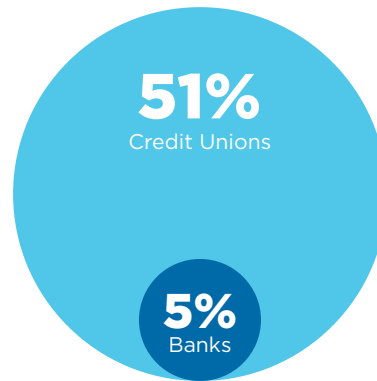




THE CREDIT UNION DIFFERENCE

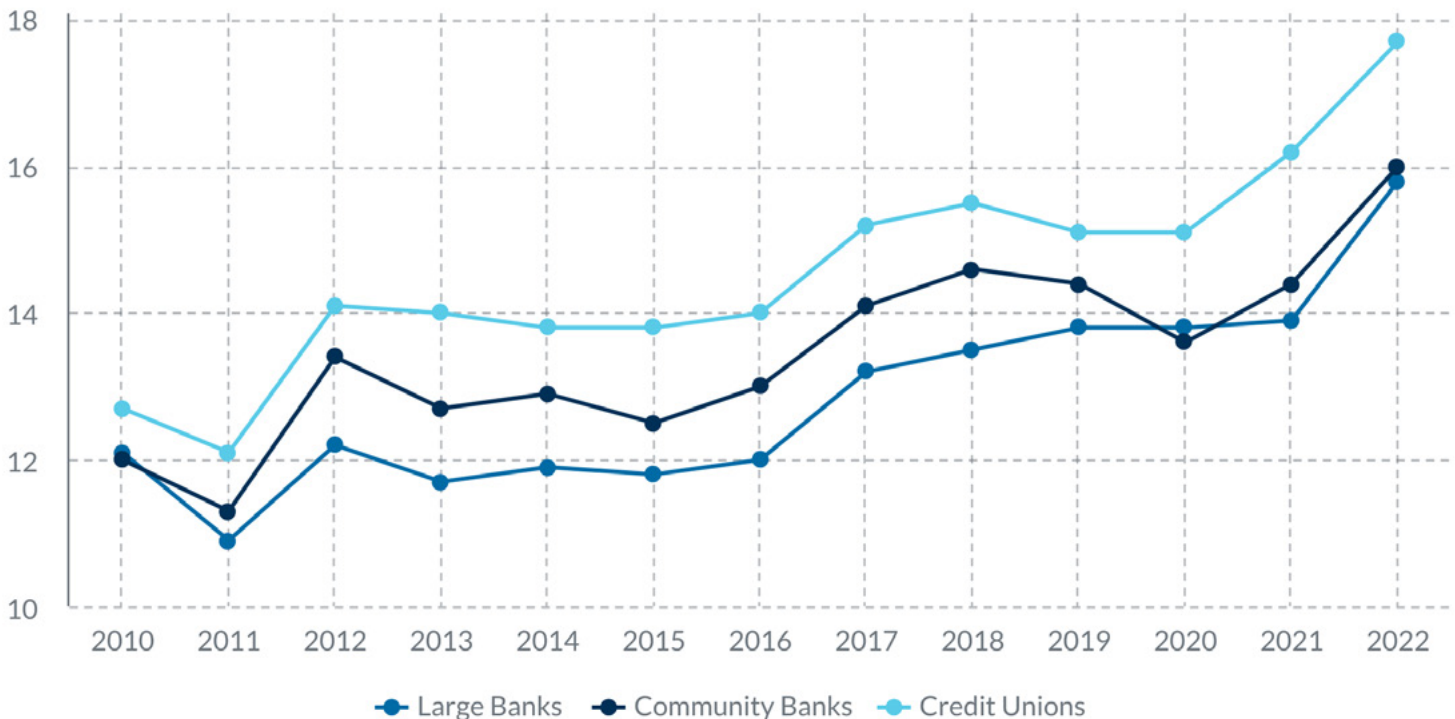
MORE DIVERSE

There are over **3X** more credit union minority depository institutions (MDIs) than bank MDIs.



There are more than **10X** as many female CEOs in credit unions than in banks.

MORTGAGE LOANS MADE IN LOW TO MODERATE INCOME NEIGHBORHOODS AS A PERCENT OF TOTAL LOANS



Sources: HMDA data (FFIEC & CFPB), FDIC, NAFCU calculations

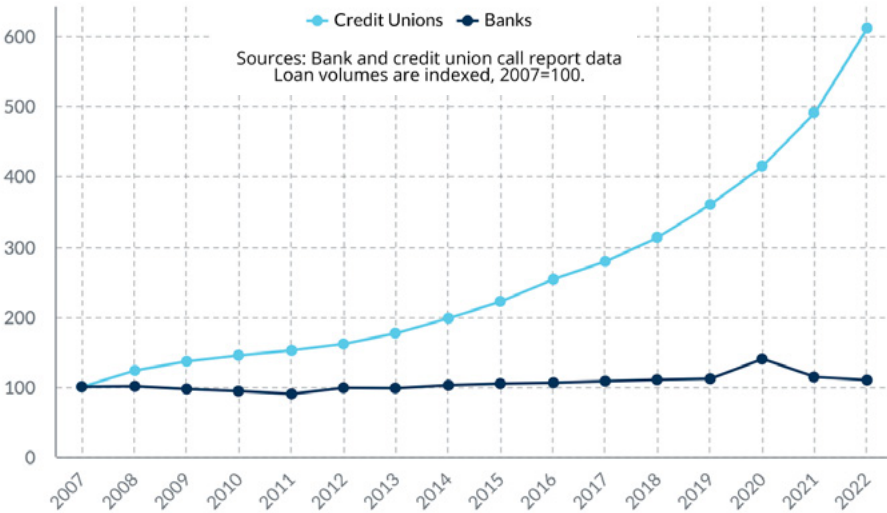
SERVICE FIRST

While credit unions make financial services more accessible to more communities, banks close their doors.

CHANGE IN BRANCHES SINCE 2020

	# of Branches	Percent Change
Community Banks	-63	-0.2%
Regional Banks	-1,053	-9.7%
National Banks	-3,100	-10.6%
Credit Unions	197	0.9%

GROWTH IN SMALL BUSINESS LOANS SINCE 2007



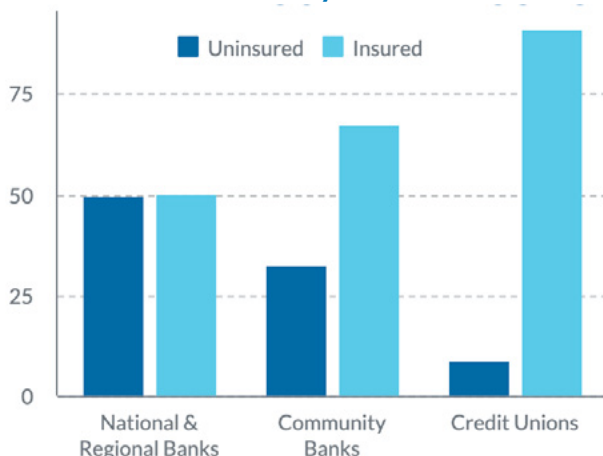
ECONOMIC BOOST

Credit unions want to see small businesses succeed and have stepped up to fill the lending gap left by banks.

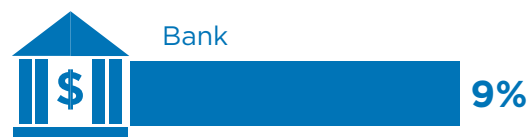
PREPARED FOR TOUGH TIMES

Nearly twice as much of Americans' deposits are insured at credit unions (90%) vs banks (50%).

INSURED DEPOSITS / TOTAL DEPOSITS



CAPITAL RESERVES



Sources: NCUA, FDIC

Since the 2008 financial crisis, regulators have placed greater emphasis on capital reserves as a first line of defense. Credit unions' leverage ratio is nearly 2 percentage points higher than banks.