

SELECTED FINANCIAL DATA
As of December 31, 2004

Name of Credit Union	Location	Assets	Loans	Loan Loss			Net		Capital/ Assets
				Reserves	Shares	Capital	Income	ROA	
1st Pacific Credit Union	Vallejo	144,429	106,133	519	131,749	12,271	656	0.45	8.50
1st United Services Credit Union	Pleasanton	625,802	451,320	1,765	557,387	66,909	7,022	1.12	10.69
1st Valley Credit Union	San Bernardino	32,229	19,014	55	29,116	3,015	119	0.37	9.35
Alameda Credit Union	Alameda	40,375	16,302	123	35,881	4,318	72	0.18	10.69
Alisos Credit Union	Norwalk	9,023	4,514	0	7,694	1,313	27	0.30	14.56
Alliance Credit Union	San Jose	343,403	232,453	3,215	308,933	33,041	4,610	1.34	9.62
Allied Trades Credit Union	Stockton	21,957	7,330	57	18,814	2,793	-45	(0.20)	12.72
Altura Credit Union	Riverside	638,672	493,271	2,927	540,480	52,983	6,760	1.06	8.30
Amalgamated Lithographers Credit Union	Los Angeles	1,339	523	46	1,166	163	8	0.62	12.19
American First Credit Union	La Habra	581,425	465,606	1,939	498,548	64,250	3,988	0.69	11.05
American River HealthPro Credit Union	Sacramento	222,586	181,111	2,057	202,476	19,312	1,766	0.79	8.68
America's Christian Credit Union	Brea	168,521	138,663	268	141,264	14,717	1,303	0.77	8.73
Arrow Credit Union	Oakland	6,792	3,407	47	5,957	789	80	1.18	11.61
Arrowhead Central Credit Union	San Bernardino	844,656	730,468	5,592	759,213	60,656	7,483	0.89	7.18
Atchison Village Credit Union	Richmond	6,342	3,021	29	5,521	791	62	0.98	12.47
Bakery Employees Credit Union	Montebello	6,644	2,231	22	5,809	834	7	0.10	12.55
Barstow Railway Employees Credit Union	Barstow	12,124	7,783	12	10,457	1,261	98	0.81	10.40
Bay Cities Credit Union	Hayward	70,579	37,756	289	64,573	5,769	206	0.29	8.17
Butte Co. Postal Employees Credit Union	Chico	5,640	4,133	51	5,159	449	53	0.93	7.96
C.A.H.P. Credit Union	Sacramento	97,678	68,254	215	86,137	9,215	841	0.86	9.43
Cabrillo Credit Union	San Diego	148,662	101,966	660	133,736	14,137	1,400	0.94	9.51
Cal State 9 Credit Union	Concord	264,547	169,581	1,787	201,751	21,437	3,196	1.21	8.10
California Agribusiness Credit Union	Buena Park	23,681	10,748	57	20,509	3,131	-13	(0.06)	13.22
California Bear Credit Union	Los Angeles	99,899	61,619	269	94,028	9,578	356	0.36	9.59
California Center Credit Union	Rancho Cucamong	8,020	4,147	33	7,184	800	33	0.41	9.97
California Coast Credit Union	San Diego	831,798	686,306	4,142	741,910	73,415	7,069	0.85	8.83
California Community Credit Union	Sacramento	58,883	32,968	778	51,481	7,245	533	0.90	12.30
California Credit Union (The)	Glendale	1,012,642	626,725	2,939	872,989	111,816	6,092	0.60	11.04
California Lithuanian Credit Union	Santa Monica	42,940	18,030	37	37,033	5,686	403	0.94	13.24
California Preferred Credit Union	San Francisco	43,647	20,127	134	37,063	6,523	183	0.42	14.94
California State & Fed Emp #20 Credit Union	Eureka	93,169	24,727	55	82,005	11,089	577	0.62	11.90
California State Credit Union of the North Bay	Santa Rosa	106,952	73,251	1,159	98,347	8,474	193	0.18	7.92
Capital Power Credit Union	Sacramento	58,858	47,217	822	50,270	5,395	410	0.70	9.17
Central State Credit Union	Stockton	145,395	91,438	942	131,271	13,750	703	0.48	9.46
Chevron Valley Credit Union	Bakersfield	104,416	75,572	1,145	93,218	10,730	1,047	1.00	10.28
Christian Community Credit Union	Covina	383,242	330,651	552	340,293	37,210	3,232	0.84	9.71
Church/Co-Op Credit Union	Sacramento	6,798	2,777	5	6,262	524	6	0.09	7.71
City of Ukiah Employees Credit Union	Ukiah	3,632	2,246	23	3,087	527	5	0.15	14.52
Coast Central Credit Union	Eureka	566,424	305,564	2,599	467,297	63,055	5,651	1.00	11.13
Commonwealth Central Credit Union	San Jose	360,662	205,658	2,057	326,965	33,025	1,543	0.43	9.16
Community Credit Union of Southern Humboldt	Garberville	26,261	20,232	82	23,974	2,186	406	1.55	8.32
Community First Credit Union	Santa Rosa	101,886	69,642	718	89,907	8,807	488	0.48	8.64
Credit Union of Southern California	Whittier	409,161	224,651	1,529	337,367	40,074	5,159	1.26	9.79
Delta Valley Credit Union	Stockton	11,366	914	24	9,900	1,421	3	0.03	12.50

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Dow Great Western Credit Union	Pittsburg	37,495	20,298	0	30,869	6,474	338	0.90	17.27
Eagle Community Credit Union	Lake Forest	211,502	162,396	2,552	188,997	21,069	824	0.39	9.96
Eagle Credit Union	Stockton	29,318	18,341	246	25,246	3,814	344	1.17	13.01
East Bay Postal Credit Union	Oakland	9,658	4,077	103	7,882	1,750	71	0.74	18.12
E-Central Credit Union	Pasadena	120,931	61,727	288	106,327	14,222	953	0.79	11.76
Educational Employees Credit Union	Fresno	1,211,077	607,070	2,753	1,088,226	116,633	16,362	1.35	9.63
El Futuro Credit Union	Porterville	5,679	4,182	77	5,277	383	-26	(0.45)	6.74
El Monte City Employees Credit Union	El Monte	16,816	12,733	47	15,570	1,169	212	1.26	6.95
Energy First Credit Union	Monterey Park	403,072	206,407	457	334,055	67,900	1,646	0.41	16.85
Evangelical Christian Credit Union	Brea	640,345	564,193	1,550	419,209	56,064	8,844	1.38	8.76
Financial 21 Community Credit Union	San Diego	132,762	85,172	661	117,966	14,358	780	0.59	10.81
Financial Benefits Credit Union	Oakland	17,200	11,009	40	15,237	1,865	33	0.19	10.85
Financial Center Credit Union	Stockton	280,382	126,288	2,294	224,812	52,986	3,838	1.37	18.90
Financial Partners Credit Union	Downey	622,829	472,896	3,437	565,078	54,642	1,282	0.21	8.77
Firestone Financial Services Credit Union	Anaheim	20,889	7,319	56	18,286	2,588	4	0.02	12.39
First City Credit Union	Los Angeles	326,054	199,034	1,337	287,183	37,110	4,609	1.41	11.38
First Entertainment Credit Union	Hollywood	518,691	319,514	2,540	468,049	48,993	5,887	1.14	9.45
First Financial Credit Union	West Covina	576,828	527,646	8,250	523,911	46,304	1,365	0.24	8.03
First Future Credit Union	San Diego	766,874	496,622	1,270	679,101	83,829	8,865	1.16	10.93
First Imperial Credit Union	El Centro	57,187	51,918	413	49,254	6,401	422	0.74	11.19
First Metropolitan Credit Union dba Metro 1 Credit Union	Concord	184,379	108,299	444	165,085	18,415	632	0.34	9.99
First U.S. Community Credit Union	Sacramento	159,452	121,040	158	135,297	15,437	1,054	0.66	9.68
Fiscal Credit Union	Glendale	155,230	77,641	216	138,964	15,095	167	0.11	9.72
Focus One Community Credit Union	Monrovia	86,325	63,237	132	78,442	7,534	74	0.09	8.73
Food Processors Credit Union	Modesto	44,493	38,833	452	39,932	4,069	459	1.03	9.15
Fountain Valley Credit Union	Fountain Valley	2,693	1,087	12	2,324	340	15	0.54	12.64
Fresno Fire Department Credit Union	Fresno	28,381	12,284	22	24,781	3,391	172	0.60	11.95
Fresno Police Department Credit Union	Fresno	32,763	19,343	138	27,511	5,166	456	1.39	15.77
Glass Containers Credit Union	Antioch	855	656	12	602	252	7	0.83	29.51
Golden 1 Credit Union (The)	Sacramento	5,436,125	4,034,370	34,610	4,859,712	511,632	70,594	1.30	9.41
Great American Credit Union	San Diego	72,742	62,084	557	62,407	5,978	38	0.05	8.22
Greater Valley Credit Union	Fresno	32,204	14,304	149	28,082	3,968	149	0.46	12.32
Heritage Community Credit Union	Rancho Cordova	224,951	180,195	3,332	200,912	19,137	1,673	0.74	8.51
High Sierra Credit Union	Bishop	8,907	3,973	1	7,736	1,159	99	1.11	13.01
Horizon Credit Union	Fresno	15,704	9,132	118	13,405	2,237	-13	(0.08)	14.25
Huntington Beach City Employees Credit Union	Huntington Beac	34,082	14,153	41	30,045	3,957	649	1.90	11.61
I.L.W.U. Credit Union	Wilmington	56,378	36,604	551	51,097	4,624	717	1.27	8.20
IBEW Members + Credit Union	Pinole	16,668	6,137	44	15,062	1,538	45	0.27	9.23
Inland Counties Postal Credit Union	Redlands	15,843	10,139	56	14,393	1,015	-29	(0.18)	6.40
Inland Empire Credit Union	Pomona	46,414	19,632	410	41,261	5,038	-282	(0.61)	10.86
Inwood Credit Union	Oakland	61,645	49,344	915	57,820	3,519	-1,714	(2.78)	5.71
Jacom Credit Union	Los Angeles	83,591	41,239	95	70,415	13,128	163	0.19	15.70
Jones Methodist Church Credit Union	San Francisco	630	149	4	508	122	-4	(0.64)	19.35
Kaiser Lakeside Credit Union	Oakland	40,664	36,024	201	36,074	3,304	0	0.00	8.13

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Kern Central Credit Union	Bakerfield	29,174	20,059	300	25,896	2,090	120	0.41	7.16
KeyPoint Credit Union	Santa Clara	711,598	583,884	9,476	637,256	61,010	4,393	0.62	8.57
L. A. Electrical Workers Credit Union	Pasadena	43,950	1,661	178	36,149	7,246	386	0.88	16.49
LBS Financial Credit Union	Long Beach	813,854	515,595	10,243	718,622	92,774	13,483	1.66	11.40
Lithuanian Credit Union	Los Angeles	12,209	7,625	20	11,214	961	103	0.84	7.87
Long Beach Firemen's Credit Union	Long Beach	127,280	98,865	605	109,674	15,072	1,380	1.08	11.84
Los Angeles Firemen's Credit Union	Los Angeles	657,679	465,615	592	574,859	62,513	5,438	0.83	9.51
Lutheran Credit Union of America	Brea	23,528	16,038	75	22,021	1,842	245	1.04	7.83
March Community Credit Union	Moreno Valley	378,577	308,965	2,035	342,200	35,491	4,773	1.26	9.37
Marin General Hospital Employees Credit Union	San Rafael	2,695	845	13	2,338	355	-47	(1.73)	13.16
Matadors Community Credit Union	Northridge	115,140	83,697	245	104,321	10,445	950	0.83	9.07
McClatchy Employees Credit Union	Sacramento	15,938	9,590	29	13,518	1,982	-66	(0.42)	12.43
McCull's Credit Union	Redding	389	262	4	220	168	-4	(0.99)	43.31
Media City Community Credit Union	Burbank	32,013	16,028	87	28,781	3,193	285	0.89	9.97
Members 1st Credit Union	Redding	88,443	81,180	607	74,463	8,268	781	0.88	9.35
Mendo Lake Credit Union	Ukiah	62,789	53,486	338	57,696	4,803	197	0.31	7.65
Merced Municipal Employees Credit Union	Merced	2,637	1,533	11	2,415	219	5	0.17	8.32
Merco Credit Union	Merced	62,828	37,442	302	58,057	4,472	507	0.81	7.12
Meriwest Credit Union	San Jose	940,401	654,911	3,591	759,264	85,457	10,605	1.13	9.09
Mid-Cities Schools Credit Union	Compton	27,993	13,654	66	21,129	6,819	-15	(0.05)	24.36
M-N Employees Credit Union	San Jose	6,625	1,061	0	4,857	1,540	21	0.32	23.24
Monterey County Employees Credit Union	Salinas	16,499	11,087	48	15,086	1,393	108	0.65	8.44
Monterey Credit Union	Monterey	177,183	108,742	1,015	153,576	21,841	2,017	1.14	12.33
Musicians Credit Union	Hollywood	58,457	29,033	170	50,027	7,861	251	0.43	13.45
My Credit Union	Redwood City	39,662	21,945	252	36,064	3,187	45	0.11	8.03
Nikkei Credit Union	Gardena	60,494	26,560	0	52,323	7,950	569	0.94	13.14
North County Credit Union	San Diego	47,929	35,203	156	43,852	3,890	161	0.34	8.12
North Island Financial Credit Union	San Diego	1,462,186	1,197,027	2,099	1,088,101	119,976	9,620	0.66	8.21
North Orange County Credit Union	Fullerton	54,809	22,248	152	47,777	6,925	203	0.37	12.63
Northern California Latvian Credit Union	San Francisco	3,027	787	11	2,634	390	5	0.17	12.89
Norton Community Credit Union	San Bernardino	166,746	90,970	849	148,698	16,172	362	0.22	9.70
Oakland Municipal Credit Union	Oakland	100,132	50,865	1,176	81,698	17,733	-1,242	(1.24)	17.71
Ocean Crest Credit Union	Long Beach	40,570	19,153	200	36,998	3,529	2	0.01	8.70
OCHA Credit Union	Orange	24,294	12,036	31	21,626	2,700	160	0.66	11.11
Orange County's Credit Union	Santa Ana	781,305	497,926	4,018	694,811	75,256	5,284	0.68	9.63
Organized Labor Credit Union	Modesto	18,703	8,064	61	16,963	1,638	81	0.43	8.76
Pacific Bay Credit Union	Oakland	26,763	9,836	403	23,147	3,479	-432	(1.62)	13.00
Pacific Coast Credit Union	Newport Beach	21,216	10,322	89	17,043	4,101	52	0.25	19.33
Pacific Community Credit Union	Fullerton	169,311	101,524	838	147,895	20,180	2,208	1.30	11.92
Pacific Marine Credit Union	Camp Pendleton	433,357	218,513	5,876	370,026	58,508	4,095	0.95	13.50
Pacific Resource Credit Union	Los Angeles	115,608	85,443	449	103,096	12,030	-445	(0.39)	10.41
Pacific Service Credit Union	Walnut Creek	1,003,578	626,522	3,523	874,681	125,679	13,152	1.31	12.52
Pacifica-Coastside Credit Union	Pacifica	2,765	1,566	7	2,544	204	-24	(0.86)	7.39
Patelco Credit Union	San Francisco	3,506,141	2,226,881	24,014	2,981,061	356,138	32,504	0.93	10.16

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Peninsula Postal Credit Union, LTD	San Jose	142,831	56,315	204	122,456	19,464	1,373	0.96	13.63
Placer Community Credit Union	Auburn	59,202	46,399	162	53,282	5,051	241	0.41	8.53
Point Loma Credit Union	San Diego	523,714	450,945	5,643	460,830	44,019	848	0.16	8.41
Postal Credit Union of Northern California	Castro Valley	8,234	4,396	39	7,285	930	14	0.17	11.29
Premier America Credit Union	Chatsworth	1,017,023	777,043	4,441	886,003	91,629	11,423	1.12	9.01
Premier Community Credit Union	Stockton	109,603	51,586	458	96,948	10,818	649	0.59	9.87
Printing And Publishing Employees Credit Union	Riverside	11,526	5,695	43	10,230	1,229	47	0.40	10.66
Printing Industries Credit Union	Los Angeles	27,016	22,851	175	23,193	3,716	-82	(0.30)	13.75
Printing Office Employees Credit Union	Covina	6,276	3,034	7	5,158	1,090	46	0.73	17.37
Priority One Credit Union	So. Pasadena	159,232	73,079	970	143,969	14,456	510	0.32	9.08
Provident Credit Union	Redwood City	1,258,285	915,816	2,942	1,022,455	171,546	11,427	0.91	13.63
Public Works Credit Union	Alhambra	42,007	13,750	34	37,203	4,405	196	0.47	10.49
Raincross Credit Union	Riverside	36,246	21,292	69	33,331	2,768	148	0.41	7.64
Redwood Credit Union	Santa Rosa	1,106,961	983,991	3,674	1,006,336	92,619	13,160	1.19	8.37
Rolling F Credit Union	Turlock	35,032	12,586	37	30,814	4,196	231	0.66	11.98
S.F. Bay Area Educators Credit Union	San Francisco	22,428	9,029	48	20,394	1,860	91	0.40	8.29
S.F. Police Credit Union	San Francisco	451,624	150,169	693	383,689	67,407	6,026	1.33	14.93
S.T.A.R. Community Credit Union	Chico	21,323	10,109	47	18,950	2,348	72	0.34	11.01
Sacramento Credit Union	Sacramento	290,373	213,991	2,188	257,454	31,183	3,432	1.18	10.74
Sacramento District Postal Employees Credit Union	Sacramento	35,373	19,480	147	32,462	2,845	403	1.14	8.04
Safe 1 Credit Union	Bakersfield	231,467	146,037	957	205,245	25,035	4,512	1.95	10.82
SAFE Credit Union	North Highlands	1,203,194	777,140	7,864	1,055,630	135,883	10,454	0.87	11.29
SafeAmerica Credit Union	Pleasanton	254,939	190,884	772	222,373	31,044	820	0.32	12.18
San Diego County Credit Union	San Diego	2,794,993	1,832,403	4,692	2,449,648	320,684	54,148	1.94	11.47
San Diego Metropolitan Credit Union	San Diego	295,057	241,138	3,714	262,197	25,428	1,566	0.53	8.62
San Fernando Valley Japanese Credit Union	Sylmar	1,450	777	5	1,069	338	-6	(0.41)	23.28
San Francisco Fire Credit Union	San Francisco	371,034	202,154	267	322,221	47,399	3,962	1.07	12.77
San Gabriel Valley Postal Credit Union	Covina	19,382	9,677	34	17,850	1,516	-67	(0.35)	7.82
San Joaquin Power Employees Credit Union	Fresno	98,623	75,429	377	78,847	16,592	644	0.65	16.82
San Jose Credit Union	San Jose	111,576	57,256	84	98,297	13,387	553	0.50	12.00
San Mateo Credit Union	Redwood City	551,256	316,848	2,148	495,014	45,907	3,218	0.58	8.33
Santa Cruz Community Credit Union	Santa Cruz	61,361	51,240	466	55,320	4,961	744	1.21	8.08
Santa Cruz County Employees Credit Union	Santa Cruz	22,804	14,901	74	20,715	2,000	40	0.18	8.77
Santa Fe Springs City Employee Credit Union	Santa Fe Spring	14,231	3,452	26	11,908	2,149	134	0.94	15.10
Schools Financial Credit Union	Sacramento	1,070,502	542,307	6,614	965,562	98,906	7,627	0.71	9.24
Second Baptist Church Credit Union	Los Angeles	353	203	7	308	45	5	1.35	12.79
Service Plus Credit Union	Riverside	87,397	49,204	116	78,418	8,016	724	0.83	9.17
Sierra Central Credit Union	Yuba City	452,847	302,189	2,029	400,919	47,143	5,149	1.14	10.41
Sierra Point Credit Union	South San Franc	32,854	21,040	55	29,604	3,191	45	0.14	9.71
Silicon Valley Credit Union	Mountain View	96,635	75,382	962	82,958	7,541	-943	(0.98)	7.80
Silverado Credit Union	Angwin	44,413	23,705	116	39,963	4,307	136	0.31	9.70
Siskiyou Central Credit Union	Yreka	39,395	28,019	127	34,395	4,043	320	0.81	10.26
SLO Credit Union	San Luis Obispo	24,434	3,230	11	20,185	4,242	84	0.35	17.36
Sonoma County Grange Credit Union	Santa Rosa	45,791	21,787	0	39,657	6,128	284	0.62	13.38

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South Bay Credit Union	Redondo Beach	63,089	32,105	135	57,987	4,882	274	0.43	7.74
South Gate City Employees Credit Union	South Gate	6,684	3,145	14	5,519	1,164	24	0.36	17.42
Southern Baptist Credit Union	Brea	8,771	3,737	9	8,129	593	-3	(0.03)	6.77
Southern California Latvian Credit Union	Covina	1,282	233	10	1,077	204	2	0.15	15.90
Southern California Postal Credit Union	Long Beach	64,811	20,663	67	53,974	10,841	431	0.66	16.73
Southland Credit Union	Downey	329,532	249,652	662	280,514	37,790	3,103	0.94	11.47
Star Energy Credit Union	Bakersfield	8,743	6,793	140	7,967	754	134	1.53	8.62
Star One Credit Union	Sunnyvale	2,870,093	912,044	1,439	2,398,047	386,455	24,194	0.84	13.46
State Center Credit Union	Fresno	85,722	50,556	449	78,350	7,155	81	0.09	8.35
State Employees #84 Credit Union	Manteca	2,158	1,683	20	1,775	379	6	0.29	17.57
Steinbeck Credit Union	Salinas	63,895	55,655	467	57,653	6,026	488	0.76	9.43
Sterlent Credit Union	Pleasanton	127,564	101,827	454	102,474	9,296	222	0.17	7.29
Technology Credit Union	San Jose	1,106,782	711,501	5,287	972,653	129,308	21,839	1.97	11.68
Telesis Community Credit Union	Chatsworth	481,234	412,845	1,309	374,213	44,798	8,552	1.78	9.31
Travis Credit Union	Vacaville	1,422,657	922,615	8,954	1,253,872	162,123	19,471	1.37	11.40
U.F.C.W. Local 770 Credit Union	Hollywood	3,603	877	9	3,053	548	28	0.78	15.21
Uncle Credit Union	Livermore	236,037	91,526	935	215,770	19,245	1,342	0.57	8.15
United Association Credit Union	Concord	2,803	801	9	2,330	473	1	0.03	16.87
United Financial Credit Union	Whittier	37,170	25,498	211	32,385	4,663	454	1.22	12.55
United Health Credit Union	Burlingame	31,629	23,321	129	28,938	2,386	52	0.16	7.54
United Local Credit Union	Fresno	124,541	95,836	1,079	109,055	14,702	936	0.75	11.80
Universal City Studios Credit Union	Universal City	61,285	49,333	159	54,262	6,409	351	0.57	10.46
University & State Employees Credit Union	San Diego	719,886	671,340	4,886	637,170	58,575	5,701	0.79	8.14
University Credit Union	Los Angeles	350,606	187,526	688	312,328	37,200	1,890	0.54	10.61
USC Credit Union	Los Angeles	209,138	179,460	761	188,242	17,245	2,615	1.25	8.25
Utility District Credit Union	Oakland	24,571	5,194	28	22,258	2,221	-18	(0.07)	9.04
Valley Credit Union	San Jose	306,042	247,587	5,025	279,922	24,878	1,583	0.52	8.13
Valley First Credit Union	Modesto	235,895	170,272	4,249	213,181	21,192	2,228	0.94	8.98
Valley Oak Credit Union	Three Rivers,	50,738	39,427	446	45,867	4,538	477	0.94	8.94
Ventura County Credit Union	Ventura	350,916	223,432	1,538	318,586	30,295	5,351	1.52	8.63
Vernon/Commerce Credit Union	City Of Commerc	14,677	7,734	606	13,707	911	-178	(1.21)	6.21
Vision One Credit Union	Sacramento	25,406	20,836	70	21,709	3,748	172	0.68	14.75
Water and Power Community Credit Union	Los Angeles	467,222	287,343	7,086	420,349	41,227	967	0.21	8.82
Watts United Credit Union	Los Angeles	1,327	1,126	27	1,216	96	-3	(0.21)	7.22
Wescom Credit Union	Pasadena	2,926,987	2,066,272	14,623	2,167,740	243,795	25,798	0.88	8.33
Yosemite Credit Union	Yosemite	2,661	167	14	2,273	374	0	0.00	14.05