

BENCHMARK INTEREST RATES AND YIELD CURVE

US Treasury Rates-

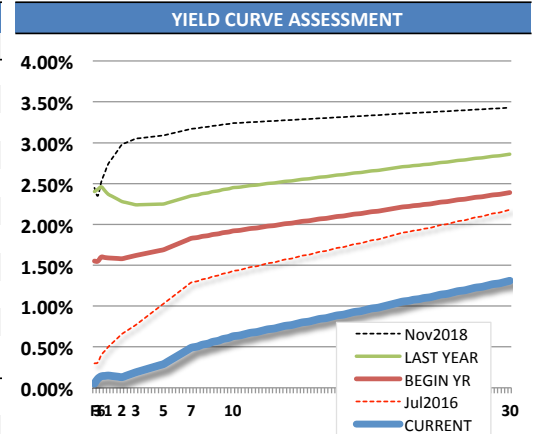
	THIS WK	LAST MO	YR END	LAST YR	CHANGES SINCE		
	5/7/20	4/7/20	12/31/19	5/7/19	This Yr	Last Yr	Down Cycle
Fed Funds	0.05%	0.05%	1.55%	2.40%	-1.50%	-2.35%	-2.40%
3mo	0.11%	0.14%	1.55%	2.43%	-1.44%	-2.32%	-2.24%
6mo	0.14%	0.20%	1.60%	2.46%	-1.46%	-2.32%	-2.38%
1yr	0.15%	0.20%	1.59%	2.37%	-1.44%	-2.22%	-2.59%
2yr	0.13%	0.28%	1.58%	2.28%	-1.45%	-2.15%	-2.85%
3yr	0.19%	0.36%	1.62%	2.24%	-1.43%	-2.05%	-2.86%
5yr	0.29%	0.48%	1.69%	2.25%	-1.40%	-1.96%	-2.80%
7yr	0.49%	0.64%	1.83%	2.35%	-1.34%	-1.86%	-2.68%
10yr	0.63%	0.75%	1.92%	2.45%	-1.29%	-1.82%	-2.61%
30yr	1.31%	1.32%	2.39%	2.86%	-1.08%	-1.55%	-0.87%

Slope of the Yield Curve-

	THIS WK	LAST MO	YR END	LAST YR	THIS YR	LAST YR	DOWN CYCLE
2yr-3mo	0.02%	0.14%	0.03%	-0.15%	-0.01%	0.17%	-0.61%
5yr-2yr	0.16%	0.20%	0.11%	-0.03%	0.05%	0.19%	0.05%
10yr-5yr	0.34%	0.27%	0.23%	0.20%	0.11%	0.14%	0.19%
10yr-3mo	0.52%	0.61%	0.37%	0.02%	0.15%	0.50%	-0.37%

Other Interest Rates-

	THIS WK	LAST MO	YR END	LAST YR	THIS YR	LAST YR	DOWN CYCLE
Prime	3.25%	3.25%	4.75%	5.50%	-1.50%	-2.25%	-2.25%
1mo LIBOR	0.22%	0.86%	1.76%	2.46%	-1.54%	-2.24%	-2.30%
6mo LIBOR	0.69%	1.22%	1.91%	2.59%	-1.22%	-1.90%	-2.22%
12mo LIBOR	0.80%	1.04%	2.00%	2.72%	-1.20%	-1.92%	-2.33%



CYCLICAL CHANGES SUMMARY

	Jul16 Low	Nov18 High	Nov18 High-Current
Fed Funds	2.15%		-2.40%
1year	2.24%		-2.59%
2years	2.32%		-2.85%
3years	2.28%		-2.86%
5years	2.06%		-2.80%
10years	1.81%		-2.61%

ECONOMIC UPDATE AND ANALYSIS

PAYROLLS DECLINE 20.5M IN APRIL; JOBLESS RATE RISES FROM 4.4% TO 14.7%

U.S. employers cut 20.5 million jobs in April, a record-shattering number that pushed unemployment to 14.7 percent, the highest level since the Great Depression, as the coronavirus pandemic triggered an unprecedented economic catastrophe.

The virus snapped a historically long, 11-year expansion in the U.S. as restaurants, bars, hotels, movie theaters and entertainment venues were forced to close to protect public health. Before the virus began to hit the nation, February saw a solid payroll gain of 230,000. But in March, when the lockdown began, the economy shed 870,000 jobs.

The nation's underemployment rate (unemployed, working part-time but desiring full-time and those deferring search over the past 60 days) jumped from 8.7 percent to 22.8%, or approximately 35.6 million people.

The percentage of the population who make up the nation's labor force dropped from 62.7 percent to 60.2 percent and the percentage of the population who are employed fell from 60.0 percent to 51.3 percent.

Some states have started to ease stay-at-home edicts in recent weeks, which some economists believe could provide relief to the decimated workforce.

Key Economic Indicators for Banks, Thrifts & Credit Unions-

		LATEST	CURRENT	PREV
GDP	QoQ	Q1-1st	-4.8%	2.1%
GDP - YTD	Annl	Q1-1st	-4.8%	2.4%
Consumer Spending	QoQ	Q1-1st	-7.6%	1.8%
Consumer Spending	Annl	Q1-1st	-7.6%	3.0%
Unemployment	Mo	Apr	14.7%	4.4%
Consumer Inflation	YoY	Mar	1.5%	2.3%
Core Inflation	YoY	Mar	2.1%	2.4%
Consumer Credit	Annual	Mar	-3.4%	5.7%
Retail Sales	YoY	Mar	1.7%	6.5%
Vehicle Sales	Annl (Mil)	Mar	11.7	17.3
Home Sales	Annl (Mil)	Mar	6.035	6.534
Home Prices	YoY	Feb	3.5%	3.1%

Key Consumer Market Data-

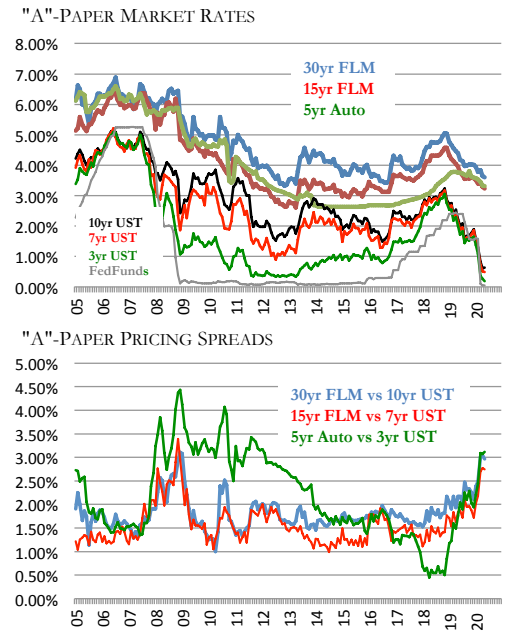
	THIS WK	YR END	PCT CHANGES	
	5/7/20	12/31/19	YTD	12Mos
DJIA	23,876	28,538	-16.3%	-6.8%
S&P 500	2,881	3,231	-10.8%	1.1%
NASDAQ	8,980	8,973	0.1%	14.3%
Crude Oil	23.55	61.06	-61.4%	-60.9%
Avg Gasoline	1.79	2.57	-30.4%	-43.1%
Gold	1,725.8	1,523.1	13.3%	34.1%

AVERAGE CREDIT UNION RATES AND RATE SENSITIVITY

	THIS WK 5/7/20	YTD Change		Chg in Current Cycle*		Rate Sensitivity	
		Rate	Benchmark	Rate	Benchmark	YTD	Cycle
Classic CC	10.87%	-0.58%	-1.50%	-0.82%	-2.25%	39%	36%
Platinum CC	9.13%	-0.79%	-1.50%	-1.14%	-2.25%	53%	51%
48mo Veh	3.20%	-0.27%	-1.45%	-0.46%	-2.85%	19%	16%
60mo Veh	3.31%	-0.28%	-1.43%	-0.46%	-2.86%	20%	16%
72mo Veh	3.63%	-0.28%	-1.42%	-0.49%	-2.83%	20%	17%
HE LOC	4.10%	-0.90%	-1.50%	-1.46%	-2.25%	60%	65%
10yr HE	5.07%	-0.21%	-1.40%	-0.45%	-2.85%	15%	16%
15yr FRM	3.24%	-0.33%	-1.35%	-1.34%	-2.75%	25%	49%
30yr FRM	3.60%	-0.41%	-1.29%	-1.46%	-2.61%	32%	56%
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	0.30%	-0.15%	-1.50%	-0.18%	-2.40%	10%	8%
MMkt-50k	0.41%	-0.21%	-1.50%	-0.24%	-2.40%	14%	10%
6mo CD	0.54%	-0.45%	-1.46%	-0.49%	-2.38%	31%	21%
1yr CD	0.78%	-0.62%	-1.44%	-0.73%	-2.59%	43%	28%
2yr CD	0.96%	-0.68%	-1.45%	-0.89%	-2.85%	47%	31%
3yr CD	1.09%	-0.70%	-1.43%	-0.97%	-2.86%	49%	34%

*Since Nov 2018

RELATIVE VALUE



STRATEGICALLY FOR CREDIT UNIONS

Interestingly, additional data on employment and hours worked on a daily basis during the crisis, shows that the economy possibly has already begun to recover some of the 20 million job loss. This data is particularly useful because its a real-time indicator of customers who are in the restaurant, food and beverage, retail and services businesses, where the job losses have centered.

We estimate that approximately 5 million jobs have probably clawed back thus far.

Kevin Hassett, senior White House economic advisor, noted that the unemployment rate will most likely rise further but that the United States is likely to enter a "transition period" in which unemployment would fall - noting that period will likely come this summer.

In the meantime, over the next three months, we expect consumer spending behavior will continue to flutter, vehicle and home sales will decline but payrolls will begin to recover as states begin to open their economies to more foot traffic.

But don't despair because economic growth will return later in the fall - as will member demand. In the meantime, loan demand will not cover scheduled principal run-off and share growth will stabilize or diminish slightly through the summer.

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

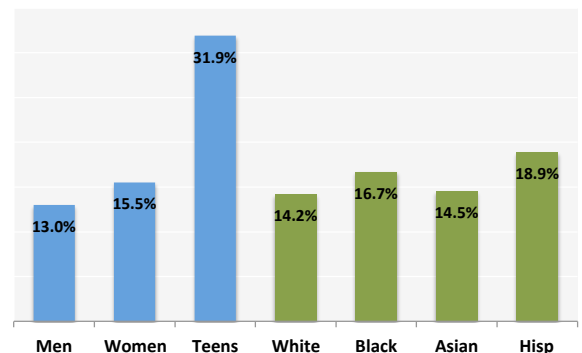
ECONOMIC RELEASES

RELEASES THIS WEEK:	Current	Previous
Consumer Credit (Mar)	-3.4%	5.7%
Unemployment (April)	14.7%	4.4%

RELEASES FOR UPCOMING WEEK:	Projected	Previous
Consumer Inflation (Apr, YoY)	1.6%	2.1%
Wholesale Inflation (Apr, YoY)	-0.4%	0.7%
Retail Sales (Apr, YoY)	-14.3%	-5.8%

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UNEMPLOYMENT - DEMOGRAPHICS



ECONOMIC FORECAST

April 2020

	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 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 3.5%	29 GDP (Q1-1st) -4.8%	30 Jobless Claims 3.839M	May 1 Constr Spending 0.9%	2
4	5	6	7 Jobless Claims 3.169M Consumer Credit -3.4%	8 Unemployment 14.7%	9
11	12 Consumer Inflation	13 Wholesale Inflation	14 Jobless Claims	15 Retail Sales Industrial Production	16
18	19	20 FOMC Minutes	21 Jobless Claims Existing Home Sales	22	23
25	26 Home Prices Consumer Confidence New Home Sales	27 FRB Beige Book	28 Jobless Claims GDP (Q1-2nd) Consumer Inflation	29	30
1 Construction Spending	2 Factory Orders	3	4 Jobless Claims	5 Unemployment Rate Consumer Credit	6

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