CUSOs at a Glance
Prepared by the Office of Examination and Insurance
Current as of December 31, 2017

CUSO Statistics

- All registered CUSOs: 944
- Number of corporate CUSOs: 35
- Number of wholly owned CUSOs: 701
- CUSO reported loans from credit unions: $644 million
- CUSO reported investments from credit unions: $3.1 billion

The majority (74 percent) of CUSOs are wholly owned with only seven CUSOs reporting more than 100 credit union owners. Three CUSOs report having more than 1,000 credit union owners.

CUSO Customers

The majority (96 percent) of CUSOs serve less than 100 credit union customers, with 68 percent of CUSOs serving only one credit union customer.

CUSO Credit Union Owners

- 1 owner (701)
- 2 to 10 owners (174)
- 11 to 100 owners (62)
- More than 100 owners (7)

CUSO Services

Many CUSOs offer multiple services to credit unions and their members. The top four CUSO services are lending, member services, other services, and payment and electronic transaction processing.

CUSOs by State

The graph below depicts the nine states with more than 30 CUSOs. The CUSOs reported state is based on the location of the CUSO’s headquarters.

NCUA is the independent federal agency created by the U.S. Congress to regulate, charter and supervise federal credit unions. With the backing of the full faith and credit of the United States, NCUA operates and manages the National Credit Union Share Insurance Fund, insuring the deposits of more than 113 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.

“Protecting credit unions and the consumers who own them through effective regulation.”