

Montana

Credit Union Fact Sheet

(\$ in Millions)

<i>Institutions Chartered in Montana</i>			
<i>Credit Unions</i>		<i>Banks/S&Ls/Savings Banks</i>	
Number of CUs	63	Number of Banks	79
Federally chartered	53	Subchapter S	29
State chartered	10		
Credit union market share of CU/Bank assets	14.5%	Bank market share of CU/Bank assets	85.5%
Average size	\$47.5	Average size	\$222.7
Total assets	\$2,992.2	Total assets	\$17,590.0
		Subchapter S assets	\$4,730.0
Members	374,544		
Membership/Population	39.7%	Estimated Sub S foregone federal tax revenue	\$13.9
Estimated federal income tax	\$7.5	Estimated federal income tax	\$88.0
		Stockholder dividends	\$198.0
		Estimated directors fees	\$8.8
<u>Average Interest Rates</u>		<u>Average Interest Rates</u>	
Money market accounts	2.13%	Money market accounts	1.32%
Auto loans	6.13%	Auto loans	7.40%
<u>Alternative market share calculation</u>		<u>Alternative market share calculation</u>	
Total deposits	\$2,591	Total deposits in institutions w/ branches in state	\$14,562
Market share of deposits	15.1%	Market share of deposits	84.9%
<i>National</i>			
<i>Credit Unions</i>		<i>Banks/S&Ls/Savings Banks</i>	
Number of CUs	8,245	Number of Banks	8,525
Federally chartered	5,015	Subchapter S	2,446
State chartered	3,230		
Credit union market share of CU/Bank assets	7.8%	Bank market share of CU/Bank assets	92.2%
Average size	\$93.3	Average size	\$1,063.9
Total assets	\$769,554.3	Total assets	\$9,069,660.0
		Subchapter S assets	\$464,810.0
Members	88,404,816		
Membership/Population	29.4%	Estimated Sub S foregone federal tax revenue	\$867.0
Estimated federal income tax	\$1,611.5	Estimated federal income tax	\$44,383.1
		Stockholder dividends	\$109,563.4
		Estimated directors fees	\$1,208.7
<u>Average Interest Rates</u>		<u>Average Interest Rates</u>	
Money market accounts	1.88%	Money market accounts	1.16%
Auto loans	6.11%	Auto loans	7.35%

Source: All financial data is December 2007. Average interest rates are as of December 31, 2007 source: Datatrac. Population taken from Census Bureau Estimates for July 2006.

Credit union data is from NCUA; Bank data is from FDIC, directors fees were estimated using the America's Community Bankers Compensation Survey Results.

Produced by CUNA's Economics & Statistics Department.