UNITED METHODIST	Oakland	CA	\$126,271	Yes	Black American	130	Yes
21417	CALVARY BAPTIST OF PACOIMA	San Fernando	CA	\$143,122	Yes	Black American	322	Yes
21532	U.P.S. EMPLOYEES	Ontario	CA	\$30,646,694	Yes	Hispanic American	6,395	No
21872	AUTO CLUB	Cerritos	CA	\$28,640,075	Yes	Hispanic American	5,598	No
22015	ILWU - FSC	Oakland	CA	\$24,459,614	Yes	Black American, Hispanic American	2,977	Yes
22965	GUIDANCE CHURCH OF RELIGIOUS SCIENC	Los Angeles	CA	\$164,711	Yes	Black American	139	Yes
23780	NORTHEAST COMMUNITY	San Francisco	CA	\$10,142,769	Yes	Asian American	1,575	Yes
24052	FAMILY	Wilmington	CA	\$8,130,430	Yes	Hispanic American	1,684	Yes
24391	CHERRY EMPLOYEES	Santa Ana	CA	\$4,155,652	Yes	Hispanic American	558	No
24506	EPISCOPAL COMMUNITY	Los Angeles	CA	\$4,917,728	Yes	Black American, Hispanic American	2,284	Yes
24520	SANTA ANA	Santa Ana	CA	\$60,739,407	Yes	Asian American, Black American, Hispanic American, Native American	7,048	No
24549	HANIN	Los Angeles	CA	\$21,344,291	Yes	Asian American	2,740	Yes
24552	FRESNO COUNTY	Fresno	CA	\$488,728,018	Yes	Asian American, Black American, Hispanic American	54,495	Yes
24687	FAITH BASED	Oceanside	CA	\$1,067,568	Yes	Black American, Hispanic American	517	Yes
24736	PACOIMA DEVELOPMENT	Pacoima	CA	\$4,155,753	Yes	Hispanic American	946	Yes
24776	COMUNIDAD LATINA	Santa Ana	CA	\$3,724,394	Yes	Hispanic American	1,980	Yes
60024	PRIORITY ONE	South Pasadena	CA	\$150,616,072	Yes	Black American, Hispanic American	27,745	No
61125	FINANCIAL BENEFITS	Alameda	CA	\$20,328,694	Yes	Asian American, Black American, Hispanic American	2,823	No
62092	MUSICIANS' INTERGUILD	Los Angeles	CA	\$75,883,592	Yes	Asian American, Black American	7,024	No
63589	JACOM	Los Angeles	CA	\$83,095,363	Yes	Asian American	10,211	No
63630	ATCHISON VILLAGE	Richmond	CA	\$7,473,584	Yes	Hispanic American	1,222	Yes
64029	SANTA CRUZ COMMUNITY	Santa Cruz	CA	\$105,435,305	Yes	Hispanic American	13,100	Yes
64122	VALLEY OAK	Three Rivers	CA	\$45,967,579	Yes	Hispanic American	6,641	Yes
64382	UNITED FINANCIAL	Whittier	CA	\$37,568,613	Yes	Hispanic American	2,699	No
64892	JONES METHODIST CHURCH	San Francisco	CA	\$545,136	Yes	Black American	314	No
65059	NIKKEI	Gardena	CA	\$71,630,388	Yes	Asian American	5,826	No
65113	ALLUS CREDIT UNION	Salinas	CA	\$33,375,520	Yes	Hispanic American	3,849	No
65674	BAKERY EMPLOYEES	Montebello	CA	\$7,676,851	Yes	Hispanic American	1,427	No
68027	1ST VALLEY	San Bernardino	CA	\$33,082,446	Yes	Asian American, Black American, Hispanic American, Native American	3,582	Yes



68053	SIERRA CENTRAL	Yuba City	CA	\$672,725,202	Yes	Asian American, Black American, Hispanic American	57,728	No
68356	FIRST IMPERIAL	El Centro	CA	\$69,027,280	Yes	Hispanic American	14,053	No
68459	USC	Los Angeles	CA	\$370,513,560	Yes	Asian American, Black American, Hispanic American	62,106	Yes
68463	NORTH COUNTY	San Diego	CA	\$60,401,403	Yes	Asian American, Black American, Hispanic American, Native American	4,013	No
68503	FIRST CITY	Los Angeles	CA	\$508,095,391	Yes	Hispanic American	55,356	No
21263	TAYLOR MEMORIAL UNITED METHODIST	Oakland	CA	\$126,271	Yes	Black American	130	Yes
21417	CALVARY BAPTIST OF PACOIMA	San Fernando	CA	\$143,122	Yes	Black American	322	Yes
<b>Total No. Of Minority Credit Unions for California : 73</b>				<b>\$5,757,487,238</b>			<b>627,851</b>	

### COLORADO MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
1479	ARKANSAS VALLEY	Las Animas	CO	\$11,252,560	Yes	Hispanic American	3,192	1479
1499	PUEBLO GOVERNMENT AGENCIES	Pueblo	CO	\$25,729,954	Yes	Hispanic American	3,625	1499
2449	PUEBLO HORIZONS	Pueblo	CO	\$26,847,941	Yes	Hispanic American	3,722	2449
12056	HARRISON DISTRICT NO 2	Colorado Springs	CO	\$12,066,693	Yes	Asian American, Black American ,Hispanic American	1,669	12056
63468	VALLEY EDUCATORS	Alamosa	CO	\$5,283,067	Yes	Hispanic American	1,087	63468
65471	GUADALUPE PARISH	Antonito	CO	\$19,919,112	Yes	Hispanic American	2,826	65471
65726	WEST DENVER COMMUNITY	Denver	CO	\$9,238,600	Yes	Hispanic American	1,924	65726
<b>Total No. Of Minority Credit Unions for Colorado: 7</b>				<b>\$110,337,927</b>			<b>18,045</b>	

### CONNECTICUT MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
19	NEW HAVEN TEACHERS	New Haven	CT	\$9,758,813	Yes	Black American, Hispanic American	1,503	No
1153	SARGENT & COMPANY EMPLOYEES	New Haven	CT	\$3,539,379	Yes	Asian American, Black American, Hispanic American, Native American	661	No
1155	NEWINGTON VA	Newington	CT	\$9,816,626	Yes	Black American,	2,563	Yes

1863	CONNECTICUT TRANSIT	Hartford	CT	\$1,267,208	Yes	Hispanic American Black American, Hispanic American	646	Yes
6733	HARTFORD MUNICIPAL EMPLOYEES	Hartford	CT	\$32,595,589	Yes	Black American, Hispanic American	5,451	Yes
7353	NEW HAVEN POSTAL EMPLOYEES	New Haven	CT	\$9,322,241	Yes	Asian American, Black American, Hispanic American	2,917	No
10729	THE NEW HAVEN POLICE AND MUNICIPAL	New Haven	CT	\$5,389,358	Yes	Asian American, Black American, Hispanic American	861	No
21614	FIRST BAPTIST CHURCH (STRATFORD)	Stratford	CT	\$271,446	Yes	Black American	290	No
23411	CONNECTICUT	North Haven	CT	\$7,085,123	Yes	Black American, Hispanic American	1,845	No
23835	IMMANUEL BAPTIST CHURCH	New Haven	CT	\$129,650	Yes	Black American	310	Yes
23896	EAST END BAPTIST TABERNACLE	Bridgeport	CT	\$194,684	Yes	Black American	392	Yes
24723	FAIRFIELD COUNTY	Fairfield	CT	\$31,496,304	Yes	Black American, Hispanic American	4,406	Yes
65817	METROPOLITAN DISTRICT EMPLOYEES	Hartford	CT	\$23,997,077	Yes	Black American, Hispanic American	1,792	No
<b>Total No. Of Minority Credit Unions for Connecticut: 13</b>				<b>\$110,337,927</b>			<b>18,045</b>	

#### DELAWARE MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
15426	AMERICAN SPIRIT	Newark	DE	\$66,476,093	Yes	Black American	11,558	No
19170	MILFORD MEMORIAL	Milford	DE	\$3,292,410	Yes	Black American	980	No
24845	STEPPING STONES COMMUNITY	Wilmington	DE	\$1,380,405	Yes	Black American	154	Yes
<b>Total No. Of Minority Credit Unions for Delaware: 3</b>				<b>\$71,148,908</b>			<b>12,692</b>	

#### DISTRICT OF COLUMBIA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
266	LIBRARY OF CONGRESS	Washington	DC	\$221,444,693	Yes	Black American	9,678	No
367	PEPCO	Washington	DC	\$31,961,882	Yes	Black American	3,230	No
538	GOVERNMENT PRINTING OFFICE	Washington	DC	\$36,751,934	Yes	Black American	3,659	Yes





648	HOWARD UNIVERSITY EMPLOYEES	Washington	DC	\$11,370,058	Yes	Black American	2,193	Yes
1821	DISTRICT OF COLUMBIA TEACHERS	Washington	DC	\$45,299,189	Yes	Black American	6,906	Yes
2942	NLRB	Washington	DC	\$20,176,703	Yes	Black American	3,179	No
3764	TRANSIT EMPLOYEES	Washington	DC	\$91,142,846	Yes	Black American	17,212	Yes
4037	HUD	Washington	DC	\$51,939,084	Yes	Black American	5,650	No
5227	ASBURY	Washington	DC	\$507,079	Yes	Black American	172	Yes
6088	D C FIRE DEPARTMENT	Washington	DC	\$6,936,657	Yes	Black American	1,553	No
6464	PAHO/WHO	Washington	DC	\$199,079,152	Yes	Hispanic American	4,836	No
6506	MT GILEAD	Washington	DC	\$51,293	Yes	Black American	67	Yes
9613	SARGENT	Washington	DC	\$311,485	Yes	Black American	405	No
14176	IDB-IIC	Washington	DC	\$464,796,521	Yes	Hispanic American	9,473	No
15174	LEE	Washington	DC	\$10,541,014	Yes	Asian American	624	No
16046	HOYA	Washington	DC	\$19,243,209	Yes	Black American, Hispanic American	3,955	Yes
16411	DC	Washington	DC	\$51,391,185	Yes	Black American	10,232	Yes
17874	ST. GABRIELS	Washington	DC	\$379,859	Yes	Black American	154	No
20377	PEOPLES-NEIGHBORHOOD	Washington	DC	\$214,443	Yes	Black American, Hispanic American	278	Yes
22323	JOHN WESLEY AME ZION CHURCH	Washington	DC	\$95,924	Yes	Black American	190	No
22686	NAPFE	Washington	DC	\$3,366,631	Yes	Black American	1,760	No
24073	PARAMOUNT BAPTIST CHURCH	Washington	DC	\$89,961	Yes	Black American	502	No
24219	MT. AIRY BAPTIST CHURCH	Washington	DC	\$1,281,637	Yes	Black American	545	Yes
24246	MT. JEZREEL	Washington	DC	\$214,785	Yes	Black American	361	Yes
24262	PHI BETA SIGMA	Washington	DC	\$583,969	Yes	Black American, Native American	1,690	No
<b>Total No. Of Minority Credit Unions for the District of Columbia: 25</b>				<b>\$1,269,171,193</b>			<b>88,504</b>	

### FLORIDA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
187	FLORIDA A & M UNIVERSITY	Tallahassee	FL	\$20,587,962	Yes	Black American	3,327	Yes
971	UNITED POLICE	Miami	FL	\$45,304,147	Yes	Black American, Hispanic American	4,482	No
1068	COMPASS FINANCIAL	Hialeah	FL	\$19,972,979	Yes	Black American, Hispanic	2,606	Yes

2654	DUCOTE	Jacksonville	FL	\$3,244,626	Yes	American Black American	1,218	Yes
11746	BROWARD HEALTHCARE	Fort Lauderdale	FL	\$59,047,345	Yes	Black American, Hispanic American	9,368	No
14391	BAPTIST HEALTH SOUTH FLORIDA	Miami	FL	\$48,586,435	Yes	Black American, Hispanic American	10,477	Yes
16834	TOWN OF PALM BEACH	West Palm Beach	FL	\$2,505,456	Yes	Black American	389	Yes
21202	SOUTH ATLANTIC	Boca Raton	FL	\$13,447,835	Yes	Black American	2,626	Yes
22196	TAMPA LONGSHOREMEN'S	Tampa	FL	\$492,990	Yes	Black American	307	Yes
22380	FCAMEC	Tallahassee	FL	\$1,811,227	Yes	Black American	665	Yes
23041	SOUTH FLORIDA	Miami	FL	\$35,909,705	Yes	Black American, Hispanic American	4,372	Yes
23948	COMMUNITY TRUST	Apopka	FL	\$7,160,494	Yes	Hispanic American	2,641	Yes
24593	NORTH DADE COMMUNITY DEVELOPMENT	Miami Gardens	FL	\$5,798,779	Yes	Black American	780	Yes
24718	JETSTREAM	Miami Lakes	FL	\$156,572,731	Yes	Hispanic American	19,710	Yes
67318	POMPANO BEACH CITY EMP.	Pompano beach	FL	\$16,226,266	Yes	Black American	1,647	No
67338	ELECTRICIANS' LOCAL 349	Miami	FL	\$4,074,132	Yes	Black American, Hispanic American	773	No
67341	JEFFERSON COUNTY TEACHERS	Monticello	FL	\$7,886,436	Yes	Black American	1,038	No
67630	MADISON EDUCATION ASSOC.	Madison	FL	\$4,058,283	Yes	Black American	758	No
68476	TROPICAL FINANCIAL	Miramar	FL	\$555,397,094	Yes	Black American, Hispanic American	56,051	No
<b>Total No. Of Minority Credit Unions for Florida: 19</b>				<b>\$ 1,008,084,922</b>			<b>123,235</b>	

### GEORGIA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
5540	PINEY GROVE COMMUNITY	Swainsboro	GA	\$52,801	Yes	Black American	63	Yes
6582	SAVASTATE TEACHERS	Savannah	GA	\$3,603,321	Yes	Black American	714	Yes
9527	F A B CHURCH	Savannah	GA	\$265,794	Yes	Black American	271	Yes
11489	GOLDEN	Columbus	GA	\$338,407	Yes	Black American	179	No
12291	GEORGIA POWER VALDOSTA	Valdosta	GA	\$23,547,272	Yes	Asian American, Black American, Hispanic American	3,434	No
14103	TABERNACLE	Augusta	GA	\$162,555	Yes	Black American	252	Yes
15885	RCT	Augusta	GA	\$6,800,390	Yes	Black	3,111	Yes

20890	STEPHENS COUNTY COMMUNITY	Toccoa	GA	\$268,064	Yes	American Black American	240	Yes
22672	RABUN-TALLULAH	Tiger	GA	\$575,798	Yes	Native American	181	No
24161	SPC	Atlanta	GA	\$1,132,148	Yes	Black American	1,353	No
24234	OMEGA PSI PHI FRATERNITY	Suwanee	GA	\$793,288	Yes	Black American	718	No
24442	PIEDMONT PLUS	Atlanta	GA	\$33,696,560	Yes	Black American	8,801	No
24546	BIG BETHEL A.M.E. CHURCH	Atlanta	GA	\$225,838	Yes	Black American	388	Yes
24631	PLATINUM	Lilburn	GA	\$48,595,366	Yes	Asian American	6,852	No
24683	UNITED NEIGHBORHOOD	Augusta	GA	\$1,491,011	Yes	Black American	673	Yes
60825	COMBINED EMPLOYEES	Warner Robins	GA	\$10,381,680	Yes	Black American	4,615	No
67353	MEAD EMPLOYEES'	Atlanta	GA	\$4,449,524	Yes	Black American	1,083	No
67364	SAVANNAH POSTAL	Savannah	GA	\$19,082,511	Yes	Black American	2,317	No
67367	CGR	Macon	GA	\$73,214,392	Yes	Black American	13,825	No
67383	CREDIT UNION OF ATLANTA	Atlanta	GA	\$80,256,367	Yes	Black American	19,153	No
67505	1ST CHOICE	Atlanta	GA	\$23,206,142	Yes	Black American	9,626	Yes
67706	FORT MCPHERSON	Atlanta	GA	\$21,773,347	Yes	Black American	4,954	No
<b>Total No. Of Minority Credit Unions for Georgia: 22</b>				<b>\$353,912,576</b>			<b>82,803</b>	

### HAWAII MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
1607	BIG ISLAND	Hilo	HI	\$79,526,974	Yes	Asian American	8,867	Yes
1717	HAWAIIAN TEL	Honolulu	HI	\$517,028,923	Yes	Asian American	50,994	No
1733	HICKAM	Honolulu	HI	\$550,566,172	Yes	Asian American, Black American	49,925	No
1785	HAWAII SCHOOLS	Honolulu	HI	\$67,989,976	Yes	Asian American	6,085	Yes
1817	MAUI TEACHERS	Wailuku	HI	\$34,915,707	Yes	Asian American	1,742	Yes
1830	HONOLULU	Honolulu	HI	\$238,791,899	Yes	Asian American	15,216	No
1845	ALOHA PACIFIC	Honolulu	HI	\$755,690,900	Yes	Asian American	41,786	No
1868	OTS EMPLOYEES	Honolulu	HI	\$11,881,101	Yes	Asian American, Black American, Hispanic American, Native American	2,053	No
1869	HAWAIIAN ELECTRIC EMPLOYEES	Honolulu	HI	\$37,650,439	Yes	Asian American	2,081	Yes
1870	HAWAII LAW ENFORCEMENT	Honolulu	HI	\$150,687,717	Yes	Asian American	12,558	No
1880	HONOLULU FIRE DEPARTMENT	Honolulu	HI	\$64,371,899	Yes	Asian American	5,131	Yes

1961	PEARL HARBOR	Waipahu	HI	\$340,486,110	Yes	Asian American	26,071	Yes
1987	EWA	Ewa Beach	HI	\$12,641,524	Yes	Asian American	1,882	Yes
2049	WAIALUA	Waialua	HI	\$54,253,715	Yes	Asian American, Native American	2,994	Yes
2275	KAHUKU	Kahuku	HI	\$4,636,626	Yes	Asian American	1,271	Yes
2280	HAMAKUA COAST COMMUNITY	Pepeekeo	HI	\$16,130,197	Yes	Asian American	2,151	Yes
2562	MAUI	Kahului	HI	\$60,482,070	Yes	Asian American	5,284	No
2563	WEST MAUI COMMUNITY	Lahaina	HI	\$34,452,123	Yes	Asian American	2,654	Yes
2713	MCBRYDE	Eleele	HI	\$83,406,952	Yes	Asian American	3,294	Yes
2953	LANAI	Lanai City	HI	\$25,313,126	Yes	Asian American	1,861	Yes
3574	VALLEY ISLE COMMUNITY	Kahului	HI	\$105,932,322	Yes	Asian American, Black American, Hispanic American	12,619	Yes
4676	HAWAII PACIFIC	Honolulu	HI	\$50,552,095	Yes	Asian American, Native American	6,392	Yes
5099	THE QUEEN'S	Honolulu	HI	\$52,313,189	Yes	Asian American	5,286	Yes
5368	PACIFIC ISLAND ENERGY	Honolulu	HI	\$8,187,256	Yes	Asian American	822	Yes
5487	KAUAI GOVERNMENT EMPLOYEES	Lihue	HI	\$99,095,365	Yes	Black American, Hispanic American	6,907	Yes
5628	INDEPENDENT EMPLOYERS GROUP	Hilo	HI	\$21,082,763	Yes	Asian American, Native American	3,065	Yes
5927	HAWAIIAN AIRLINES	Honolulu	HI	\$18,671,162	Yes	Asian American	3,361	Yes
7471	MOLOKAI COMMUNITY	Kaunakakai	HI	\$19,113,793	Yes	Native American	3,908	Yes
7521	NAVFAC	Honolulu	HI	\$31,578,906	Yes	Asian American	2,195	Yes
7594	HONEA	Fort Shafter	HI	\$26,561,300	Yes	Asian American	858	Yes
8186	MEADOW GOLD DAIRIES	Honolulu	HI	\$2,759,011	Yes	Asian American	615	No
9115	HOTEL AND TRAVEL INDUSTRY	Honolulu	HI	\$33,529,292	Yes	Asian American	4,828	Yes
9719	ST. FRANCIS MEDICAL CENTER	Honolulu	HI	\$9,365,032	Yes	Asian American	1,182	No
9924	WAILUKU	Wailuku	HI	\$39,377,737	Yes	Asian American	3,815	Yes
10349	NORTH HAWAII COMMUNITY	Honokaa	HI	\$18,028,291	Yes	Asian American	3,578	Yes
10399	KAHULUI	Kahului	HI	\$56,773,031	Yes	Asian American, Black American, Hispanic American	4,922	Yes
10465	UNIVERSITY OF HAWAII	Honolulu	HI	\$552,749,653	Yes	Asian American	25,615	No
10882	LOCAL UNION 1186 IBEW	Honolulu	HI	\$13,710,707	Yes	Native American	1,154	No
10938	HAWAII FIRST	Kamuela	HI	\$32,547,893	Yes	Native	7,437	Yes



CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
11332	LEAHI	Honolulu	HI	\$2,324,219	Yes	American Asian	640	Yes
11494	KUAKINI MEDICAL AND DENTAL	Honolulu	HI	\$43,869,705	Yes	American Asian	2,744	Yes
11553	KAMEHAMEHA	Honolulu	HI	\$39,447,658	Yes	American Asian	4,611	No
13001	SHERATON HAWAII	Honolulu	HI	\$20,827,889	Yes	American Asian	2,420	Yes
13158	HAWAII NATIONAL GUARD	Honolulu	HI	\$19,005,699	Yes	American Asian	2,290	Yes
20187	PRINCE KUHIO	Honolulu	HI	\$9,415,108	Yes	Black American, Hispanic American	1,625	Yes
24630	CU HAWAII	Hilo	HI	\$239,188,981	Yes	American Asian	25,725	Yes
24796	GARDEN ISLAND	Lihue	HI	\$88,213,221	Yes	American Asian	8,230	Yes
24830	OAHU	Honolulu	HI	\$49,947,734	Yes	American Asian	4,752	No
24839	HAWAII CENTRAL	Honolulu	HI	\$173,364,492	Yes	American Asian	14,632	No
<b>Total No. Of Minority Credit Unions for Hawaii: 49</b>				<b>\$5,018,437,654</b>			<b>410,128</b>	

#### IDAHO MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
82534	M.A.P.	Burley	ID	\$1,764,367	Yes	Hispanic American	1,297	No
<b>Total No. Of Minority Credit Unions for Idaho: 1</b>				<b>\$1,764,367</b>			<b>1,297</b>	

#### ILLINOIS MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
2370	METROPOLITAN "L"	Oak Park	IL	\$6,683,627	Yes	Black American	1,683	Yes
2467	NORTH SIDE L	Chicago	IL	\$8,671,525	Yes	Black American	2,406	Yes
2495	CHICAGO AVENUE GARAGE	Chicago	IL	\$7,597,781	Yes	Black American	891	Yes
2498	74TH STREET DEPOT	Evergreen Park	IL	\$8,509,069	Yes	Black American	738	Yes
2505	77TH STREET DEPOT	Chicago	IL	\$16,172,075	Yes	Black American, Hispanic American	3,743	Yes
2529	KEDZIE AVENUE DEPOT	Chicago	IL	\$3,204,967	Yes	Black American	734	Yes
2566	BEVERLY BUS GARAGE	Evergreen Park	IL	\$4,186,990	Yes	Black American	1,040	Yes
7256	COMMUNITY	Chicago	IL	\$136,433	Yes	Black American	224	Yes
13533	CTA SOUTH	Chicago	IL	\$1,171,015	Yes	Black American	599	Yes
14058	ST. MARTIN DE PORRES PARISH	Chicago	IL	\$198,994	Yes	Black American	124	Yes
15240	RESURRECTION LUTHERAN	Chicago	IL	\$200,538	Yes	Black American	127	Yes
15454	SHILOH ENGLEWOOD	Chicago	IL	\$250,846	Yes	Black American	148	Yes
15673	ISRAEL METHCOMM	Chicago	IL	\$1,135,780	Yes	Black American	219	Yes
15812	SHILOH BAPTIST	Waukegan	IL	\$318,309	Yes	Black	169	No

18882	C T A F C	Chicago	IL	\$993,144	Yes	American Black American	508	Yes
23245	TRINITY U.C.C.	Chicago	IL	\$3,137,243	Yes	Black American	1,024	Yes
24123	M.W.P.H. GRAND LODGE OF ILLINOIS	Chicago	IL	\$450,666	Yes	Black American	493	Yes
24188	COSMOPOLITAN	Chicago	IL	\$110,180	Yes	Black American	127	Yes
24614	GIDEON	Waukegan	IL	\$246,344	Yes	Black American	260	Yes
24704	SOUTH SIDE COMMUNITY	Chicago	IL	\$3,612,657	Yes	Black American	1,700	Yes
24767	UNIFIED HOMEOWNERS OF ILLINOIS	Chicago	IL	\$273,480	Yes	Hispanic American	207	Yes
60130	CERROBRASS	Sauget	IL	\$571,764	Yes	Black American	178	No
60185	MOTOR COACH EMP.	East Saint Louis	IL	\$2,120,773	Yes	Black American	1,402	Yes
60201	HARVARD COMMUNITY	Harvard	IL	\$13,040,919	Yes	Hispanic American	2,714	No
60672	HANNA EMPLOYEES	McHenry	IL	\$176,892	Yes	Black American, Hispanic American	80	No
60923	PARK MANOR CHRISTIAN CHURCH	Chicago	IL	\$866,854	Yes	Black American	373	Yes
61354	GENERAL MILLS EMPLOYEES	Lansing	IL	\$14,216,459	Yes	Hispanic American	1,470	No
61448	ETHICON SUTURE	Chicago	IL	\$1,113,644	Yes	Hispanic American	553	No
61566	ST. MARK	Chicago	IL	\$708,657	Yes	Black American	359	Yes
62497	MAROON FINANCIAL	Chicago	IL	\$41,809,163	Yes	Black American, Hispanic American	5,845	Yes
63286	FOX VALLEY	Aurora	IL	\$19,302,949	Yes	Black American, Hispanic American	2,624	Yes
64252	FELLOWSHIP BAPTIST CHURCH	Chicago	IL	\$426,327	Yes	Black American	434	Yes
64920	ISU	Normal	IL	\$88,424,385	Yes	Black American, Hispanic American	10,197	No
65231	PILGRIM BAPTIST	Chicago	IL	\$375,263	Yes	Black American	190	Yes
65232	ST. ELIZABETH'S	Chicago	IL	\$231,106	Yes	Black American	176	No
65433	GREATER INSTITUTIONAL A.M.E. CHURCH	Chicago	IL	\$66,163	Yes	Black American	93	Yes
65550	SOUTH DIVISION	Evergreen Park	IL	\$53,429,414	Yes	Asian American, Black American, Hispanic American	7,887	Yes
65640	HEIGHTS AUTO WORKERS	Chicago Heights	IL	\$35,257,568	Yes	Asian American, Black American, Hispanic American, Native American	5,855	No



65932	CHICAGO MUNICIPAL EMPLOYEES	Chicago	IL	\$35,217,383	Yes	Black American, Hispanic American	17,126	No
65960	MONUMENTAL	Chicago	IL	\$39,494	Yes	Black American	65	No
66089	BEREAN	Chicago	IL	\$95,983	Yes	Black American	238	Yes
66200	BAGUMBAYAN	Chicago	IL	\$75,253	Yes	Asian American	43	No
66296	ST. HELENA PARISH	Chicago	IL	\$95,023	Yes	Black American	238	Yes
66300	IMPERIAL	Springfield	IL	\$39,329	Yes	Black American	170	Yes
67024	MT. ZION	Zion	IL	\$243,770	Yes	Black American	274	No
68368	ACCESS	Broadview	IL	\$57,263,521	Yes	Black American, Hispanic American	7,032	No
68472	CANAAN	Urbana	IL	\$293,671	Yes	Black American	446	Yes
95826	CHICAGO POST OFFICE EMPLOYEES	Chicago	IL	\$17,727,264	Yes	Black American	4,360	No
<b>Total No. Of Minority Credit Unions for Illinois: 48</b>				<b>\$450,490,654</b>			<b>87,586</b>	

#### INDIANA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
169	GARY FIREFIGHTERS ASSOCIATION	Gary	IN	\$2,101,387	Yes	Black American	402	Yes
2711	PROFINANCE	Merrillville	IN	\$14,566,961	Yes	Black American	2,058	Yes
3251	GARY POLICE DEPARTMENT EMPLOYEES	Gary	IN	\$1,567,445	Yes	Black American	209	No
6204	RIVER BEND	South Bend	IN	\$5,135,272	Yes	Black American, Hispanic American	906	Yes
8295	ST. MONICA	Gary	IN	\$180,553	Yes	Black American	182	Yes
15757	MT ZION INDIANAPOLIS	Indianapolis	IN	\$720,628	Yes	Black American	483	Yes
16126	GARY MUNICIPAL EMPLOYEES	Gary	IN	\$417,934	Yes	Black American	180	Yes
19505	ALL SEASONS	Indianapolis	IN	\$9,044,642	Yes	Black American	1,581	No
24781	UNION BAPTIST CHURCH	Fort Wayne	IN	\$221,889	Yes	Black American	298	Yes
<b>Total No. Of Minority Credit Unions for Indiana: 9</b>				<b>\$33,956,711</b>			<b>6,299</b>	

#### KANSAS MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
8216	QUINDARO HOMES	Kansas City	KS	\$1,264,070	Yes	Asian American, Black American, Native American	259	Yes
63319	CREDIT UNION OF EMPORIA	Emporia	KS	\$18,261,894	Yes	Hispanic American	3,323	No
<b>Total No. Of Minority Credit Unions for Kansas: 2</b>				<b>\$19,525,964</b>			<b>3,582</b>	

### KENTUCKY MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
11487	1ST SELECT	Hopkinsville	KY	\$1,047,573	Yes	Black American	306	Yes
20595	MSD	Louisville	KY	\$5,003,534	Yes	Black American	838	Yes
61316	TARCANA	Louisville	KY	\$4,207,857	Yes	Black American	869	No
<b>Total No. Of Minority Credit Unions for Kentucky: 3</b>				<b>\$10,258,964</b>			<b>2,013</b>	

### LOUISIANA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
267	U S VETERANS ADMINISTRATION, NEW OR	New Orleans	LA	\$1,799,092	Yes	Black American	445	No
2056	SEWERAGE & WATER BOARD EMPLOYEES	New Orleans	LA	\$7,870,396	Yes	Black American	2,386	Yes
2068	SOUTHERN TEACHERS & PARENTS	Baton Rouge	LA	\$29,029,901	Yes	Black American	5,311	Yes
4416	IBERIA PARISH	New Iberia	LA	\$480,272	Yes	Black American	255	Yes
5839	SOUTHEAST LOUISIANA VETERANS HEALTH	New Orleans	LA	\$1,675,153	Yes	Black American	665	Yes
6109	CARVER BRANCH	Shreveport	LA	\$622,321	Yes	Black American	244	Yes
7253	EAST BATON ROUGE TEACHERS UNION	Baton Rouge	LA	\$3,280,634	Yes	Black American	1,786	Yes
7301	FLEUR-DE-LIS	Farmerville	LA	\$1,119,245	Yes	Black American	627	Yes
7376	MAPLE	Metairie	LA	\$16,686,320	Yes	Black American	2,391	Yes
10241	SHREVEPORT	Lafayette	LA	\$22,939,537	Yes	Black American	5,073	Yes
11263	AVENUE BAPTIST BROTHERHOOD	Shreveport	LA	\$101,822,536	Yes	Black American	21,019	Yes
11658	WEBSTER UNITED	Shreveport	LA	\$519,284	Yes	Black American	166	Yes
11928	RAPIDES	Minden	LA	\$3,742,164	Yes	Black American	1,224	Yes
12225	IBERVILLE	Alexandria	LA	\$6,488,022	Yes	Black American	1,209	Yes
12356	W B R T	Plaquemine	LA	\$6,048,473	Yes	Black American	3,151	Yes
12735	XAVIER UNIVERSITY	Port Allen	LA	\$2,448,888	Yes	Black American	945	Yes
12748	S H P E	New Orleans	LA	\$2,296,380	Yes	Black American	776	Yes
13248	FELICIANA	Greensburg	LA	\$2,360,235	Yes	Black American	1,065	Yes
13687	S M P E	Zachary	LA	\$25,549,690	Yes	Black American	2,936	No
14225	JAMES WARD, JR.	Breaux Bridge	LA	\$549,506	Yes	Black American	222	Yes
14537	ASI	Jennings	LA	\$2,087,999	Yes	Black American	413	Yes
14692	ST. LANDRY PARISH	Harahan	LA	\$317,306,876	Yes	Black American, Hispanic American	70,040	Yes
15089	S T S P	Lacombe	LA	\$654,171	Yes	Black American	334	No
15261		Opelousas	LA	\$7,164,111	Yes	Black American,	3,456	Yes





15588	G G W	New Orleans	LA	\$796,291	Yes	Hispanic American Black	262	Yes
15589	CADDO PARISH TEACHERS	Shreveport	LA	\$10,528,099	Yes	Black American	2,633	Yes
16256	WASHINGTON EDUCATIONAL ASSOC	Franklinton	LA	\$1,002,707	Yes	Black American	400	Yes
16386	POINTE COUPEE EDUCATION ASSOC	New Roads	LA	\$1,003,304	Yes	Black American	335	Yes
17334	MORTON WEEKS	Lydia	LA	\$10,506,192	Yes	Black American	1,644	Yes
17396	CONCORDIA PARISH SCHOOL EMP	Ferriday	LA	\$4,111,479	Yes	Black American	1,224	Yes
18219	ZACHARY COMMUNITY	Zachary	LA	\$213,428	Yes	Black American	178	No
18462	T E A	Houma	LA	\$2,025,049	Yes	Black American	680	Yes
19452	ST. JOHN SELF- HELP	Reserve	LA	\$1,423,785	Yes	Black American	356	No
19985	ARABI SUGAR WORKERS	New Orleans	LA	\$1,217,036	Yes	Black American	220	Yes
20415	PINEY HILLS FEDERAL	Simsboro	LA	\$3,165,266	Yes	Black American	565	Yes
20550	TEAMSTERS LOCAL UNION #270	New Orleans	LA	\$665,229	Yes	Black American	469	No
22219	U B C SOUTHERN COUNCIL INDUSTRIA WO	Minden	LA	\$672,162	Yes	Black American	366	Yes
22417	ST. MARY PARISH SCHOOL EMP.	Franklin	LA	\$398,264	Yes	Black American	253	Yes
22581	TOTAL COMMUNITY ACTION	New Orleans	LA	\$1,314,511	Yes	Black American	587	Yes
22785	RICHLAND PARISH SCHOOLS	Rayville	LA	\$621,818	Yes	Black American	225	Yes
23540	TULANE/LOYOLA	New Orleans	LA	\$20,171,423	Yes	Black American	4,642	Yes
23607	WEST JEFFERSON	Marrero	LA	\$6,142,023	Yes	Black American	1,553	No
23899	A M E CHURCH	Baton Rouge	LA	\$97,333	Yes	Black American	334	Yes
60842	NAS JRB	New Orleans	LA	\$30,739,070	Yes	Asian American, Black American, Hispanic American	5,520	No
61724	LOUISIANA CENTRAL	Harahan	LA	\$13,710,979	Yes	Black American, Hispanic American	3,064	Yes
62148	POSTAL	Baton Rouge	LA	\$27,858,279	Yes	Black American	3,957	No
62756	SOUTHWEST LOUISIANA	Lake Charles	LA	\$71,730,229	Yes	Black American	14,663	No
62935	MONROE	Monroe	LA	\$3,944,676	Yes	Black American, Hispanic American	1,094	Yes
63143	IMMACULATE HEART OF MARY	Lafayette	LA	\$888,673	Yes	Black American	358	Yes
65659	MICHOUD	New Orleans	LA	\$5,062,615	Yes	Black American	1,173	Yes
65780	COGIC	Lafayette	LA	\$309,648	Yes	Black American	424	Yes
66259	ORLEANS PARISH CRIMINAL SHERIFF'S	New Orleans	LA	\$6,662,500	Yes	Black American	729	No

Total No. Of Minority Credit Unions for Louisiana: 52

\$791,523,274

174,047

**MARYLAND MINORITY CREDIT UNIONS**

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
150	FEDCHOICE	Lanham	MD	\$346,766,388	Yes	Black American	24,540	No
2769	SECURITYPLUS	Baltimore	MD	\$355,648,536	Yes	Black American	33,826	Yes
5754	ANDREWS FEDERAL CREDIT UNION	Suitland	MD	\$983,366,943	Yes	Black American, Hispanic American	103,971	No
7264	MONEY ONE	Largo	MD	\$104,998,306	Yes	Asian American, Black American, Hispanic American, Native American	12,750	No
9603	WOR CO	Pocomoke City	MD	\$2,722,148	Yes	Black American	742	No
18271	PRINCE GEORGE'S COMMUNITY	Bowie	MD	\$139,922,800	Yes	Black American, Hispanic American	17,105	No
20038	THE MOUNT LEBANON	Baltimore	MD	\$541,953	Yes	Black American	332	Yes
22652	CAPITAL AREA TAIWANESE	Rockville	MD	\$7,316,251	Yes	Asian American	378	No
22700	KOREAN CATHOLIC	Olney	MD	\$1,496,113	Yes	Asian American	356	No
23484	G.B.B.R.	Timonium	MD	\$7,523,564	Yes	Asian American, Black American, Hispanic American	1,541	No
24657	NONE SUFFER LACK	Suitland	MD	\$16,449,028	Yes	Black American	3,309	No
24778	REID TEMPLE	Glenn Dale	MD	\$1,657,579	Yes	Black American	1,200	No
<b>Total No. Of Minority Credit Unions for Maryland: 12</b>				<b>\$1,968,409,609</b>			<b>200,050</b>	



### MASSACHUSETTS MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
11400	GOLDMARK	Attleboro	MA	\$29,370,435	Yes	Asian American, Black American, Hispanic American, Native American	3,327	No
16383	NEW ENGLAND LEE	Boston	MA	\$3,811,816	Yes	Asian American	336	No
67696	HARVARD UNIVERSITY EMPLOYEES	Cambridge	MA	\$434,157,706	Yes	Asian American, Black American, Hispanic American, Native American	39,423	No
67844	SAVAGE ARMS EMPLOYEES	Westfield	MA	\$1,064,301	Yes	Hispanic American	419	No
<b>Total No. Of Minority Credit Unions for Massachusetts: 4</b>				<b>\$468,404,258</b>			<b>43,505</b>	

### MICHIGAN MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
60993	METROPOLITAN CHURCH OF GOD	Detroit	MI	\$154,396	Yes	Black American	206	No
61375	FANNIE B. PECK OF BETHEL AME CHURCH	Detroit	MI	\$579,647	Yes	Black American	500	No
61511	CRAFTSMAN	Detroit	MI	\$24,095,161	Yes	Black American, Hispanic American	6,403	No
61629	MY POSTAL	Pontiac	MI	\$15,771,830	Yes	Black American	1,402	No
61641	FM FINANCIAL	Flint	MI	\$33,691,981	Yes	Black American	5,091	Yes
61678	MUSKEGON CONSUMERS POWER EMPLOYEES	Muskegon	MI	\$6,987,668	Yes	Black American, Hispanic American	1,264	No
61907	VETERANS HEALTH ADMINISTRATION	Detroit	MI	\$3,012,619	Yes	Black American	1,283	No
62167	I.M. DETROIT DISTRICT	Detroit	MI	\$1,276,429	Yes	Black American	191	No
62177	BETHEL BAPTIST CHURCH EAST	Detroit	MI	\$646,147	Yes	Black American	381	No
62324	GREATER NEW MT. MORIAH BAPTIST CHR	Detroit	MI	\$285,934	Yes	Black American	205	No
63106	HEALTH ONE	Detroit	MI	\$23,034,766	Yes	Black American	6,914	No
63713	GREATER CHRIST BAPTIST CHURCH	Detroit	MI	\$861,321	Yes	Black American	390	No
60993	METROPOLITAN CHURCH OF GOD	Detroit	MI	\$154,396	Yes	Black American	206	No
61375	FANNIE B. PECK OF BETHEL AME CHURCH	Detroit	MI	\$579,647	Yes	Black American	500	No
61511	CRAFTSMAN	Detroit	MI	\$24,095,161	Yes	Black American, Hispanic American	6,403	No
61629	MY POSTAL	Pontiac	MI	\$15,771,830	Yes	Black American	1,402	No
61641	FM FINANCIAL	Flint	MI	\$33,691,981	Yes	Black American	5,091	Yes

61678	MUSKEGON CONSUMERS POWER EMPLOYEES	Muskegon	MI	\$6,987,668	Yes	Black American, Hispanic American	1,264	No
61907	VETERANS HEALTH ADMINISTRATION	Detroit	MI	\$3,012,619	Yes	Black American	1,283	No
62167	I.M. DETROIT DISTRICT	Detroit	MI	\$1,276,429	Yes	Black American	191	No
<b>Total No. Of Minority Credit Unions for Michigan: 20</b>				<b>\$247,140,788</b>			<b>48,576</b>	

### MINNESOTA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
17749	WHITE EARTH RESERVATION	Mahnomen	MN	\$1,467,521	Yes	Native American	1,514	Yes
<b>Total No. Of Minority Credit Unions for Minnesota: 1</b>				<b>\$1,467,521</b>			<b>1,514</b>	

### MISSISSIPPI MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
7684	JPFCE	Jackson	MS	\$1,126,681	Yes	Black American	198	Yes
8052	MISSISSIPPI DHS	Jackson	MS	\$7,336,826	Yes	Black American	2,674	Yes
8433	MERIDIAN MUTUAL	Meridian	MS	\$32,216,595	Yes	Black American	7,331	Yes
8445	JACKSON AREA	Jackson	MS	\$60,501,064	Yes	Black American	13,567	Yes
9567	MBHS	Jackson	MS	\$8,803,614	Yes	Black American	2,267	Yes
9974	SHELBY/BOLIVAR COUNTY	Boyle	MS	\$2,131,708	Yes	Black American	1,894	Yes
14193	FORREST COUNTY TEACHERS	Hattiesburg	MS	\$262,380	Yes	Black American	506	Yes
15108	MUNA	Meridian	MS	\$28,530,845	Yes	Black American	5,170	Yes
16327	MISSISSIPPI HIGHWAY SAFTY PAT	Jackson	MS	\$11,172,766	Yes	Black American	2,157	Yes
17715	CITIZENS CHOICE	Natchez	MS	\$1,090,572	Yes	Black American	478	Yes
18436	CENTRAL MISSISSIPPI	Winona	MS	\$413,602	Yes	Black American	255	Yes
19253	ISSAQUENA COUNTY	Mayersville	MS	\$1,159,532	Yes	Black American	451	Yes
22314	CHOCTAW	Choctaw	MS	\$1,905,314	Yes	Native American	1,916	Yes
22414	T.P.C. EMPLOYEES	Tupelo	MS	\$505,017	Yes	Black American	317	Yes
22596	GRENADA LAKE MEDICAL CENTER EMPLS	Grenada	MS	\$270,024	Yes	Black American	202	Yes
24585	MISSISSIPPI	Jackson	MS	\$95,111,947	Yes	Black American	13,760	Yes
24829	HOPE	Jackson	MS	\$169,340,503	Yes	Black American	27,948	Yes
61356	HOSPITAL SYSTEM	Pascagoula	MS	\$25,403,538	Yes	Black American	4,849	No
61784	ELLISVILLE STATE SCHOOL EMPLOYEES	Ellisville	MS	\$2,384,818	Yes	Black American	665	No
62864	MID DELTA	Indianola	MS	\$1,679,823	Yes	Black American	2,067	Yes
63442	MISSISSIPPI	Jackson	MS	\$21,356,722	Yes	Black	6,866	Yes



63869	PUBLIC EMPLOYEES STEPHENS- ADAMSON EMPLOYEES	Clarksdale	MS	\$142,469	Yes	American Black American	55	No
<b>Total No. Of Minority Credit Unions for Mississippi: 22</b>				<b>\$472,846,360</b>			<b>95,593</b>	

### MISSOURI MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
4531	KC TERMINAL EMPL/GUADALUPE CENTER	Kansas City	MO	\$1,786,744	Yes	Hispanic American	875	Yes
21683	WEST SIDE BAPTIST CHURCH	Saint Louis	MO	\$300,709	Yes	Black American	400	Yes
60400	ST. LOUIS COMMUNITY	Saint Louis	MO	\$237,357,291	Yes	Black American	51,712	Yes
61459	CROSS ROADS	Kansas City	MO	\$4,579,973	Yes	Black American, Hispanic American	1,471	Yes
63388	KANSAS CITY	Kansas City	MO	\$26,584,670	Yes	Black American	6,488	No
64425	ST. LOUIS POLICEMEN'S	Saint Louis	MO	\$20,224,362	Yes	Black American	2,394	No
67764	UNITE BURLINGTON	Saint Louis	MO	\$1,514,973	Yes	Asian American, Black American, Hispanic American	718	Yes
<b>Total No. Of Minority Credit Unions for Missouri: 7</b>				<b>\$292,348,722</b>			<b>64,058</b>	

### MONTANA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
15375	WOLF POINT	Wolf Point	MT	\$11,448,187	Yes	Native American	2,490	Yes
<b>Total No. Of Minority Credit Unions for Montana: 1</b>				<b>\$11,448,187</b>			<b>2,490</b>	

### NEVADA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
7698	LAS VEGAS UP EMPLOYEES	Las Vegas	NV	\$4,677,929	Yes	Asian American, Black American, Hispanic American, Native American	943	No
16225	STAGE EMPLOYEES	Las Vegas	NV	\$13,815,501	Yes	Black American	1,291	No
<b>Total No. Of Minority Credit Unions for Nevada: 2</b>				<b>\$18,493,430</b>			<b>2,234</b>	

### NEW JERSEY MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
1015	NORTH JERSEY	Totowa	NJ	\$221,326,021	Yes	Asian American, Black American	32,519	Yes

1546	MERCER COUNTY IMPROVEMENT AUTHORITY	Hamilton	NJ	\$445,811	Yes	,Hispanic American Black American	240	No
2493	JERSEY CENTRAL	Cranford	NJ	\$17,598,453	Yes	Black American	2,932	No
3541	BAY ATLANTIC	Vineland	NJ	\$54,092,724	Yes	American, Hispanic American	9,002	Yes
3879	W. K.	Belleville	NJ	\$1,009,712	Yes	Asian American, Black American, Hispanic American	272	Yes
4738	ATLANTIC COUNTY NJ EMPLOYEES	Northfield	NJ	\$2,770,193	Yes	Asian American, Black American, Hispanic American	681	No
5987	OCNAC #1	Jersey City	NJ	\$6,035,147	Yes	Black American, Hispanic American	2,270	Yes
7184	LIBERTY SAVINGS	Jersey City	NJ	\$75,298,654	Yes	Asian American, Black American, Hispanic American	17,846	Yes
9723	N.J.T. EMPLOYEES	Waldwick	NJ	\$10,761,931	Yes	Black American, Hispanic American	1,032	No
10803	ISRAEL MEMORIAL A M E	Newark	NJ	\$673,481	Yes	Black American	232	No
11895	BETHANY BAPTIST	Farmingdale	NJ	\$44,005	Yes	Black American, Native American	87	No
12227	PASSAIC POLICE	Passaic	NJ	\$4,576,540	Yes	Hispanic American	546	No
14329	UNION COUNTY EMPLOYEES	Elizabeth	NJ	\$8,404,027	Yes	Asian American, Black American, Hispanic American	2,109	No
15139	BERGEN DIVISION	Toms River	NJ	\$8,053,304	Yes	Black American, Hispanic American	1,457	No
15154	SALEM BAPTIST	Jersey City	NJ	\$122,294	Yes	Black American	110	Yes
16346	ESSEX DIVISION TELEPHONE	Maplewood	NJ	\$9,921,419	Yes	Black American	2,010	No
17208	RUNNELLS HOSPITAL EMPLOYEES	Berkley Height	NJ	\$461,429	Yes	Black American, Hispanic American	233	Yes
18546	MOUNT ZION A M E CHURCH	Trenton	NJ	\$60,819	Yes	Black American	108	Yes
20773	LOCAL 1233	Newark	NJ	\$8,905,298	Yes	Black American	699	No
21440	MESSIAH BAPTIST CHURCH	East Orange	NJ	\$267,609	Yes	Black American	218	Yes
22449	NESTLE (FREEHOLD)	Freehold	NJ	\$2,458,003	Yes	Hispanic American	236	No

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
	EMPLOYEES							
23265	HELPING OTHER PEOPLE EXCEL	Lakewood	NJ	\$36,423	Yes	Black American	89	Yes
23615	HEARD A.M.E.	Roselle	NJ	\$284,467	Yes	Black American	242	Yes
23678	GOYA FOODS EMPLOYEES	Secaucus	NJ	\$9,136,619	Yes	Hispanic American	846	No
24115	ST. ANDREW KIM	Palisades Park	NJ	\$2,598,513	Yes	Asian American	757	No
24167	NEW COMMUNITY	Newark	NJ	\$3,480,674	Yes	Black American, Hispanic American	3,030	Yes
24810	1ST BERGEN	Hackensack	NJ	\$1,758,507	Yes	Black American, Hispanic American	1,330	Yes
62796	NEWARK BOARD OF EDUCATION EMPLOYEES	Newark	NJ	\$34,510,421	Yes	Asian American, Black American	5,224	No
62855	DIVISION 819 TRANSIT EMPLOYEES	Irvington	NJ	\$22,939,034	Yes	Black American	2,056	No
63512	CITY OF TRENTON EMPLOYEES	Trenton	NJ	\$1,274,174	Yes	Black American, Hispanic American	572	No
66159	NEWARK POST OFFICE EMPLOYEES	Newark	NJ	\$4,149,126	Yes	Black American	1,129	No
66276	FIRST BAPTIST CHURCH CRANFORD NJ	Cranford	NJ	\$112,061	Yes	Black American	180	No
68195	RENAISSANCE COMMUNITY DEVELOPMENT C	Somerset	NJ	\$1,119,600	Yes	Black American, Hispanic American, Native American	690	Yes
68249	FRANKLIN-ST. JOHNS	Newark	NJ	\$219,174	Yes	Black American	250	Yes
<b>Total No. Of Minority Credit Unions for New Jersey: 34</b>				<b>\$514,905,667</b>			<b>91,234</b>	

### NEW MEXICO MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
808	U.S. NEW MEXICO	Albuquerque	NM	\$761,559,893	Yes	Asian American, Black American, Hispanic American, Native American	69,972	No
964	SOUTHWEST	Albuquerque	NM	\$53,537,409	Yes	Hispanic American, Native American	4,801	No
1838	FORT BAYARD	Santa Clara	NM	\$4,663,306	Yes	Hispanic American	1,285	Yes
7027	INTERNATIONALITES	Carlsbad	NM	\$8,677,530	Yes	Hispanic American	1,172	Yes
7999	TELCO ROSWELL NEW MEXICO	Roswell	NM	\$6,317,526	Yes	Hispanic American	1,079	Yes
8475	OTERO	Alamogordo	NM	\$268,290,088	Yes	Asian American, Black	33,050	Yes

						American, Hispanic American, Native American		
9093	ROSWELL COMMUNITY	Roswell	NM	\$25,222,548	Yes	Hispanic American	2,274	Yes
9566	EDDY	Carlsbad	NM	\$62,179,655	Yes	Hispanic American	6,555	No
9771	CHINO	Silver City	NM	\$26,943,927	Yes	Hispanic American	5,849	Yes
12633	NEW MEXICO CORRECTIONAL EMPL	Santa Fe	NM	\$1,354,807	Yes	Hispanic American	348	Yes
16754	FOUR CORNERS	Kirtland	NM	\$22,076,899	Yes	Native American	4,741	Yes
60467	ZIA	Los Alamos	NM	\$135,221,642	Yes	Hispanic American	12,766	No
61559	DEMING SCHOOLS EMPLOYEES	Deming	NM	\$4,772,699	Yes	Hispanic American	672	No
61946	RINCONES PRESBYTERIAN	Chacon	NM	\$3,599,545	Yes	Hispanic American	653	Yes
62289	ST. GERTRUDE'S	Mora	NM	\$1,776,786	Yes	Hispanic American	635	Yes
62573	RIO GRANDE	Albuquerque	NM	\$236,063,100	Yes	Asian American, Black American, Hispanic American, Native American	25,086	No
65513	STATE EMPLOYEES	Santa Fe	NM	\$342,232,712	Yes	Hispanic American	35,605	No
66097	CUBA	Cuba	NM	\$11,633,822	Yes	Hispanic American ,Native American	2,057	Yes
66109	ESTACADO	Lovington	NM	\$12,064,131	Yes	Hispanic American	2,246	No
66143	CHAVES COUNTY SCHOOL EMPLOYEES	Roswell	NM	\$22,908,632	Yes	Hispanic American	2,610	Yes
66149	GUADALUPE	Santa Fe	NM	\$131,423,531	Yes	Hispanic American	14,074	Yes
66252	QUESTA	Questa	NM	\$6,780,948	Yes	Hispanic American	889	Yes
68244	FIRST FINANCIAL	Albuquerque	NM	\$416,661,519	Yes	Black American, Hispanic American, Native American	56,129	Yes
<b>Total No. Of Minority Credit Unions for New Mexico: 23</b>				<b>\$2,565,962,655</b>			<b>284,548</b>	





**NEW YORK MINORITY CREDIT UNIONS**

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
132	MOUNT VERNON NY POSTAL EMPLOYEES	Mount Vernon	NY	\$2,203,578	Yes	Black American	309	No
165	NEW YORK STATE EMPLOYEES	New York	NY	\$2,311,818	Yes	Black American	1,206	Yes
798	TRANSIT AUTHORITY DIVISION B	New York	NY	\$5,123,188	Yes	Black American, Hispanic American	1,750	No
903	MATTEAWAN	Beacon	NY	\$25,347,378	Yes	Black American, Hispanic American	2,234	No
1343	EMPIRT 207	New York	NY	\$3,999,295	Yes	Black American, Hispanic American	810	No
1532	LOMTO	Woodside	NY	\$249,684,427	Yes	Asian American, Black American, Hispanic American	3,127	No
2184	ST. MARTIN'S	New York	NY	\$236,291	Yes	Black American	222	Yes
3714	UNIVERSITY SETTLEMENT	New York	NY	\$849,647	Yes	Asian American, Hispanic American	199	Yes
4170	ABYSSINIAN BAPTIST CHURCH	New York	NY	\$1,181,412	Yes	Black American	344	Yes
4246	FAR ROCKAWAY POSTAL	Far Rockaway	NY	\$657,035	Yes	Black American	88	No
4441	SING SING EMPLOYEES	Ossining	NY	\$5,687,100	Yes	Hispanic American	1,311	Yes
5022	ST. MARKS	New York	NY	\$230,549	Yes	Black American, Hispanic American	129	Yes
5127	CHURCH OF THE MASTER	New York	NY	\$651,788	Yes	Black American	383	Yes
5263	ST. AUGUSTINE PRESBYTERIAN	Bronx	NY	\$113,257	Yes	Black American, Hispanic American	120	Yes
5655	UNION CONGREGATIONAL	New York	NY	\$387,243	Yes	Black American	138	Yes
7172	ST. PHILIP'S CHURCH	New York	NY	\$1,667,887	Yes	Black American	436	Yes
7504	CONCORD	Brooklyn	NY	\$8,855,490	Yes	Black American	1,335	Yes
7883	GRACE CONGREGATIONAL CHURCH	New York	NY	\$227,000	Yes	Black American	155	Yes
8950	ALL SOULS	New York	NY	\$274,753	Yes	Black American	212	Yes
11380	FIDELIS	New York	NY	\$359,650	Yes	Black American	313	Yes
11702	UNION SETTLEMENT	New York	NY	\$6,111,885	Yes	Black American, Hispanic American	3,495	Yes
12085	CORNERSTONE BAPTIST CHURCH	Brooklyn	NY	\$122,006	Yes	Black American	283	Yes
15067	TRANSFIGURATION	Brooklyn	NY	\$7,056,878	Yes	Hispanic	2,458	Yes

15080	PARISH ROCKLAND EMPLOYEES	Spring Valley	NY	\$29,256,831	Yes	American Black American, Hispanic American	5,721	No
15129	EPIPHANY	Brooklyn	NY	\$245,722	Yes	Hispanic American	91	Yes
15246	PRINCE	Brooklyn	NY	\$82,707	Yes	Hispanic American	52	Yes
16532	BOOTSTRAP	New York	NY	\$847,081	Yes	Hispanic American	49	No
16790	UNION BAPTIST GREENBURGH	White Plains	NY	\$338,846	Yes	Black American	298	Yes
17358	GOOD COUNSEL	Brooklyn	NY	\$510,149	Yes	Black American, Hispanic American	189	Yes
18528	SAINT JOHN A M E	Niagara Falls	NY	\$196,111	Yes	Black American ,Hispanic American	204	Yes
18858	SPC BROOKLYN	Brooklyn	NY	\$439,617	Yes	Black American	367	Yes
19775	GREATER CENTENNIAL	Mount Vernon	NY	\$333,243	Yes	Black American	276	Yes
19907	BETHEX	Bronx	NY	\$22,388,049	Yes	Black American, Hispanic American	4,763	Yes
20060	N.U.L.	New York	NY	\$420,408	Yes	Black American	137	Yes
20419	BYKOTA	Brooklyn	NY	\$1,531,409	Yes	Black American	956	Yes
20495	TRANSFIGURATION MANHATTAN	New York	NY	\$117,464	Yes	Black American ,Hispanic American	151	Yes
20885	MEDISYS EMPLOYEES	Jamaica	NY	\$26,807,251	Yes	Asian American, Black American, Hispanic American	4,288	No
21355	ST. JOHN UNITED	Buffalo	NY	\$1,100,904	Yes	Black American	1,480	Yes
21831	TRANSIT	Ozone Park	NY	\$16,037,345	Yes	Asian American, Black American, Hispanic American	5,299	Yes
22032	ENTERTAINMENT INDUSTRIES	New York	NY	\$14,274,442	Yes	Black American, Hispanic American	2,196	Yes
22226	FIRST BAPTIST CHURCH	East Elmhurst	NY	\$361,511	Yes	Black American	197	Yes
22344	QUEENS CLUSTER	Oakland Gardens	NY	\$161,484	Yes	Black American	74	Yes
23177	SOUTHERN BAPTIST CHURCH OF NEW YORK	New York	NY	\$222,226	Yes	Black American	105	Yes
23317	LAST	Long Island City	NY	\$173,018	Yes	Asian American, Black American, Hispanic American	435	Yes
23503	KOREAN AMERICAN CATHOLICS	Flushing	NY	\$29,047,562	Yes	Asian American	3,884	No
23658	PAUL QUINN	Flushing	NY	\$354,632	Yes	Black	210	Yes



23958	NEW YORK UNIVERSITY	New York	NY	\$13,139,631	Yes	American Asian American, Black American, Hispanic American	3,130	Yes
23967	65 FAMILY	New York	NY	\$2,685,809	Yes	Black American, Hispanic American	1,118	Yes
24232	LOWER EAST SIDE PEOPLE'S	New York	NY	\$35,116,137	Yes	Black American, Hispanic American	5,793	Yes
24598	VARICK MEMORIAL	Uniondale	NY	\$484,742	Yes	Black American	265	Yes
24642	BROOKLYN COOPERATIVE	Brooklyn	NY	\$16,874,411	Yes	Asian American, Black American, Hispanic American	6,641	Yes
24670	1199 SEIU	New York	NY	\$58,773,472	Yes	Asian American ,Black American, Hispanic American	29,299	Yes
24740	LOVE GOSPEL ASSEMBLY	Bronx	NY	\$102,460	Yes	Black American, Hispanic American	227	Yes
24784	NEW COVENANT DOMINION	Bronx	NY	\$729,777	Yes	Asian American, Black American ,Hispanic American	800	Yes
24790	BEULAH	Brooklyn	NY	\$167,035	Yes	Black American	182	Yes
24823	EAST RIVER DEVELOPMENT ALLIANCE	Long Island City	NY	\$773,832	Yes	Black American	1,094	Yes
60153	MUNICIPAL	New York	NY	\$1,948,523,989	Yes	Asian American, Black American, Hispanic American, Native American	345,350	No
63906	EMPIRE BR 36 NATL ASSOC OF LE CARR	New York	NY	\$5,338,254	Yes	Asian American, Black American, Hispanic American	2,012	No
63918	YONKERS POSTAL EMPLOYEES	Yonkers	NY	\$7,392,141	Yes	Black American	582	No
132	MOUNT VERNON NY POSTAL EMPLOYEES	Mount Vernon	NY	\$2,203,578	Yes	Black American	309	No
<b>Total No. Of Minority Credit Unions for New York: 59</b>				<b>\$2,558,689,257</b>			<b>448,972</b>	

### NORTH CAROLINA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
3685	INTERNAL REVENUE EMPLOYEES	Greensboro	NC	\$25,971,850	Yes	Black American	1,270	No
19826	SHAW UNIVERSITY	Raleigh	NC	\$546,988	Yes	Black American	135	Yes
24802	SELF-HELP	Durham	NC	\$579,747,918	Yes	Hispanic American	49,713	Yes
63595	MOUNT VERNON BAPTIST CHURCH	Durham	NC	\$200,767	Yes	Black American	235	No
64034	GREATERS KINSTON	Kinston	NC	\$10,879,266	Yes	Black American	5,715	Yes
68121	GENERATIONS COMMUNITY	Durham	NC	\$23,086,753	Yes	Black American, Hispanic American	9,044	Yes
68593	FIRST LEGACY COMMUNITY	Charlotte	NC	\$40,462,066	Yes	Black American	10,275	Yes
<b>Total No. Of Minority Credit Unions for North Carolina: 7</b>				<b>\$680,895,608</b>			<b>76,387</b>	

### OHIO MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
2538	RTA HAYDEN	E. Cleveland	OH	\$1,695,138	Yes	Black American	662	Yes
5352	TOLEDO TEAMSTERS	Toledo	OH	\$4,571,486	Yes	Black American	1,338	Yes
5525	SHILOH BAPTIST CHURCH	Columbus	OH	\$230,314	Yes	Black American	323	No
6207	CARMEL BROTHERHOOD	Cincinnati	OH	\$251,838	Yes	Black American	149	Yes
14469	YHA SOUTH UNIT	Youngstown	OH	\$1,728,945	Yes	Black American	658	Yes
14798	BETHEL COMMUNITY	Dayton	OH	\$254,062	Yes	Asian American, Black American, Hispanic American	224	Yes
17555	STEEL VALLEY	Cleveland	OH	\$45,233,074	Yes	Black American, Hispanic American	9,318	Yes
18562	MT ZION WOODLAWN	Cincinnati	OH	\$95,539	Yes	Black American	358	Yes
20186	CHILDREN'S MEDICAL CENTER	Cincinnati	OH	\$31,214,855	Yes	Asian American, Black American, Hispanic American	7,319	No
21226	PROMEDICA	Toledo	OH	\$51,269,318	Yes	Asian American, Black American, Hispanic American	7,096	No
22151	CLEVELAND CHURCH OF CHRIST	Cleveland	OH	\$249,690	Yes	Black American	571	Yes
24578	TOLEDO URBAN	Toledo	OH	\$4,115,875	Yes	Black American	2,020	Yes



24646	STARK METROPOLITAN HOUSING AUTHORIT	Canton	OH	\$1,999,627	Yes	Black American	1,550	Yes
61622	CORY METHODIST CHURCH	Cleveland	OH	\$2,274,682	Yes	Black American	955	Yes
62588	CLEVELAND POLICE	Cleveland	OH	\$33,394,956	Yes	Black American	4,884	No
63307	NEW HORIZONS	Cincinnati	OH	\$39,569,751	Yes	Black American, Hispanic American	5,464	No
66860	CIVIL SERVICE EMPLOYEES ASSOCIATION	Cleveland	OH	\$6,264,072	Yes	Black American	2,618	No
68603	NUEVA ESPERANZA COMMUNITY	Toledo	OH	\$1,494,664	Yes	Hispanic American, Native American	370	Yes
<b>Total No. Of Minority Credit Unions for Ohio: 18</b>				<b>\$225,907,886</b>			<b>45,877</b>	

### OKLAHOMA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
3718	TRI-COUNTY	Shawnee	OK	\$3,402,708	Yes	Native American	885	Yes
4370	LANGSTON	Langston	OK	\$139,574	Yes	Black American	238	Yes
10283	THE FOCUS	Oklahoma City	OK	\$95,658,379	Yes	Asian American, Black American, Hispanic American, Native American	10,398	Yes
14610	MORNING STAR	Tulsa	OK	\$525,842	Yes	Black American	467	Yes
60696	FIRE FIGHTERS	Tulsa	OK	\$34,818,143	Yes	Black American, Hispanic American, Native American	4,991	No
65774	TEACHERS	Oklahoma City	OK	\$6,646,953	Yes	Asian American, Black American, Hispanic American, Native American	2,800	No
<b>Total No. Of Minority Credit Unions for Oklahoma: 6</b>				<b>\$141,191,599</b>			<b>19,779</b>	

### PENNSYLVANIA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
1664	MAYFAIR	Philadelphia	PA	\$13,594,442	Yes	Asian American, Black American, Hispanic American	1,496	Yes

2822	LANCASTER PA FIREMEN	Lancaster	PA	\$830,456	Yes	Black American, Hispanic American	320	No
3122	CHESTER UPLAND SCHOOL EMPLOYEES	Chester	PA	\$933,063	Yes	Black American	547	Yes
3297	PHILADELPHIA MINT	Philadelphia	PA	\$882,089	Yes	Black American	393	Yes
3773	AMERICAN BAKERY WORKERS	Philadelphia	PA	\$5,679,372	Yes	Black American	1,512	Yes
4871	E R R L	Wyndmoor	PA	\$1,719,606	Yes	Black American, Hispanic American	343	No
9622	P S T C EMPLOYEES	Upper Darby	PA	\$34,619,844	Yes	Black American	4,049	Yes
10687	HORIZON	Williamsport	PA	\$62,596,071	Yes	Black American, Hispanic American	9,858	No
11500	ZION	Philadelphia	PA	\$286,401	Yes	Black American	342	Yes
11783	S I PHILADELPHIA	Philadelphia	PA	\$229,682	Yes	Black American	162	Yes
12467	JONES TABERNACLE	Philadelphia	PA	\$85,091	Yes	Black American	96	Yes
13234	S M	Philadelphia	PA	\$88,009	Yes	Black American	119	Yes
14430	WESLEY AME ZION	Philadelphia	PA	\$115,810	Yes	Black American	200	Yes
16147	VINE MEMORIAL	Philadelphia	PA	\$100,562	Yes	Black American	175	Yes
16525	MOUNT CARMEL BAPTIST	Philadelphia	PA	\$845,474	Yes	Black American	252	Yes
16728	PINN MEMORIAL	Philadelphia	PA	\$237,484	Yes	Black American	360	Yes
17772	HOLSEY TEMPLE	Philadelphia	PA	\$41,445	Yes	Black American	64	Yes
17885	TRANSIT WORKERS	Philadelphia	PA	\$19,940,908	Yes	Black American, Hispanic American	5,694	Yes
19046	ST. PAULS	Philadelphia	PA	\$127,781	Yes	Black American	275	Yes
19770	WARD	Philadelphia	PA	\$133,911	Yes	Black American	171	Yes
20354	HILL DISTRICT	Pittsburgh	PA	\$4,029,224	Yes	Black American	2,955	Yes
20839	MORNING STAR BAPTIST	Clairton	PA	\$578,959	Yes	Black American	385	Yes
21535	THE TRIUMPH BAPTIST	Philadelphia	PA	\$497,991	Yes	Black American	379	Yes
22007	WAYLAND TEMPLE BAPTIST	Philadelphia	PA	\$237,778	Yes	Black American	216	Yes
23037	WHITE ROCK	Philadelphia	PA	\$703,048	Yes	Black American	174	No
23640	FIRST BAPTIST CHURCH OF DARBY	Darby	PA	\$65,902	Yes	Black American	137	Yes
24016	BETHANY BAPTIST CHRISTIAN	Chester	PA	\$111,861	Yes	Black American	96	Yes
24104	TROUVAILLE	Philadelphia	PA	\$1,747,171	Yes	Black American, Hispanic American	1,467	Yes
24266	M.A.B.C.	Philadelphia	PA	\$149,614	Yes	Black American	225	Yes
24853	NEW LIFE	Philadelphia	PA	\$523,287	Yes	Black American	854	Yes
61035	SWINDELL-DRESSLER	Pittsburgh	PA	\$7,099,969	Yes	Asian American,	807	No

		Black American
<b>Total No. Of Minority Credit Unions for Pennsylvania: 31</b>	<b>\$158,832,305</b>	<b>34,123</b>

### PUERTO RICO MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
6918	VAPR	San Juan	PR	\$171,204,655	Yes	Hispanic American	14,766	Yes
7345	CARIBE	San Juan	PR	\$264,438,771	Yes	Hispanic American	22,500	Yes
7347	BORINQUEN COMMUNITY	Aguadilla	PR	\$19,457,047	Yes	Hispanic American	4,046	Yes
11246	BORINQUEN SUR	Penuelas	PR	\$9,665,382	Yes	Hispanic American	3,098	Yes
11477	UNIVERSAL COOP	Rio Grande	PR	\$19,025,076	Yes	Hispanic American	3,514	Yes
13785	GLAMOUR COMMUNITY	Quebradillas	PR	\$3,359,796	Yes	Hispanic American	1,393	Yes
13939	PUERTO RICO	Caparra	PR	\$119,686,269	Yes	Hispanic American	20,291	Yes
14600	GOLMAR	Cantano	PR	\$346,921	Yes	Hispanic American	57	No
<b>Total No. Of Minority Credit Unions for Puerto Rico: 8</b>				<b>\$607,183,917</b>			<b>69,665</b>	

### SOUTH CAROLINA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
1397	EDISTO	Orangeburg	SC	\$24,123,842	Yes	Hispanic American, Native American	3,367	Yes
10875	CHARLESTON COUNTY TEACHERS	Charleston	SC	\$1,348,644	Yes	Black American	989	Yes
13472	BERKELEY COMMUNITY	Moncks Corner	SC	\$9,408,482	Yes	Black American	2,546	Yes
17655	C O	Charleston	SC	\$1,613,887	Yes	Black American	397	Yes
19619	TRINITY BAPTIST CHURCH	Florence	SC	\$2,658,371	Yes	Black American	251	Yes
22098	LAKELANDS	Greenwood	SC	\$11,431,531	Yes	Asian American, Black American, Hispanic American	2,557	Yes
22530	PEE DEE	Florence	SC	\$24,594,512	Yes	Asian American, Black American, Hispanic American, Native American	7,391	Yes
24623	BROOKLAND	West Columbia	SC	\$3,574,783	Yes	Black American	1,323	No
60752	SUMTER CITY	Sumter	SC	\$3,023,029	Yes	Black American	845	No
<b>Total No. Of Minority Credit Unions for South Carolina: 9</b>				<b>\$81,777,081</b>			<b>19,666</b>	

### SOUTH DAKOTA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
23309	SISSETON-WAHPETON	Agency Village	SD	\$4,128,651	Yes	Native American	2,029	Yes
24847	LAKOTA	Kyle	SD	\$1,582,531	Yes	Native American	749	Yes
<b>Total No. Of Minority Credit Unions for South Dakota: 2</b>				<b>\$5,711,182</b>			<b>2,778</b>	

### TENNESSEE MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
6667	TSU	Nashville	TN	\$1,387,709	Yes	Black American	415	Yes
14733	SHELBY COUNTY	Memphis	TN	\$56,058,760	Yes	Black American	11,299	No
15433	MEMPHIS MUNICIPAL EMPLOYEES	Memphis	TN	\$12,975,963	Yes	Black American	2,804	Yes
20722	I TRUST	Memphis	TN	\$18,421,194	Yes	Black American	3,251	No
24509	HOSPITALITY	Memphis	TN	\$37,558,236	Yes	Asian American, Black American, Hispanic American, Native American	7,942	Yes
24634	CHURCH KOINONIA	Chattanooga	TN	\$2,653,313	Yes	Black American	1,961	Yes
60239	MEMPHIS CITY EMPLOYEES	Memphis	TN	\$237,168,022	Yes	Black American	26,740	No
67990	N.G.H.	Nashville	TN	\$7,761,774	Yes	Black American, Hispanic American	3,251	Yes
68075	NEWSPAPER AND PRINTERS	Nashville	TN	\$1,475,483	Yes	Black American	348	No
<b>Total No. Of Minority Credit Unions for Tennessee: 9</b>				<b>\$378,963,857</b>			<b>58,931</b>	

### TEXAS MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
850	VALLEY	Brownsville	TX	\$53,968,855	Yes	Hispanic American	9,238	No
856	MOUNTAIN STAR	El Paso	TX	\$25,956,830	Yes	Hispanic American	4,940	Yes
926	RIVER CITY	San Antonio	TX	\$139,730,176	Yes	Hispanic American	16,629	Yes
1401	HEREFORD TEXAS	Hereford	TX	\$43,498,724	Yes	Hispanic American	8,707	Yes
1409	EL PASO AREA TEACHERS	El Paso	TX	\$484,532,676	Yes	Asian American, Black American, Hispanic American	52,993	Yes
1792	EVOLVE	El Paso	TX	\$305,533,261	Yes	Hispanic American	40,850	Yes





1879	KINGSVILLE COMMUNITY	Kingsville	TX	\$13,331,301	Yes	Hispanic American	1,922	Yes
2077	PRAIRIE VIEW	Prairie View	TX	\$4,955,096	Yes	Black American	1,209	Yes
2115	ONE SOURCE	El Paso	TX	\$90,291,528	Yes	Hispanic American	11,120	Yes
2322	TEXASGULF	Wharton	TX	\$70,723,964	Yes	Black American, Hispanic American	9,474	Yes
2825	DIVISION 694 MOTOR COACH EMP	San Antonio	TX	\$2,631,450	Yes	Black American Hispanic American	1,413	Yes
2995	ALAMO	San Antonio	TX	\$43,786,150	Yes	Hispanic American	6,389	Yes
3064	SELECT	San Antonio	TX	\$32,802,750	Yes	Hispanic American	6,168	Yes
4015	GENERATIONS COMMUNITY	San Antonio	TX	\$419,069,222	Yes	Hispanic American	47,026	Yes
4020	MEMBERS FINANCIAL	Midland	TX	\$53,753,893	Yes	Hispanic American	5,316	Yes
4060	GULF COAST	Corpus Christi	TX	\$136,411,203	Yes	Hispanic American	9,903	Yes
4148	HIGHWAY DISTRICT 21	McAllen	TX	\$42,821,144	Yes	Hispanic American	4,107	Yes
4642	SUGAR LAND EMPLOYEES	Sugar Land	TX	\$6,936,600	Yes	Black American, Hispanic American	1,378	No
5450	HOMEPORT	Corpus Christi	TX	\$15,387,750	Yes	Hispanic American	2,969	Yes
5497	TEXAS	Dallas	TX	\$70,484,198	Yes	Black American, Hispanic American	10,211	No
5547	SECURITY FIRST	McAllen	TX	\$378,054,597	Yes	Hispanic American	56,399	Yes
5555	WACONIZED	Waco	TX	\$5,127,809	Yes	Black American	563	Yes
5665	CITY	Amarillo	TX	\$27,066,881	Yes	Asian American, Black American, Hispanic American, Native American	3,053	Yes
5929	TIP OF TEXAS	El Paso	TX	\$23,180,102	Yes	Hispanic American	4,858	No
5935	COWBOY COUNTRY	Premont	TX	\$12,520,890	Yes	Hispanic American	1,894	Yes
6012	BLUE CROSS TEXAS	Richardson	TX	\$39,898,686	Yes	Asian American, Black American, Hispanic American	4,192	No
6318	HOUSTON BELT & TERMINAL	Humble	TX	\$4,310,032	Yes	Black American	650	No
7023	PORT ARTHUR COMMUNITY	Port Arthur	TX	\$17,364,384	Yes	Asian American, Black American, Hispanic American	2,334	Yes
7024	SOUTH TEXAS REGIONAL	Laredo	TX	\$6,523,835	Yes	Hispanic American	1,289	Yes
7092	GALVESTON SCHOOL EMPLOYEES	Galveston	TX	\$4,185,500	Yes	Black American, Hispanic	1,190	Yes

7224	GOLDEN KEY	El Paso	TX	\$62,758,066	Yes	American Hispanic American	5,760	Yes
7731	METHODIST HOSPITAL EMPLOYEES	Dallas	TX	\$7,849,919	Yes	Asian American, Black American, Hispanic American	2,078	No
8237	SOUTH TEXAS	McAllen	TX	\$42,293,333	Yes	Hispanic American	7,074	Yes
8413	PORT ARTHUR TEACHERS	Port Arthur	TX	\$27,477,953	Yes	Black American	3,930	Yes
9496	SP TRAINMEN	Houston	TX	\$3,206,362	Yes	Black American	719	No
9843	FRIONA TEXAS	Friona	TX	\$11,951,277	Yes	Hispanic American	2,098	Yes
10174	FIRSTLIGHT	El Paso	TX	\$837,221,888	Yes	Hispanic American	113,556	Yes
10776	TEACHERS ALLIANCE	Longview	TX	\$1,644,197	Yes	Black American	413	Yes
10843	ALL SAINTS CATHOLIC	Fort Worth	TX	\$551,212	Yes	Hispanic American	196	Yes
10913	SOUTHWEST RESEARCH CENTER	San Antonio	TX	\$68,008,859	Yes	Hispanic American	10,486	Yes
10994	NAFT	Pharr	TX	\$64,960,122	Yes	Hispanic American	9,452	Yes
11011	LAREDO	Laredo	TX	\$120,213,689	Yes	Hispanic American	18,317	Yes
11721	SAN PATRICIO COUNTY TEACHERS	Sinton	TX	\$28,259,315	Yes	Hispanic American, Native American	3,768	Yes
11927	COASTAL COMMUNITY	Galveston	TX	\$49,065,065	Yes	Black American, Hispanic American	8,732	Yes
12108	GOOD STREET BAPTIST CHURCH	Dallas	TX	\$1,041,827	Yes	Black American	710	Yes
12200	SAN ANTONIO WATER SYSTEM	San Antonio	TX	\$3,230,156	Yes	Hispanic American	1,184	Yes
12426	IBEW LU 278	Corpus Christi	TX	\$2,479,125	Yes	Hispanic American	796	Yes
12472	LAREDO FIRE DEPARTMENT	Laredo	TX	\$10,587,733	Yes	Hispanic American	1,189	Yes
12859	ST. JOHN DALLAS	Dallas	TX	\$418,746	Yes	Black American	443	Yes
13765	QUEMADO	Quemado	TX	\$1,589,119	Yes	Hispanic American	422	Yes
13873	BROWNFIELD	Brownfield	TX	\$11,553,627	Yes	Black American, Hispanic American	2,574	No
13931	SPOHN HEALTH SYSTEM	Corpus Christi	TX	\$14,163,625	Yes	Hispanic American	2,875	No
14001	HILCO	Kerrville	TX	\$9,723,250	Yes	Asian American, Black American, Hispanic American	1,183	No
14166	COCHRAN COUNTY SCHOOLS	Morton	TX	\$4,126,647	Yes	Black American, Hispanic American	694	Yes
14656	LOCAL 24 EMPLOYEES	Houston	TX	\$10,317,675	Yes	Black American	2,358	Yes
14734	LA JOYA AREA	La Joya	TX	\$45,955,695	Yes	Hispanic American	16,272	Yes
15112	STONE TYLER EMPLOYEES	Tyler	TX	\$150,544	Yes	Black American,	42	Yes



						Hispanic American		
15117	KINGSVILLE AREA EDUCATORS	Kingsville	TX	\$18,599,762	Yes	Hispanic American	3,301	Yes
15563	BAYCEL	Bay City	TX	\$41,729,526	Yes	Hispanic American	3,688	No
15650	H E B	San Antonio	TX	\$140,817,460	Yes	Hispanic American	16,742	No
15817	PILGRIM CUCC	Houston	TX	\$1,230,151	Yes	Black American	472	Yes
15973	EXPRESS-NEWS	San Antonio	TX	\$6,940,877	Yes	Hispanic American	1,371	Yes
16813	CAPROCK	Lamesa	TX	\$27,097,456	Yes	Hispanic American	3,092	Yes
17067	OUR MOTHER OF MERCY PARISH HOUSTON	Houston	TX	\$2,809,608	Yes	Black American	865	Yes
17105	PEAR ORCHARD	Beaumont	TX	\$1,023,938	Yes	Black American	373	Yes
18218	TEXAS LEE	Houston	TX	\$171,006	Yes	Asian American	87	No
18559	STARR COUNTY TEACHERS	Rio Grande City	TX	\$24,354,670	Yes	Hispanic American	4,938	Yes
19962	CITY-COUNTY	Pecos	TX	\$844,631	Yes	Hispanic American	421	Yes
20267	FRIO COUNTY	Pearsall	TX	\$5,711,496	Yes	Hispanic American	1,382	No
20392	BROWNSVILLE CITY EMPLOYEES	Brownsville	TX	\$6,456,365	Yes	Hispanic American	1,525	Yes
20469	I.B.E.W. LU 66	Pasadena	TX	\$4,470,175	Yes	Black American, Hispanic American	1,399	No
21029	PORT OF HOUSTON WAREHOUSE	Houston	TX	\$3,890,183	Yes	Black American	298	No
21788	VALWOOD PARK	Carrollton	TX	\$19,327,773	Yes	Black American, Hispanic American	5,640	No
22157	SOUTHWEST AIRLINES	Dallas	TX	\$295,876,097	Yes	Black American, Hispanic American	38,382	No
23110	NORTH CENTRAL PHM	Dallas	TX	\$174,888	Yes	Black American	120	Yes
23184	TEXAS ASSOCIATIONS OF PROFESSIONALS	San Antonio	TX	\$25,074,280	Yes	Hispanic American	2,680	No
23328	RIO GRANDE MASONIC PRINCE HALL	Houston	TX	\$349,601	Yes	Black American	89	No
24304	BORDER	Del Rio	TX	\$119,445,553	Yes	Asian American, Black American, Hispanic American, Native American	23,011	Yes
24343	ST. MARY'S	Houston	TX	\$414,418	Yes	Black American	414	Yes
24384	NIZARI PROGRESSIVE	Sugar Land	TX	\$101,299,541	Yes	Asian American	10,470	No
24463	BRENTWOOD BAPTIST CHURCH	Houston	TX	\$868,332	Yes	Black American	1,033	Yes
24532	COVENANT SAVINGS	Copperas Cove	TX	\$2,862,472	Yes	Black American	1,375	Yes
24570	HOUSTON METROPOLITAN	Houston	TX	\$43,249,713	Yes	Black American, Hispanic American	12,365	Yes

24605	MOUNT OLIVE BAPTIST CHURCH	Arlington	TX	\$4,032,285	Yes	Black American	1,040	No
24769	EMPOWERMENT COMMUNITY DEVELOPMENT	Houston	TX	\$1,005,008	Yes	Black American	781	Yes
24804	OAK CLIFF CHRISTIAN	Dallas	TX	\$3,483,565	Yes	Black American	1,437	No
24818	PIONEER MUSLIM	Sugar Land	TX	\$73,831,999	Yes	Asian American	6,582	No
60058	GECU	El Paso	TX	\$2,028,165,661	Yes	Hispanic American	304,468	Yes
60307	GRAND PRAIRIE	Grand Prairie	TX	\$14,194,335	Yes	Black American, Hispanic American	2,458	No
61734	HARLINGEN AREA TEACHERS	Harlingen	TX	\$77,080,673	Yes	Hispanic American	17,075	Yes
66366	EDINBURG TEACHERS	Edinburg	TX	\$78,218,847	Yes	Hispanic American	13,112	Yes
66582	P.I.E.	Houston	TX	\$13,352,807	Yes	Black American, Hispanic American	1,450	No
67413	TEXAS HEALTH RESOURCES	Dallas	TX	\$15,491,468	Yes	Asian American, Black American, Hispanic American	3,819	No
67516	HOCKLEY COUNTY SCHOOL EMPLOYEES	Levelland	TX	\$28,712,341	Yes	Hispanic American	2,807	No
67574	BEAUMONT COMMUNITY	Beaumont	TX	\$24,189,540	Yes	Black American, Hispanic American	3,764	No
67578	NCE	Corpus Christi	TX	\$4,404,628	Yes	Hispanic American	1,129	No
67579	TEX MEX	Laredo	TX	\$14,507,763	Yes	Hispanic American	2,880	Yes
67592	WEST TEXAS EDUCATORS	Odessa	TX	\$51,883,343	Yes	Black American, Hispanic American	4,514	No
67642	MTCU	Midland	TX	\$103,765,652	Yes	Asian American, Black American, Hispanic American	8,499	No
67658	MEMBERS FIRST	Corpus Christi	TX	\$107,055,205	Yes	Hispanic American	11,659	No
67669	CITY	Dallas	TX	\$274,168,676	Yes	Black American, Hispanic American	37,716	No
67881	COUNTY & MUNICIPAL EMPLOYEES	Edinburg	TX	\$45,355,166	Yes	Hispanic American	7,532	No
67910	MARTIN LUTHER KING	Houston	TX	\$399,844	Yes	Black American	431	No
67963	CORPUS CHRISTI POSTAL EMPLOYEES	Corpus Christi	TX	\$13,331,489	Yes	Hispanic American	2,100	No
68010	ALPINE COMMUNITY	Alpine	TX	\$13,949,409	Yes	Hispanic American	1,986	Yes
68021	COMMUNITY RESOURCE	Baytown	TX	\$319,309,704	Yes	Asian American, Black American, Hispanic	33,723	No



CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
68175	LINCOLN CITY	Houston	TX	\$112,853	Yes	American, Native American	162	Yes
68193	SOUTHSIDE	San Antonio	TX	\$20,788,890	Yes	Black American, Hispanic American	2,713	Yes
68300	SOUTH TEXAS AREA RESOURCES	Corpus Christi	TX	\$45,432,413	Yes	Hispanic American	5,703	No
68369	UNITED COMMUNITY	Galena Park	TX	\$85,145,036	Yes	Black American, Hispanic American	9,978	No
68436	NEW MOUNT ZION BAPTIST CHURCH	Dallas	TX	\$1,045,312	Yes	Asian American, Black American, Hispanic American	495	No
68439	RESOURCE ONE	Dallas	TX	\$387,955,766	Yes	Black American, Hispanic American	46,577	No
68482	COASTAL COMMUNITY AND TEACHERS	Corpus Christi	TX	\$267,046,555	Yes	Hispanic American	36,912	No
68529	LIGHT COMMERCE	Houston	TX	\$3,632,989	Yes	Black American	836	No
68626	SUNTIDE CREDIT UNION	Corpus Christi	TX	\$71,240,227	Yes	Hispanic American	7,325	Yes
<b>Total No. Of Minority Credit Unions for Texas: 115</b>				<b>\$9,103,017,934</b>			<b>1,262,901</b>	

### UTAH MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
67005	NATIONAL J. A. C. L.	Salt Lake City	UT	\$30,824,983	Yes	Asian American	4,235	No
67163	SAN JUAN	Blanding	UT	\$15,969,927	Yes	Native American	3,969	Yes
<b>Total No. Of Minority Credit Unions for Utah: 2</b>				<b>\$46,794,910</b>			<b>8,204</b>	

### VIRGINIA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
1250	HAMPTON VA	Hampton	VA	\$7,935,948	Yes	Black American, Hispanic American	1,856	Yes
1282	RICHMOND HERITAGE	Richmond	VA	\$7,127,326	Yes	Black American	2,388	Yes
1407	HEW	Alexandria	VA	\$160,465,955	Yes	Black American	18,579	Yes
3029	VIRGINIA STATE UNIVERSITY	South Chesterfield	VA	\$10,615,277	Yes	Black American	2,343	Yes
4833	PORTSMOUTH SCHOOLS	Portsmouth	VA	\$2,247,701	Yes	Black American	1,600	Yes
5970	METROPOLITAN CHURCH	Suffolk	VA	\$7,675,702	Yes	Black American	1,787	No
10636	BRUNSWICK COUNTY TEACHERS	Lawrenceville	VA	\$886,328	Yes	Black American	432	Yes
11951	NORFOLK MUNICIPAL	Norfolk	VA	\$26,253,670	Yes	Asian American,	3,140	No

EMPLOYEES							Black American ,Hispanic American Black American		
11986	HIGH STREET BAPTIST CHURCH	Roanoke	VA	\$1,940,245	Yes	Black American ,Hispanic American Black American	336	Yes	
12558	GREENSVILLE COUNTY TCHERS ASSN	Emporia	VA	\$266,487	Yes	Black American	534	No	
13032	DINWIDDIE EDUCATION ASSOC	Dinwiddie	VA	\$1,850,561	Yes	Black American	326	No	
14623	LYNCHBURG MUNICIPAL EMPLOYEES	Lynchburg	VA	\$20,280,063	Yes	Black American, Hispanic American	3,591	No	
16172	QUEEN OF PEACE ARLINGTON	Arlington	VA	\$2,198,600	Yes	Asian American, Black American, Hispanic American	447	No	
16970	PORTSMOUTH VA CITY EMPLOYEES	Portsmouth	VA	\$2,749,242	Yes	Black American	919	Yes	
17832	HAMPTON ROADS CATHOLIC	Virginia Beach	VA	\$4,969,842	Yes	Asian American, Black American, Hispanic American	1,138	Yes	
19416	GLAMORGAN EMPLOYEES	Lynchburg	VA	\$993,836	Yes	Black American	238	No	
19867	URW COMMUNITY	Danville	VA	\$106,798,598	Yes	Asian American, Black American, Hispanic American, Native American	14,159	Yes	
21367	PLANTERS	Suffolk	VA	\$4,025,091	Yes	Black American	847	Yes	
22049	PORT OF HAMPTON ROADS ILA	Norfolk	VA	\$6,457,610	Yes	Black American	1,681	Yes	
23114	NEW BETHEL	Portsmouth	VA	\$115,489	Yes	Black American	175	Yes	
23760	HALIFAX COUNTY COMMUNITY	South Boston	VA	\$6,322,114	Yes	Black American	5,242	Yes	
24281	MOSAIC	Harrisonburg	VA	\$12,888,542	Yes	Hispanic American	3,803	Yes	
24535	FIRST BAPTIST CHURCH OF VIENNA (VA)	Vienna	VA	\$1,466,332	Yes	Black American	421	No	
24616	TBC	Richmond	VA	\$127,009	Yes	Black American	162	Yes	
24640	MOUNT PLEASANT BAPTIST CHURCH	Alexandria	VA	\$164,888	Yes	Black American	154	No	
24789	ASSURANCE	Richmond	VA	\$10,698,520	Yes	Black American	2,136	No	
60111	CADMUS CREDIT UNION INCORPORATED	Richmond	VA	\$2,642,641	Yes	Black American	699	No	
60568	OLD DOMINION UNIVERSITY CU INC.,	Norfolk	VA	\$25,505,369	Yes	Black American	3,407	No	
66894	HAMPTON ROADS POSTAL CU, INC.	Hampton	VA	\$3,354,987	Yes	Black American	713	No	
66929	THE RICHMOND POSTAL CREDIT UNION IN	Richmond	VA	\$79,636,386	Yes	Black American	82,440	No	
66930	LIFE LINE CREDIT UNION, INC.	Richmond	VA	\$7,587,876	Yes	Asian American,	2,104	No	

						Black American, Hispanic American		
<b>Total No. Of Minority Credit Unions for Virginia: 32</b>				<b>\$532,216,878</b>			<b>159,707</b>	

### U.S. VIRGIN ISLANDS MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
7970	ST. THOMAS	Charlotte Amali	VI	\$48,650,688	Yes	Black American	6,473	Yes
7989	CHRISTIANSTED	Christiansted	VI	\$21,256,485	Yes	Black American	3,704	Yes
8069	FREDERIKSTED	Frederiksted	VI	\$11,081,946	Yes	Black American	2,736	Yes
23294	VITELCO EMPLOYEES	Charlotte Amali	VI	\$2,310,142	Yes	Black American	422	Yes
23811	MID-ISLAND	Christiansted	VI	\$8,991,828	Yes	Black American	3,127	Yes
<b>Total No. Of Minority Credit Unions for Virgin Island: 5</b>				<b>\$92,291,089</b>			<b>16,462</b>	

### WASHINGTON MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
12281	NORTHWEST BAPTIST	Seattle	WA	\$4,673,101	Yes	Black American	978	Yes
68304	LOWER VALLEY	Sunnyside	WA	\$62,075,843	Yes	Hispanic American	8,246	Yes
<b>Total No. Of Minority Credit Unions for Washington: 2</b>				<b>\$66,748,944</b>			<b>9,224</b>	

### WEST VIRGINIA MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
68112	W. VIRGINIA STATE BAPTIST CONVENTION	Hilltop	WV	\$193,572	Yes	Black American	144	No
<b>Total No. Of Minority Credit Unions for West Virginia: 1</b>				<b>\$193,572</b>			<b>144</b>	

### WISCONSIN MINORITY CREDIT UNIONS

CHARTER	NAME	CITY	ST	ASSETS	CURRENT MEMBER MINORITY STATUS	CURRENT MEMBER MINORITY TYPE	TOTAL MEMBERS	LOW INCOME
24648	LCO	Hayward	WI	\$1,700,267	Yes	Native American	1,639	Yes
66806	GREATER GALILEE BAPTIST	Milwaukee	WI	\$198,226	Yes	Black American	140	Yes
68044	HOLY REDEEMER COMMUNITY OF SE WIS.	Milwaukee	WI	\$1,065,590	Yes	Black American	279	Yes
68533	CTK	Milwaukee	WI	\$275,366	Yes	Black American	400	Yes

68535	STAR	Madison	WI	\$25,175	Yes	Black American, Hispanic American	575	No
<b>Total No. Of Minority Credit Unions for Wisconsin: 5</b>				<b>\$3,264,624</b>			<b>3,033</b>	



## Appendix 3: Technical Assistance Granted in 2012

### MINORITY DEPOSITORY INSTITUTIONS IN SMALL CREDIT UNION CONSULTING PROGRAM JUNE 2012–JUNE 2013

CHARTER	CREDIT UNION NAME	CITY	STATE
24810	1ST BERGEN	Hackensaci	NJ
19730	2ND BAPTIST CH. OF ANN ARBOR	Ann Arbor	MI
23967	65 FAMILY	New York	NY
23899	A M E CHURCH	Baton Rouge	LA
10843	ALL SAINTS CATHOLIC	Fort Worth	TX
8950	ALL SOULS	New York	NY
7700	ARKANSAS AM & N COLLEGE	Pine Bluff	AR
66200	BAGUMBAYAN	Chicago	IL
66089	BEREAN	Chicago	IL
24016	BETHANY BAPTIST CHRISTIAN	Chester	PA
23012	BETHEL A.M.E. CHURCH	Saginsaw	MI
62177	BETHEL BAPTIST CHURCH EAST	Detroit	MI
19907	BETHEX	Bronx	NY
24790	BEULAH	Brooklyn	NY
17415	BOURNS EMPLOYEES	Riverside	CA
24463	BRENTWOOD BAPTIST CHURCH	Houston	TX
10636	BRUNSWICK COUNTY TEACHERS	Lawerence	VA
22314	CHOCTAW	Choctaw	MS
7989	CHRISTIANSTED	Christian	VI
24634	CHURCH KOINONIA	Chattanooga	TN
17715	CITIZENS CHOICE	Natchez	MS
13018	CLARKE EDUCATORS	Grove Hill	AL
18474	COMBINED	Hot Spring	AR
7256	COMMUNITY	Chicago	IL
7504	CONCORD	Brooklyn	NY
1863	CONNECTICUT TRANSIT	Hartford	CT
61622	CORY METHODIST CHURCH	Cleveland	OH
24188	COSMOPOLITAN	Chicago	IL
9554	COUNCILL	Normal	AL
5935	COWBOY COUNTRY	Premont	TX
61459	CROSS ROADS	Kansas City	MO
16411	DC	Washington	DC
23893	DEGUSSA EMPLOYEES	Theodore	AL
17311	DEMOPOLIS	Demopolis	AL
13032	DINWIDDIE EDUCATION ASSOC	Dinwiddie	VA

2654	DUCOTE	Jacksonville	FL
23896	EAST END BAPTIST TABERNACLE	Baton Rouge	LA
24823	EAST RIVER DEVELOPMENT ALLIANCE	Long Island	NY
63906	EMPIRE BR 36 NATL ASSOC OF LE CARR	New York	NY
24769	EMPOWERMENT COMMUNITY DEVELOPMENT	Houston	TX
24506	EPISCOPAL COMMUNITY	Los Angeles	CA
24687	FAITH BASED	Oceanside	CA
64252	FELLOWSHIP BAPTIST CHURCH	Chicago	IL
11380	FIDELIS	New York	NY
23640	FIRST BAPTIST CHURCH OF DARBY	Darby	PA
24791	FIRST KINGDOM COMMUNITY	Selma	AL
19197	FOSS AVENUE BAPTIST CHURCH	Flint	MI
15588	G G W	Frona	TX
7092	GALVESTON SCHOOL EMPLOYEES	Galveston	TX
16126	GARY MUNICIPAL EMPLOYEES	Gary	IN
24614	GIDEON	Waukegan	IL
12108	GOOD STREET BAPTIST CHURCH	Dallas	TX
19775	GREATER CENTENNIAL	Mount Ver	NY
65433	GREATER INSTITUTIONAL A.M.E. CHURCH	Chicago	IL
12558	GREENSVILLE COUNTY TCHERS ASSN	Emporia	VA
22965	GUIDANCE CHURCH OF RELIGIOUS SCIENC	Los Angeles	CA
23760	HALIFAX COUNTY COMMUNITY	South Boston	VA
23615	HEARD A.M.E.	Roselle	NJ
23265	HELPING OTHER PEOPLE EXCEL	Lakewood	NJ
20354	HILL DISTRICT	Pittsburgh	PA
17772	HOLSEY TEMPLE	Philadelphia	PA
68044	HOLY REDEEMER COMMUNITY OF SE WIS.	Milwaukee	WI
24570	HOUSTON METROPOLITAN	Houston	TX
648	HOWARD UNIVERSITY	Washington	DC

EMPLOYEES			
4416	IBERIA PARISH	New Iberia	LA
12426	IBEW LU 278	Corpus Christi	TX
66300	IMPERIAL	Springfield	IL
7027	INTERNATIONALITES	Carlsbad	NM
24810	1ST BERGEN	Hackensaci	NJ
19730	2ND BAPTIST CH. OF ANN ARBOR	Ann Arbor	MI
23967	65 FAMILY	New York	NY
23899	A M E CHURCH	Baton Rouge	LA
10843	ALL SAINTS CATHOLIC	Fort Worth	TX
8950	ALL SOULS	New York	NY
7700	ARKANSAS AM & N COLLEGE	Pine Bluff	AR
66200	BAGUMBAYAN	Chicago	IL
66089	BEREAN	Chicago	IL
24016	BETHANY BAPTIST CHRISTIAN	Chester	PA
23012	BETHEL A.M.E. CHURCH	Saginsaw	MI
62177	BETHEL BAPTIST CHURCH EAST	Detroit	MI
19907	BETHEX	Bronx	NY
24790	BEULAH	Brooklyn	NY
17415	BOURNS EMPLOYEES	Riverside	CA
24463	BRENTWOOD BAPTIST CHURCH	Houston	TX
10636	BRUNSWICK COUNTY TEACHERS	Lawerence	VA
22314	CHOCTAW	Choctaw	MS
7989	CHRISTIANSTED	Christian	VI
24634	CHURCH KOINONIA	Chattanooga	TN
17715	CITIZENS CHOICE	Natchez	MS
13018	CLARKE EDUCATORS	Grove Hill	AL
18474	COMBINED	Hot Spring	AR
7256	COMMUNITY	Chicago	IL
7504	CONCORD	Brooklyn	NY
1863	CONNECTICUT TRANSIT	Hartford	CT
61622	CORY METHODIST CHURCH	Cleveland	OH
24188	COSMOPOLITAN	Chicago	IL
9554	COUNCILL	Normal	AL
5935	COWBOY COUNTRY	Premont	TX
61459	CROSS ROADS	Kansas City	MO
16411	DC	Washington	DC
23893	DEGUSSA EMPLOYEES	Theodore	AL
17311	DEMOPOLIS	Demopolis	AL
13032	DINWIDDIE EDUCATION ASSOC	Dinwiddie	VA
2654	DUCOTE	Jacksonville	FL

23896	EAST END BAPTIST TABERNACLE	Baton Rouge	LA
24823	EAST RIVER DEVELOPMENT ALLIANCE	Long Island	NY
63906	EMPIRE BR 36 NATL ASSOC OF LE CARR	New York	NY
24769	EMPOWERMENT COMMUNITY DEVELOPMENT	Houston	TX
24506	EPISCOPAL COMMUNITY	Los Angeles	CA
24687	FAITH BASED	Oceanside	CA
64252	FELLOWSHIP BAPTIST CHURCH	Chicago	IL
11380	FIDELIS	New York	NY
23640	FIRST BAPTIST CHURCH OF DARBY	Darby	PA
24791	FIRST KINGDOM COMMUNITY	Selma	AL
19197	FOSS AVENUE BAPTIST CHURCH	Flint	MI
15588	G G W	Frona	TX
7092	GALVESTON SCHOOL EMPLOYEES	Galveston	TX
16126	GARY MUNICIPAL EMPLOYEES	Gary	IN
24614	GIDEON	Waukegan	IL
12108	GOOD STREET BAPTIST CHURCH	Dallas	TX
19775	GREATER CENTENNIAL	Mount Ver	NY
65433	GREATER INSTITUTIONAL A.M.E. CHURCH	Chicago	IL
12558	GREENSVILLE COUNTY TCHERS ASSN	Emporia	VA
22965	GUIDANCE CHURCH OF RELIGIOUS SCIENC	Los Angeles	CA
23760	HALIFAX COUNTY COMMUNITY	South Boston	VA
23615	HEARD A.M.E.	Roselle	NJ
23265	HELPING OTHER PEOPLE EXCEL	Lakewood	NJ
20354	HILL DISTRICT	Pittsburgh	PA
17772	HOLSEY TEMPLE	Philadelphia	PA
68044	HOLY REDEEMER COMMUNITY OF SE WIS.	Milwaukee	WI
24570	HOUSTON METROPOLITAN	Houston	TX
648	HOWARD UNIVERSITY EMPLOYEES	Washington	DC

4416	IBERIA PARISH	New Iberia	LA
12426	IBEW LU 278	Corpus Christi	TX
66300	IMPERIAL	Springfield	IL
7027	INTERNATIONALITES	Carlsbad	NM
15673	ISRAEL METHCOMM	Chicago	IL
14537	JAMES WARD, JR.	Jennings	LA
12467	JONES TABERNACLE	Philadelphia	PA
7684	JPFCE	Jackson	MS
15117	KINGSVILLE AREA EDUCATORS	Kingsville	TX
20720	L. A. MISSION	San Fernando	CA
4370	LANGSTON	Langston	OK
24648	LCO	Hayward	WI
68529	LIGHT COMMERCE	Houston	TX
68175	LINCOLN CITY	Houston	TX
3491	LINCOLN USDA	Lincoln	NE
24266	M.A.B.C.	Philadelphia	PA
8186	MEADOW GOLD DAIRIES	Honolulu	HI
15433	MEMPHIS MUNICIPAL EMPLOYEES	Memphis	TN
1546	MERCER COUNTY IMPROVEMENT AUTHORITY	Hamilton	NJ
60993	METROPOLITAN CHURCH OF GOD	Detroit	MI
65659	MICHOUD	New Orleans	LA
19170	MILFORD MEMORIAL	Milford	DE
62935	MONROE	Monroe	LA
17334	MORTON WEEKS	Lydia	LA
24640	MOUNT PLEASANT BAPTIST CHURCH	Alexandria	VA
18546	MOUNT ZION A M E CHURCH	Trenton	NJ
856	MOUNTAIN STAR	El Paso	TX
15108	MUNA	Meridan	MS
7521	NAVFAC	Honolulu	HI
24167	NEW COMMUNITY	Newark	NJ
24784	NEW COVENANT DOMINION	Bronx	NY
12633	NEW MEXICO CORRECTIONAL EMPL	Santa Fe	NM
16858	NEW PILGRIM	Birmingham	AL
24030	NEW RISING STAR	Detroit	MI
4562	NEW YORK METRO	New York	NY
12281	NORTHWEST BAPTIST	Seattle	WA
68603	NUEVA ESPERANZA COMMUNITY	Toledo	OH
5987	OCNAC #1	Jersey City	NJ
60923	PARK MANOR CHRISTIAN	Chicago	IL

CHURCH			
23658	PAUL QUINN	Flushing	NY
17105	PEAR ORCHARD	Beaumont	TX
10767	PEOPLES IND CHURCH	Los Angeles	CA
15817	PILGRIM CUCC	Houston	TX
16728	PINN MEMORIAL	Philadelphia	PA
13120	PITTSBURG EMPLOYEES	Pittsburgh	CA
16386	POINTE COUPEE EDUCATION ASSOC	New Roads	LA
22049	PORT OF HAMPTON ROADS ILA	Norfolk	VA
16970	PORTSMOUTH VA CITY EMPLOYEES	Portsmouth	VA
2077	PRAIRIE VIEW	Prairie View	TX
22344	QUEENS CLUSTER	Oakland	NY
13765	QUEMADO	Quemado	TX
68195	RENAISSANCE COMMUNITY DEVELOPMENT C	Somerset	NJ
1282	RICHMOND HERITAGE	Richmond	VA
6204	RIVER BEND	South Beach	IN
2538	RTA HAYDEN	E Cleveland	OH
17208	RUNNELLS HOSPITAL EMPLOYEES	Berkeley	NJ
13248	S H P E	Greensbury	LA
15154	SALEM BAPTIST	Jersey City	NJ
12200	SAN ANTONIO WATER SYSTEM	San Antonio	TX
67163	SAN JUAN	Blanding	UT
9974	SHELBY/BOLIVAR COUNTY	Boyle	MS
13001	SHERATON HAWAII	Honolulu	HI
15454	SHILOH ENGLEWOOD	Chicago	IL
65550	SOUTH DIVISION	Evergreen	IL
8237	SOUTH TEXAS	McAllen	TX
7024	SOUTH TEXAS REGIONAL	Laredo	TX
5839	SOUTHEAST LOUISIANA VETERANS HEALTH	New Orleans	LA
23177	SOUTHERN BAPTIST CHURCH OF NEW YORK	New York	NY
68193	SOUTHSIDE	San Antonio	TX
18858	SPC BROOKLYN	Brooklyn	NY
12137	ST. JOHNS AME BIRMINGHAM	Birmingham	AL
15261	ST. LANDRY PARISH	Opelousa	LA
61566	ST. MARK	Chicago	IL

5022	ST. MARKS	New York	NY
14058	ST. MARTIN DE PORRES PARISH	Chicago	IL
24343	ST. MARY'S	Houston	TX
8295	ST. MONICA	Gary	IN
19046	ST. PAULS	Philadelphia	PA
7172	ST. PHILIP'S CHURCH	New York	NY
20890	STEPHENS COUNTY COMMUNITY	Toccoa	GA
4393	SUNKIST EMPLOYEES	Van Nuys	CA
22414	T.P.C. EMPLOYEES	Tupelo	MS
14103	TABERNACLE	Augusta	GA
149	TACOMIS	Washington	DC
22196	TAMPA LONGSHOREMEN'S	Tampa	FL
21263	TAYLOR MEMORIAL UNITED METHODIST	Oakland	CA
10776	TEACHERS ALLIANCE	Longview	TX
20038	THE MOUNT LEBANON	Baltimore	MD
21535	THE TRIUMPH BAPTIST	Philadelphia	PA
5352	TOLEDO TEAMSTERS	Toledo	OH
24578	TOLEDO URBAN	Toledo	OH
16834	TOWN OF PALM BEACH	West Palm	FL
20495	TRANSFIGURATION MANHATTAN	New York	NY
23540	TULANE/LOYOLA	New Orleans	LA
22219	U B C SOUTHERN COUNCIL INDUSTRIA WO	Minden	LA
1601	U S PIPE BESSEMER EMPLOYEES	Bessemer	AL
24767	UNIFIED HOMEOWNERS OF ILLINOIS	Chicago	IL
11702	UNION SETTLEMENT	New York	NY
3714	UNIVERSITY SETTLEMENT	New York	NY
63468	VALLEY EDUCATORS	Alamosa	CO
3879	W. K.	Belleville	NJ
65726	WEST DENVER COMMUNITY	Denver	CO
9603	WOR CO	Pocomoke	MD

**Total Minority Credit Unions: 167**

### 2012 URGENT NEEDS GRANTS TO MINORITY DEPOSITORY INSTITUTIONS

STATE	CITY	CHARTER	NAME	AWARD AMOUNT
CA	Los Angeles	10767	People Ind Church Federal Credit Union	\$1,000.00
CA	Los Angeles	22965	Guidance Church of Religious Science Federal Credit Union	\$5,000.00
FL	Jacksonville	2654	Ducote Federal Credit Union	\$7,265.00
IL	Chicago	24188	Cosmopolitan Federal Credit Union	\$2,000.00
MT	Wolf Point	15375	Wolf Point Federal Credit Union	\$7,500.00
NJ	Newark	24167	New Community Federal Credit Union	\$3,533.97
NJ	Hackensack	24810	1st Bergen Federal Credit Union	\$7,422.50
NY	Flushing	23658	Paul Quinn Federal Credit Union	\$5,690.00
NY	Long Island City	23317	Last Federal Credit Union	\$6,719.00
NY	Mount Vernon	19775	Greater Centennial Federal Credit Union	\$5,690.00
NY	New York	7172	St. Philip's Church Federal Credit Union	\$7,500.00
NY	New York	5022	St. Marks Federal Credit Union	\$5,690.00
NY	New York	2184	St. Martin's Federal Credit Union	\$3,505.00
NY	New York	23958	New York University Federal Credit Union	\$7,500.00
NY	New York	24232	Lower East Side People's FCU	\$2,800.00
NY	Brooklyn	17358	Good Counsel Federal Credit Union	\$1,783.00
OH	Toledo	68603	Nueva Esperanza Community Credit Union	\$1,068.93
OH	E. Cleveland	2538	RTA Hayden Federal Credit Union	\$7,500.00
OK	Tulsa	14610	Morning Star Federal Credit Union	\$5,400.00
<b>Total Minority Credit Unions: 19</b>				<b>\$94,567.40</b>

### 2012 LOANS GRANTED TO MINORITY DEPOSITORY INSTITUTIONS

State	City	Charter	Name	Loan Amount
NM	Chacon	61946	Rincones Presbyterian Credit Union	\$300,000.00
NY	Niagara Falls	18528	Saint John AME Federal Credit Union	\$10,000.00
<b>Total Minority Credit Unions: 2</b>				<b>\$310,000.00</b>



**2012 GRANT AWARDS FOR MINORITY DEPOSITORY INSTITUTIONS**

State	City	Charter	Name	Grant Award
AL	Phenix City	13852	Phenix Pride Federal Credit Union	\$21,928.00
AL	Montgomery	14314	Tri-Rivers Federal Credit Union	\$5,000.00
CA	Los Angeles	14499	Cal State L.A. Federal Credit Union	\$16,770.00
CA	Santa Cruz	64029	Santa Cruz Community Credit Union	\$17,024.88
CA	Three Rivers	64122	Valley Oak Credit Union	\$25,000.00
CO	Antonito	65471	Guadalupe Parish Credit Union	\$18,512.66
GA	Atlanta	67505	1st Choice Credit Union	\$7,222.00
IL	Urbana	68472	Canaan Credit Union	\$25,000.00
IL	Chicago	60923	Park Manor Christian Church Credit Union	\$3,800.00
IN	Gary	8295	St. Monica Federal Credit Union	\$13,475.00
LA	New Iberia	4416	Iberia Parish Credit Union	\$8,629.99
LA	Monroe	1725	Monroe Telco Federal Credit Union	\$3,000.00
LA	Simsboro	20415	Piney Hills Federal Credit Union	\$15,837.00
LA	New Orleans	2056	Sewerage & Water Board Employees Federal Credit Union	\$20,000.00
LA	New Orleans	23540	Tulane/Loyola Federal Credit Union	\$5,000.00
MD	Baltimore	20038	The Mount Lebanon Federal Credit Union	\$1,100.00
MI	Flint	61641	FM Financial Credit Union	\$21,972.00
MO	Saint Louis	60400	St. Louis Community Credit Union	\$2,180.00
MS	Jackson	63442	Mississippi Public	\$20,950.00

			Employees Credit Union	
NC	Durham	24802	Self-Help Federal Credit Union	\$6,428.42
NJ	Hackensack	24810	1st Bergen Federal Credit Union	\$25,000.00
NM	Santa Fe	66149	Guadalupe Credit Union	\$10,000.00
NY	Bronx	19907	Bethex Federal Credit Union	\$14,600.00
NY	Long Isl. City	24823	East River Development Alliance Federal Credit Union	\$17,000.00
NY	Bronx	24740	Love Gospel Assembly Federal Credit Union	\$23,155.00
NY	New York	24232	Lower East Side People's Federal Credit Union	\$6,500.00
NY	Flushing	23658	Paul Quinn Federal Credit Union	\$10,543.00
NY	New York	3714	University Settlement Federal Credit Union	\$9,725.00
SC	Greenwood	17831	Self Memorial Hospital Federal Credit Union	\$25,000.00
TX	Del Rio	24304	Border Federal Credit Union	\$21,426.00
TX	Houston	24463	Brentwood Baptist Church Federal Credit Union	\$7,400.00
TX	Galveston	11927	Coastal Community Federal Credit Union	\$8,100.00
TX	El Paso	10174	Firstlight Federal Credit Union	\$24,534.00
TX	Corpus Christi	12426	IBEW LU 278 Federal Credit Union	\$15,135.00
TX	Kingsville	1879	Kingsville Community Federal Credit Union	\$2,000.00
TX	Laredo	11011	Laredo Federal Credit Union	\$23,500.00
TX	San Antonio	3064	Select Federal Credit Union	\$16,411.98
<b>Total Minority Credit Unions: 37</b>				<b>\$518,859.93</b>

