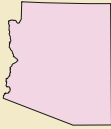

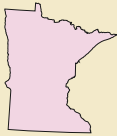

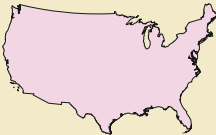


Highest credit union net branch openings*

State/territory	Active branches [^]	Net openings/closings			
		2015*	2014	2013	2012
ARIZONA 	291	13	0	0	0
MICHIGAN 	1,032	10	-2	-2	0
MINNESOTA 	397	10	1	-1	-1
TEXAS 	1,640	10	9	-2	-2
TOTAL U.S. 	21,171	63	19	-123	-121

Data compiled Dec. 14, 2015.

* Ranking based on net openings/closings from Jan. 1, 2015, to Dec. 14, 2015. 2012-2014 yearly periods represent net openings/closings between Jan. 1 and Dec. 31 of each year, respectively.

[^] Active branches for the institution are pro forma for completed and announced mergers and acquisitions and any branch openings or closings as of Dec. 14, 2015.

Credit union branch openings and closings are collected on a best-efforts basis through publicly available information.

Limited to credit union branches that take deposits and excludes ATMs, mortgage offices and loan production offices.

Source: SNL Financial