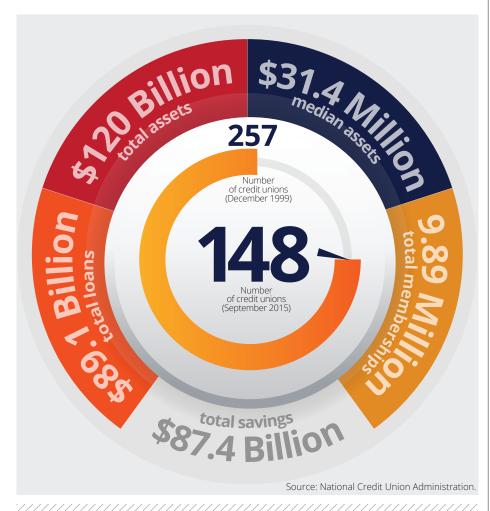


IMPACT REPORT

Virginia's Credit Unions at a Glance ...



\$1.2 billion

Virginia-based credit unions provided an estimated \$1,228,837,653 in direct financial benefits to their 9 million-plus members during the 12 months ended Sept. 30, 2015.

These benefits were in the form of lower loan rates, higher savings rates and fewer fees than for-profit banking institutions.

Source: Credit Union National Association



Learn more about Virginia's member-owned, not-for-profit credit unions by visiting www.vacul.org.

Helping Members in Need



Credit unions reported originating 22,470 small loans (less than \$3,000) totaling \$68.3 million in 2014.

Credit unions tracking the purpose of these small loans reported proceeds were most commonly used for the following:



Home Repair or the Purchase/ Upgrade of an Appliance



Pay a Utility, Phone or Other Bill



Vehicle Repair or Other Transportation Expense



Percentage of Small Loan Borrowers with an Annual Income of Less Than \$30,000

Source: Virginia Credit Union League Reality Check Survey. 18 credit unions participated in the survey.

Virginia's Credit Unions at a Glance ...

Helping Small Business Grow



\$401.6 million

Member Business Loan Originations in Calendar Year 2014

\$392.9 million

Member Business Loan Originations from January 2015-September 2015

Source:

National Credit Union Administration.

Community Involvement/Charitable Giving



Donations from Virginia-based credit unions to Children's Miracle Network Hospitals in calendar year 2014.

Credit Union National Youth Involvement Board

Number of students reached by credit unions during the 2014-'15 school year with lessons on personal finance.

\$42.1 Billion Virginia-Based Credit Unions' 1st Mortgages **Aggregate Loan Portfolio** \$13.5 Billion Credit Cards \$11.4 Billion \$9.1 Billion New Auto Loans \$6.2 Billion **HELOCs** and 2nd Mortgages \$5.1 Billion \$1.6 Billion Member Business Loans Source: National Credit Union Administration.

Employment Numbers (In thousands)

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National Credit Union Administration.



Mortgage Lending



Dollar **Amount** of 1st Mortgage Originations (Jan-Sept 2015)

Dollar Amount of 1st Mortgage Originations (Calendar Year 2014)

Dollar Amount of Mortgage Loan Modifications (Calendar Year 2014)

Dollar Amount of Mortgage Loan Modifications (Jan-Sept 2015)

Source: National Credit Union Administration.