

FOR THE PEOPLE. BY THE PEOPLE.

Kansas Credit Unions

Credit unions are a Kansas success story. From the very beginning, Kansas credit unions have taken a “for the people, by the people” approach. Established on the verge of the Great Depression – when traditional financial institutions were unable or unwilling to provide services – credit unions were the result of Kansans pooling their financial resources to create opportunities for saving and lending. Unlike banks, which are governed by shareholders and profits, credit unions are governed democratically by a volunteer board based on a one-member, one-vote philosophy. Kansas credit unions are not-for-profit, member-owned financial cooperatives where earnings are returned to the members through lower loan rates, higher interest rates and lower fees.



663,986
KANSAS STRONG

\$1.41 MILLION

Kansas credit unions invested more than \$1.41 million in local communities and families last year through college scholarships, charitable giving and volunteer services – that's on top of the earnings returned to members.
Based on data from 18 Kansas credit unions



5,805
10,382
\$96,000

Hours committed by Kansas credit union staff and volunteers to provide adult financial counseling in 2015

Kansas students who benefited from financial education programs taught by credit unions in 2015

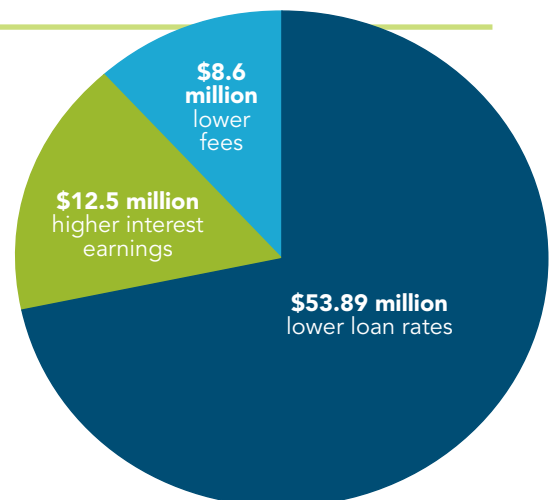
Amount saved last year by Kansas children participating in their local credit union's financial literacy program

Based on data from 18 Kansas credit unions

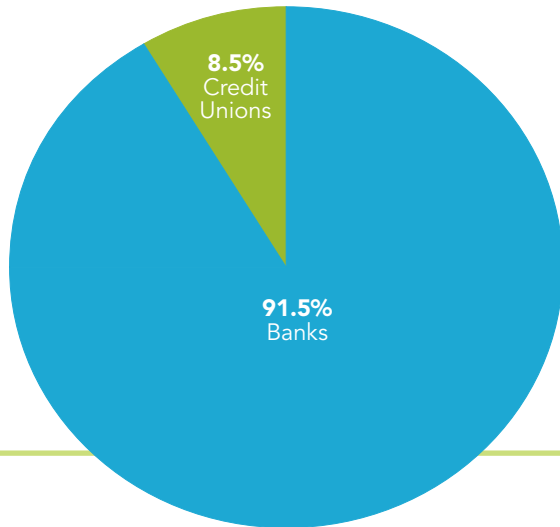
2,009 KANSAS JOBS
Created and funded by Kansas credit unions

\$75.09 MILLION

Direct benefits passed onto Kansans in the form of lower loan rates, higher interest rates and lower fees



MARKET IMPACT | Kansas Credit Unions



SMALL BUT SIGNIFICANT

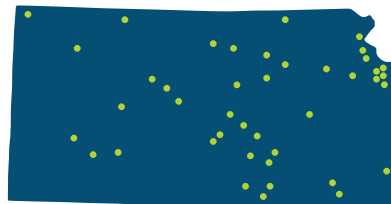
Kansas credit unions make up a small, but significant share of the financial services market. Credit unions play an important role in the Kansas economy, providing a not-for-profit alternative for consumers. The average Kansas credit union safeguards \$71.1 million in consumer assets and serves 7,545 members.



\$71.1 MILLION
Average Kansas Credit Union Asset Size



\$247 MILLION
Average Kansas Bank Asset Size



88 Credit unions across Kansas

6,153 Credit unions across the nation

80%

Percent of credit unions that offer at least one free checking account with no minimum balance requirements.
of those credit unions offering checking accounts

\$4.3B

Kansas credit unions actively lend more than \$4.3 billion to Kansas families and small businesses.
based on Dec. 2015 loan portfolios

\$30.5M

Total dividends returned to credit union members by Kansas credit unions in 2015.
based on NCUA 2015 data