

24 April 2020

BENCHMARK INTEREST RATES AND YIELD CURVE

US Treasury Rates-

	THIS WK	LAST MO	YR END	LAST YR	CHANGES SINCE		
	4/23/20	3/23/20	12/31/19	4/23/19	This Yr	Last Yr	Down Cycle
Fed Funds	0.05%	0.25%	1.55%	2.41%	-1.50%	-2.36%	-2.40%
3mo	0.10%	0.02%	1.55%	2.45%	-1.45%	-2.35%	-2.25%
6mo	0.14%	0.08%	1.60%	2.46%	-1.46%	-2.32%	-2.38%
1yr	0.17%	0.17%	1.59%	2.43%	-1.42%	-2.26%	-2.57%
2yr	0.22%	0.28%	1.58%	2.36%	-1.36%	-2.14%	-2.76%
3yr	0.26%	0.31%	1.62%	2.34%	-1.36%	-2.08%	-2.79%
5yr	0.37%	0.38%	1.69%	2.36%	-1.32%	-1.99%	-2.72%
7yr	0.51%	0.63%	1.83%	2.46%	-1.32%	-1.95%	-2.66%
10yr	0.61%	0.76%	1.92%	2.57%	-1.31%	-1.96%	-2.63%
30yr	1.18%	1.33%	2.39%	2.98%	-1.21%	-1.80%	-1.00%

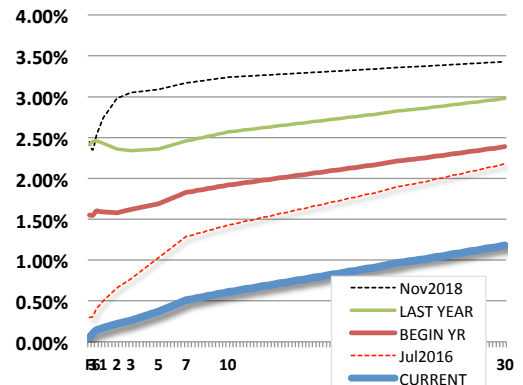
Slope of the Yield Curve-

2yr-3mo	0.12%	0.26%	0.03%	-0.09%	0.09%	0.21%	-0.51%
5yr-2yr	0.15%	0.10%	0.11%	0.00%	0.04%	0.15%	0.04%
10yr-5yr	0.24%	0.38%	0.23%	0.21%	0.01%	0.03%	0.09%
10yr-3mo	0.51%	0.74%	0.37%	0.12%	0.14%	0.39%	-0.38%

Other Interest Rates-

Prime	3.25%	4.25%	4.75%	5.50%	-1.50%	-2.25%	-2.25%
1mo LIBOR	0.49%	0.95%	1.76%	2.48%	-1.27%	-1.99%	-2.03%
6mo LIBOR	0.97%	0.97%	1.91%	2.62%	-0.94%	-1.65%	-1.94%
12mo LIBOR	0.96%	0.94%	2.00%	2.74%	-1.04%	-1.78%	-2.17%

YIELD CURVE ASSESSMENT



CYCLICAL CHANGES SUMMARY

	Jul16 Low-Nov18 High	Nov18 High-Current
Fed Funds	2.15%	-2.40%
1year	2.24%	-2.57%
2years	2.32%	-2.76%
3years	2.28%	-2.79%
5years	2.06%	-2.72%
10years	1.81%	-2.63%

ECONOMIC UPDATE AND ANALYSIS

NEW HOME SALES FALL 15.4 PERCENT IN MARCH; HOMES ON MARKET INCREASE 2.8%

Sales of new single-family homes in the United States plunged 15.4 percent from the previous month to a seasonally adjusted annual rate of 627 thousand in March of 2020, below a downwardly revised 741 thousand in February.

It is the lowest reading since May of 2019 and the biggest drop since July of 2013.

However, further declines are expected in the coming months due to the coronavirus outbreak. Sales fell in the Northeast (-41.5 percent to 24 thousand), the West (-38.5 percent to 139 thousand), the Midwest (-8.1 percent to 79 thousand) and the South (-0.8 percent to 385 thousand).

There were 333,000 new homes on the market, up 2.8 percent from February. At March's sales pace it would take 5.4 months to clear the supply of houses on the market.

The median new house price rose to USD 321,400 from USD 310,600 a year ago. Year-over-year new home sales declined 9.5 percent.

Key Economic Indicators for Banks, Thrifts & Credit Unions-

		LATEST	CURRENT	PREV
GDP	QoQ	Q4-Final	2.1%	2.1%
GDP - YTD	AnnI	Q4-Final	2.3%	2.4%
Consumer Spending	QoQ	Q4-Final	1.8%	3.2%
Consumer Spending	AnnI	Q4-Final	2.7%	3.0%
Unemployment	Mo	Mar	4.4%	3.5%
Consumer Inflation	YoY	Mar	1.5%	2.3%
Core Inflation	YoY	Mar	2.1%	2.4%
Consumer Credit	Annual	Feb	6.4%	3.5%
Retail Sales	YoY	Mar	1.7%	6.5%
Vehicle Sales	AnnI (Mil)	Mar	11.7	17.3
Home Sales	AnnI (Mil)	Mar	6.035	6.534
Home Prices	YoY	Jan	3.1%	2.9%

Key Consumer Market Data-

	THIS WK	YR END	PCT CHANGES	
	4/23/20	12/31/19	YTD	12Mos
DJIA	23,515	28,538	-17.6%	-17.5%
S&P 500	2,798	3,231	-13.4%	-4.5%
NASDAQ	8,495	8,973	-5.3%	5.1%
Crude Oil	16.60	61.06	-72.8%	-72.9%
Avg Gasoline	1.81	2.57	-29.5%	-40.0%
Gold	1,745.0	1,523.1	14.6%	34.7%

AVERAGE CREDIT UNION RATES AND RATE SENSITIVITY

	THIS WK 4/23/20	YTD Change		Chg in Current Cycle*		Rate Sensitivity	
		Rate	Benchmark	Rate	Benchmark	YTD	Cycle
Classic CC	11.01%	-0.44%	-1.50%	-0.68%	-2.25%	29%	30%
Platinum CC	9.29%	-0.63%	-1.50%	-0.98%	-2.25%	42%	44%
48mo Veh	3.22%	-0.25%	-1.36%	-0.44%	-2.76%	18%	16%
60mo Veh	3.33%	-0.26%	-1.36%	-0.44%	-2.79%	19%	16%
72mo Veh	3.65%	-0.26%	-1.34%	-0.47%	-2.76%	19%	17%
HE LOC	4.18%	-0.82%	-1.50%	-1.38%	-2.25%	55%	61%
10yr HE	5.09%	-0.19%	-1.32%	-0.43%	-2.78%	14%	15%
15yr FRM	3.28%	-0.29%	-1.32%	-1.30%	-2.72%	22%	48%
30yr FRM	3.65%	-0.36%	-1.31%	-1.42%	-2.63%	28%	54%
Sh Drafts	0.12%	-0.02%	-1.50%	-0.02%	-2.40%	1%	1%
Reg Svgs	0.15%	-0.04%	-1.50%	-0.04%	-2.40%	3%	2%
MMkt-10k	0.32%	-0.13%	-1.50%	-0.16%	-2.40%	9%	7%
MMkt-50k	0.44%	-0.18%	-1.50%	-0.21%	-2.40%	12%	9%
6mo CD	0.58%	-0.41%	-1.46%	-0.45%	-2.38%	28%	19%
1yr CD	0.83%	-0.57%	-1.42%	-0.68%	-2.57%	40%	26%
2yr CD	1.02%	-0.62%	-1.36%	-0.83%	-2.76%	46%	30%
3yr CD	1.15%	-0.64%	-1.36%	-0.91%	-2.79%	47%	33%

*Since Nov 2018

STRATEGICALLY FOR CREDIT UNIONS

Home sales activity in coming months will take a significant hit from the government-mandated shutdowns and layoffs. But the outlook for the housing sector should improve as the virus impacts wane and low mortgage rates and continued demand should drive a rebound in housing activity later this year and into 2021.

This is supported by a report on pending home sales — a measure of signed contracts, not closings — that show are 32% lower annually now, according to research by Zillow. But the week-over-week change in pending sales turned positive in the week ending April 15. Pending sales were up 6.2% week over week as of the seven days ending April 19.

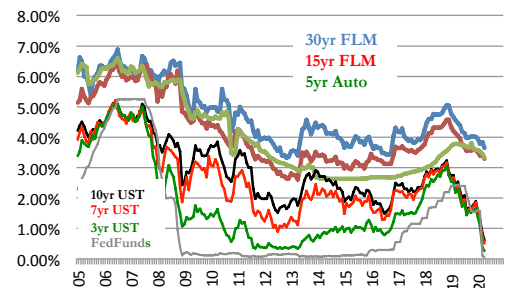
It's too early to fully understand why interest in buying homes has bounced back so suddenly. People may just be getting more bored at home and are interested in seeing if there are any great deals on homes in their areas. It could, however, reflect potential homebuyers and sellers responding to some relatively good news.

Consumers are mostly abiding by stay-in-shelter directives, and it appears the current decline in buyer and seller activity is only temporary, with a majority ready to hit the market in a couple of months.

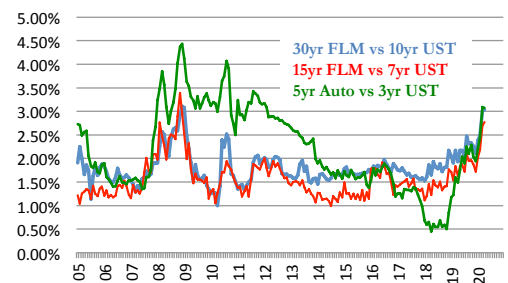
Additional information and other market-related reports can be viewed at
www.Meridian-ally.com

RELATIVE VALUE

"A"-PAPER MARKET RATES



"A"-PAPER PRICING SPREADS



ECONOMIC RELEASES

RELEASES THIS WEEK:

	Current	Previous
Existing Home Sales (Mar, Annlzd, Mils)	5.270	5.300
New Home Sales (Mar, Annlzd, Mils)	0.765	0.650

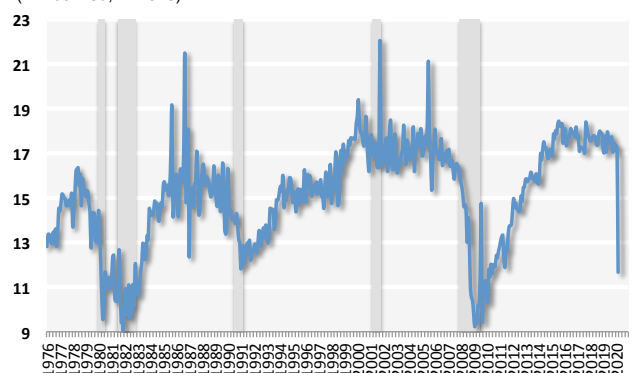
RELEASES FOR UPCOMING WEEK:

	Projected	Previous
Home Prices (Feb, YoY)	3.1%	3.1%
GDP (Q1, QoQ)	-4.6%	2.1%

MERIDIAN ECONOMICS
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VEHICLE SALES

(Annualized, Millions)



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ECONOMIC FORECAST

	2019			2020				2021			
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4

ECONOMIC OUTLOOK

Gross Domestic Product	2.0%	2.1%	2.1%	-1.2%	-12.9%	-1.9%	5.4%	8.8%	5.9%	3.1%	2.0%
Consumer Spending	4.6%	3.2%	1.8%	-1.9%	-16.4%	0.7%	7.8%	5.5%	3.4%	1.9%	2.2%
Government Spending	4.8%	1.7%	2.5%	2.1%	1.4%	1.0%	1.1%	2.2%	1.4%	1.2%	0.7%
Consumer Inflation	1.8%	1.8%	2.0%	2.1%	0.0%	0.4%	0.7%	1.0%	3.1%	2.5%	2.1%
Unemployment Rate	3.6%	2.6%	3.5%	3.6%	7.6%	8.7%	9.1%	7.8%	6.6%	5.7%	5.0%
Home Prices	2.0%	2.1%	2.5%	2.9%	3.0%	2.9%	2.4%	2.2%	2.3%	2.5%	2.7%

HOME & VEHICLE LOAN MARKETS

Total Home Sales (Mil)	5.948	6.126	6.137	6.181	5.542	5.796	6.306	6.450	6.511	6.564	6.654
Existing Homes (Mil)	5.287	5.427	5.414	5.416	4.853	5.095	5.559	5.686	5.741	5.790	5.869
New Homes (Mils)	0.661	0.699	0.723	0.765	0.689	0.701	0.747	0.764	0.770	0.774	0.785
Single Family Origs (B\$)	501	651	696	563	768	600	495	420	505	507	467
Purchase	355	375	314	257	350	300	335	290	380	380	347
Refinancing	146	276	382	306	418	300	160	130	125	127	120
Refi Share (%)	29%	42%	55%	54%	54%	50%	32%	31%	25%	25%	26%
Vehicle Loans Sales (Mil)	17.5	17.5	17.2	15.4	10.6	7.1	8.7	9.5	11.6	16.2	16.0

MARKET RATE OUTLOOK

Fed Funds	2.4%	1.9%	1.6%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
2-year US Treasury	1.8%	1.8%	1.6%	1.4%	0.3%	0.3%	0.3%	0.4%	0.4%	0.5%	0.6%
3-year US Treasury	1.7%	1.7%	1.6%	1.5%	0.3%	0.3%	0.3%	0.4%	0.4%	0.5%	0.6%
7-years US Treasury	1.9%	1.8%	1.6%	1.6%	0.6%	0.6%	0.7%	0.8%	0.8%	0.9%	1.1%
10-year US Treasury	2.3%	1.8%	1.8%	1.7%	1.0%	1.2%	1.3%	1.5%	1.5%	1.7%	1.8%
5-year A-paper Vehicle	3.8%	3.7%	3.7%	3.6%	3.5%	3.5%	3.6%	3.7%	3.9%	3.9%	4.0%
15-year A-paper FLM	3.8%	3.8%	3.7%	3.6%	3.5%	3.5%	3.6%	3.7%	3.9%	3.9%	4.0%
30-year A-paper FLM	4.0%	3.7%	3.7%	3.7%	3.8%	3.8%	3.8%	3.9%	4.0%	4.1%	4.2%

ECONOMIC CALENDAR

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Mar 30	31 Home Prices 3.1%	Apr 1	2 Jobless Claims 6.648M Factory Orders 0%	3 Unemployment 4.4%	4
6	7 Consumer Credit 6.4%	8	9 Jobless Claims 6.615M Wh Inflation +0.7%	10 Consumer Inflation 1.5%	11
13	14	15 Retail Sales -8.7% Ind Production -5.5% FOMC Beige Book	16 Jobless Claims 5.245M	17	18
20	21 ExistingHomes 5.27M	22	23 Jobless Claims 4.427k New Homes 627k	24 Durable Goods -14.4%	25
27	28 Home Prices Consumer Confidence	29 GDP (Q1-1st)	30 Jobless Claims	May 1 Construction Spending	2
4	5	6	7 Jobless Claims Consumer Credit	8 Unemployment Rate Non-farm Payrolls	9
11	12 Consumer Inflation	13 Wholesale Inflation	14 Jobless Claims	15 Retail Sales Industrial Production	16
18	19	20	21 Jobless Claims Existing Home Sales	22	23

Q4-2019	<\$2 Million	\$2-10 Million	\$10-50 <Million	\$50-100 Million	\$100-500 Million	\$500+ Million	TOTAL	<\$10 Million	<\$50 Million	<\$100 Million	<\$500 Million
DEMOGRAPHICS											
Number of Credit Unions	402	927	1,635	677	1,018	577	5,236	1,329	2,964	3,641	4,659
Average Assets (\$Mil)	\$1.0	\$6.0	\$26.1	\$72.8	\$226.8	\$1,949.0	\$277.6	\$4.5	\$16.4	\$26.9	\$70.6
Pct of Credit Unions	8%	18%	31%	13%	19%	11%	100%	25%	57%	70%	89%
Pct of Industry Assets	0%	0%	3%	3%	15%	79%	100%	0%	3%	6%	21%
GROWTH RATES (YTD)											
Total Assets	-9.6%	-7.2%	-3.3%	-1.5%	-1.4%	10.6%	7.8%	-7.4%	-3.8%	-2.7%	-1.7%
Total Loans	-8.1%	-7.0%	-3.0%	-2.4%	-3.0%	8.5%	6.2%	-7.0%	-3.5%	-2.9%	-3.0%
Total Shares	-8.0%	-6.4%	-3.1%	-1.6%	-1.2%	9.4%	6.9%	-6.5%	-3.6%	-2.6%	-1.6%
Net Worth	-7.7%	-4.4%	-1.1%	1.1%	0.5%	11.0%	8.5%	-4.7%	-1.6%	-0.3%	0.3%
BALANCE SHEET ALLOCATION											
Net Worth-to-Total Assets	19.1%	16.3%	13.2%	12.3%	11.6%	11.2%	11.4%	16.5%	13.6%	12.9%	12.0%
Cash & Inv-to-Total Assets	50%	46%	43%	37%	27%	23%	25%	46%	43%	40%	31%
Loans-to-Total Assets	50%	52%	54%	59%	68%	72%	71%	52%	54%	56%	64%
Vehicle-to-Total Loans	60%	63%	49%	43%	39%	32%	34%	62%	50%	46%	41%
REL-to-Total Loans	1%	8%	30%	39%	45%	52%	50%	8%	28%	34%	42%
REL-to-Net Worth	2%	27%	123%	185%	262%	337%	313%	25%	109%	146%	225%
Indirect-to-Total Loans	0%	0%	5%	12%	19%	22%	21%	0%	4%	8%	16%
Loans-to-Total Shares	62%	63%	63%	68%	78%	87%	84%	63%	63%	65%	74%
Nonterm-to-Total Shares	92%	85%	80%	77%	74%	69%	70%	85%	81%	79%	75%
Short-term Funding Ratio	39.8%	30.7%	24.4%	20.5%	14.9%	11.7%	12.8%	25.1%	22.8%	17.3%	12.9%
Net Long-term Asset Ratio	3.5%	7.8%	18.2%	24.1%	30.5%	35.6%	34.0%	17.0%	20.6%	27.6%	33.8%
LOAN QUALITY											
Loan Delinquency Ratio	3.35%	1.80%	1.06%	0.84%	0.75%	0.68%	0.70%	1.14%	0.98%	0.81%	0.71%
Net Charge-off Ratio	0.86%	0.57%	0.46%	0.46%	0.47%	0.59%	0.57%	0.47%	0.47%	0.47%	0.57%
"Misery" Index	4.21%	2.37%	1.52%	1.30%	1.22%	1.27%	1.27%	1.62%	1.45%	1.28%	1.27%
RE Loan Delinquency	1.63%	1.62%	0.99%	0.72%	0.65%	0.52%	0.55%	1.62%	1.01%	0.83%	0.69%
Vehicle Loan Delinquency	2.80%	1.75%	1.00%	0.82%	0.71%	0.61%	0.65%	1.81%	1.12%	0.97%	0.79%
Direct Loans	2.80%	1.75%	0.98%	0.78%	0.66%	0.55%	0.63%	1.81%	1.11%	0.96%	0.78%
Indirect Loans	0.00%	1.46%	1.22%	0.93%	0.76%	0.64%	0.66%	1.46%	1.22%	1.00%	0.79%
Loss Allow as % of Loans	2.75%	1.33%	0.89%	0.82%	0.79%	0.88%	0.86%	1.42%	0.95%	0.88%	0.81%
Current Loss Exposure	1.53%	0.92%	0.65%	0.55%	0.54%	0.48%	0.49%	0.96%	0.68%	0.61%	0.56%
EARNINGS											
Gross Asset Yield	4.11%	4.01%	3.78%	3.81%	3.85%	4.12%	4.06%	4.02%	3.81%	3.81%	3.84%
Cost of Funds	0.55%	0.44%	0.43%	0.48%	0.61%	0.99%	0.90%	0.45%	0.43%	0.45%	0.56%
Gross Interest Margin	3.55%	3.57%	3.36%	3.33%	3.24%	3.13%	3.16%	3.57%	3.38%	3.36%	3.27%
Provision Expense	0.38%	0.33%	0.25%	0.27%	0.31%	0.47%	0.43%	0.34%	0.26%	0.27%	0.30%
Net Interest Margin	3.17%	3.23%	3.11%	3.05%	2.93%	2.67%	2.73%	3.23%	3.12%	3.09%	2.98%
Non-Interest Income	0.55%	0.73%	1.02%	1.28%	1.44%	1.36%	1.36%	0.72%	0.98%	1.13%	1.35%
Non-Interest Expense	4.19%	3.67%	3.62%	3.72%	3.69%	3.07%	3.20%	3.70%	3.63%	3.67%	3.69%
Net Operating Expense	3.65%	2.94%	2.60%	2.44%	2.25%	1.71%	1.85%	2.99%	2.64%	2.54%	2.34%
Net Operating Return	-0.48%	0.29%	0.51%	0.61%	0.68%	0.95%	0.89%	0.24%	0.48%	0.55%	0.64%
Non-recurring Inc(Exp)	0.41%	0.03%	0.05%	0.02%	0.04%	0.05%	0.05%	0.05%	0.05%	0.03%	0.04%
Net Income	-0.06%	0.32%	0.56%	0.63%	0.72%	1.01%	0.94%	0.29%	0.53%	0.58%	0.68%
Return on Net Worth	-0.4%	2.0%	4.3%	5.2%	6.2%	8.5%	7.9%	1.9%	4.0%	4.6%	5.7%

Q4-2019	<\$2 Million	\$2-10 Million	\$10-50 <Million	\$50-100 Million	\$100-500 Million	\$500+ Million	TOTAL	<\$10 Million	<\$50 Million	<\$100 Million	<\$500 Million
OPERATING EFFICIENCIES:											
Loans & Shares-											
Avg Loan Balance	\$4,312	\$7,450	\$8,344	\$10,252	\$13,299	\$16,896	\$15,668	\$7,260	\$8,215	\$9,291	\$12,265
Avg Loan Rate	7%	6%	5%	5%	5%	5%	5%	6%	5%	5%	5%
Avg Loan Yield, net	7%	6%	5%	5%	5%	4%	4%	6%	5%	5%	5%
Avg Share Balance	\$2,268	\$4,741	\$7,270	\$8,360	\$9,463	\$11,743	\$10,963	\$4,447	\$6,778	\$7,505	\$8,788
Avg Share Rate	0.69%	0.53%	0.49%	0.55%	0.71%	1.18%	1.06%	0.54%	0.50%	0.53%	0.65%
NM Deposit Ratio	1.7%	1.2%	1.0%	0.9%	1.1%	0.9%	1.0%	1.2%	1.0%	1.0%	1.1%
Net Operating Profitability-											
Earning Asset/Funding	124%	118%	112%	109%	108%	109%	109%	119%	113%	111%	109%
Avg Revenue per FTE	\$47,525	\$111,845	\$166,194	\$180,185	\$196,430	\$292,787	\$262,191	\$103,118	\$154,925	\$167,133	\$187,159
Avg OpExpense per FTE	\$42,841	\$86,654	\$125,116	\$131,750	\$137,099	\$164,109	\$155,105	\$80,709	\$117,183	\$124,223	\$133,025
Avg Int & Prov Exp per FTE	\$9,553	\$18,329	\$23,389	\$26,690	\$34,188	\$77,693	\$64,194	\$17,139	\$22,272	\$24,408	\$31,093
Avg OpReturn per FTE	-\$4,869	\$6,861	\$17,688	\$21,744	\$25,143	\$50,986	\$42,892	\$5,270	\$15,470	\$18,502	\$23,042
Net OpExp-to-Total Exp	87%	80%	72%	66%	61%	56%	58%	81%	73%	69%	63%
Operating Revenue-											
Non-Int Inc-to-Total Rev	12%	15%	21%	25%	27%	25%	25%	15%	21%	23%	26%
Interest Inc per FTE	\$32,397	\$76,330	\$107,482	\$108,195	\$108,808	\$142,485	\$132,326	\$70,369	\$100,851	\$104,400	\$107,413
Non-Int Inc per FTE	\$5,575	\$17,186	\$35,323	\$45,300	\$53,434	\$72,609	\$65,671	\$15,610	\$31,801	\$38,325	\$48,653
Operating Expenses-											
C&B Expense Ratio	2.05%	1.92%	1.73%	1.79%	1.86%	1.60%	1.65%	1.93%	1.75%	1.77%	1.83%
Pct of Total Op Exp	49%	52%	48%	48%	50%	52%	51%	52%	48%	48%	50%
Avg C&B per FTE	\$20,964	\$45,436	\$59,838	\$63,226	\$69,020	\$85,319	\$79,757	\$42,115	\$56,671	\$59,839	\$66,115
Occ & Ops Exp Ratio	1.32%	0.98%	0.96%	0.93%	0.94%	0.75%	0.79%	1.01%	0.97%	0.95%	0.95%
Pct of Total Op Exp	31%	27%	27%	25%	26%	25%	25%	27%	27%	26%	26%
Avg O&O per FTE	\$13,453	\$23,243	\$33,258	\$32,887	\$35,092	\$40,258	\$38,481	\$21,914	\$31,231	\$32,031	\$34,123
All Other Exp Ratio	0.41%	0.73%	0.87%	0.99%	0.85%	0.67%	0.71%	0.71%	0.85%	0.92%	0.87%
Pct of Total Op Exp	10%	20%	24%	27%	23%	22%	22%	19%	24%	25%	24%
Avg AOE per FTE	\$8,425	\$17,976	\$32,021	\$35,638	\$32,987	\$38,531	\$36,867	\$16,680	\$29,280	\$32,353	\$32,787
Average Margin per Account-											
Avg Int Inc per Loan	\$283	\$422	\$430	\$502	\$599	\$751	\$703	\$415	\$429	\$469	\$570
Avg Int Exp per Share	\$16	\$25	\$36	\$46	\$67	\$139	\$117	\$24	\$34	\$39	\$57
Avg Return	\$267	\$397	\$394	\$455	\$532	\$612	\$586	\$391	\$395	\$429	\$512
Staffing-											
Full-time Equivalents	358	2,281	12,130	13,814	61,743	221,494	311,819	2,639	14,768	28,582	90,325
Pct PT Employees	78%	42%	15%	11%	8%	6%	7%	48%	22%	17%	11%
FTE-to-Ops (Staffing)	2.06	0.76	0.44	0.38	0.32	0.21	0.24	0.83	0.48	0.43	0.35
Membership Outreach-											
Members-to-Potential	8.5%	7.8%	2.9%	2.6%	2.7%	3.1%	3.0%	7.9%	3.3%	2.9%	2.7%
Members-to-FTEs	343	399	403	365	337	400	386	391	401	383	352
Branches	391	956	2,417	1,755	5,215	10,396	21,130	1,347	3,764	5,519	10,734
Members per Branch	314	952	2,024	2,869	3,993	8,523	5,697	766	1,574	1,986	2,961