

How to Calculate Your 2025 Assessment – Credit Unions

Question: Anytown Credit Union had \$89,478,589.00 in total assets as of March 31. If the base rate for the assessment is \$1.02, how much does Anytown Credit Union pay?

1. Select the asset size tier in Column A into which the institution falls. Anytown Credit Union falls into Tier 4.

Column A	Column B	Column C	Column D	Column E	Column F
Tier	If assets are greater than:	But less than:	Pay the maximum amount from the previous tier:	Plus this percent of the base rate for those assets greater than the amount in Column B	Which is obtained by multiplying those assets greater than the amount in Column B by this amount
1	0	3,000,000	0	85.0%	0.0008670000
2	3,000,000	6,000,000	2,601	25.0%	0.0002550000
3	6,000,000	10,000,000	3,366	13.0%	0.0001326000
4	10,000,000	100,000,000	3,896	12.50%	0.0001275000
5	100,000,000	500,000,000	15,371	12.25%	0.0001249500
6	500,000,000	1,000,000,000	65,351	12.0%	0.0001224000
7	1,000,000,000	2,000,000,000	126,551	11.5%	0.0001173000
8	2,000,000,000	5,000,000,000	243,851	8.0%	0.0000816000
9	5,000,000,000	10,000,000,000	488,651	3.5%	0.0000357000
10	10,000,000,000	+	667,151	3.0%	0.0000306000

2. For those assets less than the amount in Column B, take the maximum assessment of the previous tier. For the example given, it would be \$3,896.
3. For those assets greater than the amount in Column B, multiply the amount that is greater by the figure in Column F: (\$79,478,589 x 0.0001275000) = \$10,134 (rounded to the nearest whole dollar).
4. Add the amount in #2 to the product of #3: (\$3,896 + \$10,134).
5. Answer: the total assessment for Anytown Credit Union is \$14,030.

Note: The minimum assessment is \$2,000.