CUSOs at a Glance

Prepared by the Office of Examination and Insurance
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CUSO Statistics

- All registered CUSOs: 953
- Number of corporate CUSOs: 38
- Number of wholly owned CUSOs: 700
- CUSO reported loans from credit unions: $646 million
- CUSO reported investments from credit unions: $2.7 billion

The majority (78 percent) of CUSOs are wholly owned with only four CUSOs reporting more than 100 credit union owners.

CUSO Credit Union Owners

- 78% 1 owner
- 15% 2 to 10 owners
- 7% 11 to 100 owners
- 0% More than 100 owners

CUSO Customers

The majority (96 percent) of CUSOs serve less than 100 credit union customers, with 69 percent of CUSOs serving only one credit union customer.

Volume of Credit Union Customers

- 68.7% 1 customer (655)
- 27.6% 2 to 99 customers (263)
- 2.8% 100 to 499 customers (27)
- 0.7% 500 to 999 customers (1)
- 0.1% More than 1000 customers (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 operations.

CUSOs by State

The graph below depicts the ten 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.”