

**SELECTED FINANCIAL DATA**  
**As of September 30, 2004**  
(In Thousands of Dollars)

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Capital	Net Income	ROA	Capital/Assets
1st Pacific Credit Union	Vallejo	142,446	103,970	569	129,550	12,130	516	0.48	8.52
1st United Services Credit Union	Pleasanton	633,280	413,075	1,682	566,218	66,108	5,625	1.18	10.44
Alameda Credit Union	Alameda	40,984	16,411	142	36,586	4,288	46	0.15	10.46
Alisos Credit Union	Norwalk	8,765	4,931	8	7,417	1,331	45	0.68	15.18
Alliance Credit Union	San Jose	343,499	230,273	3,954	311,089	31,018	2,614	1.02	9.03
Allied Trades Credit Union	Stockton	21,784	7,262	0	18,787	2,823	-16	(0.10)	12.96
Altura Credit Union	Riverside	620,853	478,405	3,434	554,948	51,191	4,899	1.05	8.25
Amalgamated Lithographers Credit Union	Los Angeles	1,512	556	43	1,343	163	5	0.44	10.79
American First Credit Union	La Habra	573,200	451,085	1,859	505,784	63,765	3,306	0.77	11.12
American River HealthPro Credit Union	Sacramento	225,660	176,958	1,895	201,321	19,203	1,657	0.98	8.51
America's Christian Credit Union	Brea	159,045	132,110	260	134,159	14,501	1,088	0.91	9.12
Arrow Credit Union	Oakland	6,892	3,325	41	6,085	761	53	1.02	11.05
Arrowhead Central Credit Union	San Bernardino	844,052	688,297	6,146	753,728	58,449	6,076	0.96	6.92
Atchison Village Credit Union	Richmond	6,253	2,879	39	5,448	787	58	1.24	12.59
Bakery Employees Credit Union	Montebello	6,902	2,309	21	6,069	834	7	0.13	12.08
Barstow Railway Employees Credit Union	Barstow	11,826	7,822	22	10,295	1,531	97	1.09	12.94
Bay Cities Credit Union	Hayward	69,535	37,794	356	63,561	5,707	143	0.28	8.21
Butte Co. Postal Employees Credit Union	Chico	5,785	4,096	39	5,316	431	82	1.88	7.44
C.A.H.P. Credit Union	Sacramento	94,874	63,903	192	85,590	9,048	675	0.95	9.54
Cabrillo Credit Union	San Diego	152,076	97,984	695	137,621	13,762	1,025	0.90	9.05
Cal State 9 Credit Union	Concord	260,122	161,136	1,739	201,467	20,767	2,225	1.14	7.98
California Agribusiness Credit Union	Buena Park	24,377	10,298	50	21,171	3,163	19	0.10	12.98
California Bear Credit Union	Los Angeles	101,265	58,591	257	95,770	9,654	411	0.54	9.53
California Center Credit Union	Rancho Cucamong	7,922	3,903	17	7,066	787	21	0.35	9.94
California Coast Credit Union	San Diego	799,818	683,243	3,861	712,243	71,142	4,578	0.76	8.89
California Community Credit Union	Sacramento	59,908	34,009	691	52,530	7,143	431	0.96	11.92
California Credit Union (The)	Glendale	997,234	558,510	2,889	883,317	111,031	4,186	0.56	11.13
California Lithuanian Credit Union	Santa Monica	39,815	18,437	37	34,031	5,593	310	1.04	14.05
California Preferred Credit Union	San Francisco	44,629	20,734	114	38,106	6,435	65	0.20	14.42
California State & Fed Emp #20 Credit Union	Eureka	92,185	23,798	54	81,104	11,042	529	0.77	11.98
California State Credit Union of the North Bay	Santa Rosa	108,563	73,486	1,103	99,752	8,511	230	0.28	7.84
Capital Power Credit Union	Sacramento	56,481	45,210	880	48,019	5,300	315	0.74	9.38
Central State Credit Union	Stockton	143,086	93,112	820	129,101	13,637	487	0.45	9.53
Chevron Valley Credit Union	Bakersfield	101,416	78,915	1,203	90,555	10,453	770	1.01	10.31
Christian Community Credit Union	Covina	370,551	319,476	555	330,742	36,462	2,464	0.89	9.84
Church/Co-Op Credit Union	Sacramento	7,122	3,272	19	6,581	527	9	0.16	7.40
City of Ukiah Employees Credit Union	Ukiah	3,713	2,372	29	3,168	528	6	0.22	14.22
Coast Central Credit Union	Eureka	550,671	298,319	2,631	458,363	62,088	4,430	1.07	11.27
Commonwealth Central Credit Union	San Jose	359,751	204,311	1,990	326,573	32,680	956	0.35	9.08
Community Credit Union of Southern Humboldt	Garberville	25,749	20,505	76	23,572	2,098	318	1.65	8.15
Community First Credit Union	Santa Rosa	101,093	70,210	763	92,027	8,720	310	0.41	8.63
Credit Union of Southern California	Whittier	408,691	213,072	1,489	334,666	38,451	3,927	1.28	9.41
Delta Valley Credit Union	Stockton	11,201	992	24	9,741	1,422	4	0.05	12.70
Dow Great Western Credit Union	Pittsburg	37,539	19,218	3	30,958	6,520	272	0.97	17.37

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				Reserves	Shares		Income	ROA	
Eagle Community Credit Union	Lake Forest	207,387	165,583	2,603	185,811	20,871	615	0.40	10.06
Eagle Credit Union	Stockton	27,679	19,107	240	23,738	3,709	239	1.15	13.40
East Bay Postal Credit Union	Oakland	9,269	3,646	108	7,509	1,732	52	0.75	18.69
E-Central Credit Union	Pasadena	119,789	61,064	286	105,403	14,025	749	0.83	11.71
Educational Employees Credit Union	Fresno	1,184,087	603,067	2,554	1,064,600	113,086	12,120	1.37	9.55
El Futuro Credit Union	Porterville	6,345	4,156	57	5,882	442	34	0.71	6.96
El Monte City Employees Credit Union	El Monte	16,507	12,052	44	15,323	1,106	149	1.21	6.70
Energy First Credit Union	Monterey Park	405,161	201,298	480	336,232	67,658	1,644	0.54	16.70
Evangelical Christian Credit Union	Brea	637,771	563,700	1,496	415,968	53,579	6,659	1.39	8.40
Financial 21 Community Credit Union	San Diego	132,144	83,767	694	116,988	14,195	617	0.62	10.74
Financial Benefits Credit Union	Oakland	17,366	10,949	36	15,407	1,850	17	0.13	10.65
Financial Center Credit Union	Stockton	272,444	125,455	2,196	216,887	51,834	2,778	1.36	19.03
Financial Partners Credit Union	Downey	618,008	465,005	3,252	558,739	55,175	1,658	0.36	8.93
Firestone Financial Services Credit Union	Anaheim	20,848	7,398	55	18,280	2,554	-31	(0.20)	12.25
First City Credit Union	Los Angeles	327,826	197,659	1,266	288,667	36,257	3,756	1.53	11.06
First Entertainment Credit Union	Hollywood	510,018	305,479	2,491	461,085	47,575	4,383	1.15	9.33
First Financial Credit Union	West Covina	591,577	550,746	10,596	520,057	44,939	119	0.03	7.60
First Future Credit Union	San Diego	753,655	472,670	1,240	667,078	81,671	6,643	1.18	10.84
First Imperial Credit Union	El Centro	58,215	52,433	451	48,661	6,206	227	0.52	10.66
First Metropolitan Credit Union dba Metro 1Credit Union	Concord	187,515	103,591	466	168,324	18,331	541	0.38	9.78
First U.S. Community Credit Union	Sacramento	158,740	119,789	175	134,393	15,180	825	0.69	9.56
Fiscal Credit Union	Glendale	155,318	73,781	255	138,599	15,248	128	0.11	9.82
Focus One Community Credit Union	Monrovia	86,803	58,871	108	78,695	7,593	55	0.08	8.75
Food Processors Credit Union	Modesto	45,667	38,979	411	40,168	3,918	308	0.90	8.58
Fountain Valley Credit Union	Fountain Valley	2,862	1,164	12	2,498	336	10	0.47	11.73
Fresno Fire Department Credit Union	Fresno	27,324	12,024	22	23,580	3,335	116	0.56	12.21
Fresno Police Department Credit Union	Fresno	32,162	19,549	160	26,974	5,003	293	1.22	15.56
Glass Containers Credit Union	Antioch	867	688	17	616	250	5	0.72	28.82
Golden 1 Credit Union (The)	Sacramento	5,304,747	3,824,355	34,206	4,751,653	491,515	49,073	1.23	9.27
Great American Credit Union	San Diego	73,410	61,762	373	60,015	6,010	69	0.13	8.19
Greater Valley Credit Union	Fresno	32,724	14,450	152	28,641	3,926	108	0.44	12.00
Heritage Community Credit Union	Rancho Cordova	217,906	176,279	3,631	193,848	18,769	1,302	0.80	8.61
High Sierra Credit Union	Bishop	9,168	4,020	21	8,030	1,126	67	0.97	12.29
Horizon Credit Union	Fresno	16,166	8,931	112	13,899	2,202	-48	(0.40)	13.62
Huntington Beach City Employees Credit Union	Huntington Beach	34,662	12,886	37	30,696	3,874	218	0.84	11.18
I.L.W.U. Credit Union	Wilmington	55,476	33,063	487	50,389	4,489	583	1.40	8.09
IBEW Members + Credit Union	Pinole	15,926	5,455	35	14,513	1,377	34	0.29	8.65
Inland Counties Postal Credit Union	Redlands	15,654	10,046	71	14,266	1,007	-37	(0.31)	6.43
Inland Empire Credit Union	Pomona	46,401	20,103	126	40,923	5,350	30	0.09	11.53
Inwood Credit Union	Oakland	62,689	51,923	798	55,166	4,790	-439	(0.94)	7.64
Jacom Credit Union	Los Angeles	84,396	39,756	96	71,245	13,103	139	0.22	15.53
Jones Methodist Church Credit Union	San Francisco	622	156	4	500	122	-4	(0.92)	19.57
Kaiser Lakeside Credit Union	Oakland	41,129	35,651	114	36,524	3,347	43	0.14	8.14
Kern Central Credit Union	Bakerfield	29,326	19,677	295	26,984	2,053	83	0.38	7.00

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KeyPoint Credit Union	Santa Clara	698,158	591,824	9,758	626,809	60,368	3,830	0.73	8.65
L. A. Electrical Workers Credit Union	Pasadena	44,610	2,968	178	36,836	7,174	274	0.82	16.08
LBS Financial Credit Union	Long Beach	807,474	504,496	9,405	715,381	89,433	10,141	1.68	11.08
Lithuanian Credit Union	Los Angeles	12,474	7,019	20	11,485	933	85	0.91	7.48
Long Beach Firemen's Credit Union	Long Beach	124,033	96,985	632	106,956	14,733	1,144	1.23	11.88
Los Angeles Firemen's Credit Union	Los Angeles	655,127	461,354	644	574,878	61,215	4,729	0.96	9.34
Lutheran Credit Union of America	Brea	22,718	15,303	80	21,084	1,806	211	1.24	7.95
March Community Credit Union	Moreno Valley	371,094	300,732	2,051	336,031	34,210	3,488	1.25	9.22
Marin General Hospital Employees Credit Union	San Rafael	2,780	915	3	2,402	375	-27	(1.27)	13.49
Matadors Community Credit Union	Northridge	116,836	83,563	225	106,193	10,207	707	0.81	8.74
McClatchy Employees Credit Union	Sacramento	15,871	9,440	32	13,541	2,044	-4	(0.03)	12.88
McColl's Credit Union	Redding	391	243	0	219	171	-1	(0.30)	43.85
Media City Community Credit Union	Burbank	31,975	15,374	85	28,735	3,164	222	0.93	9.89
Members 1st Credit Union	Redding	82,415	75,368	506	72,228	7,964	477	0.77	9.66
Mendo Lake Credit Union	Ukiah	62,028	53,006	341	56,796	4,717	111	0.24	7.60
Merced Municipal Employees Credit Union	Merced	2,688	1,449	9	2,468	218	3	0.16	8.11
Merco Credit Union	Merced	63,300	36,782	318	58,718	4,345	381	0.80	6.86
Meriwest Credit Union	San Jose	921,056	649,333	3,947	739,050	87,569	8,071	1.17	9.51
Mid-Cities Schools Credit Union	Compton	27,334	14,614	118	20,364	6,911	77	0.38	25.28
M-N Employees Credit Union	San Jose	6,406	1,189	6	4,640	1,537	19	0.39	24.00
Monterey County Employees Credit Union	Salinas	16,381	10,403	43	14,998	1,352	67	0.55	8.25
Monterey Credit Union	Monterey	173,933	111,608	1,071	150,959	21,431	1,498	1.15	12.32
Musicians Credit Union	Hollywood	56,786	23,529	142	48,399	7,835	225	0.53	13.80
My Credit Union	Redwood City	39,353	21,185	260	35,855	3,181	31	0.11	8.08
Nikkei Credit Union	Gardena	61,024	26,386	4	53,051	7,785	392	0.86	12.76
North County Credit Union	San Diego	50,120	34,800	150	45,905	3,895	152	0.41	7.77
North Island Financial Credit Union	San Diego	1,491,017	1,231,644	2,270	1,114,839	116,921	6,886	0.62	7.84
North Orange County Credit Union	Fullerton	55,856	22,917	157	48,560	7,247	525	1.25	12.97
Northern California Latvian Credit Union	San Francisco	2,977	772	11	2,583	388	3	0.14	13.03
Norton Community Credit Union	San Bernardino	166,730	86,007	939	148,694	15,541	102	0.08	9.32
Oakland Municipal Credit Union	Oakland	101,821	52,976	868	82,525	18,266	-748	(0.98)	17.94
Ocean Crest Credit Union	Long Beach	40,423	19,500	183	36,791	3,599	73	0.24	8.90
OCHA Credit Union	Orange	24,708	12,363	96	21,910	2,682	108	0.59	10.85
Orange County's Credit Union	Santa Ana	779,447	499,802	3,857	690,779	74,889	4,711	0.81	9.61
Organized Labor Credit Union	Modesto	18,234	8,142	54	16,573	1,624	40	0.29	8.91
Pacific Bay Credit Union	Oakland	27,466	10,774	395	23,545	3,759	-152	(0.74)	13.69
Pacific Coast Credit Union	Newport Beach	22,274	10,794	94	18,108	4,096	43	0.26	18.39
Pacific Community Credit Union	Fullerton	169,290	96,140	797	148,457	19,712	1,814	1.43	11.64
Pacific Marine Credit Union	Camp Pendleton	442,634	220,518	5,494	374,397	57,727	3,314	1.00	13.04
Pacific Resource Credit Union	Los Angeles	117,423	83,902	405	104,548	12,328	-234	(0.27)	10.50
Pacific Service Credit Union	Walnut Creek	1,016,357	632,599	3,424	889,063	124,660	10,351	1.36	12.27
Pacific-Coastside Credit Union	Pacifica	2,809	1,585	7	2,579	208	-5	(0.23)	7.40
Patelco Credit Union	San Francisco	3,536,937	2,177,755	22,530	3,021,837	347,368	32,480	1.23	9.82
Peninsula Postal Credit Union, LTD	San Jose	140,830	57,459	212	121,331	19,108	1,016	0.96	13.57

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Placer Community Credit Union	Auburn	59,289	45,744	171	52,856	5,023	213	0.48	8.47
Point Loma Credit Union	San Diego	527,747	441,791	5,560	460,478	43,832	662	0.17	8.31
Postal Credit Union of Northern California	Castro Valley	8,394	4,103	45	7,435	930	14	0.22	11.08
Premier America Credit Union	Chatsworth	1,012,140	745,718	4,703	885,204	87,713	7,523	0.99	8.67
Premier Community Credit Union	Stockton	106,788	51,021	559	94,805	10,368	327	0.41	9.71
Printing And Publishing Employees Credit Union	Riverside	10,935	5,416	20	9,654	1,229	47	0.57	11.24
Printing Industries Credit Union	Los Angeles	27,924	23,103	215	23,936	3,873	32	0.15	13.87
Printing Office Employees Credit Union	Covina	7,295	3,021	7	6,181	1,081	39	0.71	14.82
Priority One Credit Union	So. Pasadena	156,486	77,378	970	141,742	14,199	254	0.22	9.07
Provident Credit Union	Redwood City	1,229,008	881,273	3,184	1,039,882	168,101	8,739	0.95	13.68
Public Works Credit Union	Alhambra	42,888	12,163	35	37,960	4,374	165	0.51	10.20
Raincross Credit Union	Riverside	35,565	20,042	62	32,853	2,716	96	0.36	7.64
Redwood Credit Union	Santa Rosa	1,070,084	934,878	3,948	973,411	89,383	9,924	1.24	8.35
Rolling F Credit Union	Turlock	34,617	13,012	36	30,463	4,136	171	0.66	11.95
S.F. Bay Area Educators Credit Union	San Francisco	23,660	8,600	51	21,506	1,825	55	0.31	7.71
S.F. Police Credit Union	San Francisco	448,270	149,481	760	381,014	66,576	4,446	1.32	14.85
S.T.A.R. Community Credit Union	Chico	20,904	9,772	47	18,640	2,319	44	0.28	11.10
Sacramento Credit Union	Sacramento	285,925	207,553	2,281	253,869	30,285	2,534	1.18	10.59
Sacramento District Postal Employees Credit Union	Sacramento	34,403	18,992	163	31,573	2,765	257	1.00	8.04
Safe 1 Credit Union	Bakersfield	227,001	143,067	1,050	201,674	23,805	3,282	1.93	10.49
SAFE Credit Union	North Highlands	1,179,710	734,670	7,475	1,034,561	133,662	8,677	0.98	11.33
SafeAmerica Credit Union	Pleasanton	257,963	181,102	817	225,587	30,856	632	0.33	11.96
San Bernardino Credit Union	San Bernardino	32,609	19,934	51	29,529	3,027	81	0.33	9.28
San Diego County Credit Union	San Diego	2,683,613	1,722,173	4,465	2,368,626	304,615	38,081	1.89	11.35
San Diego Metropolitan Credit Union	San Diego	303,214	244,180	4,029	271,047	25,210	1,287	0.57	8.31
San Fernando Valley Japanese Credit Union	Sylmar	1,444	824	8	1,073	337	-7	(0.63)	23.32
San Francisco Fire Credit Union	San Francisco	373,295	186,741	286	325,175	46,916	3,011	1.08	12.57
San Gabriel Valley Postal Credit Union	Covina	18,620	10,133	34	17,011	1,582	-1	(0.01)	8.50
San Joaquin Power Employees Credit Union	Fresno	97,465	74,483	371	78,621	16,438	489	0.67	16.86
San Jose Credit Union	San Jose	112,920	52,878	118	99,347	13,144	300	0.35	11.64
San Mateo Credit Union	Redwood City	549,747	312,782	2,360	491,809	45,279	2,591	0.63	8.24
Santa Cruz Community Credit Union	Santa Cruz	60,094	48,891	452	55,079	4,789	571	1.27	7.97
Santa Cruz County Employees Credit Union	Santa Cruz	23,846	13,971	73	21,764	1,996	36	0.20	8.37
Santa Fe Springs City Employee Credit Union	Santa Fe Springs	13,968	3,497	24	11,681	2,113	98	0.94	15.13
Schools Financial Credit Union	Sacramento	1,065,215	542,622	7,126	962,627	96,087	4,808	0.60	9.02
Second Baptist Church Credit Union	Los Angeles	346	200	7	303	43	3	1.16	12.54
Service Plus Credit Union	Riverside	81,350	44,655	102	73,120	7,879	520	0.85	9.68
Sierra Central Credit Union	Yuba City	441,523	302,439	2,899	390,755	45,425	3,431	1.04	10.29
Sierra Point Credit Union	South San Francisco	33,641	19,855	43	30,466	3,165	19	0.07	9.41
Silicon Valley Credit Union	Mountain View	101,131	80,339	1,020	84,079	7,798	-682	(0.90)	7.71
Silverado Credit Union	Angwin	43,987	24,829	140	39,900	4,282	110	0.33	9.73
Siskiyou Central Credit Union	Yreka	40,791	28,018	122	34,568	3,985	263	0.86	9.77
SLO Credit Union	San Luis Obispo	25,188	3,335	11	20,961	4,224	66	0.35	16.77
Sonoma County Grange Credit Union	Santa Rosa	46,170	21,723	36	40,104	6,062	268	0.77	13.13

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South Bay Credit Union	Redondo Beach	63,678	29,389	136	58,589	4,908	299	0.63	7.71
South Gate City Employees Credit Union	South Gate	7,609	3,357	11	6,444	1,162	22	0.38	15.28
Southern Baptist Credit Union	Brea	9,215	4,109	13	8,616	584	-12	(0.17)	6.34
Southern California Latvian Credit Union	Covina	1,284	228	10	1,073	203	1	0.12	15.83
Southern California Postal Credit Union	Long Beach	65,542	20,942	57	54,719	10,824	414	0.84	16.52
Southland Credit Union	Downey	325,054	243,551	544	275,961	37,221	2,391	0.98	11.45
Star Energy Credit Union	Bakersfield	9,294	6,691	167	8,596	661	41	0.58	7.11
Star One Credit Union	Sunnyvale	2,825,665	891,711	1,455	2,360,005	383,918	18,650	0.88	13.59
State Center Credit Union	Fresno	86,164	50,545	379	78,779	7,120	45	0.07	8.26
State Employees #84 Credit Union	Manteca	2,213	1,789	19	1,832	377	4	0.24	17.03
Steinbeck Credit Union	Salinas	62,438	54,168	443	56,353	5,819	281	0.60	9.32
Sterlent Credit Union	Pleasanton	128,216	104,110	541	103,124	9,257	183	0.19	7.22
Technology Credit Union	San Jose	1,093,023	671,747	5,312	959,907	126,756	19,374	2.36	11.60
Telesis Community Credit Union	Chatsworth	468,916	405,037	1,381	366,399	42,081	5,835	1.66	8.97
Travis Credit Union	Vacaville	1,394,444	901,135	8,119	1,230,477	157,793	14,745	1.41	11.32
U.A.L.U. #159 Credit Union	Martinez	982	490	7	828	151	-0	(0.02)	15.37
U.F.C.W. Local 770 Credit Union	Hollywood	3,854	927	12	3,301	538	17	0.60	13.96
Uncle Credit Union	Livermore	229,325	89,956	1,009	209,578	18,722	660	0.38	8.16
United Association Credit Union	Concord	3,106	803	13	2,643	461	-11	(0.49)	14.83
United Financial Credit Union	Whittier	37,204	24,888	216	32,520	4,542	333	1.19	12.21
United Health Credit Union	Burlingame	31,609	23,428	88	28,131	2,358	24	0.10	7.46
United Local Credit Union	Fresno	124,214	97,996	1,015	109,347	14,486	721	0.77	11.66
Universal City Studios Credit Union	Universal City	62,269	47,371	158	54,748	6,296	238	0.51	10.11
University & State Employees Credit Union	San Diego	745,514	677,665	5,241	659,181	56,953	4,079	0.73	7.64
University Credit Union	Los Angeles	351,684	182,253	747	313,887	36,593	1,284	0.49	10.41
USC Credit Union	Los Angeles	210,192	174,544	8,325	189,071	16,518	1,888	1.20	7.86
Utility District Credit Union	Oakland	25,764	5,105	35	23,284	2,401	113	0.59	9.32
Valley Credit Union	San Jose	308,077	255,739	5,558	282,435	24,551	1,257	0.54	7.97
Valley First Credit Union	Modesto	233,609	171,024	4,242	211,865	20,832	1,698	0.97	8.92
Valley Oak Credit Union	Three Rivers	48,269	38,943	433	43,564	4,386	326	0.90	9.09
Ventura County Credit Union	Ventura	341,964	225,819	1,554	310,591	29,003	4,147	1.62	8.48
Vernon/Commerce Credit Union	Commerce	15,219	8,557	202	14,043	1,079	-143	(1.26)	7.09
Vision One Credit Union	Sacramento	26,209	18,504	69	22,558	3,709	133	0.68	14.15
Water and Power Community Credit Union	Los Angeles	465,528	283,247	4,388	416,540	42,952	2,557	0.73	9.23
Watts United Credit Union	Los Angeles	1,342	990	26	1,224	106	7	0.70	7.87
Wescom Credit Union	Pasadena	2,866,055	1,949,721	15,682	2,254,236	236,474	18,918	0.88	8.25
Yosemite Credit Union	Yosemite	2,812	192	15	2,430	374	0	0.00	13.30