

Michigan Credit Union Report from BauerFinancial, Inc.

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Data as of 3/31/2009

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Credit Union	City	Star Rating 3/31/2009	Star Rating 12/31/2008	Assets (\$ mils)	Capital (\$ mils)	Nonperforming Assets % Total
2ND BAPTIST CH. OF ANN ARBOR F.C.U.	ANN ARBOR	N.R.	N.R.	\$ 0.13	\$ 0.03	7.46%
A.B.D. FEDERAL CREDIT UNION	WARREN	****	****	\$ 66.27	\$ 9.77	0.41%
AAC CREDIT UNION	GRAND RAPIDS	****	****	\$ 53.75	\$ 8.23	1.43%
ACCESS FIRST F.C.U.	MATTAWAN	Zero	*	\$ 30.63	\$ 1.68	5.97%
ADVANTAGE ONE F.C.U.	BROWNSTOWN	****	****	\$ 85.22	\$ 8.90	1.78%
AEROQUIP CREDIT UNION	JACKSON	****	****	\$ 39.61	\$ 6.32	1.88%
AFFINITY GROUP CREDIT UNION	PONTIAC	****	****	\$ 101.41	\$ 12.29	1.77%
ALLEGAN COMMUNITY F.C.U.	ALLEGAN	****	****	\$ 21.08	\$ 3.39	0.30%
ALLEGIS CREDIT UNION	KALAMAZOO	***	***	\$ 72.85	\$ 5.45	1.53%
ALPENA COMMUNITY CREDIT UNION	ALPENA	****	****	\$ 16.89	\$ 1.29	1.14%
ALPENA-ALCONA AREA C.U.	ALPENA	****	****	\$ 220.82	\$ 17.72	0.90%
AMALGAMATED CREDIT UNION	SAGINAW	***	***	\$ 43.09	\$ 6.05	4.54%
AMERICAN 1 F.C.U.	JACKSON	***	***	\$ 174.64	\$ 19.75	2.18%
AMEZ UNITED CREDIT UNION	DETROIT	N.R.	N.R.	\$ 0.37	\$ 0.10	11.44%
ANN ARBOR POSTAL F.C.U.	ANN ARBOR	N.R.	N.R.	\$ 0.95	\$ 0.34	0.95%
ARC CREDIT UNION	ROSEVILLE	****	****	\$ 11.42	\$ 1.26	0.30%
ATL CREDIT UNION	WYOMING	****	****	\$ 11.19	\$ 1.39	0.80%
AUTO BODY CREDIT UNION	LANSING	****	****	\$ 166.96	\$ 15.64	1.44%
AUTO-OWNERS ASSOCIATES C.U.	LANSING	****	****	\$ 25.66	\$ 2.97	0.05%
BARAGA COUNTY F.C.U.	L'ANSE	****	****	\$ 22.62	\$ 2.60	0.36%
BATTLE CREEK AREA COMMUNITY F.C.U.	BATTLE CREEK	****	****	\$ 13.62	\$ 2.85	0.07%
BAY WINDS FEDERAL CREDIT UNION	CHARLEVOIX	****	****	\$ 102.92	\$ 11.34	1.23%
BELLE RIVER COMMUNITY C.U.	RICHMOND	****	****	\$ 13.90	\$ 1.51	0.12%
BERRIEN TEACHERS CREDIT UNION	ST. JOSEPH	****	****	\$ 241.24	\$ 26.71	0.12%
BESSER CREDIT UNION	ALPENA	****	****	\$ 51.14	\$ 5.19	1.27%
BESTSOURCE CREDIT UNION	WATERFORD	***	***	\$ 122.30	\$ 11.74	4.21%
BETHEL A.M.E. CHURCH F.C.U.	SAGINAW	N.R.	N.R.	\$ 0.88	\$ 0.08	4.77%
BETHEL BAPTIST CHURCH EAST C.U.	DETROIT	N.R.	N.R.	\$ 0.67	\$ 0.09	0.00%

BI-COUNTY PTC F.C.U.	WARREN	***	***	\$	7.51	\$	1.09	3.66%
BIG DUTCH FLEET CREDIT UNION	HOLLAND	*****	*****	\$	14.97	\$	3.92	0.57%
BIRMINGHAM-BLOOMFIELD C.U.	BIRMINGHAM	***	***	\$	44.65	\$	2.93	1.12%
BISSELL EMPLOYEES CREDIT UNION	GRAND RAPIDS	*****	*****	\$	9.11	\$	1.54	1.46%
BLUE WATER F.C.U.	PORT HURON	*****	*****	\$	10.55	\$	1.92	0.16%
CALCITE CREDIT UNION	ROGERS CITY	*****	*****	\$	36.14	\$	4.77	0.65%
CASE CREDIT UNION	LANSING	*****	*****	\$	180.37	\$	16.24	0.80%
CATHOLIC FEDERAL CREDIT UNION	SAGINAW	*****	*****	\$	241.65	\$	26.76	0.30%
CATHOLIC PARISHES F.C.U.	LIVONIA	*****	*****	\$	57.66	\$	6.45	1.08%
CENDEL CREDIT UNION	OWOSSO	****	****	\$	21.78	\$	1.81	0.85%
CENTRAL MACOMB COMMUNITY C.U.	MT CLEMENS	****	****	\$	146.13	\$	13.97	1.89%
CENTRAL MICHIGAN COMMUNITY F.C.U.	CLARE	*****	*****	\$	89.81	\$	8.91	0.67%
CHATHAM EBEN CO OP F.C.U.	CHATHAM	*****	*****	\$	5.75	\$	0.67	0.26%
CHIEF PONTIAC F.C.U.	PONTIAC	***	***	\$	82.94	\$	12.47	3.61%
CHIPPEWA COUNTY CREDIT UNION	SAULT STE MARIE	*****	*****	\$	20.65	\$	2.85	0.52%
CHIROPRACTIC F.C.U.	FARMINGTON	****	****	\$	22.22	\$	3.18	0.65%
CHRISTIAN FINANCIAL C.U.	ROSEVILLE	***	***	\$	235.59	\$	18.36	2.70%
CHRISTOPHER CREDIT UNION	CHESANING	****	****	\$	1.97	\$	0.25	0.05%
CITIZENS CREDIT UNION	KALAMAZOO	Zero	*	\$	56.75	\$	3.34	6.48%
CLARKSTON BRANDON COMMUNITY C.U.	CLARKSTON	***	***	\$	44.65	\$	4.67	2.15%
CLAWSON COMMUNITY CREDIT UNION	CLAWSON	***	*****	\$	32.84	\$	2.12	1.13%
CLINTON COUNTY F.C.U.	ST JOHNS	****	****	\$	74.01	\$	8.19	2.20%
CO-OP SERVICES CREDIT UNION	LIVONIA	***	***	\$	374.94	\$	34.15	2.28%
COMMUNICATING ARTS C.U.	DETROIT	***	***	\$	26.29	\$	2.38	1.04%
COMMUNICATION SERVICES C.U.	LANSING	***	****	\$	20.53	\$	1.46	0.57%
COMMUNICATIONS FAMILY C.U.	SAGINAW	*****	*****	\$	485.23	\$	66.99	0.62%
COMMUNITY ALLIANCE C.U.	DEARBORN	***	***	\$	75.49	\$	8.24	1.46%
COMMUNITY CHOICE CREDIT UNION	FARMINGTON HILL	***	***	\$	432.30	\$	32.22	2.61%
COMMUNITY DRIVEN CREDIT UNION	YPSILANTI	****	****	\$	56.68	\$	7.57	0.84%
COMMUNITY FINANCIAL MEMBERS F.C.U.	PLYMOUTH	***	***	\$	440.02	\$	35.19	2.63%
COMMUNITY FIRST F.C.U.	LAKEVIEW	****	****	\$	11.90	\$	1.02	1.07%
COMMUNITY FOCUS F.C.U.	BROWNSTOWN	****	****	\$	47.34	\$	7.66	1.33%
COMMUNITY SCHOOLS CREDIT UNION	MUSKEGON	*****	*****	\$	50.14	\$	9.91	0.86%
COMMUNITY WEST CREDIT UNION	KENTWOOD	*****	*****	\$	95.13	\$	12.06	0.97%
CONE DRIVE GEARS F.C.U.	TRAVERSE CITY	*****	*****	\$	3.70	\$	1.00	0.14%
CONSTRUCTION F.C.U.	SOUTHFIELD	*****	*****	\$	18.94	\$	2.84	0.00%
CONSUMERS CHOICE CREDIT UNION	SAGINAW	****	****	\$	34.33	\$	3.99	1.51%

CONSUMERS CREDIT UNION	OSHTEMO	*****	****	\$	308.84	\$	28.57	1.36%
CONSUMERS PROFESSIONAL C.U.	LANSING	*****	*****	\$	69.02	\$	9.07	1.33%
COPOCO COMMUNITY CREDIT UNION	BAY CITY	*****	*****	\$	65.87	\$	6.50	0.53%
CORNERSTONE COMMUNITY FINANCIAL F.C.U.	AUBURN HILLS	***	***	\$	200.36	\$	16.97	2.71%
COUNTRY HERITAGE CREDIT UNION	BUCHANAN	****	****	\$	23.70	\$	3.84	2.63%
CP FEDERAL CREDIT UNION	JACKSON	****	****	\$	318.81	\$	33.19	2.00%
CRAFTSMAN CREDIT UNION	DETROIT	***	***	\$	41.09	\$	9.08	4.99%
CREDIT UNION ADVANTAGE	SOUTHFIELD	***	****	\$	24.39	\$	1.76	1.06%
CREDIT UNION ONE	FERNDALE	**	***	\$	768.64	\$	48.40	3.63%
CREDIT UNION PLUS	BAY CITY	***	***	\$	35.20	\$	4.88	3.90%
D.T.&I EMPLOYEES CREDIT UNION	FLATROCK	****	****	\$	14.76	\$	2.57	0.74%
DEARBORN VILLAGE COMMUNITY C.U.	DEARBORN	****	****	\$	16.83	\$	2.26	1.85%
DELTA COUNTY CREDIT UNION	ESCANABA	*****	*****	\$	71.91	\$	7.79	0.60%
DELTA COUNTY TEACHERS C.U.	ESCANABA	*****	*****	\$	2.56	\$	0.51	0.51%
DENNISON FEDERAL CREDIT UNION	COOPERSVILLE	N.R.	N.R.	\$	0.28	\$	0.06	2.88%
DETOUR DRUMMOND COMMUNITY C.U.	DRUMMOND ISLAND	***	***	\$	29.75	\$	2.65	2.14%
DETROIT EDISON CREDIT UNION	PLYMOUTH	**	****	\$	693.04	\$	55.38	1.55%
DETROIT MUNICIPAL CREDIT UNION	DETROIT	*****	*****	\$	353.75	\$	60.41	0.25%
DFCU FINANCIAL CREDIT UNION	DEARBORN	*****	*****	\$	2,485.01	\$	278.69	0.59%
DORT FEDERAL CREDIT UNION	FLINT	*****	*****	\$	392.92	\$	76.98	1.35%
DOW CHEMICAL EMPLOYEES' C.U.	MIDLAND	*****	*****	\$	1,246.66	\$	124.20	0.16%
DOWAGIAC AREA F.C.U.	DOWAGIAC	****	*****	\$	15.53	\$	1.31	0.26%
DOWNRIVER COMMUNITY F.C.U.	ECORSE	****	****	\$	140.43	\$	11.31	1.02%
E & A CREDIT UNION	PORT HURON	***	***	\$	210.35	\$	16.67	2.08%
E.W. DANIEL EPISCOPAL C.U.	DETROIT	N.R.	N.R.	\$	-	\$	-	0.00%
EAST TRAVERSE CATHOLIC F.C.U.	TRAVERSE CITY	****	****	\$	39.17	\$	4.32	1.83%
EASTERN MICHIGAN UNIVERSITY C.U.	YPSILANTI	*****	*****	\$	16.70	\$	2.42	0.17%
EASTPOINTE COMMUNITY C.U.	EASTPOINTE	****	****	\$	8.62	\$	0.89	0.93%
EASTSIDE FAMILY F.C.U.	EASTPOINTE	*****	*****	\$	25.54	\$	4.43	0.53%
EATON COUNTY EDUCATIONAL C.U.	CHARLOTTE	*****	*****	\$	27.89	\$	3.49	0.25%
EDDY EMPLOYEES F.C.U.	THREE RIVERS	N.R.	N.R.	\$	0.16	\$	0.04	2.56%
EDDY PAPER EMPLOYEES C.U.	WHITE PIGEON	N.R.	N.R.	\$	0.62	\$	0.10	2.40%
EDUCATION FIRST CREDIT UNION	SOUTHGATE	*	**	\$	72.78	\$	3.77	1.76%
EDUCATION PLUS CREDIT UNION	MONROE	****	*****	\$	57.32	\$	7.88	2.15%
EDUCATIONAL COMMUNITY C.U.	KALAMAZOO	****	*****	\$	300.73	\$	25.53	0.47%
EECU A COMMUNITY CREDIT UNION	JACKSON	****	****	\$	105.41	\$	9.16	1.14%

ELECTRICAL WORKERS LOCAL 58 C.U.	DETROIT	*****	*****	\$	10.83	\$	1.41	0.07%
ELGA CREDIT UNION	BURTON	***	***	\$	261.90	\$	24.71	3.90%
EXTRA CREDIT UNION	WARREN	**	***	\$	198.79	\$	13.42	1.41%
FAMILY COMMUNITY CREDIT UNION	BURTON	*****	*****	\$	32.74	\$	4.59	0.06%
FAMILY FINANCIAL CREDIT UNION	MUSKEGON	****	*****	\$	65.68	\$	11.82	1.66%
FAMILY FIRST CREDIT UNION	SAGINAW	****	***	\$	60.26	\$	5.94	1.05%
FANNIE B. PECK OF BETHEL AME CHURCH	DETROIT	N.R.	N.R.	\$	0.53	\$	0.15	0.00%
FARM BUREAU FAMILY C.U.	LANSING	****	****	\$	13.39	\$	1.17	0.46%
FATHER KRAMER CREDIT UNION	CENTER LINE	****	****	\$	6.86	\$	1.36	1.05%
FEDCOM CREDIT UNION	GRAND RAPIDS	****	****	\$	42.66	\$	4.59	1.73%
FEDERAL EMPLOYEES OF CHIPPEWA CNTY C.U.	SAULT STE MARIE	****	*****	\$	6.86	\$	0.65	0.18%
FILER CREDIT UNION	MANISTEE	*****	*****	\$	74.70	\$	8.88	0.93%
FINANCIAL PLUS F.C.U.	FLINT	****	****	\$	324.06	\$	37.22	1.67%
FINANCIALEDGE COMMUNITY C.U.	BAY CITY	*****	*****	\$	59.95	\$	6.33	0.40%
FIRST AREA CREDIT UNION	SAGINAW	***	***	\$	23.33	\$	2.32	2.00%
FIRST CATHOLIC F.C.U.	TAYLOR	****	****	\$	148.81	\$	12.20	1.14%
FIRST COMMUNITY F.C.U.	PARCHMENT	****	****	\$	395.69	\$	67.64	0.80%
FIRST GENERAL CREDIT UNION	MUSKEGON	*****	*****	\$	40.36	\$	10.14	0.97%
FIRST UNITED F.C.U.	GRANDVILLE	*****	*****	\$	21.94	\$	2.55	0.99%
FLAGSHIP COMMUNITY F.C.U.	PORT HURON	****	****	\$	14.43	\$	1.59	0.53%
FLINT AREA SCHOOL EMPLOYEES C.U.	FLINT	*****	*****	\$	321.79	\$	44.64	0.13%
FM FINANCIAL CREDIT UNION	FLINT	*****	*****	\$	28.44	\$	4.22	1.08%
FME FEDERAL CREDIT UNION	ROSEVILLE	*****	*****	\$	65.73	\$	8.26	0.96%
FOREST AREA F.C.U.	FIFE LAKE	***	***	\$	70.61	\$	10.09	3.83%
FOSS AVENUE BAPTIST CHURCH F.C.U.	FLINT	N.R.	N.R.	\$	0.24	\$	0.03	1.26%
FOUNDERS COMMUNITY F.C.U.	MIDDLEVILLE	****	****	\$	4.77	\$	0.53	0.59%
FOUR FLAGS AREA CREDIT UNION	NILES	****	*****	\$	3.68	\$	0.58	0.60%
FRANKENMUTH CREDIT UNION	FRANKENMUTH	***	***	\$	205.41	\$	14.91	2.01%
FRANKFORT COMMUNITY F.C.U.	FRANKFORT	*****	****	\$	8.05	\$	1.62	1.20%
GABRIELS COMMUNITY C.U.	LANSING	*****	*****	\$	9.78	\$	1.10	0.10%
GENERATIONS FAMILY F.C.U.	SAGINAW	****	****	\$	28.70	\$	3.08	0.59%
GENISYS CREDIT UNION	AUBURN HILLS	*****	*****	\$	1,263.88	\$	149.95	1.22%
GERBER FEDERAL CREDIT UNION	FREMONT	****	****	\$	107.33	\$	11.64	1.40%
GOGEBIC COUNTY F.C.U.	BESSEMER	*****	*****	\$	11.51	\$	1.47	0.36%
GOOD SHEPHERD CREDIT UNION	LINCOLN PARK	****	****	\$	81.25	\$	6.33	0.85%
GR BUILDING TRADES C.U.	COMSTOCK PARK	*****	*****	\$	16.07	\$	1.94	0.35%

GR CONSUMERS CREDIT UNION	WYOMING	*****	*****	\$	34.92	\$	4.94	0.28%
GRACO FEDERAL CREDIT UNION	ALMA	****	*****	\$	10.94	\$	0.92	0.38%
GRAND RAPIDS FAMILY C.U.	GRAND RAPIDS	*****	*****	\$	29.00	\$	4.16	0.27%
GRAND TRUNK BATTLE CREEK EMP F.C.U.	BATTLE CREEK	*****	*****	\$	27.92	\$	3.54	0.55%
GRAND VALLEY CO-OP C.U.	GRAND RAPIDS	***	***	\$	71.01	\$	9.04	2.95%
GRATIOT COMMUNITY CREDIT UNION	ALMA	*****	*****	\$	19.38	\$	2.06	0.19%
GREAT LAKES FIRST F.C.U.	ESCANABA	*****	*****	\$	51.30	\$	5.91	0.26%
GREAT LAKES MEMBERS C.U.	DEARBORN	***	***	\$	10.16	\$	3.34	0.41%
GREATER CHRIST BAPTIST CHURCH C.U.	DETROIT	N.R.	N.R.	\$	0.97	\$	0.23	0.00%
GREATER NEW MT. MORIAH BAPTIST CHRH C.U.	DETROIT	N.R.	N.R.	\$	0.29	\$	0.16	17.18%
GREATER NILES COMMUNITY F.C.U.	NILES	*****	***	\$	32.23	\$	4.04	0.88%
H.P.C. CREDIT UNION	ALPENA	*****	*****	\$	98.60	\$	11.96	0.37%
HANCHETT EMPLOYEES C.U.	BIG RAPIDS	N.R.	N.R.	\$	0.28	\$	0.05	0.00%
HARBOR BEACH COMMUNITY F.C.U.	HARBOR BEACH	****	****	\$	3.81	\$	0.71	2.60%
HARBORLIGHT CREDIT UNION	WHITEHALL	*****	*****	\$	81.92	\$	10.29	0.86%
HEALTH ONE CREDIT UNION	DETROIT	****	****	\$	18.09	\$	2.03	2.31%
HEARTLAND EMPLOYEES C.U.	EDMORE	Zero	Zero	\$	3.15	\$	0.14	6.38%
I.M. DETROIT DISTRICT C.U.	DETROIT	N.R.	N.R.	\$	1.03	\$	0.31	0.00%
INTERNATIONAL UAW F.C.U.	DETROIT	****	****	\$	25.37	\$	3.31	1.68%
IRON MOUNTAIN KINGSFORD COMMUNITY F.C.U.	KINGSFORD	*****	*****	\$	69.00	\$	11.34	0.41%
IRON WORKERS LOCAL 25 C.U.	NOVI	***	***	\$	2.37	\$	0.82	7.86%
ISABELLA COMMUNITY C.U.	MT PLEASANT	*****	*****	\$	66.64	\$	6.00	0.66%
ISHPEMING COMMUNITY F.C.U.	ISHPEMING	****	*****	\$	100.28	\$	8.53	0.30%
JACKSON CITY COUNTY C.U.	JACKSON	*****	*****	\$	7.99	\$	0.95	0.10%
JACKSON COMMUNITY F.C.U.	JACKSON	***	***	\$	24.66	\$	3.63	2.83%
JACKSON VIBRATORS EMPLOYEES C.U.	LUDINGTON	****	****	\$	2.22	\$	0.61	1.13%
KALAMAZOO BUILDING TRADES C.U.	KALAMAZOO	****	*****	\$	3.96	\$	0.87	1.64%
KALSEE CREDIT UNION	KALAMAZOO	****	****	\$	91.56	\$	12.69	1.06%
KELLOGG COMMUNITY F.C.U.	BATTLE CREEK	*****	*****	\$	282.50	\$	37.44	1.49%
KELLY FEDERAL CREDIT UNION	TROY	*****	****	\$	4.38	\$	0.45	0.78%
KENOWA COMMUNITY F.C.U.	WYOMING	***	***	\$	16.51	\$	2.07	0.51%
KENSINGTON VALLEY COMMUNITY C.U.	HIGHLAND	***	****	\$	27.16	\$	1.95	0.99%
KENT COUNTY CREDIT UNION	GRAND RAPIDS	*****	*****	\$	36.65	\$	3.70	0.29%
KERR EMPLOYEES CREDIT UNION	ROMULUS	Zero	Zero	\$	1.77	\$	0.13	8.80%

KRAMER HOMES F.C.U.	CENTER LINE	**	N.R.	\$ 1.58	\$ 0.16	4.11%
LAKE HURON CREDIT UNION	SAGINAW	***	***	\$ 44.71	\$ 3.79	2.45%
LAKE MICHIGAN CREDIT UNION	GRAND RAPIDS	****	*****	\$ 1,654.07	\$ 131.76	0.78%
LAKE SUPERIOR CREDIT UNION	ONTONAGON	*****	*****	\$ 4.86	\$ 0.53	0.00%
LAKES COMMUNITY CREDIT UNION	LAKE ORION	****	****	\$ 69.44	\$ 8.77	1.45%
LAKESHORE FEDERAL CREDIT UNION	MUSKEGON	****	****	\$ 19.51	\$ 4.12	1.30%
LANSING AUTOMAKERS F.C.U.	LANSING	****	****	\$ 500.07	\$ 52.27	1.15%
LANSING POSTAL COMMUNITY C.U.	LANSING	*****	*****	\$ 19.44	\$ 2.39	0.21%
LAPEER COUNTY SCHOOL EMPLOYEES' C.U.	LAPEER	*****	*****	\$ 25.07	\$ 3.30	0.01%
LATVIAN HERITAGE F.C.U.	GRAND RAPIDS	**	***	\$ 3.76	\$ 0.40	8.65%
LENCO CREDIT UNION	ADRIAN	*****	*****	\$ 44.70	\$ 4.65	0.78%
LIMESTONE FEDERAL CREDIT UNION	MANISTIQUE	*****	****	\$ 24.19	\$ 3.04	0.74%
LINCOLN PARK COMMUNITY C.U.	LINCOLN PARK	*****	*****	\$ 36.14	\$ 6.76	0.45%
LOC FEDERAL CREDIT UNION	FARMINGTON	*****	*****	\$ 117.49	\$ 11.87	0.44%
MANISTEE PUBLIC EMPLOYEES C.U.	MANISTEE	N.R.	N.R.	\$ 1.15	\$ 0.28	0.00%
MANISTIQUE F.C.U.	MANISTIQUE	*****	****	\$ 19.07	\$ 1.95	1.22%
MARQUETTE COMMUNITY F.C.U.	MARQUETTE	*****	*****	\$ 45.68	\$ 4.33	0.55%
MARSHALL COMMUNITY C.U.	MARSHALL	****	****	\$ 143.75	\$ 16.50	2.14%
MASON COUNTY SCHOOL EMPLOYEES C.U.	LUDINGTON	*****	*****	\$ 5.37	\$ 0.80	0.60%
MEIJER CREDIT UNION	GRAND RAPIDS	*****	*****	\$ 51.35	\$ 5.07	1.31%
MEMBERFOCUS COMMUNITY C.U.	DEARBORN	*****	*****	\$ 81.31	\$ 10.00	1.27%
MEMBERS CREDIT UNION	TRAVERSE CITY	***	****	\$ 171.37	\$ 16.46	2.52%
MEMBERS FIRST CREDIT UNION	MIDLAND	*****	*****	\$ 162.43	\$ 16.13	0.53%
MENOMINEE AREA CREDIT UNION	MENOMINEE	*****	*****	\$ 6.94	\$ 1.42	0.04%
MENOMINEE COUNTY F.C.U.	POWERS	*****	*****	\$ 63.43	\$ 6.17	0.68%
METRO NORTH F.C.U.	WATERFORD	****	****	\$ 28.36	\$ 3.73	0.44%
METRO SHORES CREDIT UNION	TRENTON	****	*****	\$ 45.43	\$ 3.34	0.85%
METROPOLITAN CHURCH OF GOD C.U.	DETROIT	N.R.	N.R.	\$ 0.16	\$ 0.02	7.36%
MICHIGAN CATHOLIC CREDIT UNION	TROY	***	****	\$ 251.52	\$ 20.44	1.92%
MICHIGAN COASTAL CREDIT UNION	MUSKEGON	*****	*****	\$ 9.25	\$ 1.00	1.16%
MICHIGAN COLUMBUS F.C.U.	LIVONIA	***	***	\$ 39.12	\$ 4.26	0.92%
MICHIGAN EDUCATIONAL C.U.	PLYMOUTH	*****	*****	\$ 523.45	\$ 73.21	0.32%
MICHIGAN FIRST CREDIT UNION	LATHRUP VILLAGE	*****	****	\$ 519.76	\$ 73.46	1.16%
MICHIGAN ONE COMMUNITY C.U.	IONIA	****	*****	\$ 60.06	\$ 4.73	0.51%

MICHIGAN SCHOOLS AND GOVERNMENT C.U.	CLINTON TOWNSHI	*****	*****	\$	1,016.69	\$	106.91	1.13%
MICHIGAN SERVICES CREDIT UNION	SOUTHFIELD	***	***	\$	10.90	\$	1.26	1.86%
MICHIGAN STATE UNIVERSITY F.C.U.	EAST LANSING	*****	*****	\$	1,667.57	\$	187.63	1.10%
MICHIGAN TECH EMPLOYEES F.C.U.	HOUGHTON	****	*****	\$	48.39	\$	3.96	0.18%
MID MICHIGAN FAMILY C.U.	SAGINAW	***	***	\$	22.60	\$	3.73	1.62%
MIDWEST FINANCIAL CREDIT UNION	ANN ARBOR	***	***	\$	182.74	\$	13.80	1.40%
MILAN FEDERAL CREDIT UNION	MILAN	N.R.	N.R.	\$	0.80	\$	0.16	0.75%
MONROE AREA F.C.U.	MONROE	****	****	\$	9.52	\$	1.19	0.40%
MONROE COUNTY COMMUNITY C.U.	MONROE	***	****	\$	124.60	\$	8.55	0.78%
MONTCALM PUBLIC EMPLOYEES C.U.	EDMORE	***	***	\$	9.21	\$	1.63	3.34%
MORTON MANISTEE F.C.U.	MANITSEE	****	****	\$	3.86	\$	0.46	1.35%
MOTOR CITY CO-OP CREDIT UNION	CLINTON TOWNSHI	****	****	\$	113.05	\$	19.57	1.68%
MUNISING COMMUNITY C.U.	MUNISING	****	*****	\$	21.82	\$	1.80	0.58%
MUSKEGON CO OP F.C.U.	MUSKEGON	*****	*****	\$	32.75	\$	3.71	0.33%
MUSKEGON CONSUMERS POWER EMPLOYEES C.U.	MUSKEGON	****	****	\$	6.11	\$	1.15	2.88%
MUSKEGON GOVERNMENTAL EMP F.C.U.	MUSKEGON	*****	*****	\$	37.52	\$	4.23	0.37%
MUSKEGON PATTERNMAKERS F.C.U.	MUSKEGON HTS	*****	*****	\$	2.91	\$	0.92	0.14%
MUSKEGON ST JOSEPH F.C.U.	MUSKEGON	***	***	\$	9.42	\$	1.23	6.05%
MUSKEGON TEACHERS CREDIT UNION	MUSKEGON	*****	*****	\$	3.30	\$	0.63	0.82%
MY PERSONAL CREDIT UNION	WYOMING	****	****	\$	96.16	\$	8.90	2.18%
MY POSTAL CREDIT UNION	PONTIAC	*****	*****	\$	14.43	\$	3.27	0.72%
NEW RISING STAR F.C.U.	DETROIT	N.R.	N.R.	\$	0.13	\$	0.03	0.00%
NEWAYGO COUNTY SERVICE EMPLOYEES C.U.	FREMONT	*****	*****	\$	16.03	\$	1.47	0.54%
NORTH CENTRAL AREA C.U.	HOUGHTON LAKE	*****	*****	\$	68.87	\$	6.81	0.81%
NORTH KENT CATHOLIC C.U.	GRAND RAPIDS	*****	*****	\$	1.83	\$	0.59	0.00%
NORTHERN UNITED F.C.U.	ESCANABA	*****	*****	\$	20.25	\$	2.81	0.43%
NORTHLAND AREA F.C.U.	OSCODA	***	***	\$	220.66	\$	22.06	3.90%
NORTHWEST CONSUMERS F.C.U.	TRAVERSE CITY	***	***	\$	12.81	\$	1.22	3.15%
NORTHWOOD CREDIT UNION	ROYAL OAK	****	****	\$	18.31	\$	2.64	1.14%
NORWAY COMMUNITY CREDIT UNION	NORWAY	*****	*****	\$	11.61	\$	1.17	0.16%
NUUNION	LANSING	***	***	\$	837.23	\$	65.03	1.76%
OAKLAND COUNTY CREDIT UNION	WATERFORD	***	****	\$	148.44	\$	10.41	0.83%
OMNI COMMUNITY CREDIT UNION	BATTLE CREEK	*****	*****	\$	218.52	\$	31.00	1.20%
ONAWAY COMMUNITY F.C.U.	ONAWAY	***	***	\$	58.33	\$	7.26	1.89%

OPTION 1 CREDIT UNION	GRAND RAPIDS	****	****	\$	253.05	\$	34.99	1.57%
OTSEGO PAPERWORKERS C.U.	OTSEGO	****	****	\$	2.46	\$	0.59	0.57%
OUR CREDIT UNION	ROYAL OAK	****	****	\$	159.91	\$	13.43	0.62%
OWOSSO COLUMBUS CREDIT UNION	OWOSSO	*****	*****	\$	6.46	\$	0.91	0.56%
OWOSSO W B C F.C.U.	OWOSSO	*****	*****	\$	2.83	\$	0.75	0.39%
PAC FEDERAL CREDIT UNION	TROY	***	***	\$	92.01	\$	7.14	2.09%
PARDA FEDERAL CREDIT UNION	ROCHESTER	****	****	\$	180.32	\$	20.63	0.74%
PARKSIDE CREDIT UNION	LIVONIA	****	****	\$	68.67	\$	8.48	1.81%
PARKWAY FEDERAL CREDIT UNION	REDFORD	*****	****	\$	26.77	\$	4.49	1.01%
PENINSULA FEDERAL CREDIT UNION	ESCANABA	*****	*****	\$	93.17	\$	13.29	0.61%
PENNWALT EMPLOYEES C.U.	RIVERVIEW	N.R.	N.R.	\$	0.99	\$	0.16	2.34%
PEOPLES TRUST CREDIT UNION	SOUTHFIELD	****	****	\$	178.12	\$	16.03	1.65%
PORT CITY FEDERAL CREDIT UNION	MUSKEGON	*****	*****	\$	21.08	\$	3.43	0.11%
PORTLAND FEDERAL CREDIT UNION	PORTLAND	****	****	\$	207.84	\$	18.93	1.40%
POST COMMUNITY CREDIT UNION	BATTLE CREEK	****	****	\$	65.05	\$	8.94	1.79%
PREFERRED FEDERAL CREDIT UNION	GREENVILLE	*****	*****	\$	40.70	\$	4.08	0.71%
PREMIER FINANCIAL CREDIT UNION	CLINTON TWP	*	**	\$	78.95	\$	5.12	3.51%
PUBLIC SERVICE CREDIT UNION	ROMULUS	****	****	\$	110.21	\$	14.80	1.70%
REDFORD MUNICIPAL EMPL. C.U.	REDFORD	***	***	\$	2.14	\$	0.20	1.49%
RIVER ROUGE MUNICIPAL C.U.	RIVER ROUGE	***	***	\$	5.07	\$	1.29	4.00%
RIVER VALLEY CREDIT UNION	ADA	*****	*****	\$	53.11	\$	4.84	0.67%
RIVERS EDGE COMMUNITY C.U.	ALLEN PARK	***	****	\$	82.05	\$	5.55	1.02%
RIVERTOWN COMMUNITY F.C.U.	GRANDVILLE	****	****	\$	66.62	\$	9.71	1.19%
RIVERVIEW COMMUNITY F.C.U.	SAINT CLAIR	*****	*****	\$	16.21	\$	2.32	0.69%
ROCK COMMUNITY F.C.U.	ROCK	****	****	\$	5.59	\$	0.55	0.25%
ROCKFORD COMMUNITY F.C.U.	ROCKFORD	**	**	\$	10.71	\$	0.63	3.60%
ROGUE RIVER COMMUNITY C.U.	SPARTA	***	***	\$	32.82	\$	1.94	1.97%
ROME CREDIT UNION	ROYAL OAK	****	****	\$	16.02	\$	1.25	0.39%
ROUGE EMPLOYEES CREDIT UNION	DEARBORN	RSLVD	RSLVD	\$	22.91	\$	0.27	5.34%
SAFE HARBOR CREDIT UNION	LUDINGTON	*****	*****	\$	26.30	\$	3.00	0.18%
SAGELINK CREDIT UNION	FLINT	*****	*****	\$	140.57	\$	17.81	0.09%
SAGINAW COUNTY EMPLOYEES C.U.	SAGINAW	*****	*****	\$	30.99	\$	2.84	1.07%
SAGINAW MEDICAL F.C.U.	SAGINAW	*****	*****	\$	92.79	\$	8.80	0.18%
SAGINAW VA HOSPITAL F.C.U.	SAGINAW	***	N.R.	\$	1.57	\$	0.17	0.45%
SECURITY CREDIT UNION	FLINT	***	***	\$	356.45	\$	32.29	1.49%
SERVICE 1 FEDERAL CREDIT UNION	MUSKEGON	*****	*****	\$	64.78	\$	11.10	0.59%
SETTLERS FEDERAL CREDIT UNION	BRUCE CROSSING	*****	****	\$	12.77	\$	1.45	1.18%

SHAWBOX COMMUNITY F.C.U.	MUSKEGON	*****	*****	\$	8.89	\$	1.21	0.33%
SHORELINE FEDERAL CREDIT UNION	MUSKEGON	*****	*****	\$	13.85	\$	2.10	0.22%
SHORES AREA CREDIT UNION	ST. CLAIR SHOR	***	***	\$	10.83	\$	0.92	2.30%
SLC CREDIT UNION	STERLING HEIGHT	****	****	\$	7.31	\$	0.83	2.37%
SOO CO-OP CREDIT UNION	SAULT STE. MARI	*****	*****	\$	108.41	\$	11.89	0.43%
SOUTH CENTRAL CREDIT UNION	JACKSON	*****	*****	\$	47.39	\$	6.39	0.78%
SOUTHEAST MICHIGAN STATE EMPLOYEES F.C.U	SOUTHFIELD	*****	*****	\$	24.25	\$	3.53	0.41%
SOUTHWEST MICHIGAN F.C.U.	KALAMAZOO	*****	*****	\$	67.09	\$	11.41	0.93%
ST. CHARLES PARISH F.C.U.	NEWPORT	*****	*****	\$	3.25	\$	0.47	0.74%
ST. CLETUS CREDIT UNION	WARREN	****	****	\$	9.85	\$	1.36	0.69%
ST. FRANCIS X F.C.U.	PETOSKEY	****	****	\$	82.44	\$	8.79	1.84%
ST. JOSEPH MERCY HOSPITAL PONTIAC F.C.U.	PONTIAC	*	*	\$	13.59	\$	0.99	6.27%
ST. JOSEPH VALLEY COMMUNITY F.C.U.	THREE RIVERS	****	****	\$	5.46	\$	0.41	0.17%
ST. PATRICK (CROSWELL) C.U.	CROSWELL	***	***	\$	1.95	\$	0.56	4.31%
ST. PATRICK CARLETON F.C.U.	CARLETON	****	****	\$	2.30	\$	0.24	0.39%
STERLING HEIGHTS COMMUNITY F.C.U.	STERLING HEIGHT	*****	****	\$	11.51	\$	1.54	0.90%
STERLING-VAN DYKE CREDIT UNION	STERLING HEIGHT	***	***	\$	68.93	\$	10.12	0.24%
STRAITS AREA F.C.U.	CHEBOYGAN	*****	*****	\$	40.01	\$	4.03	1.14%
SUNRISE FAMILY CREDIT UNION	BAY CITY	*****	*****	\$	82.03	\$	7.91	0.24%
SUPERIOR IRON RANGE COMMUNITY F.C.U.	NEGAUNEE	****	****	\$	56.38	\$	4.18	0.93%
T L C COMMUNITY CREDIT UNION	ADRIAN	*****	*****	\$	302.25	\$	33.99	0.96%
T&I CREDIT UNION	CLAWSON	*****	*****	\$	63.65	\$	12.89	0.05%
TAHQUAMENON AREA CREDIT UNION	NEWBERRY	*****	*****	\$	57.73	\$	6.25	0.98%
TANDEM FEDERAL CREDIT UNION	WARREN	****	****	\$	20.83	\$	4.13	0.92%
TBA CREDIT UNION	TRAVERSE CITY	*****	*****	\$	128.11	\$	12.75	0.60%
TEAM ONE CREDIT UNION	SAGINAW	*****	*****	\$	288.02	\$	32.68	0.65%
TEAMSTERS CREDIT UNION	DETROIT	*****	*****	\$	10.53	\$	1.89	1.14%
TELCOM CREDIT UNION	NOVI	****	****	\$	467.74	\$	62.02	1.85%
THORNAPPLE VALLEY COMMUNITY C.U.	HASTINGS	*****	*****	\$	13.83	\$	1.38	0.49%
THUNDER BAY AREA CREDIT UNION	ALPENA	*****	*****	\$	16.79	\$	1.65	0.28%
TORCH LAKE F.C.U.	LAKE LINDEN	*****	*****	\$	7.35	\$	0.77	0.41%
TOTAL COMMUNITY CREDIT UNION	TAYLOR	****	****	\$	43.83	\$	4.25	0.35%
TOWER FAMILY CREDIT UNION	KALAMAZOO	****	****	\$	5.44	\$	0.89	2.06%
TRENARY COOPERATIVE F.C.U.	TRENARY	***	***	\$	2.16	\$	0.19	1.02%

TRENTON FEDERAL CREDIT UNION	TRENTON	***	****	\$	51.88	\$	3.68	0.90%
TRI-CITIES CREDIT UNION	GRAND HAVEN	*****	*****	\$	21.27	\$	1.97	0.09%
TRI-POINTE COMMUNITY C.U.	GRAND BLANC	*****	*****	\$	176.73	\$	27.08	0.36%
U.P. CATHOLIC CREDIT UNION	MARQUETTE	*****	*****	\$	106.65	\$	14.16	0.37%
U.P. STATE CREDIT UNION	ESCANABA	****	****	\$	37.56	\$	2.98	1.68%
UKRAINIAN FUTURE CREDIT UNION	WARREN	****	*****	\$	88.35	\$	8.49	1.18%
UKRAINIAN SELFRELANCE MICHIGAN F.C.U.	WARREN	**	***	\$	140.02	\$	13.45	6.14%
UNIFIED COMMUNITIES F.C.U.	CANTON	***	****	\$	15.10	\$	1.42	3.98%
UNITED BAY COMMUNITY C.U.	BAY CITY	****	****	\$	152.63	\$	12.45	1.01%
UNITED CATHOLIC CREDIT UNION	TEMPERANCE	N.R.	N.R.	\$	0.41	\$	0.05	0.00%
UNITED CHURCHES CREDIT UNION	DEARBORN	*****	*****	\$	16.34	\$	1.51	0.61%
UNITED EDUCATIONAL C.U.	BATTLE CREEK	*****	*****	\$	89.41	\$	8.40	0.67%
UNITED FEDERAL CREDIT UNION	ST. JOSEPH	*****	*****	\$	901.47	\$	116.68	0.84%
UNITED FINANCIAL CREDIT UNION	BRIDGEPORT	***	****	\$	119.46	\$	8.12	0.94%
UNITED VIP CREDIT UNION	STERLING HEIGHT	*****	*****	\$	13.51	\$	1.79	0.26%
UNITY CREDIT UNION	WARREN	*****	*****	\$	47.50	\$	6.60	0.29%
UNIVERSITY OF MICHIGAN C.U.	ANN ARBOR	*****	*****	\$	377.09	\$	35.21	0.71%
VALLEY STATE EMPLOYEES C.U.	SAGINAW	*****	****	\$	19.75	\$	2.65	0.44%
VETERANS HEALTH ADMINISTRATION C.U.	DETROIT	****	*****	\$	2.78	\$	0.26	1.04%
WALLED LAKE SCHOOL EMPLOYEES F.C.U.	WALLED LAKE	****	****	\$	82.38	\$	9.10	1.02%
WANIGAS CREDIT UNION	SAGINAW	****	****	\$	224.26	\$	20.53	0.79%
WARREN MUNICIPAL F.C.U.	WARREN	****	****	\$	15.30	\$	1.13	0.84%
WAYNE-WESTLAND F.C.U.	WESTLAND	***	***	\$	59.21	\$	5.58	1.89%
WEST MICHIGAN CREDIT UNION	GRAND RAPIDS	*****	*****	\$	92.96	\$	15.49	0.40%
WEST MICHIGAN POSTAL SERVICE F.C.U.	MUSKEGON	***	***	\$	4.89	\$	0.64	2.80%
WESTACRES CREDIT UNION	ORCHARD LAKE	****	*****	\$	7.27	\$	0.81	0.08%
WESTERN DISTRICTS MEMBERS C.U.	GRAND RAPIDS	*****	*****	\$	28.94	\$	5.42	0.40%
WEXFORD COMMUNITY CREDIT UNION	CADILLAC	****	****	\$	31.46	\$	3.10	0.47%
WYANDOTTE FEDERAL CREDIT UNION	WYANDOTTE	****	****	\$	81.66	\$	9.00	1.42%
YPSILANTI AREA F.C.U.	YPSILANTI	****	****	\$	27.65	\$	2.87	1.13%

If you require additional data, please call 800.388.6686.