

05 June 2020

BENCHMARK INTEREST RATES AND YIELD CURVE

US Treasury Rates-

	THIS WK	LAST MO	YR END	LAST YR	CHANGES SINCE		
	6/4/20	5/4/20	12/31/19	6/4/19	This Yr	Last Yr	Down Cycle
Fed Funds	0.06%	0.05%	1.55%	2.38%	-1.49%	-2.32%	-2.39%
3mo	0.15%	0.13%	1.55%	2.35%	-1.40%	-2.20%	-2.20%
6mo	0.18%	0.14%	1.60%	2.29%	-1.42%	-2.11%	-2.34%
1yr	0.17%	0.16%	1.59%	2.11%	-1.42%	-1.94%	-2.57%
2yr	0.19%	0.19%	1.58%	1.88%	-1.39%	-1.69%	-2.79%
3yr	0.26%	0.24%	1.62%	1.84%	-1.36%	-1.58%	-2.79%
5yr	0.40%	0.36%	1.69%	1.89%	-1.29%	-1.49%	-2.69%
7yr	0.63%	0.52%	1.83%	2.01%	-1.20%	-1.38%	-2.54%
10yr	0.82%	0.64%	1.92%	2.12%	-1.10%	-1.30%	-2.42%
30yr	1.61%	1.29%	2.39%	2.60%	-0.78%	-0.99%	-0.57%

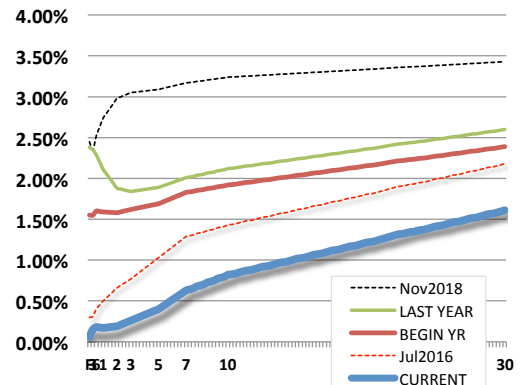
Slope of the Yield Curve-

2yr-3mo	0.04%	0.06%	0.03%	-0.47%	0.01%	0.51%	-0.59%
5yr-2yr	0.21%	0.17%	0.11%	0.01%	0.10%	0.20%	0.10%
10yr-5yr	0.42%	0.28%	0.23%	0.23%	0.19%	0.19%	0.27%
10yr-3mo	0.67%	0.51%	0.37%	-0.23%	0.30%	0.90%	-0.22%

Other Interest Rates-

Prime	3.25%	3.25%	4.75%	5.50%	-1.50%	-2.25%	-2.25%
1mo LIBOR	0.17%	0.48%	1.76%	2.38%	-1.59%	-2.21%	-2.35%
6mo LIBOR	0.48%	0.70%	1.91%	2.46%	-1.43%	-1.98%	-2.43%
12mo LIBOR	0.63%	0.83%	2.00%	2.47%	-1.37%	-1.84%	-2.50%

YIELD CURVE ASSESSMENT



CYCLICAL CHANGES SUMMARY

	Jul16 Low-Nov18 High	Nov18 High-Current
Fed Funds	2.15%	-2.39%
1year	2.24%	-2.57%
2years	2.32%	-2.79%
3years	2.28%	-2.79%
5years	2.06%	-2.69%
10years	1.81%	-2.42%

ECONOMIC UPDATE AND ANALYSIS

**PAYROLLS INCREASE 2.5 MILLION IN MAY;
JOBLESS RATE FALLS TO 13.3%**

Employment rose an astonishing 2.5 million in May and the jobless rate declined from 14.7% to 13.3% - indicating an economic turnaround could be close at hand. May's increase was the largest monthly increase on record.

The jump in employment almost perfectly mirrored the 2.7 million decrease in workers who reported being on temporary layoff. This confirms that 78% of the people who lost their jobs believed that loss would be temporary. As the economy responded and people went back to work, the jobs were still there.

The economy had shed a combined 22.1 million jobs in April and March, meaning there were an estimated 21 million Americans out of work. The private services sector recovered 2.425 million payrolls in May after shedding 17.351 million in April.

The labor force participation rate increased by 0.6 percentage point in May to 60.8 percent, following a decrease of 2.5 percentage points in April. Total employment, as measured by the household survey, rose by 3.8 million in May to 137.2 million, following a large decline in April. After an 8.7 percentage-point decline in April, the employment-population ratio rose by 1.5 percentage points to 52.8 percent in May.

Key Economic Indicators for Banks, Thrifts & Credit Unions-

		LATEST	CURRENT	PREV
GDP	QoQ	Q1-2nd	-5.0%	2.1%
GDP - YTD	Annl	Q1-2nd	-5.0%	2.4%
Consumer Spending	QoQ	Q1-2nd	-6.8%	1.8%
Consumer Spending	Annl	Q1-2nd	-6.8%	3.0%
Unemployment	Mo	May	13.3%	14.7%
Consumer Inflation	YoY	Apr	0.3%	1.5%
Core Inflation	YoY	Apr	1.4%	2.1%
Consumer Credit	Annual	Mar	-3.4%	5.7%
Retail Sales	YoY	Apr	-4.3%	1.7%
Vehicle Sales	Annl (Mil)	May	12.2	8.6
Home Sales	Annl (Mil)	Apr	4.957	6.035
Home Prices	YoY	Mar	3.9%	3.5%

Key Consumer Market Data-

	THIS WK	YR END	PCT CHANGES	
	6/4/20	12/31/19	YTD	12Mos
DJIA	26,281	28,538	-7.9%	2.1%
S&P 500	3,112	3,231	-3.7%	9.5%
NASDAQ	9,615	8,973	7.2%	26.3%
Crude Oil	39.16	61.06	-35.9%	-27.5%
Avg Gasoline	1.97	2.57	-23.2%	-32.4%
Gold	1,687.1	1,523.1	10.8%	25.6%

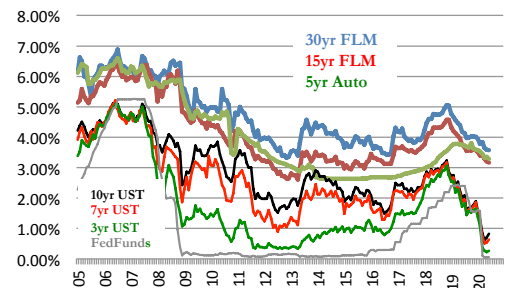
AVERAGE CREDIT UNION RATES AND RATE SENSITIVITY

	THIS WK 6/4/20	YTD Change		Chg in Current Cycle*		Rate Sensitivity	
		Rate	Benchmark	Rate	Benchmark	YTD	Cycle
Classic CC	10.91%	-0.54%	-1.50%	-0.78%	-2.25%	36%	35%
Platinum CC	9.10%	-0.82%	-1.50%	-1.17%	-2.25%	55%	52%
48mo Veh	3.18%	-0.29%	-1.39%	-0.48%	-2.79%	21%	17%
60mo Veh	3.29%	-0.30%	-1.36%	-0.48%	-2.79%	22%	17%
72mo Veh	3.60%	-0.31%	-1.33%	-0.52%	-2.74%	23%	19%
HE LOC	4.09%	-0.91%	-1.50%	-1.47%	-2.25%	61%	65%
10yr HE	5.07%	-0.21%	-1.29%	-0.45%	-2.76%	16%	16%
15yr FRM	3.17%	-0.40%	-1.20%	-1.41%	-2.60%	33%	54%
30yr FRM	3.57%	-0.44%	-1.10%	-1.49%	-2.42%	40%	62%
Sh Drafts	0.12%	-0.02%	-1.49%	-0.02%	-2.39%	1%	1%
Reg Svgs	0.14%	-0.05%	-1.49%	-0.05%	-2.39%	3%	2%
MMkt-10k	0.28%	-0.17%	-1.49%	-0.20%	-2.39%	11%	8%
MMkt-50k	0.39%	-0.23%	-1.49%	-0.26%	-2.39%	15%	11%
6mo CD	0.49%	-0.50%	-1.42%	-0.54%	-2.34%	35%	23%
1yr CD	0.71%	-0.69%	-1.42%	-0.80%	-2.57%	49%	31%
2yr CD	0.89%	-0.75%	-1.39%	-0.96%	-2.79%	54%	34%
3yr CD	1.02%	-0.77%	-1.36%	-1.04%	-2.79%	57%	37%

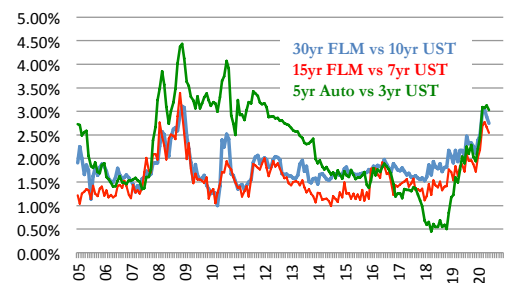
*Since Nov 2018

RELATIVE VALUE

"A"-PAPER MARKET RATES



"A"-PAPER PRICING SPREADS



STRATEGICALLY FOR CREDIT UNIONS

In May, the number of unemployed persons who were jobless less than 5 weeks decreased by 10.4 million to 3.9 million. These individuals made up 18.5 percent of the unemployed. The number of unemployed persons who were jobless 5 to 14 weeks rose by 7.8 million to 14.8 million, accounting for about 70.8 percent of the unemployed.

The number of long-term unemployed (those jobless for 27 weeks or more), at 1.2 million, increased by 225,000 over the month and represented 5.6 percent of the unemployed.

In May, the number of persons who usually work full time increased by 2.2 million to 116.5 million, and the number who usually work part time rose by 1.6 million to 20.7 million. Part-time workers accounted for about two-fifths of the over-the-month employment growth.

Reflecting the effects of the coronavirus pandemic and efforts to contain it, the unemployment rate and the number of unemployed persons are up by 9.8 percentage points and 15.2 million, respectively, since February.

The nation's underemployment rate (unemployed, working part-time but desiring full-time and those deferring their search over 60 days) dropped from 22.8 percent to 21.2 percent, or 33.5 million people.

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

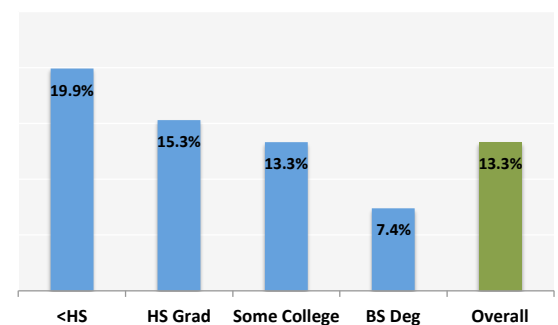
ECONOMIC RELEASES

RELEASES THIS WEEK:	Current	Previous
Construction Spending (Apr, MoM)	-2.9%	0.0%
Unemployment (May)	13.3%	14.7%

RELEASES FOR UPCOMING WEEK:	Projected	Previous
Consumer Inflation (May, YoY)	0.2%	0.3%
FOMC Benchmark Funds Rate	0.3%	0.3%
Wholesale Inflation (May, YoY)	-1.2%	-1.2%

MERIDIAN ECONOMICS
Trusted Insight, Effective Solutions

UNEMPLOYMENT - BY EDUCATION



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%	-5.0%	-12.9%	-1.9%	5.4%	8.8%	5.9%	3.1%	2.0%
Consumer Spending	4.6%	3.2%	1.8%	-6.8%	-16.4%	0.7%	7.8%	5.5%	3.4%	1.9%	2.2%
Government Spending	4.8%	1.7%	2.5%	0.7%	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
Apr 4	5	6	7 Jobless Claims 3.169M Consumer Credit -3.4%	8 Unemployment 14.7%	9
11	12 Consumer Infl 0.3%	13 Wholesale Infl -1.2%	14 Jobless Claims 2.981M	15 Retail Sales -4.3%	16
18	19	20 FOMC Minutes	21 Jobless Claims 2.438M Exist Home Sales 4.33M	22	23
25 MEMORIAL DAY	26 Home Prices 3.9% Consumer Conf 86.6 New Home Sales 623k	27 FRB Beige Book	28 Jobless Claims 2.123M GDP (Q1-2nd) -5% Cons Inflation 1.3%	29	30
Jun 1 Construction Spending -2.9%	2	3 Vehicle Sales 12.2M	4 Jobless Claims 1.877M	5 Unemployt Rate 13.3% Consumer Credit	6
8	9	10 Consumer Inflation FOMC Meeting	11 Jobless Claims Wholesale Inflation	12	13
15	16 Retail Sales Industrial Production	17	18 Jobless Claims	19	20
22 Existing Home Sales	23 New Home Sales	24	25 Jobless Claims GDP (Final Q1)	26 Personal Income Personal Spending	27
29	30 Home Prices	Jul 1 FOMC Minutes	2 Jobless Claims Unemployment Rate	3 INDEPENDENCE DAY HOLIDAY	4

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