

Top U.S. Credit Unions by Unsecured Credit Card Loans in 4Q23*

(Financial Amounts in thousands of USD)

| Name | Total Unsecured Credit Card Loans | | Delinquent Loans** | | Delinquency Ratio | | | | | Nonperforming Loans*** | | Nonperforming Loan Ratio | | | | |
|--|-----------------------------------|----------------|--------------------|------|-------------------|------|------|------|------------------|------------------------|------|--------------------------|------|------|------|------------------|
| | 4Q23 | YoY Change (%) | 4Q23 | 4Q23 | 3Q23 | 2Q23 | 1Q23 | 4Q22 | YoY Change (bps) | 4Q23 | 4Q23 | 3Q23 | 2Q23 | 1Q23 | 4Q22 | YoY Change (bps) |
| NAVY FEDERAL CREDIT UNION | \$ 29,277,453 | 12.7% | \$ 872,821 | 3.0% | 2.7% | 2.1% | 2.1% | 2.1% | 89 | \$ 603,661 | 2.1% | 1.9% | 1.4% | 1.5% | 1.4% | 65 |
| PENTAGON FEDERAL CREDIT UNION | \$ 2,421,464 | 14.6% | \$ 82,712 | 3.4% | 2.9% | 3.0% | 2.8% | 2.6% | 81 | \$ 58,564 | 2.4% | 2.0% | 2.3% | 2.2% | 1.9% | 47 |
| BOEING EMPLOYEES CREDIT UNION | \$ 1,618,315 | 16.2% | \$ 8,549 | 0.5% | 0.4% | 0.3% | 0.3% | 0.3% | 24 | \$ 1,486 | 0.1% | 0.1% | 0.0% | 0.1% | 0.0% | 4 |
| SCHOOLSFIRST FEDERAL CREDIT UNION | \$ 1,242,232 | 20.9% | \$ 31,894 | 2.6% | 2.3% | 1.9% | 1.8% | 1.7% | 88 | \$ 21,596 | 1.7% | 1.6% | 1.2% | 1.3% | 1.1% | 63 |
| STATE EMPLOYEES CREDIT UNION | \$ 1,162,464 | 11.5% | \$ 30,732 | 2.6% | 2.2% | 1.5% | 1.4% | 1.4% | 128 | \$ 18,983 | 1.6% | 1.2% | 0.8% | 0.7% | 0.8% | 81 |
| SUNCOAST CREDIT UNION | \$ 1,154,197 | 18.4% | \$ 19,909 | 1.7% | 1.7% | 1.3% | 0.8% | 0.9% | 85 | \$ 8,646 | 0.7% | 0.9% | 0.5% | 0.3% | 0.4% | 35 |
| MOUNTAIN AMERICA FEDERAL CREDIT UNION | \$ 915,540 | 24.4% | \$ 19,019 | 2.1% | 2.2% | 1.9% | 1.0% | 1.6% | 47 | \$ 12,937 | 1.4% | 1.6% | 1.2% | 1.0% | 1.1% | 31 |
| AMERICA FIRST FEDERAL CREDIT UNION | \$ 905,778 | 13.0% | \$ 10,551 | 1.2% | 1.0% | 0.8% | 0.6% | 0.6% | 58 | \$ 5,168 | 0.6% | 0.4% | 0.3% | 0.2% | 0.2% | 33 |
| PENNSYLVANIA STATE EMPLOYEES CU | \$ 857,553 | 6.0% | \$ 14,365 | 1.7% | 1.7% | 1.5% | 1.5% | 1.3% | 41 | \$ 9,881 | 1.2% | 1.2% | 1.0% | 1.1% | 0.8% | 39 |
| DIGITAL FEDERAL CREDIT UNION | \$ 675,831 | 7.1% | \$ 17,560 | 2.6% | 2.3% | 1.9% | 1.8% | 1.9% | 71 | \$ 12,785 | 1.9% | 1.7% | 1.4% | 1.4% | 1.4% | 49 |
| VYSTAR CREDIT UNION | \$ 671,608 | 4.3% | \$ 21,502 | 3.2% | 3.5% | 2.2% | 2.6% | 3.4% | -17 | \$ 15,497 | 2.3% | 2.5% | 1.2% | 2.2% | 2.4% | -6 |
| GOLDEN 1 CREDIT UNION, THE | \$ 558,199 | 16.0% | \$ 15,802 | 2.8% | 2.3% | 1.8% | 1.9% | 1.6% | 125 | \$ 11,320 | 2.0% | 1.5% | 1.2% | 1.4% | 1.1% | 97 |
| RANDOLPH-BROOKS FEDERAL CREDIT UNION | \$ 533,147 | 6.4% | \$ 12,013 | 2.3% | 1.9% | 1.9% | 1.6% | 1.4% | 90 | \$ 7,754 | 1.5% | 1.3% | 1.2% | 1.1% | 0.9% | 60 |
| FIRST TECHNOLOGY FEDERAL CREDIT UNION | \$ 508,840 | 21.4% | \$ 6,952 | 1.4% | 1.7% | 1.4% | 1.2% | 1.3% | 6 | \$ 2,933 | 0.6% | 0.7% | 0.6% | 0.5% | 0.5% | 5 |
| MICHIGAN STATE UNIVERSITY FEDERAL CREDIT UNION | \$ 424,728 | 16.6% | \$ 4,817 | 1.1% | 0.8% | 0.6% | 0.8% | 0.8% | 36 | \$ 3,726 | 0.9% | 0.5% | 0.4% | 0.4% | 0.5% | 38 |
| BAXTER CREDIT UNION | \$ 391,352 | 13.7% | \$ 6,864 | 1.8% | 1.7% | 1.5% | 1.7% | 1.4% | 35 | \$ 4,831 | 1.2% | 1.2% | 1.0% | 1.2% | 0.9% | 29 |
| REDWOOD CREDIT UNION | \$ 369,592 | 17.5% | \$ 5,496 | 1.5% | 1.3% | 0.9% | 0.8% | 0.8% | 71 | \$ 3,910 | 1.1% | 0.7% | 0.5% | 0.5% | 0.5% | 60 |
| PATELCO CREDIT UNION | \$ 356,420 | 10.0% | \$ 8,621 | 2.4% | 2.0% | 1.7% | 1.7% | 1.4% | 97 | \$ 5,693 | 1.6% | 1.4% | 1.1% | 1.2% | 1.0% | 65 |
| VIRGINIA CREDIT UNION, INC. | \$ 339,160 | 2.0% | \$ 7,605 | 2.2% | 2.2% | 2.1% | 1.9% | 1.8% | 41 | \$ 4,574 | 1.3% | 1.5% | 1.2% | 1.0% | 1.0% | 34 |
| SECURITY SERVICE FEDERAL CREDIT UNION | \$ 313,496 | 0.1% | \$ 5,374 | 1.7% | 1.5% | 1.3% | 1.3% | 1.3% | 38 | \$ 3,225 | 1.0% | 0.9% | 0.8% | 0.8% | 0.8% | 22 |
| MEMBERS 1ST FEDERAL CREDIT UNION | \$ 309,719 | 8.9% | \$ 7,077 | 2.3% | 2.3% | 1.8% | 1.8% | 1.7% | 60 | \$ 4,690 | 1.5% | 1.6% | 1.1% | 1.2% | 1.1% | 40 |
| GECU FEDERAL CREDIT UNION | \$ 308,417 | 7.3% | \$ 3,472 | 1.1% | 0.8% | 0.6% | 0.5% | 0.6% | 56 | \$ 1,985 | 0.6% | 0.4% | 0.3% | 0.3% | 0.3% | 36 |
| LOGIX FEDERAL CREDIT UNION | \$ 304,620 | 12.9% | \$ 3,017 | 1.0% | 0.9% | 0.7% | 0.7% | 0.7% | 31 | \$ 1,253 | 0.4% | 0.3% | 0.3% | 0.3% | 0.3% | 12 |
| GREENSTATE CREDIT UNION | \$ 299,645 | 16.0% | \$ 6,458 | 2.2% | 1.7% | 1.9% | 2.3% | 2.1% | 5 | \$ 103 | 0.0% | 1.0% | 1.2% | 1.8% | 1.4% | -137 |
| POLICE AND FIRE FEDERAL CREDIT UNION | \$ 286,755 | 9.2% | \$ 999 | 0.3% | 0.3% | 0.3% | 0.3% | 0.2% | 17 | \$ 227 | 0.1% | 0.1% | 0.0% | 0.1% | 0.0% | 5 |
| MISSION FEDERAL CREDIT UNION | \$ 273,973 | 14.7% | \$ 2,294 | 0.8% | 0.7% | 0.6% | 0.6% | 0.5% | 34 | \$ 1,381 | 0.5% | 0.4% | 0.4% | 0.3% | 0.3% | 24 |
| WRIGHT-PATT CREDIT UNION, INC. | \$ 273,260 | 5.5% | \$ 5,263 | 1.9% | 1.6% | 1.4% | 1.3% | 1.4% | 52 | \$ 3,606 | 1.3% | 0.9% | 0.9% | 0.9% | 1.0% | 34 |
| WINGS FINANCIAL CREDIT UNION | \$ 271,687 | 19.6% | \$ 4,625 | 1.7% | 1.5% | 1.3% | 1.3% | 1.3% | 38 | \$ 2,734 | 1.0% | 0.9% | 0.7% | 0.8% | 0.8% | 23 |
| REDSTONE FEDERAL CREDIT UNION | \$ 264,349 | -29.1% | \$ 1,004 | 0.4% | 0.3% | 0.3% | 0.4% | 0.5% | -15 | \$ - | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | -3 |
| DELTA COMMUNITY CREDIT UNION | \$ 259,359 | 3.9% | \$ 1,705 | 0.7% | 0.7% | 0.6% | 0.6% | 0.6% | 9 | \$ 746 | 0.3% | 0.3% | 0.3% | 0.3% | 0.2% | 5 |
| WASHINGTON STATE EMPLOYEES CREDIT UNION | \$ 254,261 | 16.7% | \$ 1,108 | 0.4% | 0.5% | 0.3% | 0.2% | 0.3% | 11 | \$ 5 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | -2 |
| IDAHO CENTRAL CREDIT UNION | \$ 251,400 | 19.3% | \$ 3,078 | 1.2% | 0.6% | 0.5% | 0.6% | 0.7% | 49 | \$ 1,649 | 0.7% | 0.2% | 0.3% | 0.3% | 0.3% | 34 |
| AFFINITY PLUS FEDERAL CREDIT UNION | \$ 237,471 | 18.7% | \$ 1,278 | 0.5% | 0.6% | 0.5% | 0.4% | 0.5% | 8 | \$ 491 | 0.2% | 0.3% | 0.2% | 0.1% | 0.2% | 3 |
| ALLIANT CREDIT UNION | \$ 234,779 | 1.7% | \$ 3,482 | 1.5% | 1.5% | 1.2% | 1.1% | 1.0% | 52 | \$ 2,589 | 1.1% | 1.1% | 0.8% | 0.7% | 0.7% | 44 |
| UNIVERSITY OF WISCONSIN CREDIT UNION | \$ 233,918 | 11.1% | \$ 2,913 | 1.2% | 1.3% | 1.2% | 0.9% | 0.9% | 37 | \$ 1,764 | 0.8% | 0.8% | 0.7% | 0.6% | 0.5% | 26 |
| TEXAS DOW EMPLOYEES CREDIT UNION | \$ 220,452 | 10.8% | \$ 7,253 | 3.3% | 2.9% | 1.9% | 2.3% | 2.7% | 61 | \$ 5,199 | 2.4% | 2.1% | 1.2% | 1.7% | 1.8% | 58 |
| FOUNDERS FEDERAL CREDIT UNION | \$ 216,767 | 10.3% | \$ 4,892 | 2.3% | 2.0% | 1.5% | 1.4% | 1.5% | 76 | \$ 3,158 | 1.5% | 1.2% | 0.9% | 1.0% | 0.9% | 55 |
| NASA FEDERAL CREDIT UNION | \$ 215,693 | 0.5% | \$ 5,284 | 2.4% | 2.1% | 1.9% | 1.6% | 1.3% | 111 | \$ 3,965 | 1.8% | 1.6% | 1.5% | 1.2% | 1.0% | 83 |
| TWINSTAR CREDIT UNION | \$ 215,076 | 55.3% | \$ 2,420 | 1.1% | 0.9% | 0.7% | 0.5% | 0.5% | 58 | \$ 1,499 | 0.7% | 0.6% | 0.3% | 0.2% | 0.3% | 44 |
| SUMMIT CREDIT UNION | \$ 213,563 | 9.3% | \$ 4,484 | 2.1% | 1.8% | 1.4% | 1.1% | 1.1% | 102 | \$ 3,016 | 1.4% | 1.2% | 0.9% | 0.8% | 0.5% | 87 |
| CITADEL FEDERAL CREDIT UNION | \$ 213,377 | 8.9% | \$ 5,217 | 2.4% | 2.1% | 2.1% | 1.3% | 1.6% | 85 | \$ 3,476 | 1.6% | 1.6% | 1.4% | 1.2% | 1.2% | 46 |
| AMERICAN AIRLINES FEDERAL CREDIT UNION | \$ 211,939 | 12.6% | \$ 2,389 | 1.1% | 0.9% | 0.8% | 0.7% | 0.7% | 44 | \$ 1,149 | 0.5% | 0.4% | 0.3% | 0.3% | 0.3% | 27 |
| MUNICIPAL CREDIT UNION | \$ 209,802 | 6.3% | \$ 7,715 | 3.7% | 2.9% | 2.8% | 3.0% | 2.9% | 79 | \$ 5,051 | 2.4% | 1.9% | 1.8% | 2.0% | 1.9% | 47 |
| STATE EMPLOYEES CREDIT UNION OF MARYLAND | \$ 207,042 | -1.1% | \$ 5,842 | 2.8% | 2.2% | 1.9% | 1.8% | 1.9% | 88 | \$ 3,076 | 1.5% | 1.3% | 1.2% | 1.1% | 1.1% | 35 |
| SPOKANE TEACHERS CREDIT UNION | \$ 204,626 | 23.3% | \$ 795 | 0.4% | 0.3% | 0.3% | 0.3% | 0.3% | 11 | \$ 10 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0 |
| GESA CREDIT UNION | \$ 202,359 | -5.2% | \$ 2,895 | 1.4% | 0.7% | 0.6% | 0.7% | 0.8% | 59 | \$ 1,505 | 0.7% | 0.3% | 0.3% | 0.4% | 0.4% | 38 |
| BROADVIEW FEDERAL CREDIT UNION | \$ 200,556 | 8.9% | \$ 3,945 | 2.0% | 1.9% | 1.3% | 1.3% | 1.4% | 58 | \$ 2,434 | 1.2% | 1.1% | 0.8% | 0.9% | 0.9% | 35 |
| LANGLEY FEDERAL CREDIT UNION | \$ 198,769 | 13.1% | \$ 5,090 | 2.6% | 2.5% | 2.7% | 2.1% | 2.3% | 21 | \$ 3,622 | 1.8% | 1.9% | 1.9% | 1.6% | 1.8% | 6 |
| EDUCATIONAL EMPLOYEES CREDIT UNION | \$ 197,067 | 21.6% | \$ 1,544 | 0.8% | 0.6% | 0.4% | 0.6% | 0.4% | 34 | \$ 720 | 0.4% | 0.3% | 0.2% | 0.3% | 0.3% | 11 |
| WESCOM CENTRAL CREDIT UNION | \$ 196,966 | 17.9% | \$ 2,114 | 1.1% | 1.0% | 0.9% | 0.8% | 0.8% | 23 | \$ 1,411 | 0.7% | 0.8% | 0.6% | 0.6% | 0.6% | 10 |

* Data based on Regulatory Filings (Form 5300), credit unions are ranked by Total Unsecured Credit Card Loans.

** Delinquent Loans is defined as 60+ days past due loans.

*** Nonperforming Loans is defined as 90+ days past due loans.