

Georgia Credit Union Affiliates
1998
Annual Report



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Watershed

A crucial dividing point, line or factor: *turning point*.
(Merriam Webster Collegiate Dictionary, Tenth Edition)

Few can doubt the significance of last year for credit union professionals. It will serve as a defining moment in our history. But perhaps not for the reasons one might think. Although we met with success in the passage of HR 1151 and in preparations for the Y2K date change, we gained as much from the process as we did from the final outcome.

It is said that adversity either fortifies or weakens a person. No one can doubt that we have emerged from the challenges of 1998 stronger and more committed to our cause than ever before. During the campaign for HR 1151, we came together in a way that surprised a lot of people – banking officials, legislators, and maybe, even us. And the same is true of our Y2K preparations. Both efforts have taught us the importance of cooperation, and they have shown us what we can accomplish together.

These issues have also inspired us, something that none of us probably expected. Our members were active participants in the HR 1151 campaign. Their involvement tells us that they value and want to protect their credit unions. Members also remain interested in our Y2K plans, and have shown confidence in our ability to overcome any potential problems.

In the years to come, we will look back at 1998 as a turning point because it brought us together and reminded us of our mission. It also positioned us for continued growth in the future. In order for us to overcome challenges being posed by technology, we will have to work together, to share ideas, information and resources – something we did to unprecedented success in 1998.

Return on Investment. Ultimately, capital flows to activity that produces the highest return on investment in a free society. Return is related to risk. And, return is generally distributed via capital appreciation, dividends and services rendered. As we all know, credit union members are free to employ their capital in whatever way optimizes their return on investment relative to risk. Credit unions are doing a great job of satisfying the return expectations of members.

In the same way, credit unions are at liberty to deploy their capital in a way that optimizes total return. In fact, they have a fiduciary responsibility to do this for their members. Over the years, credit unions have invested a considerable amount of resources in their state support organizations. As the chief elected officials of your state support organizations, we are pleased to report that Georgia credit unions received a substantial return on their investment during 1998. In most cases, immediate gratification was realized in the way of services rendered or dividends on balances. But, a significant portion of the resources supplied to the state support organizations came in the form of membership dues at the League and paid-in capital at Georgia Central Credit Union and Cooperative Services, Inc. These resources provide the capacity to help protect the operating environment of Georgia credit unions and to invest in new ventures that will provide additional returns in the future.

The most obvious return on investment occurred in Governmental Affairs in 1998. Of all of the relationships developed across the country to ensure the successful passage of HR 1151, perhaps the single most important one was the relationship cultivated here with former House Speaker Newt Gingrich. Similar relationships with the other members of the Georgia Congressional delegation eventually led to their united support of HR 1151. At the state level, your investment in membership dues over the last several years made it possible for credit unions to succeed in defeating harmful bank-sponsored legislation introduced at the state House. You should be aware that every employee of all the state support organizations participated in some fashion to produce these tremendous results in the area of protecting the credit union operating environment.

Your investment in capital shares at Georgia Central also had a significant return. A small portion of this return was the dividend on your capital shares account. The more significant benefits were supplied in the way of competitively priced products and services. The Georgia Central board reviews competitive rates and prices, and is pleased to report that Georgia credit unions are receiving excellent prices and quality service benefits. This has been accomplished while maintaining a highly conservative exposure to interest rate and credit risk. In addition to dramatic internal operational enhancements, the Georgia Central staff has played an active role in guiding the evolution of the national support organizations. It is, in our view, an extraordinary benefit for Georgia credit unions to have the ability to control the risk posture of their wholesale financial support organization directly.

The 61 Georgia credit unions that own shares in CSI have been receiving excellent benefits in the way of competitive prices for years. Set by your board of directors, the guiding principle of the corporation is to keep service prices down and to continue investing in new service capability. With regard to the latter, CSI provided the seed capital for starting SWIRL, LLC. This new venture is a special purpose organization dedicated to deploying and operating shared service centers and other shared distribution systems. During 1998, a number of the larger credit unions invested \$890,000 in SWIRL. In addition, CSI began the substantial investment in converting CSI's check processing operation to image technology. CSI also contributes to the influence of our credit union operating environment ... Jerry Keenan has served as president of the Georgia Automated Clearing House Association. Additionally, CSI director Ed Collins was named to the executive committee of Credit Union Service Corporation and director Joe Williams was named to the board of CU24.

We are especially proud to honor Buck Levins who completed his term as chairman of CUNA during 1998. This chairmanship is the pinnacle of elected leadership in the U.S. credit union movement. This is the first time in history that a representative from the Georgia credit union movement has been tapped to fill the role. During his tenure, Buck championed the CUNA renewal process and served as the chairman of the Oversight Task Force. This group ensured that CUNA and NAFCU worked in concert during the Campaign for Consumer Choice. Buck also christened the Williamsburg Group and initiated the CUNA Dues Study process. He has been a strong advocate for increasing the credit union role in campaign finance, which will further strengthen the political influence of the credit union movement. In a very real sense, Buck's achievements represent yet another visible sign of return on your investment in the state support organizations. Thank you for a very successful 1998 and we encourage your continued support and participation in the years to come.

Sincerely,



Mack Ivey
Chairman, Georgia Credit Union Affiliates



Lin Hodges
Chairman, Georgia Central Credit Union



Ken Merritt
Chairman, Georgia Credit Union League



Joe Williams
Chairman, Cooperative Services, Inc.

All things considered, 1998 will be remembered as a great year for credit unions – especially Georgia credit unions. The obvious things include dramatic legislative victories at the federal and state level. Georgia credit unions played a critical role in the passage of the Credit Union Membership Access Act. In fact, the entire Georgia delegation was honored for our contributions at the 1998 CUNA Governmental Affairs Conference. Less obvious, but perhaps more important, credit unions benefited from extraordinary visibility in the eyes of American consumers during the Campaign for Consumer Choice. Credit unions were almost always portrayed as the good guys in the business of supporting the financial needs of people. During all of this, the safety and soundness of the credit union system was validated after extensive study by our government. Asset quality, capital adequacy, deposit insurance, regulatory infrastructure and Y2K preparedness were all reviewed in some form or fashion. The bottom line: credit unions are perceived to be in great shape. Member satisfaction surveys are coming back stronger than ever and service capabilities continue to be enhanced. It is hard to imagine how times could be better.



It is also hard to imagine how times could be more challenging. Technology is threatening to change all that we do. This is especially true in the application of Internet technology. As the general population becomes more comfortable in obtaining financial services apart from in-person contact, credit unions will need to develop entirely new ways to convey member intimacy. Fortunately, the new database technologies are making it possible to develop one-to-one relationships with members across a variety of distribution channels, including the Internet. Credit unions will actually be less disadvantaged by their relatively small size in the future. But, the pace of change will accelerate and the learning curve is getting very steep. Training and re-training of credit union personnel is becoming a top priority.

Another huge challenge exists in the area of lending. Credit unions have become very successful consumption lenders. Unfortunately, the demographics indicate that the huge credit-comfortable baby boomer generation will begin to move beyond its peak borrowing years (at least for consumer goods). In addition, the bread-and-butter loan products are becoming highly commoditized, i.e.: standardized underwriting and low margins. This is especially true for residential real estate and new car loans. It will not be long until used car loans and home equity products achieve full commodity status as well. Lending at the point-of-purchase continues to grow. With regard to member savings, the explosive growth continues to be in off-balance sheet direct investment programs, such as mutual funds, pension programs and discount Internet-based brokerage. Simply put, we cannot extrapolate our success in 1998 into the next century.

The Affiliates support organizations remain committed to helping credit unions be the premier providers of consumer financial services in Georgia. The investments in government relations, technical capabilities and strategic thinking at the state and national support organizations have produced tremendous payback in recent years. Investments in cooperative endeavors will become even more important as the future unfolds. Georgia credit union officials have been leaders in causing cooperation at all levels. I have been particularly impressed with the contributions of the Affiliates staff during these trying times. While all of them have been instrumental in contributing to the success of the Georgia credit union movement, I would like to take this opportunity to extend special appreciation to Marie Bryant, Arno Quon, Norman Smith and Jerry Gill. These four individuals are the Georgia Credit Union Affiliates Field Consulting Staff. They are in direct contact with Georgia credit unions every day. It is impossible to define their activities concisely, but it is easy to describe their sense of mission. Quite simply, they do what it takes to help credit unions succeed. We all look forward to serving you in this fashion in the years to come. Thank you for your support and encouragement.

Sincerely,

Michael J. Mercer
President/CEO, Georgia Credit Union Affiliates

1998 was a year of both great challenge and remarkable success for Georgia's credit unions. The same may be said of their corporate. Georgia Central Credit Union spent this past year in a process of development – creating new products, services and procedures for our members to help them adjust to an ever-changing environment. Strategic planning also came to the forefront as Georgia Central's board of directors dedicated itself to identifying and exploring the avenues available for meeting member needs in the future. The progressive spirit embraced by Georgia Central was combined with a commitment to the credit union tradition – keeping the focus on member prosperity and well being. Each area of the organization was utilized to fulfill goals centered around our member service mission.



Behind the scenes, the Investment Services department implemented their restructured investment strategy in 1998 and began offering several new products, including the off-balance sheet SimpliCD program. Reception for this product was phenomenal, raising member balances above projections by 300 percent. Also established during 1998 were the Premier Money Market Account and the Committed Line of Credit (CLOC), designed to help credit unions meet Year 2000 liquidity needs. The development of a Y2K liquidity plan to boost Georgia Central's ability to support credit unions in the event of a year-end liquidity crunch was a priority as well. While redesigning procedures to meet examiners' requirements, the Accounting department also completed enhancements to member service, among them a revision of billing methodology that led to the creation of a consolidated billing statement and compensating balance account.

In the area of front-line contact, Georgia Central's Marketing and Business Development departments formed a business development group to concentrate specifically on our interaction with members. Improved communications tools were developed and a heightened corporate presence established through conferences, collateral materials and more frequent contact. The Member Services area streamlined procedures and raised standards to improve efficiency in handling member needs. A call tracking system was implemented and staff was added.

Year 2000 Initiatives were a crucial part of operational activity during 1998, beginning with the creation of the corporate's Year 2000 Compliance Plan. The Plan was developed to provide adequate project resources, including funding, an external consultant, and the realignment of internal staff. Preparations led to successful execution of all critical testing. Educational efforts were also an important part of the Year 2000 program, as readiness disclosures, advisory newsletter articles and other resources were distributed to member credit unions. Planning began for the "Year 2000 Liquidity Resource Guide" and a Y2K video conference – projects fulfilled successfully during the first part of 1999 with an eye toward the future.

Georgia Central established a Strategic Planning Task Force early in the year. Following an extensive review of environmental and comparative information as well as external and internal evaluations of Georgia Central's products, services and procedures, the Task Force submitted a report to the Board of Directors. The committee's findings have been widely accepted by the Board, and the conclusions are undergoing discussion to determine how the results can be utilized best for positive impact on member service.

Finally, development of new strategic alliances was a major undertaking in 1998. In addition to purchasing stock in CNBS, a wholesale broker/dealer exclusively serving credit unions, Georgia Central also partnered with several industry providers to deliver new services to our members.

Georgia Central had a busy year in 1998. From creating new products and streamlining procedures to developing a Year 2000 defense, the corporate took active steps to enhance offerings and usefulness to member credit unions. Most importantly, throughout the year, our focus never wavered from our mission – to enhance the service capabilities of our members. We look forward to another year of success achieved on behalf of, and due to the support of, our member credit unions.

Sincerely,

David Preter
President/CEO, Georgia Central Credit Union

One of the unique characteristics of the three primary operating companies that make up the Georgia Credit Union Affiliates organization is that the operating charter of each is specialized by business activity in order to achieve maximum service effectiveness. The Georgia Credit Union League is a dues supported, tax-exempt trade association designed to provide education and training for members, along with promoting and protecting the credit union movement. Georgia Central Credit Union is an insured depository institution and a highly regulated wholesale financial support organization. Cooperative Services, Inc. is a stock corporation designed to attract participation from credit unions for cooperative ventures that require substantial volume for the highest level of efficiency. These separate charters provide Georgia credit unions with the opportunity to create programs and services according to need and then to place those services into the appropriate corporation according to the requirements of the program or service.

One characteristic of the Affiliates organization that is not unique is the philosophy that credit unions own and operate all of our companies. The League is financed by annual dues payments, based on asset size, from its members. Georgia Central is operated by the positive spread between the rates paid for deposits and the rates earned on investments. CSI is funded by the sale of stock to member credit unions, along with earnings from services provided to and used by credit unions. Our fiscal responsibility is to safeguard the assets that have been provided to us and to maintain an environment where new opportunities can be funded through continued successful financial performance.

It is our pleasure to report that all three of the primary operating companies operated with successful financial results during 1998. In addition to key developments explained below, we are providing you with information on financial trends over the past five years. These numbers are charted on the graphs that follow. The fluctuation in revenue and expenses for the League and its subsidiaries is caused primarily by the migration of our automobile lending support services to individual credit unions. The credit unions that used these services have brought them in-house.

The total assets of the Georgia Credit Union League climbed to \$2,327,754 in 1998, which was a 7% increase over 1997. Total revenues were \$1,526,802, while net operating margin was \$56,335. The League's wholly-owned subsidiary, Georgia Credit Union Services, Inc., and its 50%-owned subsidiary, GCUL Acceptance Corp., provided an additional \$37,380 in after-tax earnings for a combined total of \$93,715 in net earnings that were added to the League's retained capital position.

Georgia Central experienced further growth and development in 1998. Total assets increased to just over \$822 million, while net income of \$1,105,616 was added to retained capital. Additions and improvements made in 1998 include the establishment of SimpliCD, a CD placement service that provides credit unions access to a nationwide database of secure investment opportunities, and the Premier Money Market Account, an account that was created to enhance members' returns on settlement account funds. The SimpliCD program has reached \$90 million in investments for 51 credit unions, and at present, the Premier account holds nearly \$122 million in investments for 40 credit unions. Georgia Central ended 1998 with approximately \$16.3 million in reserves and undivided earnings.

CSI enjoyed another year of growth in its primary service activity – share draft payment systems. Payment systems revenues increased by 12% in 1998 compared to the previous year. In June 1998, a new limited liability company, SWIRL, LLC, was formed to enhance shared service center branching activities. During 1997, and for the first five months of 1998, the financial results of this activity were reflected in CSI. As a result of the formation of this new company, CSI contributed assets previously used by shared branching to the new company. As a result, overall assets and total revenues were lower at the end of 1998 compared to the prior year. During 1998, CSI posted pre-tax operating profits of \$89,134. CSI's 50% ownership of GCUL Acceptance Corp., its 33% ownership of Georgia Credit Union Affiliates and its 31% ownership of SWIRL, LLC, generated an additional \$65,660 in earnings. After taxes and dividends, CSI posted net income of \$85,877.

All of the three primary operating companies were audited by the accounting firm, Deloitte & Touche, LLP. In addition, Georgia Central Credit Union received its annual dual examination by regulators from the National Credit Union Administration and the Georgia Department of Banking and Finance. We are pleased to announce that satisfactory reports were received by all three companies during 1998.

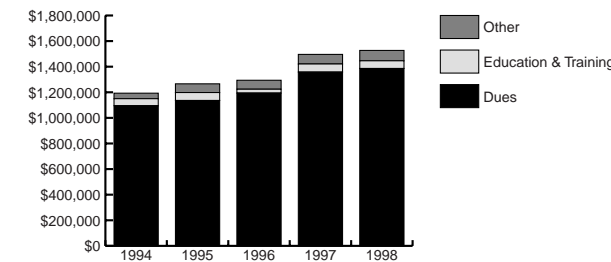
Respectfully submitted,

Rob Graybill
Treasurer, Georgia Credit Union League

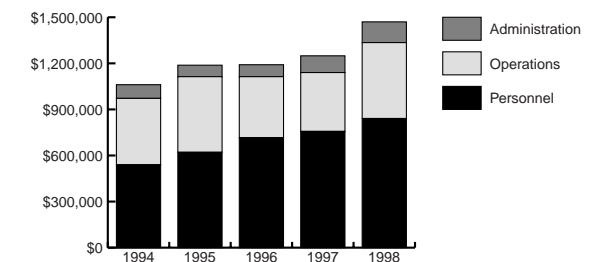
Mark Outler
Treasurer, Georgia Central Credit Union

Buck Levins
Treasurer, Cooperative Services, Inc.

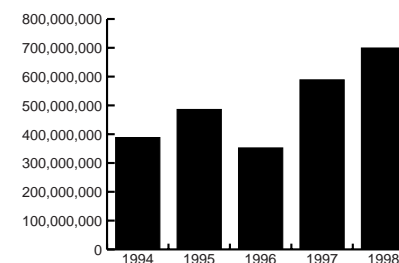
GCUL Revenue



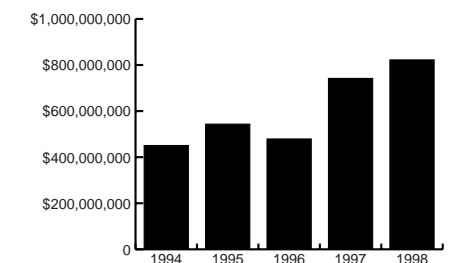
GCUL Expenses



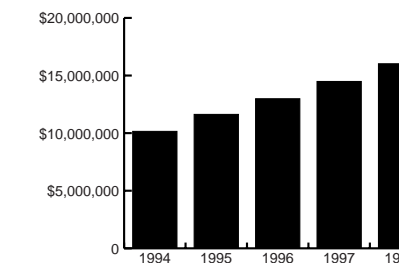
GCCU Member Shares



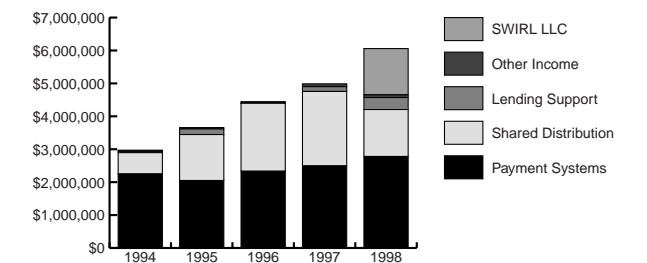
GCCU Total Assets



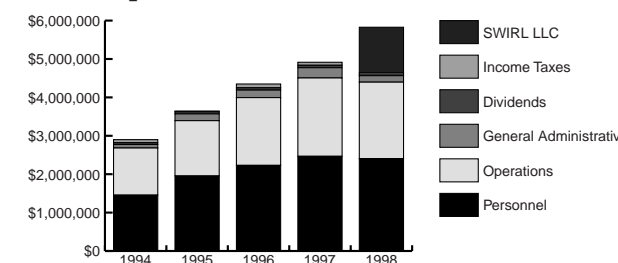
GCCU Retained Earnings



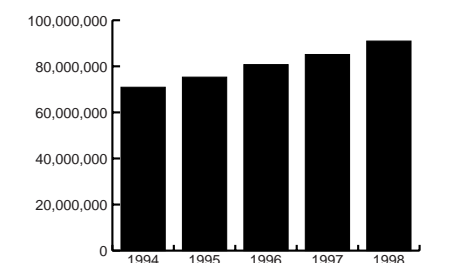
CSI Revenue



CSI Expenses



CSI Annual Share Draft Clearings



BALANCE SHEETS

Assets	1998	1997
Deposits in GCCU	\$ 927,677	\$ 826,251
Prepaid Expense	3,603	10,843
Investments in Subsidiaries	1,381,936	1,329,561
Other Assets	14,538	17,145
Total Assets	\$ 2,327,754	\$ 2,183,800
Liabilities and Equity		
Accounts Payable	\$ 16,525	\$ 29,885
Accrued Expenses	66,320	32,904
Other Liabilities	30,425	15,237
Retained Earnings	2,214,484	2,105,774
Total Liabilities and Equity	\$ 2,327,754	\$ 2,183,800

INCOME STATEMENTS

Revenue	1998	1997
Dues	\$ 1,386,194	\$ 1,358,443
Education and Training	60,054	63,015
Other Income	80,554	75,193
Total Revenue	\$ 1,526,802	\$ 1,496,651
Expenses		
Personnel	\$ 841,136	\$ 757,422
Operations	493,924	383,333
Administration	135,407	109,269
Total Expenses	\$ 1,470,467	\$ 1,250,024
Operating Margin	\$ 56,335	\$ 246,627
Equity in Subsidiary Earnings	\$ 37,380	\$ 25,876
Combined Net Income	\$ 93,715	\$ 272,503

NOTES TO GCUL'S FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies
Description of Operations
 Georgia Credit Union League, Inc. (The League) is a not-for-profit trade association comprised of state and federal credit unions chartered in Georgia. The purpose of the League is to promote the credit union movement within the state of Georgia. Georgia Credit Union Services, Inc., a wholly-owned subsidiary of the League, is primarily in the business of furnishing various services and supplies to credit unions within the state of Georgia. GCUL Acceptance Corporation provides Georgia's credit unions with lending support services owned 50% by The League and 50% by Cooperative Services, Inc.

Membership Dues
 Membership dues are recognized as income when earned in the applicable membership period.

Income Taxes
 The League is exempt from federal income taxes under section 501(c)6 of the Internal Revenue Service Code. Georgia Credit Union Services and GCUL Acceptance Corporation are taxable corporations and account for income taxes in accordance with Statement of Financial Accounting Standards No. 109, which was adopted as of January 1, 1992.

2. Related Parties
 Each year, The League enters into a management contract with Georgia Credit Union Affiliates, Inc., Georgia Credit Union Services and GCUL Acceptance Corporation. Under this contract, the League is provided with general management and administrative support services and the use of facilities and related equipment. The League, Georgia Central Credit Union and Cooperative Services, Inc. each have a one-third ownership interest in the Affiliates.

BALANCE SHEETS

Assets	1998	1997
Cash Equivalents	\$ 37,254,748	\$ 75,737,502
Loans	319,881	1,105,609
Investments		
Available For Sale	96,647,128	31,571,283
U.S. Central Credit Union	656,960,153	611,907,845
Other	7,485,470	127,500
Central Liquidity Facility Shares	15,941,472	16,020,304
Other Assets	7,574,204	5,369,537
Total Assets	\$ 822,183,056	\$ 741,839,580
Liabilities and Equity		
Notes Payable	\$ 15,941,472	\$ 16,020,304
Other Liabilities	44,450,485	79,702,052
Credit Union Deposits	695,894,267	585,399,125
Capital Shares	49,547,165	46,234,581
Retained Equity	16,349,667	14,483,518
Total Liabilities and Equity	\$ 822,183,056	\$ 741,839,580

INCOME STATEMENTS

Income	1998	1997
Interest on Loans	\$ 49,737	\$ 142,098
Investment Income	41,192,497	31,722,107
Other Income	463,677	393,025
Total Income	\$ 41,705,911	\$ 32,257,230
Expenses		
Interest on Borrowed Funds	\$ 815,892	\$ 881,356
Interest & Dividends on Members' Accounts	36,713,176	28,074,903
Personnel	982,445	788,095
Shared Services	142,380	152,738
Travel	78,290	60,837
Office Expenses	566,841	557,003
Professional Services	309,085	213,677
Marketing/Promotion	45,000	44,315
Other Expenses	21,173	10,697
Total Expenses	\$ 39,674,282	\$ 30,783,621
Net Income Before Reserve Transfer	2,031,629	1,473,609
Regular Reserve Transfer	926,013	353,602
Net Income After Reserve Transfer	\$ 1,105,616	\$ 1,120,007

NOTES TO GCCU'S FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies
Organization
 Georgia Central Credit Union (the Credit Union) serves as a central credit union for its members. Membership is limited to credit unions organized under the provisions of the Financial Institutions Code of Georgia and the Federal Credit Union Act, credit unions organized under the credit union laws of other states, and affiliates' associations and corporations of these credit unions. Substantially all transactions, except banking transactions, are with other credit unions and related organizations, some of which are affiliates through common membership and directors. Transactions with members include the borrowing and lending of money and investing in various deposit instruments.

Allowance for Loan Losses
 The Credit Union provides an allowance for estimated losses based upon management's evaluation of the potential losses in its loan portfolio. Such evaluation includes a review of all loans on which full collectibility may not be reasonably assured and considers the estimated value of the underlying collateral on the loan, and such other factors as, in management's judgment, deserve recognition under existing economic conditions in estimating losses. The allowance is maintained at a level adequate to absorb losses related to loans currently outstanding. Additions to the allowance for estimated losses are charged to current operations.

Income Taxes
 No provision has been made for income taxes in the accompanying financial statements because the Credit Union is exempt from federal and state income taxes under Section 501(C)(14) of the Internal Revenue Code and Section 91-A3605(A) (1) of the Code of Georgia Annotated, respectively.

2. Investments
 Investments in U.S. Central Credit Union are stated at cost. Investments classified as available for sale are carried at estimated market value, with unrealized gains and losses excluded from earnings and reported as a separate component of retained earnings. Estimated market value is determined using quoted market prices.

3. Related Parties
 Each year, the Credit Union enters into a management contract with the Georgia Credit Union Affiliates, Inc. and Georgia Credit Union Services. Under this contract, the Credit Union is provided with administrative support services and the use of facilities and related equipment. The Affiliates is a subsidiary of Cooperative Services, Inc. (33 1/3 percent), the League (33 1/3 percent) and the Credit Union (33 1/3 percent). On September 23, 1988, the board of directors approved a \$125,000 investment which, at the time, represented one-seventh ownership in Cooperative Services, Inc., a processing center used initially by Georgia credit unions.

BALANCE SHEETS

Assets	1998	1997
Deposits in GCCU	\$ 1,297,548	\$ 3,119,461
Accounts Receivable	67,825	59,310
Prepaid Expenses	300,312	438,553
Furniture & Equipment	182,297	613,192
Investments in Subsidiaries	595,146	133,765
Accrued Income	839,509	998,548
Other Assets	16,071	32,434
Total Assets	\$ 3,298,708	\$ 5,395,263
Liabilities and Equity		
Accounts Payable	\$ 254,287	\$ 330,910
Accrued Expenses	576,968	611,767
Funds Held in Custody	0	1,800,000
Deferred Income	4,675	5,771
Common Stock	2,032,918	2,032,918
Treasury Stock	(265,500)	0
Additional Paid-In Capital	112,407	112,407
Retained Earnings	582,953	501,490
Total Liabilities and Equity	\$ 3,298,708	\$ 5,395,263

INCOME STATEMENTS

Revenue	1998	1997
Payment Systems	\$ 2,779,901	\$ 2,493,175
Shared Distribution Systems	1,426,045	2,263,151
Lending Support Services	365,149	144,735
Interest Income	83,481	84,509
Total Revenue	\$ 4,654,576	\$ 4,985,570
Expenses		
Personnel	\$ 2,406,338	\$ 2,466,359
Operations	1,990,828	2,040,435
General Administration	168,276	266,521
Total Expenses	\$ 4,565,442	\$ 4,773,315
Income from Operations	\$ 89,134	\$ 212,255
Equity in Subsidiaries	65,660	(118,765)
Taxes	(52,827)	(79,353)
Dividends	(16,090)	(63,219)
Net Income (Loss)	\$ 85,877	\$ (49,082)

NOTES TO CSI'S FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

Description of Operations
Cooperative Services, Inc. (the Company) was formed on December 15, 1988, and began offering services to credit unions throughout the state of Georgia in July, 1989. The Company is owned by 61 credit unions doing business in Georgia and Georgia Central Credit Union. The Company performs services for various Georgia credit unions, including its owners.

Fixed Assets and Depreciation

Furniture, equipment and computer software are stated at cost. Depreciation and amortization are stated at cost. Depreciation and amortization are computed using the double declining balance method for furniture and equipment and the straight-line method for computer software over the estimated useful lives of the assets.

Income Taxes

Income taxes are accounted for in accordance with Statement of Financial Accounting Standards No. 109, which was adopted as of January 1, 1992.

2. Related Parties

Each year, the Company enters into a management contract with Georgia Credit Union Affiliates and Georgia Credit Union Services, Inc. Under this contract, the Company is provided with general management and administrative support services and the use of related equipment. The League, Georgia Central Credit Union and Cooperative Services, Inc. each have a one-third ownership interest in the Affiliates. In January of 1997, the company acquired a 50% ownership interest in GCUL Acceptance Corp. The equity method is used to account for the proportionate share of both subsidiary companies' profit or loss for the year.

3. Investment in Subsidiaries

The Company owns 50% of GCUL Acceptance Corp., which provides Georgia credit unions with lending support activities. In June 1998, the Company purchased a partnership interest in Swirl, LLC, which provides shared service center branch facilities. As of year end, CSI owned a 31% interest in Swirl, LLC.

4. Capital Stock

The Company's authorized, issued and outstanding shares of capital stock are as follows:

Class A voting common stock
Par Value: \$1.00
Authorized: 10,000,000 shares
Issued and Outstanding: 875,000

Class B non-voting common stock
Par Value: \$1.00
Authorized: 20,000,000 shares
Issued and Outstanding: 21,367

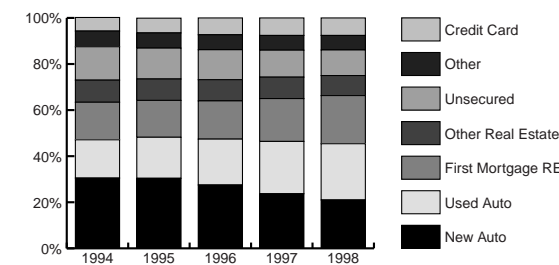
Class C voting common stock
Par Value: \$1.00
Authorized: 10,000,000 shares
Issued and Outstanding: 926,728



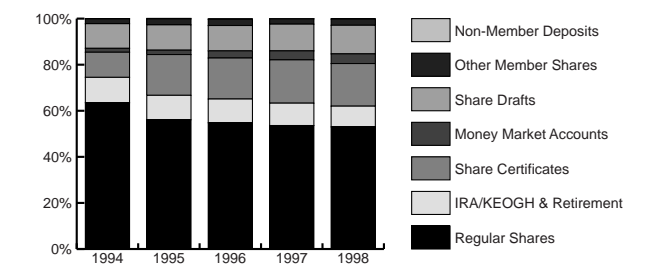
In the following two pages are financial statements that were produced by combining the 1998 year-end financials of all Georgia credit unions. The charts below show you how the combined financials compare over the last five years.

- Note that total auto loans is relatively unchanged as a percentage of the total loan portfolio; but there is a significant drop in the new auto share of the portfolio, and a comparable increase in the used auto share. Unsecured loan share of the portfolio is down, and real estate and credit card shares are up by a comparable percentage.
- Share distribution shows a reasonably similar percentage of distribution except for regular shares and certificates. Regular shares still represent over 50% of total shares.
- Investments reflect a sizeable reduction in the share of investments in US Government obligations. Deposits in Corporate Credit Union, Banks, and Federal Agency securities were the beneficiaries of that reduction.
- Income as a percent of assets has begun to decline after several years of growing, and the result has been a decline in retained income. Even though 1994 had a lower overall portfolio yield, the bottom line return was the highest of the five-year period. Loan loss provision, while a small portion of income distribution, is up substantially over its 1994 share.
- Not surprisingly, the number of credit unions has declined, and the total assets of those fewer credit unions have grown by nearly \$2 billion.
- The number of members has been growing, but so has the number of employees serving those members. Until 1998 the numbers of members per employee had been steadily declining. Last year shows a reversal in this trend.

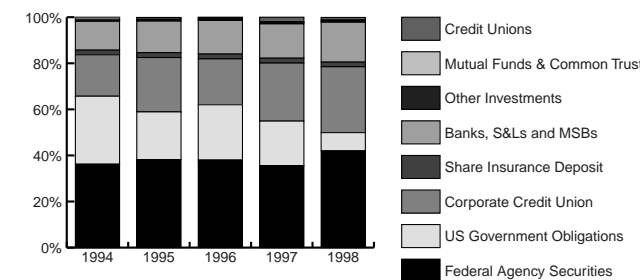
Loan Distribution



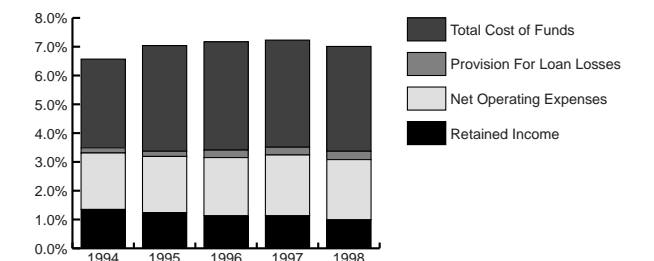
Share Distribution



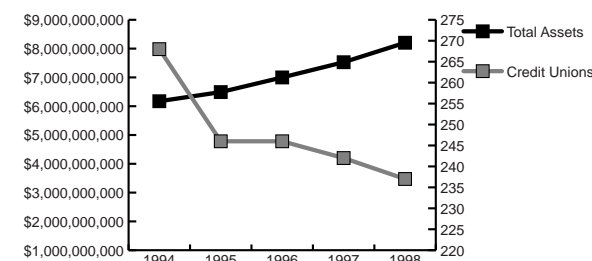
Investment Distribution



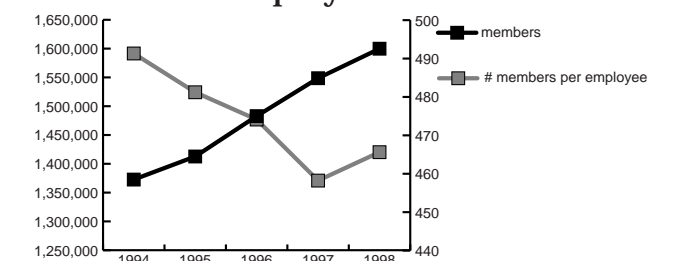
Income Distribution



Assets / Credit Union



Member / Employees



Combined Credit Union Financial Statement

FOR THE YEAR ENDED DECEMBER 31, 1998

	Dollars of Assets	Change From 1997	Percent of Assets
ASSETS			
Cash	\$ 183,738,128	11.91%	2.24%
Loans			
Auto-Secured Loans			
New Auto Loans	983,001,722	-5.37%	11.98%
Used Auto Loans	1,142,130,727	14.88%	13.92%
Real Estate-Secured Loans			
First Mortgage Real Estate Loans	976,006,893	20.05%	11.90%
Other Real Estate Loans	405,546,023	-0.41%	4.94%
Other Loans			
Unsecured Loans	519,649,741	1.51%	6.33%
Credit Card Loans	355,889,524	6.99%	4.34%
Other Loans	292,292,459	4.34%	3.56%
Allowance for Loan Losses	(38,465,189)	-5.96%	-0.47%
TOTAL LOANS, NET	\$ 4,636,051,900	6.89%	56.52%
Investments			
Federal Agency Securities	\$ 1,311,148,691	29.31%	15.98%
Corporate Central Credit Union	890,718,116	24.01%	10.86%
Commercial Banks, Savings & Loans and Mutual Savings Banks	540,846,016	27.85%	6.59%
US Government Obligations	247,088,938	-55.06%	3.01%
Share Insurance Capitalization Deposit	61,895,100	5.00%	0.75%
Credit Unions	34,181,066	-36.80%	0.42%
Other Investments	20,008,354	42.56%	0.24%
Mutual Funds and Common Trust Investments	13,842,895	-0.08%	0.17%
TOTAL INVESTMENTS, NET	\$ 3,119,729,176	9.62%	38.03%
Other Assets			
Other Assets	\$ 154,763,275	100.09%	1.89%
Land and Building	75,996,327	8.29%	0.93%
Other Fixed Assets	32,853,547	0.64%	0.40%
TOTAL ASSETS	\$ 8,203,132,353	8.98%	100.00%
LIABILITIES AND EQUITY			
Accounts Payable & Other Liabilities	\$ 39,043,174	4.05%	0.48%
Promissory Notes	16,180,688	91.22%	0.20%
Accrued Dividends Payable	13,346,236	-2.77%	0.16%
TOTAL LIABILITIES	\$ 68,570,098	14.83%	0.84%
Shares and Deposits			
Regular Shares	\$ 3,788,525,416	7.78%	46.18%
Tax Deferred Accounts			
IRA/KEOGH and Retirement Accounts	646,123,256	2.05%	7.88%
Market Sensitive Accounts			
Share Certificates	1,321,253,440	7.27%	16.11%
Money Market Accounts	300,798,969	18.95%	3.67%
Transaction Accounts			
Share Drafts	884,839,321	15.97%	10.79%
Other			
Other Member Shares	193,598,699	30.57%	2.36%
Non-Member Deposits	9,428,036	6.73%	0.11%
TOTAL SHARES AND DEPOSITS	\$ 7,144,567,137	9.03%	87.10%
Equity			
Regular Reserves	\$ 247,118,850	6.61%	3.01%
Other Reserves	11,611,842	64.02%	0.14%
Accumulated Unrealized Gains (Losses) on Investments	2,686,591	209.65%	0.03%
Undivided Earnings	728,577,835	7.92%	8.88%
TOTAL EQUITY	\$ 989,995,118	8.21%	12.07%
TOTAL LIABILITIES AND EQUITY	\$ 8,203,132,353	8.98%	100.00%

Combined Credit Union Financial Statement

FOR THE YEAR ENDED DECEMBER 31, 1998

	Dollars of Assets	Change From 1997	Percent of Assets
STATEMENT OF INCOME AND EXPENSE			
Income From Assets			
Interest On Loans	\$ 403,875,412		
Income From Investments	167,277,972		
TOTAL INCOME FROM ASSETS	\$ 571,153,384	-0.24%	6.96%
Cost of Funds			
Dividend On Shares	\$ 259,164,020		
Interest On Deposits	36,963,954		
Interest On Borrowed Money	813,579		
TOTAL COST OF FUNDS	\$ 296,941,553	0.10%	3.62%
Spread Income	\$ 274,211,831	-0.13%	3.34%
Operating Expenses	244,217,823	0.04%	2.98%
Less Fee Income	73,583,631	-0.01%	0.90%
Net Operating Expenses	170,634,192	0.03%	2.08%
Provision For Loan Losses	23,822,136	-0.02%	0.29%
Operating Income	79,755,503	-0.12%	0.97%
Extraordinary Items			
Gain (Loss) On Investments	142,369	-0.01%	0.00%
Gain (Loss) On Disposition Of Assets	10,897	0.00%	0.00%
Other Non-Operating Income	1,145,338	0.00%	0.01%
TOTAL EXTRAORDINARY ITEMS	\$ 1,298,604	-0.01%	0.02%
Retained Income	\$ 81,054,107	-0.14%	0.99%
Net Reserve Transfer	30,096,154	-0.04%	0.37%
RETURN ON ASSETS	\$ 50,957,953	-0.17%	0.62%

	Augusta	Chattahoochee Valley	Coastal Empire	Coosa Valley	Greater Atlanta	Middle Georgia	Northeast Georgia	South Georgia	Southeast Georgia	Southwest Georgia	All Credit Unions
Number of Credit Unions	15	11	20	17	85	24	25	15	11	14	237
Assets (\$ Million)	202	244	206	183	5,639	600	133	413	244	338	8,203
Percent of Total Assets	2.5%	3.0%	2.5%	2.2%	68.8%	7.3%	1.6%	5.0%	3.0%	4.1%	100.0%
Loans (\$ Million)	130	157	131	129	2,940	358	87	329	170	244	4,676
Percent of Total Loans	2.8%	3.4%	2.8%	2.8%	62.9%	7.7%	1.9%	7.0%	3.6%	5.2%	100.0%
Shares (\$ Million)	174	209	176	159	4,929	515	112	360	209	301	7,145
Percent of Total Shares	2.4%	2.9%	2.5%	2.2%	69.0%	7.2%	1.6%	5.0%	2.9%	4.2%	100.0%
Retained Capital (\$ Million)	26	33	29	22	687	84	21	43	32	46	1,022
Percent of Total Retained Capital	2.5%	3.3%	2.8%	2.2%	67.2%	8.2%	2.0%	4.2%	3.1%	4.5%	100.0%
Employees	161	137.5	151.5	108.5	1,832	379	81	220.5	135.5	227	3,433.5
Percent of Total Employees	4.7%	4.0%	4.4%	3.2%	53.4%	11.0%	2.4%	6.4%	3.9%	6.6%	100.0%
Members	63,761	87,434	54,874	47,997	940,014	163,811	38,975	74,368	48,214	80,368	1,599,816
Percent of Total Members	4.0%	5.5%	3.4%	3.0%	58.8%	10.2%	2.4%	4.6%	3.0%	5.0%	100.0%
Average Assets (\$ Million)	13	22	10	11	66	25	5	28	22	24	35
Average Assets per Member (\$)	3,166	2,793	3,755	3,808	5,999	3,665	3,414	5,557	5,054	4,206	5,127
Annual Asset Growth	6.1%	9.5%	8.9%	6.6%	10.9%	6.7%	8.6%	5.8%	13.1%	-10.9%	9.0%
Average Loan per Member	2,042	1,792	2,393	2,694	3,128	2,186	2,234	4,426	3,517	3,040	2,923
Loan to Asset	64.5%	64.2%	63.7%	70.8%	52.1%	59.7%	65.4%	79.6%	69.6%	72.3%	57.0%
Loan to Share	74.9%	74.8%	74.6%	81.2%	59.6%	69.6%	77.8%	91.4%	81.1%	81.3%	65.4%
Annual Loan Growth	2.2%	3.5%	2.1%	4.1%	10.9%	2.1%	5.0%	5.5%	4.8%	-15.3%	6.8%
Average Share per Member	2,727	2,395	3,209	3,320	5,244	3,143	2,872	4,844	4,335	3,740	4,466
Share to Asset	86.2%	85.8%	85.5%	87.2%	87.4%	85.7%	84.1%	87.2%	85.8%	88.9%	87.1%
Retained Capital to Asset	12.7%	13.7%	13.8%	12.2%	12.2%	13.9%	15.4%	10.4%	13.1%	13.6%	12.5%
Annual Retained Capital Growth	6.1%	8.7%	6.1%	7.3%	9.7%	3.8%	7.2%	7.1%	8.1%	-5.9%	7.9%
Members to Employees	396	636	362	442	513	432	481	337	356	354	466
Total Membership Growth	2,205	979	1,190	3,263	49,540	5,741	640	(3,183)	1,406	(10,564)	51,217
Percent of Membership Growth	3.6%	1.1%	2.2%	7.3%	5.6%	3.6%	1.7%	-4.1%	3.0%	-11.6%	3.3%

1997 STATISTICS

Assets (\$ Million)	190	223	189	171	5,083	563	123	391	215	379	7,527
Loans (\$ Million)	127	151	129	124	2,650	351	83	312	162	288	4,378
Retained Capital (\$ Million)	24	31	27	21	626	81	19	40	30	49	947
Members	61,556	86,455	53,684	44,734	890,474	158,070	38,335	77,551	46,808	90,932	1,548,599

CREDIT UNION	ASSETS		LOANS			SAVINGS				NET RETAINED CAPITAL	EMPLOYEES	MEMBERSHIP		1997 COMPARISON		
	Amount (\$000)	Percent Change	New & Used Auto (\$000)	Real Estate Secured (\$000)	Total (\$000)	Regular Shares (\$000)	Share Drafts (\$000)	IRAs (\$000)	Share Certificates (\$000)	Total (\$000)	(\$000)	Full-time Equivalent	Members	Annual Growth	Assets (\$000)	Members
1 Delta Emp. CU	1,358,928	14.21%	252,928	241,474	696,009	908,366	172,924	99,764	0	1,181,054	175,126	199.0	130,223	9,844	1,189,902	120,379
2 Atlanta Postal CU	966,915	9.04%	153,028	138,902	369,168	591,352	21,309	114,744	121,352	849,478	118,334	88.5	81,055	2,774	886,761	78,281
3 Georgia Telco CU	667,495	9.79%	131,964	49,324	260,524	304,309	87,457	74,563	112,367	578,696	86,210	218.5	76,880	3,284	607,975	73,596
4 Associated & Federal Emp. CU	502,847	9.97%	135,775	71,570	248,959	148,591	94,901	43,571	103,071	441,472	59,343	239.0	126,431	6,360	457,275	120,071
5 Robins FCU	469,253	6.25%	121,892	89,522	274,576	144,460	58,403	32,711	86,304	404,318	63,378	279.0	113,299	5,075	441,637	108,224
6 Lockheed Georgia Emp. FCU	378,713	14.28%	86,246	83,347	230,675	134,286	54,947	6,554	45,469	334,737	41,780	146.0	71,588	6,007	331,384	65,581
7 Atlantic Coast FCU	294,162	5.07%	90,206	108,497	257,495	45,042	21,075	29,136	101,680	258,219	28,614	147.0	42,544	(2,603)	279,978	45,147
8 AGE FCU	222,229	6.69%	54,766	91,393	167,560	46,421	20,928	24,195	60,761	192,037	29,461	131.5	39,631	1,086	208,287	38,545
9 Georgia FCU	199,889	12.98%	62,324	31,598	120,505	76,938	30,894	11,277	43,940	173,671	25,314	127.0	51,438	676	176,931	50,762
10 CDC FCU	130,562	2.44%	15,530	47,396	77,979	32,621	24,058	1,661	45,221	114,394	9,623	75.5	12,608	322	127,454	12,286
11 TIC FCU	124,840	12.20%	40,862	10,334	76,224	38,510	14,481	10,372	19,250	108,681	15,384	87.0	46,261	2,557	111,266	43,704
12 Powerco FCU	102,545	13.77%	23,864	37,367	70,567	27,995	11,077	8,378	28,343	93,343	9,115	39.5	16,337	840	90,138	15,497
13 The Southern FCU	94,630	5.11%	28,664	16,735	66,508	39,923	14,561	9,358	21,782	85,648	9,078	73.0	25,710	3,358	90,033	22,352
14 State Emp. CU	83,858	11.63%	32,055	7,590	46,457	66,787	5,278	1,416	0	75,669	8,303	24.0	20,556	720	75,118	19,836
15 Maco Educators FCU	72,445	12.49%	30,636	12,733	58,961	25,888	13,091	3,765	15,542	64,244	8,297	47.5	19,732	1,418	64,402	18,314
16 General Electric FCU	64,855	1.77%	20,989	20,815	51,630	14,591	7,231	6,486	24,166	58,201	6,335	41.5	14,580	1,320	63,724	13,260
17 Georgia Heritage FCU	63,138	9.22%	14,115	13,929	38,884	25,872	4,893	0	22,318	53,217	9,220	27.0	9,345	200	57,809	9,145
18 The Coca-Cola Co. Family FCU	62,350	22.62%	17,704	7,757	36,208	28,453	19,651	1,891	5,085	55,476	6,221	21.0	9,143	1,031	50,850	8,112
19 Glynn Teachers FCU	61,909	23.98%	18,490	24,707	49,768	9,445	4,964	8,283	29,748	54,325	6,551	29.5	8,408	1,004	49,934	7,404
20 Excel FCU	60,915	-0.56%	19,842	15,553	44,074	20,575	9,730	4,056	12,678	53,067	6,265	44.0	20,709	(105)	61,257	20,814
21 MidSouth FCU	58,690	12.19%	24,123	8,049	39,577	18,732	8,826	2,825	7,306	50,568	8,210	42.0	23,859	657	52,314	23,202
22 State Farm GA-SC FCU	55,542	9.85%	21,759	0	40,135	49,861	0	0	0	49,861	5,159	6.0	5,857	926	50,564	4,931
23 Emory FCU	55,142	20.48%	21,586	4,434	32,134	17,032	11,700	1,005	10,054	51,010	3,769	34.5	16,926	904	45,770	16,022
24 Pinnacle CU	53,261	9.65%	15,292	4,966	31,551	23,593	3,767	3,487	15,719	46,575	6,407	27.0	12,957	551	48,575	12,406
25 Gilman United FCU	51,086	12.31%	19,643	11,103	38,613	14,712	6,018	9,837	13,298	44,063	6,565	49.0	14,378	121	45,487	14,257
26 G-P Brunswick Emp. FCU	43,523	7.69%	6,116	6,564	15,306	10,442	0	14,555	11,405	36,402	6,943	10.0	3,494	(40)	40,413	3,534
27 Georgia Power FCU	42,959	13.10%	11,947	11,222	32,270	8,502	3,334	2,845	19,639	37,537	5,023	25.5	7,930	626	37,984	7,304
28 Doco School Emp. FCU	41,617	11.60%	13,433	1,586	25,468	14,922	7,944	1,519	10,312	37,321	4,275	45.5	16,702	1,311	37,291	15,391
29 Northwest Georgia CU	40,534	7.34%	12,360	5,135	24,990	13,758	7,427	3,162	7,152	36,926	3,329	23.5	12,221	1,592	37,762	10,629
30 Fort Stewart Georgia FCU	39,428	10.48%	9,221	3,633	20,312	14,999	11,008	2,444	7,364	35,815	3,251	53.5	16,612	202	35,689	16,410
31 GEMC FCU	39,421	11.85%	14,252	6,364	27,277	18,577	5,057	4,071	6,921	34,626	4,732	16.5	9,799	744	35,244	9,055
32 Southeastern FCU	38,911	7.67%	15,527	6,943	28,856	13,026	7,389	2,678	10,853	35,360	3,649	33.5	16,162	(912)	36,139	17,074
33 AFLAC FCU	38,808	11.45%	13,017	0	31,028	32,121	0	0	0	32,286	6,186	7.0	8,326	466	34,822	7,860
34 Mutual Savings CU	38,058	7.55%	12,119	3,438	21,819	18,178	1,367	2,549	8,999	31,131	7,102	13.5	5,537	269	35,388	5,268
35 Circle 10 FCU	33,513	1.23%	9,567	2,145	15,966	20,075	3,336	1,885	2,961	28,258	1,085	14.5	7,779	(176)	33,106	7,955
36 CSRA FCU	32,765	6.92%	13,943	5,208	23,065	14,080	5,645	3,071	3,805	29,133	3,165	34.5	10,972	(263)	30,646	11,235
37 C-MAR CU	32,347	12.70%	10,669	6,794	23,966	16,374	3,822	2,020	7,209	29,424	3,073	23.5	10,267	484	28,703	9,783
38 Gwinnett FCU	31,388	25.27%	11,969	5,459	22,242	15,589	7,002	690	5,128	28,968	2,459	14.5	9,344	844	25,056	8,500
39 Augusta VAH FCU	31,318	6.66%	10,278	4,541	18,894	17,274	3,199	2,164	4,315	26,953	4,088	13.0	7,003	254	29,363	6,749
40 Augusta Industrial FCU	30,904	4.07%	11,503	7,078	22,420	12,657	4,657	2,925	6,064	26,775	3,853	26.5	8,157	250	29,694	7,907
41 Fulton Teachers CU	29,700	13.47%	12,491	5,661	22,134	16,789	1,811	1,658	4,820	25,078	4,475	10.5	7,103	337	26,175	6,766
42 Tara CU	29,656	12.25%	8,298	0	14,032	20,446	2,293	0	1,240	24,059	5,877	9.0	8,738	462	26,420	8,276
43 Texaco Emp. FCU	29,465	13.59%	13,278	1,126	16,085	10,216	4,454	3,484	5,763	25,852	3,373	10.5	5,302	(60)	25,939	5,362
44 Southern Pine CU	28,915	3.42%	3,507	4,757	9,424	16,181	547	8,353	0	25,100	3,846	5.5	2,104	126	27,958	1,978
45 Georgia Power Northwest FCU	28,634	9.89%	11,872	2,769	21,697	8,213	2,341	2,803	11,526	24,883	3,596	15.0	6,097	303	26,056	5,794
46 Phenix FCU	28,147	3.14%	10,744	1,830	20,466	10,365	3,665	1,520	7,125	24,204	3,616	26.0	12,851	647	27,291	12,204
47 Rich's Emp. CU	27,470	4.04%	8,305	1,930	12,725	17,157	3,710	1,709	0	22,576	4,537	17.0	6,621	456	26,404	6,165
48 Altamaha FCU	26,920	12.86%	5,304	8,471	18,473	7,936	2,512	3,143	8,127	22,613	4,267	13.0	8,172	89	23,853	8,083
49 Fort Gordon FCU	25,942	5.03%	5,990	4,129	13,242	13,042	3,205	1,469	4,872	22,746	3,128	23.5	8,868	353	24,700	8,515
50 Members Alliance FCU	25,718	4.63%	6,830	979	11,261	7,526	1,359	2,443	5,272	22,532	3,024	12.0	8,431	(79)	24,580	8,510
51 GPC Credit Association	24,165	10.83%	8,371	3,052	21,617	11,399	4,298	1,704	4,022	21,621	2,325	13.0	7,495	(112)	21,803	7,607
52 Atlanta City Emp. FCU	22,818	10.45%	10,541	1,107	15,038	10,487	2,595	1,579	3,871	18,680	4,673	19.0	8,423	589	20,659	7,834
53 Georgia DOT CU	22,706	1.33%	7,576	1,403	13,057	20,656	0	0	0	20,656	2,293	4.5	6,232	26	22,408	6,206
54 Coats & Clark FCU	22,211	1.11%	3,553	4,431	10,964	6,400	2,263	3,347	5,264	17,383	4,765	8.0	2,700	(19)	21,967	2,719
55 Health Center CU	21,801	10.42%	10,502	2,455	15,720	11,462	1,269	993	5,300	19,107	2,724	17.0	7,850	387	19,743	7,463
56 Westpoint Stevens ECA FCU	20,701	6.36%	8,458	764	14,114	4,992	0	1,748	0	18,803	1,789	12.0	16,321	(417)	19,463	16,738
57 MEA FCU	19,459	16.16%	7,241	2,945	13,179	11,073	359	1,150	1,870	14,594	4,901	7.0	3,295	192	16,752	3,103
58 CORE CU	18,677	19.46%	4,350	7,200	15,396	5,929	2,358	1,433	7,214	16,934	1,756	18.5	4,845	481	15,635	4,364
59 Atlanta Kamba FCU	18,623	11.28%	6,518	78	9,049	9,832	1,426	0	2,930	14,885	3,526	8.0	11,189	788	16,735	10,401

CREDIT UNION	ASSETS		LOANS			SAVINGS					NET RETAINED CAPITAL	EMPLOYEES	MEMBERSHIP		1997 COMPARISON	
	Amount (\$000)	Percent Change	New & Used Auto (\$000)	Real Estate Secured (\$000)	Total (\$000)	Regular Shares (\$000)	Share Drafts (\$000)	IRAs (\$000)	Share Certificates (\$000)	Total (\$000)	(\$000)	Full-time Equivalent	Members	Annual Growth	Assets (\$000)	Members
60 Hallco Community FCU	18,531	29.77%	8,490	1,302	13,621	8,005	2,127	623	5,663	16,417	2,035	15.0	6,386	259	14,280	6,127
61 B.O.N.D. Community FCU	18,483	21.43%	1,383	10,189	12,296	5,729	6,161	531	2,295	16,638	1,704	0.0	3,225	231	15,221	2,994
62 Flowers Emp. Credit League	17,911	9.45%	8,959	0	12,801	9,926	0	96	4,716	15,233	2,815	9.0	4,264	(337)	16,365	4,601
63 Gracewood FCU	15,974	6.51%	4,409	3,207	9,446	6,871	1,990	638	3,750	13,400	2,471	11.5	4,258	27	14,998	4,231
64 American Heritage CU	15,844	4.82%	6,777	1,556	10,364	3,730	728	1,376	4,601	13,848	1,943	8.0	6,672	104	15,116	6,568
65 Sea Island Emp. CU	15,826	13.29%	1,406	9,206	12,874	6,377	1,631	864	4,789	13,812	1,974	5.0	2,163	97	13,969	2,066
66 Interstate Unlimited FCU	15,324	0.78%	5,944	3,235	12,582	2,441	1,373	123	8,183	13,847	1,647	12.0	4,564	(12)	15,205	4,576
67 Candler FCU	14,797	5.91%	5,099	2,856	9,247	5,104	1,425	1,862	4,078	12,469	2,560	10.0	4,608	(79)	13,971	4,687
68 The Thrift CU	14,769	-4.84%	5,217	855	9,877	8,744	1,543	1,041	1,415	12,767	2,225	7.0	3,137	(58)	15,520	3,195
69 University Health FCU	14,560	5.98%	5,311	0	8,582	5,457	1,951	976	3,661	12,046	2,499	10.5	5,995	482	13,738	5,513
70 Human Services Emp. CU	14,285	2.06%	6,764	625	10,643	10,548	701	0	1,084	12,557	1,755	10.5	7,657	132	13,997	7,525
71 Hospital Authority CU	14,164	-1.92%	7,885	451	11,352	5,795	1,063	969	3,353	11,879	2,291	14.0	6,717	(730)	14,442	7,447
72 MedCom FCU	14,128	34.95%	4,821	2,133	10,044	6,285	1,888	289	4,217	12,679	1,411	12.5	4,652	381	10,469	4,271
73 Hapeville Auto Emp. CU	14,029	12.89%	4,414	0	6,096	9,047	48	0	2,153	11,249	2,786	5.0	3,037	129	12,427	2,908
74 Hercules Brunswick FCU	13,807	14.01%	4,085	4,860	11,610	3,457	611	2,186	5,770	12,370	1,469	8.5	3,132	160	12,111	2,972
75 Wellstar CU	13,717	11.14%	6,300	1,950	8,746	5,789	844	841	3,236	10,818	3,000	7.5	4,329	400	12,342	3,929
76 Fort McPherson CU	13,430	-1.18%	3,983	2,176	7,903	9,376	1,550	0	598	11,532	1,976	6.5	4,040	98	13,591	3,942
77 Rome Kraft Emp. CU	12,382	19.71%	3,781	405	6,800	10,028	0	0	0	10,028	2,380	3.0	1,663	(16)	10,343	1,679
78 North Georgia CU	12,322	12.14%	2,955	2,746	7,990	8,526	724	1,099	568	10,917	1,308	7.0	3,521	180	10,989	3,341
79 Albany Federal Emp. CU	12,216	4.25%	5,064	2,023	9,171	4,494	527	921	4,512	10,453	1,636	6.0	2,196	184	11,719	2,012
80 All Star CU	12,172	-8.44%	3,369	694	5,310	9,894	66	0	0	9,960	2,278	5.0	1,822	(197)	13,294	2,019
81 Peach State CU	12,115	14.43%	4,794	961	7,555	6,102	1,226	798	2,655	10,781	1,377	8.0	5,835	280	10,587	5,555
82 Glynn County Federal Emp. CU	11,615	7.36%	5,417	816	7,557	4,814	1,501	1,196	2,244	9,755	1,830	5.0	1,648	(13)	10,819	1,661
83 Savannah Postal CU	11,485	6.23%	3,809	1,685	8,019	5,350	845	462	2,868	10,122	1,127	8.5	2,383	84	10,812	2,299
84 HMB Emp. CU	11,176	5.78%	2,132	3,488	7,481	3,306	0	206	6,655	10,167	987	6.0	1,404	86	10,565	1,318
85 Georgia State University FCU	11,025	16.91%	3,891	523	6,618	5,782	1,103	832	2,148	10,066	906	7.5	3,420	229	9,430	3,191
86 Central Georgia Regional CU	10,936	1.46%	4,894	885	6,744	3,711	2,597	321	1,539	9,166	1,681	15.5	5,370	270	10,779	5,100
87 Rose City FCU	10,825	10.30%	3,708	962	7,012	5,714	323	685	2,836	9,715	1,035	9.0	6,055	336	9,814	5,719
88 Chatham County School Emp. FCU	10,667	12.95%	5,512	0	8,660	7,571	1,316	0	0	8,887	1,806	7.0	3,283	171	9,443	3,112
89 HEA FCU	10,370	12.03%	4,691	40	6,502	7,658	1,096	0	0	8,754	1,544	6.0	3,277	(65)	9,257	3,342
90 Metro One FCU	9,695	5.29%	4,405	674	6,057	3,781	954	1,997	1,579	8,312	1,399	11.5	3,491	213	9,209	3,278
91 Decatur Postal Emp. CU	9,580	14.76%	3,157	2,822	6,968	4,110	479	1,770	2,149	8,634	985	3.0	1,495	54	8,347	1,441
92 Atlanta FCU	9,427	5.73%	3,118	269	5,407	6,592	392	247	949	8,181	1,167	8.0	4,810	(550)	8,916	5,360
93 Georgia Power Northeast CU	9,402	8.19%	4,545	672	6,548	7,577	0	616	39	8,232	1,079	3.0	1,365	56	8,690	1,309
94 Clarke Community FCU	8,898	14.65%	4,140	1,610	6,816	5,248	1,169	0	1,441	7,933	960	11.5	7,177	180	7,761	6,997
95 Yard Wide FCU	8,793	9.45%	3,197	779	5,577	2,190	80	1,094	2,225	7,652	1,092	4.5	1,713	60	8,033	1,653
96 Georgia Methodist FCU	8,643	10.49%	3,863	2,289	6,651	4,610	850	563	1,691	7,714	906	3.0	2,002	99	7,822	1,903
97 Artesian City FCU	8,624	7.49%	3,309	43	5,321	3,976	459	0	2,067	6,630	1,872	5.5	2,284	27	8,023	2,257
98 Valdosta Teachers FCU	8,572	12.06%	3,001	2,013	6,123	2,482	320	540	3,114	7,453	974	7.5	1,760	55	7,649	1,705
99 Savannah Federal CU	8,563	11.50%	2,562	2,189	5,439	2,753	742	891	2,317	6,703	1,786	4.0	1,538	5	7,680	1,533
100 King Mill Savings & Credit Assoc.	8,528	8.52%	2,289	1,547	5,483	5,764	0	1,705	0	7,486	1,078	3.0	1,625	88	7,858	1,537
101 Central State Hospital CU	8,391	-1.57%	757	383	2,228	6,697	0	0	0	6,697	1,737	4.0	3,166	(171)	8,526	3,337
102 MARTA Emp. FCU	8,362	3.41%	2,668	0	3,796	3,542	434	535	2,837	7,382	907	7.5	3,189	146	8,086	3,043
103 Workmen's Circle CU, Inc.	8,129	0.64%	828	4,085	5,494	4,863	0	1,826	0	6,689	1,586	0.0	675	75	8,077	600
104 Georgia Power Valdosta FCU	7,863	17.96%	4,119	662	6,826	1,373	314	46	4,297	7,011	873	4.5	1,429	116	6,665	1,313
105 Northside FCU	7,759	1.80%	3,046	0	4,675	6,762	0	0	0	6,762	1,030	3.0	1,959	26	7,622	1,933
106 Piedmont Hospital FCU	7,545	7.54%	4,596	0	5,425	4,948	379	0	923	6,250	1,304	6.5	3,217	362	7,016	2,855
107 Atlanta Penitentiary FCU	7,498	-16.00%	3,290	0	5,429	3,328	355	433	2,650	7,001	412	4.0	1,825	98	8,927	1,727
108 Tom's Credit Assoc.	7,441	4.60%	2,915	415	5,011	2,412	151	1,733	2,224	6,579	959	4.0	2,046	(82)	7,113	2,128
109 GTA CU	7,429	10.44%	3,348	77	5,280	4,627	0	936	983	6,626	833	2.0	2,401	80	6,726	2,321
110 Nashville CU	7,306	10.46%	1,698	1,266	4,233	1,332	87	1,732	2,977	6,204	1,168	5.5	2,142	83	6,614	2,059
111 Coweta Cities & County Emp. FCU	7,159	12.77%	3,727	0	4,763	5,053	0	320	722	6,150	1,050	3.0	2,362	88	6,348	2,274
112 GDC FCU	7,141	91.05%	2,823	0	3,458	2,397	0	3,288	213	5,897	1,245	2.5	1,067	70	3,738	997
113 Georgia State DOE CU	7,122	1.57%	1,916	305	3,420	6,089	0	4	0	6,092	972	3.0	3,699	30	7,012	3,669
114 Lanier FCU	7,040	10.01%	3,125	448	5,098	3,353	516	219	1,503	5,625	1,365	5.5	1,883	(34)	6,400	1,917
115 Stephens-Franklin Teachers FCU	6,987	9.21%	2,791	1,405	6,030	2,799	381	195	2,522	5,897	1,090	2.5	1,137	28	6,397	1,109
116 Atlanta Teachers FCU	6,837	1.06%	1,561	487	3,360	4,478	35	85	713	5,447	1,336	5.0	2,828	(296)	6,765	3,124
117 Jeff Davis CU	6,819	1.97%	654	859	2,904	2,927	0	0	2,559	5,485	1,448	3.0	1,917	(29)	6,687	1,946
118 Reliance Athens Emp. FCU	6,810	-8.80%	3,353	216	4,712	2,456	219	1,783	1,376	5,845	846	5.5	1,342	(185)	7,467	1,527

CREDIT UNION	ASSETS		LOANS			SAVINGS			NET RETAINED CAPITAL	EMPLOYEES Full-time Equivalent	MEMBERSHIP		1997 COMPARISON			
	Amount (\$000)	Percent Change	New & Used Auto (\$000)	Real Estate Secured (\$000)	Total (\$000)	Regular Shares (\$000)	Share Drafts (\$000)	IRAs (\$000)			Share Certificates (\$000)	Total (\$000)	Members	Annual Growth	Assets (\$000)	Members
119 Etowah Valley FCU	6,793	14.07%	3,327	650	4,874	2,611	1,514	495	1,071	5,690	1,111	6.5	2,722	106	5,955	2,616
120 RIG Emp. CU	6,708	4.98%	2,223	0	3,686	5,362	0	0	0	5,362	1,288	1.5	825	2	6,390	823
121 Fieldale CU	6,499	2.98%	2,434	859	4,086	5,614	0	0	0	5,614	915	0.0	1,743	(45)	6,311	1,788
122 The Wright FCU	6,394	5.60%	1,769	1,644	4,132	1,866	386	1,362	1,574	5,188	1,165	4.0	1,296	(3)	6,055	1,299
123 Augusta Seaboard System FCU	6,328	-2.39%	3,121	115	4,290	3,634	96	847	1,087	5,680	721	3.5	1,816	(75)	6,483	1,891
124 Georgia Dept. of Public Safety CU	6,284	23.90%	3,400	210	5,322	2,695	914	67	1,985	5,661	596	4.0	2,986	893	5,072	2,093
125 Community United FCU	6,235	4.64%	2,308	1,140	4,381	1,551	452	398	2,962	5,538	684	5.0	1,868	(45)	5,959	1,913
126 Federal & State Inspectors FCU	5,958	1.69%	2,131	1,348	4,241	1,808	0	729	2,299	4,958	1,000	3.0	850	(5)	5,859	855
127 Ethicon CU	5,951	8.43%	1,037	1,206	3,183	2,333	328	768	1,313	4,831	1,131	2.5	1,199	(14)	5,489	1,213
128 Mead Emp. CU	5,783	-1.55%	3,106	0	3,933	4,388	133	0	0	4,521	1,276	2.5	2,249	470	5,874	1,779
129 G.P.A. CU	5,745	6.09%	2,315	176	3,200	3,458	0	0	1,588	5,046	708	2.5	933	39	5,415	894
130 University Emp. FCU	5,684	9.64%	2,530	30	3,236	4,229	0	0	675	4,903	725	5.0	3,024	(110)	5,184	3,134
131 BEKA FCU	5,438	11.00%	2,590	308	3,860	2,496	0	357	1,844	4,754	651	2.5	990	15	4,899	975
132 Valdosta Educators CU	5,382	17.11%	1,459	261	2,758	4,702	0	0	0	4,702	644	2.0	1,105	45	4,596	1,060
133 Combined Emp. CU	5,312	22.12%	3,035	68	4,265	2,427	0	0	1,850	4,408	855	6.0	2,559	118	4,350	2,441
134 Catoosa Teachers FCU	5,251	2.58%	1,651	0	3,089	2,720	0	0	1,173	3,893	1,255	1.5	1,437	33	5,119	1,404
135 Coats FCU	4,996	-9.66%	1,290	911	3,117	1,706	290	829	1,358	4,202	783	4.0	1,140	(51)	5,530	1,191
136 Three Rivers CU	4,961	11.63%	1,938	212	3,135	873	319	724	2,027	4,024	890	5.5	2,800	344	4,444	2,456
137 West Chatham FCU	4,922	2.91%	2,713	0	3,616	2,462	102	0	1,446	4,009	953	3.0	741	(63)	4,783	804
138 Genuine Parts CU	4,709	4.13%	2,791	0	3,280	3,526	0	0	0	3,526	1,226	2.0	1,186	0	4,523	1,186
139 W & A FCU	4,703	-5.26%	1,967	848	3,967	3,030	201	281	458	4,041	536	0.0	1,730	27	4,964	1,703
140 HMC Emp. FCU	4,675	5.87%	2,166	0	3,141	3,403	0	0	450	3,853	768	2.5	1,475	63	4,416	1,412
141 Savannah Seaboard System FCU	4,656	-1.13%	1,286	687	2,592	2,807	532	0	589	3,928	707	4.5	1,904	(73)	4,709	1,977
142 Memorial Medical Center FCU	4,636	2.26%	1,634	0	2,477	2,810	135	315	521	3,782	837	4.5	3,264	(95)	4,533	3,359
143 Cleaners CU	4,281	0.93%	451	155	3,211	2,652	0	0	1,217	3,869	355	2.0	801	(71)	4,242	872
144 Brosnan Yard FCU	4,137	12.72%	1,524	41	2,951	667	0	0	0	3,500	629	2.0	1,070	(126)	3,670	1,196
145 Multiple Employee Group FCU	4,031	-3.40%	1,149	168	1,895	2,223	154	0	388	2,858	1,147	4.0	2,030	62	4,173	1,968
146 Habersham County FCU	3,970	7.75%	1,942	378	3,026	2,149	0	361	0	2,806	1,173	1.5	1,291	73	3,685	1,218
147 Keebler Emp. FCU	3,787	10.68%	1,125	1,079	2,741	1,891	0	386	873	3,150	609	2.0	829	(7)	3,422	836
148 Walker County Educators FCU	3,691	14.45%	1,894	6	2,559	1,654	0	0	1,164	2,818	857	1.0	961	25	3,225	936
149 Dixsea FCU	3,411	-3.09%	1,671	399	2,879	2,063	0	391	648	3,102	370	3.0	1,571	(96)	3,520	1,667
150 Health Emp. Chatham County CU	3,377	1.16%	1,757	396	2,679	1,102	0	0	1,717	2,831	531	1.5	704	41	3,338	663
151 West Georgia FCU	3,243	10.78%	1,405	0	2,471	2,425	61	0	379	2,899	348	3.5	1,697	80	2,927	1,617
152 Georgia Power Macon FCU	3,151	1.70%	1,574	0	2,385	1,625	0	21	1,015	2,701	451	2.0	1,344	(28)	3,099	1,372
153 Allied Family of Companies FCU	3,098	4.55%	1,804	0	2,172	2,565	0	0	0	2,565	540	2.0	1,031	91	2,963	940
154 GEPCO FCU	3,019	10.83%	1,811	0	2,467	1,423	0	0	1,230	2,653	342	2.0	782	17	2,724	765
155 GK/CS Emp. FCU	2,990	-6.14%	1,252	0	2,116	2,481	0	0	55	2,536	432	0.0	1,145	(275)	3,185	1,420
156 City Emp. CU	2,862	-3.14%	1,356	216	2,015	1,831	0	216	491	2,538	342	2.5	1,204	94	2,955	1,110
157 IBEW Local 613 CU	2,859	4.06%	1,039	0	1,852	1,830	106	0	461	2,438	475	2.5	1,788	27	2,747	1,761
158 Chevron Southern CU	2,806	7.94%	1,555	0	1,922	2,378	0	0	0	2,378	459	1.5	707	7	2,600	700
159 Locoga FCU	2,696	3.94%	1,330	0	2,120	1,256	0	0	1,006	2,262	428	2.0	986	11	2,594	975
160 Hutcheson FCU	2,418	5.91%	1,231	0	1,724	1,014	3	0	828	1,845	561	2.5	905	6	2,283	899
161 Flint FCU	2,385	11.48%	1,112	239	1,705	1,938	0	126	0	2,064	296	1.0	577	22	2,140	555
162 Greater Atlanta Catholic FCU	2,383	0.37%	879	396	1,963	525	0	347	1,212	2,084	259	2.0	998	23	2,375	975
163 Coffee County Teachers FCU	2,304	12.44%	553	0	1,197	2,023	0	0	0	2,023	298	2.0	985	2	2,049	983
164 Colquitt County Teachers FCU	2,282	-0.35%	952	0	1,293	492	0	0	241	1,743	527	0.5	1,097	(11)	2,290	1,108
165 Flint River Emp. FCU	2,267	6.75%	813	0	1,301	610	0	254	795	1,782	473	1.5	436	(54)	2,123	490
166 Dry Branch Emp. CU	2,239	-4.66%	1,222	0	1,563	1,434	1	0	467	1,902	393	2.0	727	(34)	2,349	761
167 Central of GA FCU	2,225	-3.71%	1,243	10	1,807	1,052	0	19	678	1,750	516	2.5	899	(445)	2,310	1,344
168 Ware County School Emp. FCU	2,156	5.52%	1,105	419	1,728	662	0	0	1,268	1,931	230	1.0	587	(21)	2,043	608
169 World FCU	2,135	5.04%	324	13	1,030	1,048	0	0	534	1,582	537	2.0	1,832	(64)	2,033	1,896
170 JWI Group Emp. FCU	2,116	-0.66%	1,041	0	1,764	1,006	0	0	572	1,582	451	2.0	483	8	2,130	475
171 White Gold CU	2,070	15.03%	432	0	1,095	1,853	0	0	0	1,853	227	1.0	793	68	1,800	725
172 SeaPak Emp. FCU	2,010	0.23%	831	0	1,530	725	15	0	962	1,732	298	2.0	856	44	2,005	812
173 Mercy FCU	1,992	24.71%	1,111	0	1,703	1,678	0	0	0	1,678	333	2.0	1,239	105	1,598	1,134
174 Statco CU	1,974	0.95%	581	54	855	1,149	0	0	597	1,746	231	1.0	524	(12)	1,956	536
175 South DeKalb Church FCU	1,926	308.98%	669	0	968	926	0	0	818	1,744	174	3.5	3,110	1,253	471	1,857
176 Oconee CU	1,878	0.60%	918	164	1,331	1,582	0	0	0	1,582	318	2.0	890	31	1,867	859
177 Local 461 FCU	1,872	3.85%	930	18	1,403	880	0	8	647	1,544	300	2.0	503	(6)	1,803	509
178 GCE FCU	1,806	-3.27%	515	0	938	1,189	0	45	197	1,448	340	0.0	592	(8)	1,867	600
179 Towns-Union Educators FCU	1,806	12.23%	757	9	1,274	1,562	0	0	0	1,562	192	0.5	442	12	1,609	430

CREDIT UNION	ASSETS		LOANS			SAVINGS				NET RETAINED CAPITAL	EMPLOYEES	MEMBERSHIP		1997 COMPARISON		
	Amount (\$000)	Percent Change	New & Used Auto (\$000)	Real Estate Secured (\$000)	Total (\$000)	Regular Shares (\$000)	Share Drafts (\$000)	IRAs (\$000)	Share Certificates (\$000)	Total (\$000)	(\$000)	Full-time Equivalent	Members	Annual Growth	Assets (\$000)	Members
180 Savastate Teachers FCU	1,792	3.57%	504	0	1,062	1,449	0	0	0	1,449	379	1.0	540	(3)	1,731	543
181 Southeastern Newspapers FCU	1,721	-0.98%	791	0	1,304	835	0	115	580	1,531	177	1.5	782	13	1,738	769
182 KEMIRA Emp. FCU	1,714	2.06%	313	0	641	1,106	0	0	0	1,106	586	0.5	583	45	1,679	538
183 Macon Fireman's CU	1,569	-2.49%	428	94	1,033	622	0	0	603	1,265	331	1.5	549	26	1,609	523
184 RCT FCU	1,512	17.16%	744	0	1,199	1,001	0	6	298	1,352	173	2.5	2,097	191	1,291	1,906
185 Wheat Street Church FCU	1,476	15.17%	273	84	685	1,301	0	0	0	1,301	154	1.0	775	11	1,282	764
186 Floyd County Postal Emp. CU	1,474	12.50%	692	0	1,063	1,216	0	0	0	1,217	226	1.0	456	18	1,310	438
187 ELCO FCU	1,411	11.96%	620	0	976	587	0	0	618	1,204	189	1.5	499	0	1,260	499
188 HCA Georgia FCU	1,382	-1.45%	595	0	990	695	6	185	113	1,227	157	2.5	1,180	135	1,403	1,045
189 Grant Park S.A.N.D. Community FCU	1,368	10.87%	153	455	795	1,277	0	0	0	1,277	91	1.0	393	3	1,234	390
190 Patterson Pump FCU	1,296	10.14%	860	0	1,169	1,080	0	0	0	1,080	205	0.5	427	41	1,177	386
191 Murray County FCU	1,258	15.17%	747	0	991	1,095	0	0	0	1,095	156	0.5	336	14	1,093	322
192 PiCo FCU	1,258	-3.40%	511	324	946	1,041	0	0	0	1,042	218	2.0	933	(92)	1,303	1,025
193 Ledger-Enquirer FCU	1,224	12.46%	840	9	1,031	945	0	0	140	1,085	103	1.0	497	6	1,088	491
194 GA-PA FCU	1,211	-2.23%	674	0	955	250	0	260	259	952	243	1.5	377	(3)	1,239	380
195 Constar CU	1,207	4.48%	356	0	1,133	939	0	0	0	971	245	1.5	1,291	(69)	1,156	1,360
196 East Point Municipal Emp. CU	1,145	3.11%	583	0	1,005	537	0	0	466	1,003	139	3.0	549	29	1,111	520
197 AHAE FCU	1,119	-10.67%	38	0	230	911	0	0	0	911	224	1.0	386	(76)	1,253	462
198 Unified Singers FCU	1,108	51.58%	342	90	875	305	0	0	250	961	151	1.5	586	26	731	560
199 CRMC Emp. CU	1,003	11.89%	273	0	532	879	0	0	0	879	127	1.0	402	(1)	896	403
200 Statesboro FCU	995	2.95%	627	0	904	704	0	27	136	867	123	2.0	956	40	966	916
201 Roper Corp. Emp. CU	975	0.31%	125	0	500	815	0	0	0	815	183	2.0	810	(49)	972	859
202 Harris Emp. CU	950	4.60%	407	25	568	806	0	0	0	809	144	1.0	361	(23)	908	384
203 Glynn Brunswick Mem. Emp. FCU	945	-2.47%	495	0	856	717	0	0	0	717	233	0.5	1,253	(68)	969	1,321
204 Moultrie Emp. FCU	807	7.02%	151	0	535	596	0	0	0	666	128	1.0	372	14	754	358
205 Berrien Teachers FCU	744	12.66%	296	0	426	634	0	0	0	634	112	0.5	244	(4)	660	248
206 Newnan Canco FCU	724	3.15%	346	0	445	601	0	0	0	601	123	0.5	242	31	702	211
207 Bestwall Brunswick FCU	687	3.68%	224	0	417	560	0	0	0	560	150	1.0	146	24	662	122
208 Engelhard Emp. CU	673	-3.11%	6	0	296	529	0	0	0	529	148	1.5	461	(12)	694	473
209 Georgia Guard CU	671	79.07%	187	0	234	199	0	0	457	656	10	2.0	960	878	375	82
210 Macon Police CU	657	-9.63%	0	0	365	461	0	0	0	461	216	1.0	320	(31)	727	351
211 Educators' CU	652	22.38%	269	0	348	590	0	0	0	590	66	1.0	660	194	533	466
212 Smith and Sons Emp. CU	574	5.09%	27	0	204	224	0	245	0	469	107	1.0	650	(16)	547	666
213 Omega Psi Phi Fraternity FCU	533	12.86%	0	0	132	508	0	0	0	508	30	1.0	1,063	123	472	940
214 PoCo FCU	509	10.45%	91	0	226	461	0	0	0	461	39	1.0	347	7	461	340
215 Madison County Georgia FCU	504	4.35%	172	0	246	433	0	0	0	433	73	1.0	223	7	483	216
216 DEA FCU	475	12.38%	13	0	204	356	0	0	0	356	113	0.5	232	(18)	423	250
217 Executive Park FCU	442	-3.62%	139	0	200	402	0	0	0	402	44	0.0	251	(23)	459	274
218 Rabun-Tallulah FCU	437	10.65%	201	0	257	294	0	0	52	346	92	0.5	188	7	395	181
219 Macon Water Works CU	411	3.17%	0	0	299	350	0	0	0	350	62	1.0	177	7	398	170
220 MCTEA FCU	399	-1.60%	66	0	308	261	0	0	0	261	145	2.0	348	11	405	337
221 Nekoosa FCU	397	11.85%	211	0	249	266	0	0	44	309	78	0.0	95	2	355	93
222 Richmond County Health Emp. CU	393	-8.31%	172	0	263	312	0	0	0	312	88	1.0	279	6	429	273
223 Dairy-Pak Athens CU	391	-5.29%	3	6	138	245	0	0	0	245	157	1.5	260	3	413	257
224 Southern Frozen Foods Emp. CU	391	-2.02%	0	0	0	363	0	0	0	363	27	0.0	411	5	399	406
225 Golden FCU	359	8.42%	78	0	277	209	0	0	0	209	136	1.0	228	(26)	331	254
226 SPC FCU	355	8.41%	220	0	337	263	0	0	61	330	28	1.5	762	60	327	702
227 Augusta Coca-Cola FCU	311	-2.08%	70	0	188	216	0	0	0	216	97	0.5	371	82	318	289
228 PWR FCU	283	9.44%	40	0	224	142	0	0	0	142	138	0.5	225	1	259	224
229 ATUSP FCU	215	11.01%	0	0	148	173	0	0	0	179	37	0.5	133	(6)	193	139
230 C & D Conyers FCU	180	-0.96%	0	0	102	148	0	0	0	148	31	0.5	124	(4)	181	128
231 E.M.C. FCU	158	-31.73%	80	0	87	85	0	0	0	85	74	0.0	72	(16)	232	88
232 Tabernacle FCU	88	1.17%	0	0	15	63	0	0	0	68	19	1.0	197	8	87	189
233 FAB Church CU	82	3.15%	0	0	47	65	0	0	0	65	18	0.0	265	20	79	245
234 Big Bethel A.M.E. Church FCU	56	71.80%	0	0	8	54	0	0	0	54	1	0.0	353	78	33	275
235 Piney Grove Community FCU	46	-0.06%	0	0	15	37	0	0	0	37	8	0.0	79	(2)	46	81
236 Stephens County Community FCU	46	5.84%	0	0	5	34	0	0	0	34	12	0.5	134	15	43	119
237 Atlanta Car for Hire FCU	41	0.56%	0	0	5	22	0	0	0	22	19	0.5	14	(6)	41	20
Totals	\$8,203,132	9.93%	\$2,125,132	\$1,381,553	\$4,674,517	\$3,788,525	\$884,839	\$646,123	\$1,321,253	\$7,144,567	\$1,022,158	3,433.5	1,599,816	66,085	\$7,461,846	1,533,731

Index of Rankings by Alphabet

CREDIT UNION NAME	RANK	CREDIT UNION NAME	RANK	CREDIT UNION NAME	RANK	CREDIT UNION NAME	RANK
AFLAC FCU	33	Dry Branch Emp. CU	166	Harris Emp. CU	202	Rabun-Tallulah FCU	218
AGE FCU	8	East Point Municipal Emp. CU	196	HCA Georgia FCU	188	RCT FCU	184
AHAE FCU	197	Educators' CU	211	HEA FCU	89	Reliance Athens Emp. FCU	118
Albany Federal Emp. CU	79	ELCO FCU	187	Health Center CU	55	Richmond County Health Emp. CU	222
All Star CU	80	E.M.C. FCU	231	Health Emp. Chatham County CU	150	Rich's Emp. CU	47
Allied Family of Companies FCU	153	Emory FCU	23	Hercules Brunswick FCU	74	RIG Emp. CU	120
Altamaha FCU	48	Engelhard Emp. CU	208	HMB Emp. CU	84	Robins FCU	5
American Heritage CU	64	Ethicon CU	127	HMC Emp. FCU	140	Rome Kraft Emp. CU	77
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Atlanta Penitentiary FCU	107	Flint FCU	161	JWI Group Emp. FCU	170	Sea Island Emp. CU	65
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