



America's  
Credit Unions

# Membership Benefits Report

Third-Quarter 2025

> [cuna.org/research](https://cuna.org/research)

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# One Nevada CU

## The Benefits of Membership

Credit unions generally provide financial benefits to members through lower loan rates, higher savings rates, and fewer fees than banking institutions.

America's Credit Unions estimates that One Nevada CU provided \$11,326,513 in direct financial benefits to its 74,636 members during the twelve months ending September 2025 <sup>(1)</sup>.

**These benefits are equivalent to \$152 per member or \$319 per member household <sup>(2)</sup>.**

The per-member and per-household member benefits delivered by One Nevada CU are substantial. But, these benefits are reported as *averages*. Mathematically, that means the total benefits you provide are divided across all members (or all member households) - even those who conduct very little financial business with the credit union.

For example, financing a \$30,000 new automobile for 60 months at One Nevada CU will save members an average \$85 per year in interest expense compared to what they would pay at a banking institution in the state. That's approximately \$425 in savings over 5 years.

Further, loyal members <sup>(3)</sup> - those who use the credit union extensively - often receive total financial benefits that are much greater than the average.

America's Credit Unions estimates that One Nevada CU provided loyal high-use member households \$809 in direct financial benefits during the twelve month period.

One Nevada CU excels in providing member benefits in many loan and savings products. In particular, One Nevada CU offers lower loan rates on the following accounts: new car loans, used car loans, first mortgage-fixed rate, first mortgage-adjustable rate, home equity loans, credit cards loans.



Source: Datatrac, NCUA, and America's Credit Unions.

(1) Rates and fees as of 1/5/2026.

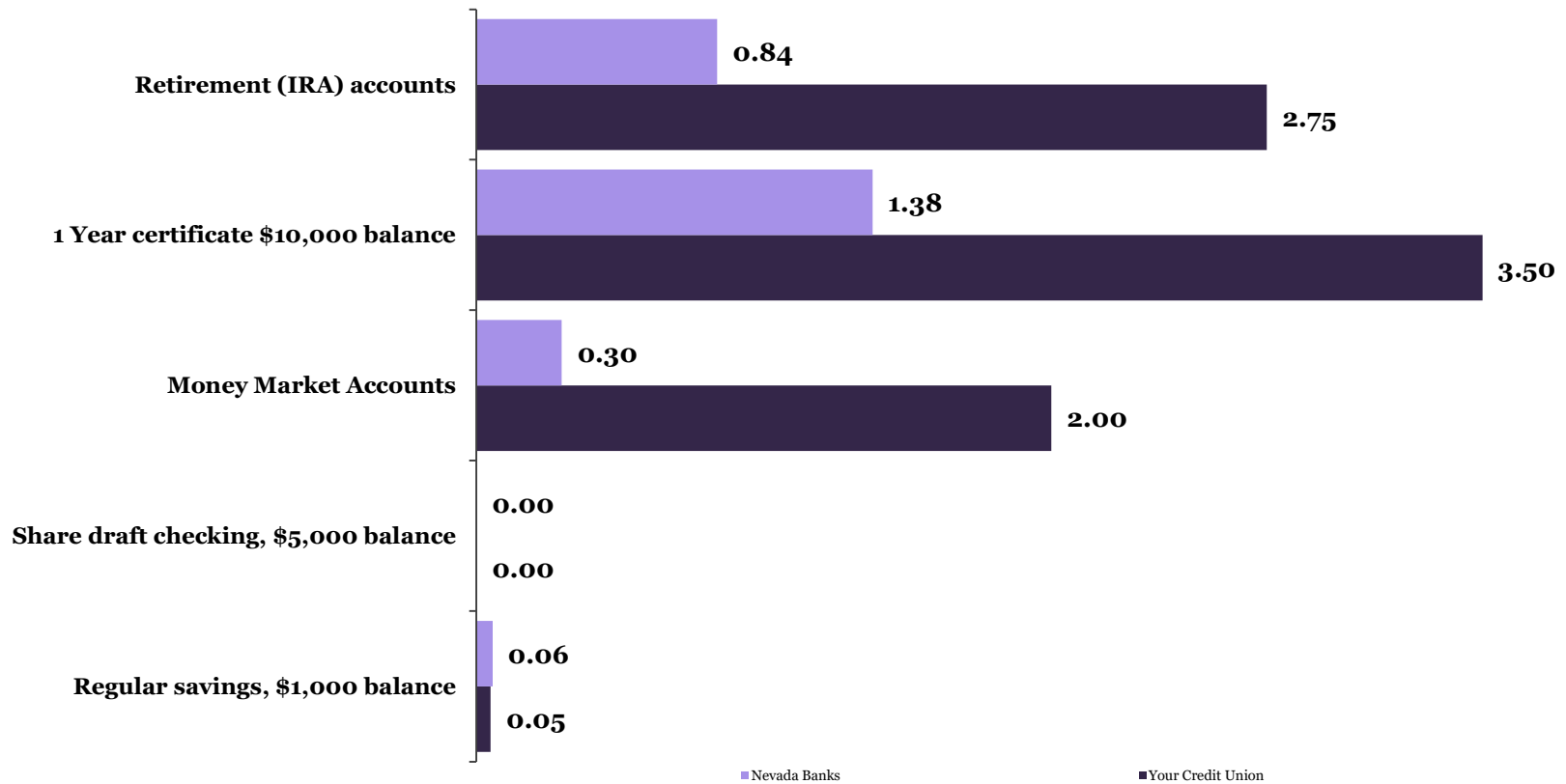
Unless indicated otherwise, rates assume an excellent credit score, 20% down payment, debt-to-income ratio of less than 40%. Rates & fees may vary & are based on factors including, but not limited to, market change, credit history, down payment, property type & other factors associated with your loan application. Private Mortgage Insurance (PMI) may be required on mortgage loans with less than 20% down.

(2) Assumes 2.1 credit union members per household.

(3) A "loyal member" is assumed to have a \$30,000, 60-month new auto loan, a classic credit card with an average balance of \$5,000, a \$200,000, 30-year fixed rate mortgage (a 30-year fixed rate mortgage is replaced with a 5-year adjustable rate mortgage if it yields a greater benefit as it is assumed more in demand), \$5,000 in an interest/dividend checking account, \$10,000 in a one-year certificate account, and \$2,500 in a money market account.

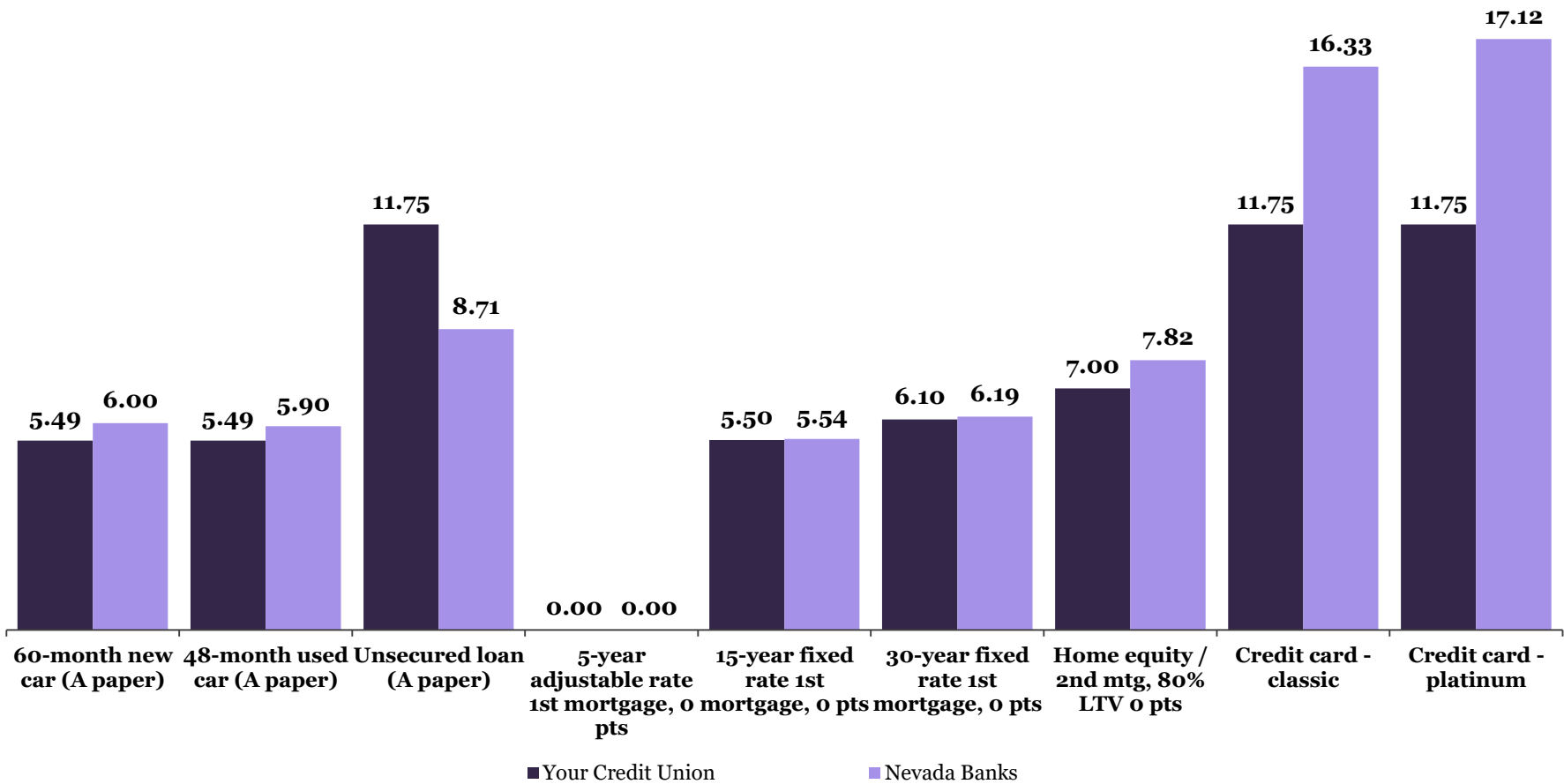
# Savings Product Comparative Interest Rates (%)

## by Savings Account Type



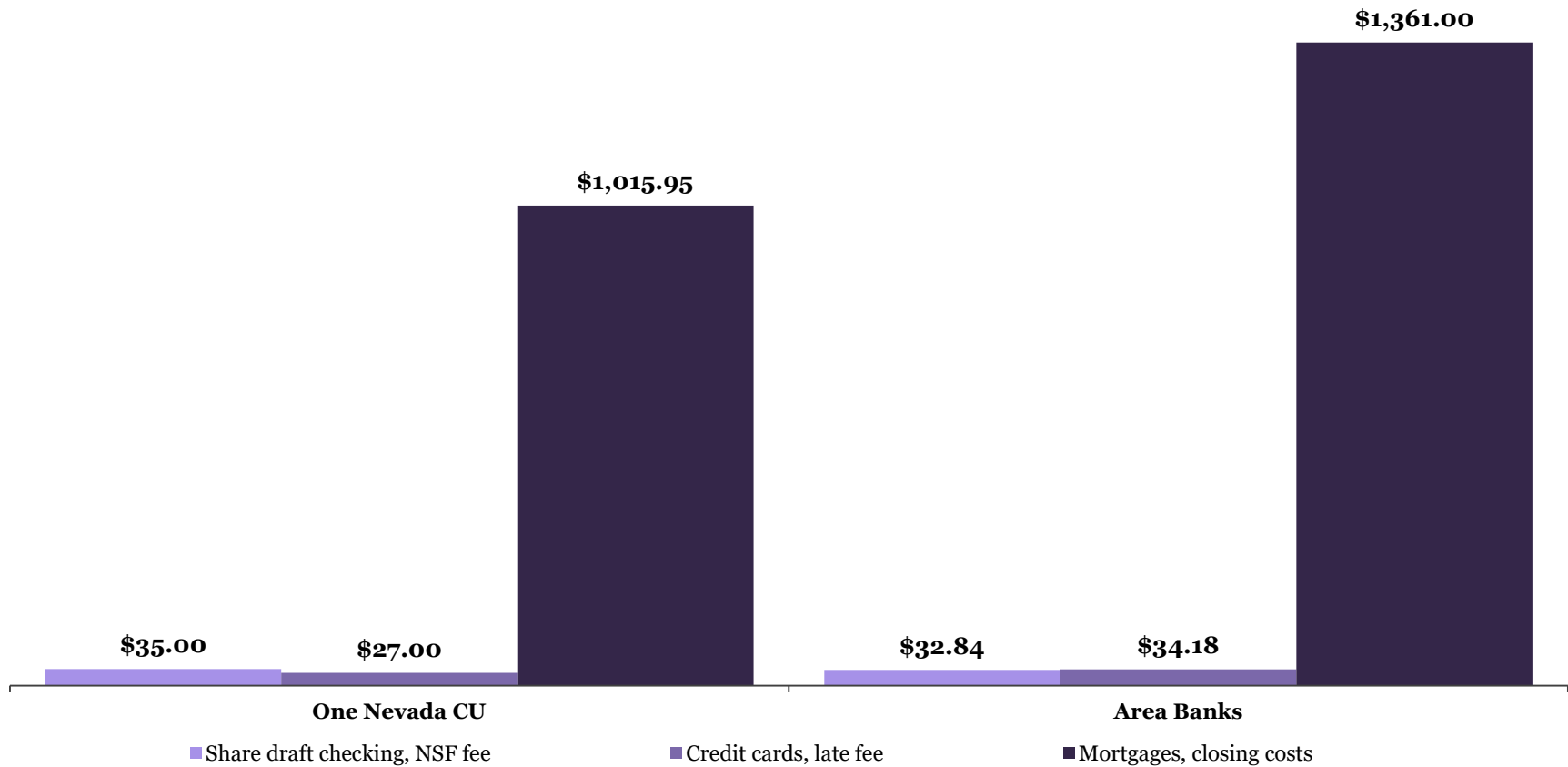
# Loan Product Comparative Interest Rates (%)

by Loan Type



# Comparative Fees

by Type



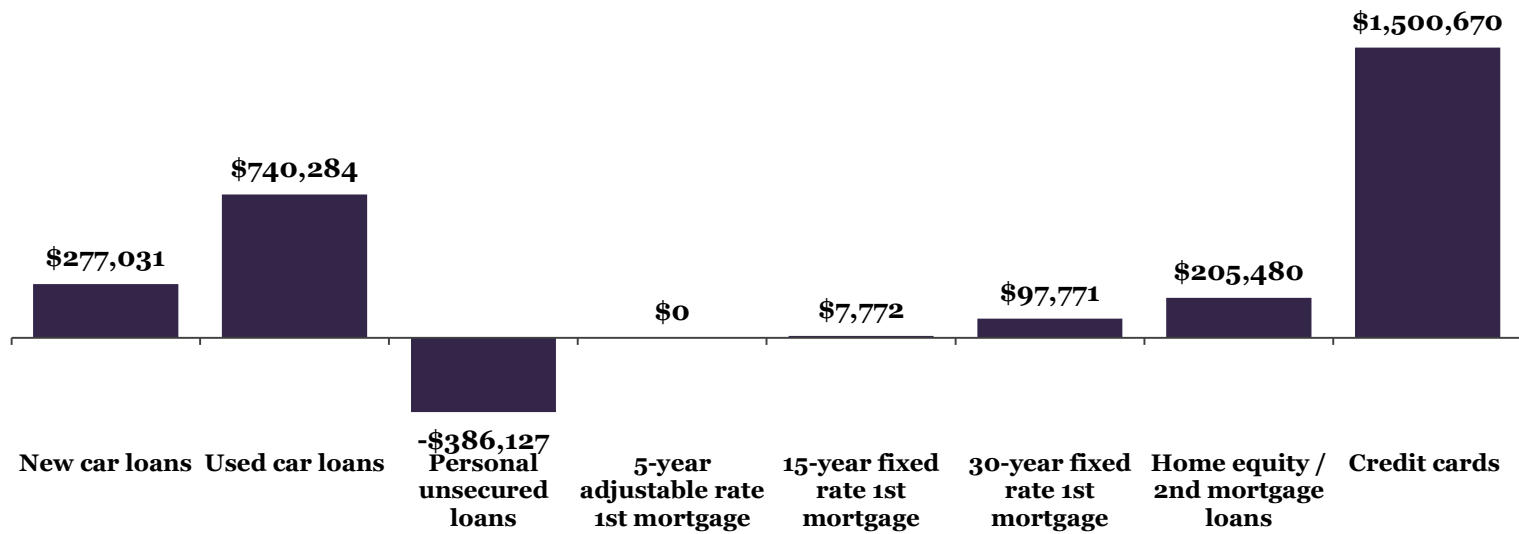
## Interest Rates at One Nevada CU and Banking Institutions in Nevada

<b>Loan Products</b>	<b>Rate at your Credit Union (%) *</b>	<b>Average Rate at Banks (%) *</b>	<b>Rate Difference vs. Banks (%)</b>
60-month new car (A paper)	5.49	6.00	-0.51
48-month used car (A paper)	5.49	5.90	-0.41
Unsecured loan (A paper)	11.75	8.71	3.04
5-year adjustable rate 1st mortgage, 0 pts	0.00	0.00	0.00
15-year fixed rate 1st mortgage, 0 pts	5.50	5.54	-0.04
30-year fixed rate 1st mortgage, 0 pts	6.10	6.19	-0.09
Home equity / 2nd mtg, 80% LTV 0 pts	7.00	7.82	-0.82
Credit card - classic	11.75	16.33	-4.58
Credit card - platinum	11.75	17.12	-5.37
<b>Savings Products</b>			
Regular savings, \$1,000 balance	0.05	0.06	-0.01
Share draft checking, \$5,000 balance	0.00	0.00	0.00
Money Market Accounts	2.00	0.30	1.70
1 Year certificate \$10,000 balance	3.50	1.38	2.12
Retirement (IRA) accounts	2.75	0.84	1.91
<b>Fee Income</b>			
Share draft checking, NSF fee	\$35.00	\$32.84	\$2.16
Credit cards, late fee	\$27.00	\$34.18	-\$7.18
Mortgages, closing costs	\$1,015.95	\$1,361.00	-\$345.05

\*Rates and fees as of 1/5/2026. Credit union rates provided by individual credit union, bank rates provided by Datatrac.

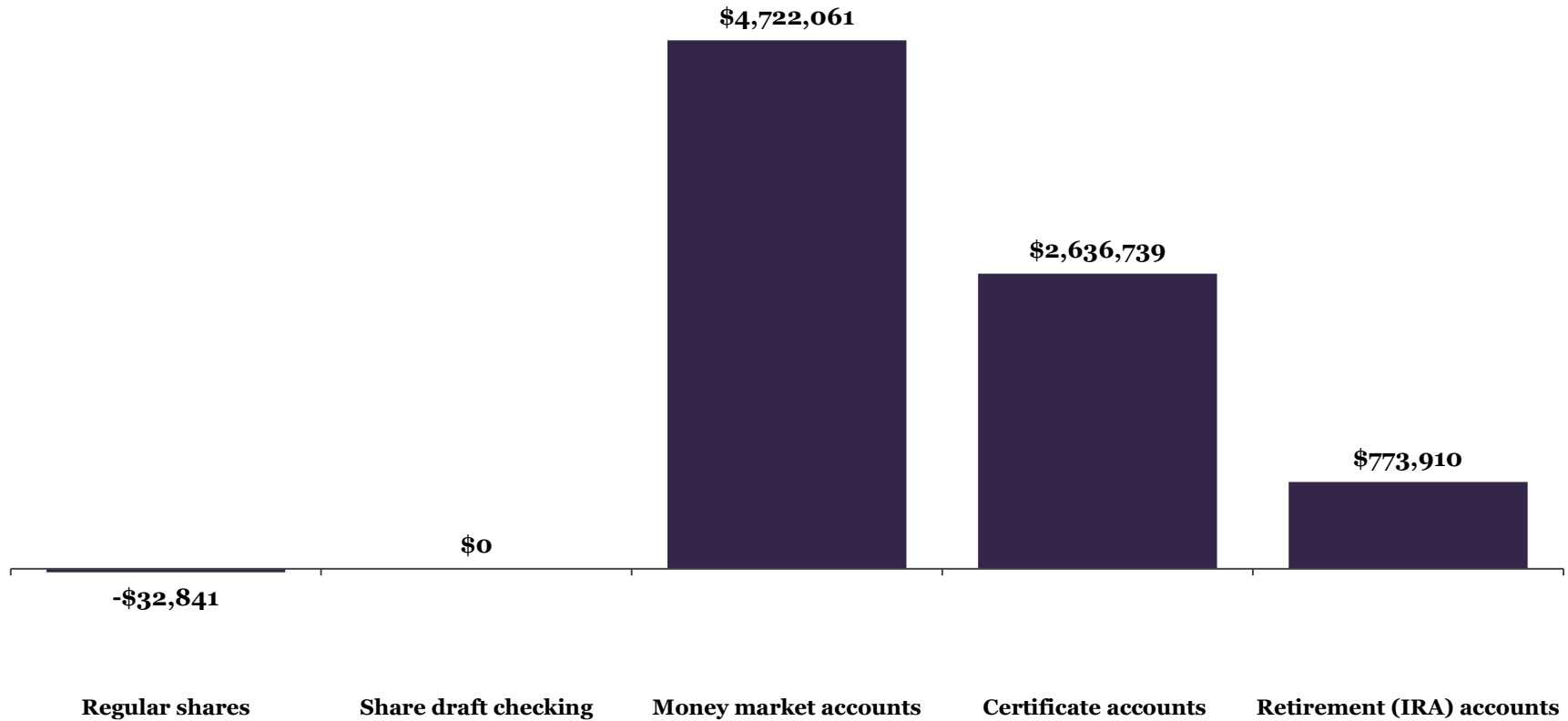
## Your Credit Union's Total Loan Rate Benefits

Compared to Banking Institutions in Your State  
by Loan Type

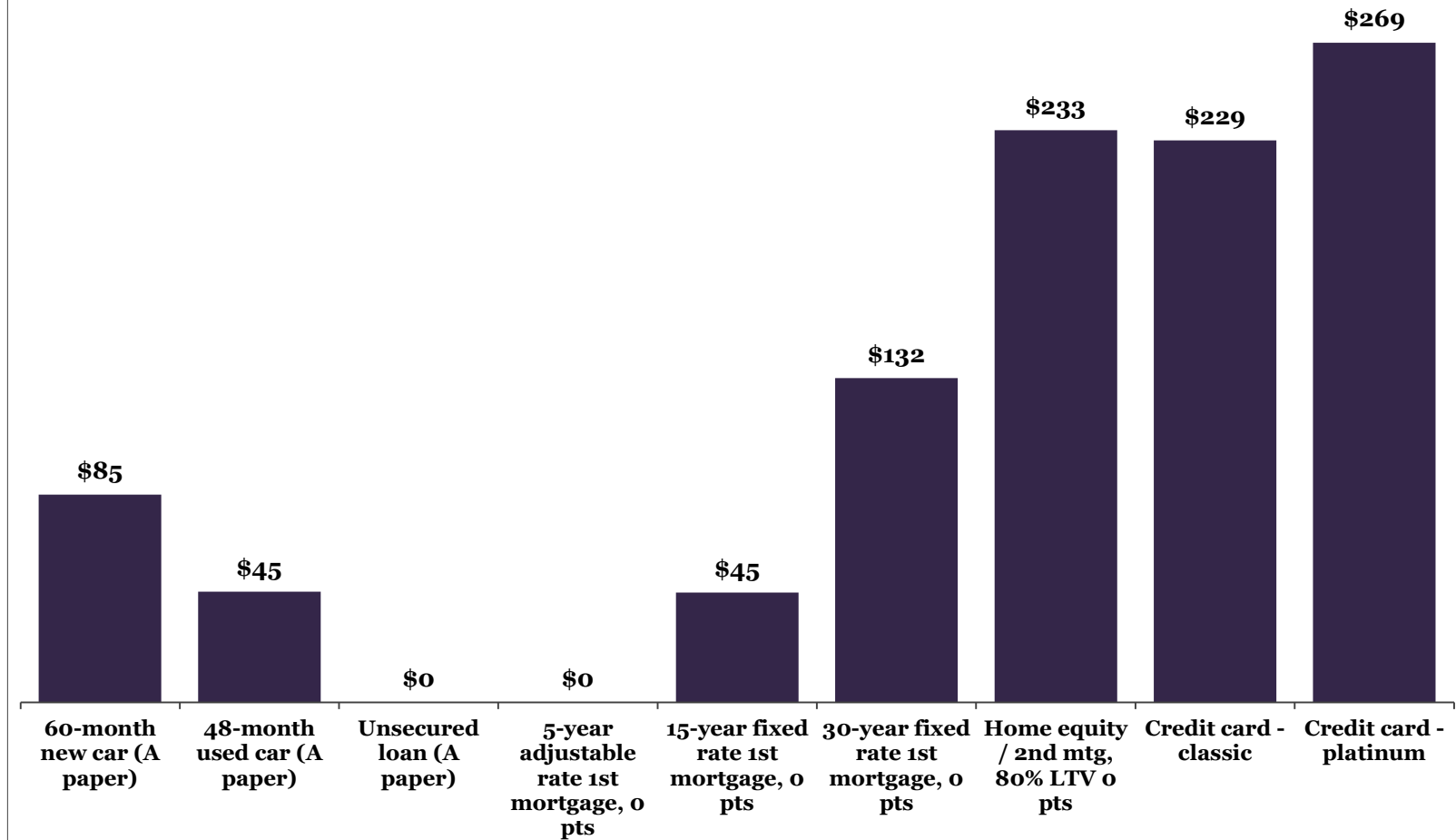


# Your Credit Union's Total Savings Dividend Benefits

Compared to Banking Institutions in Your State  
by Account Type



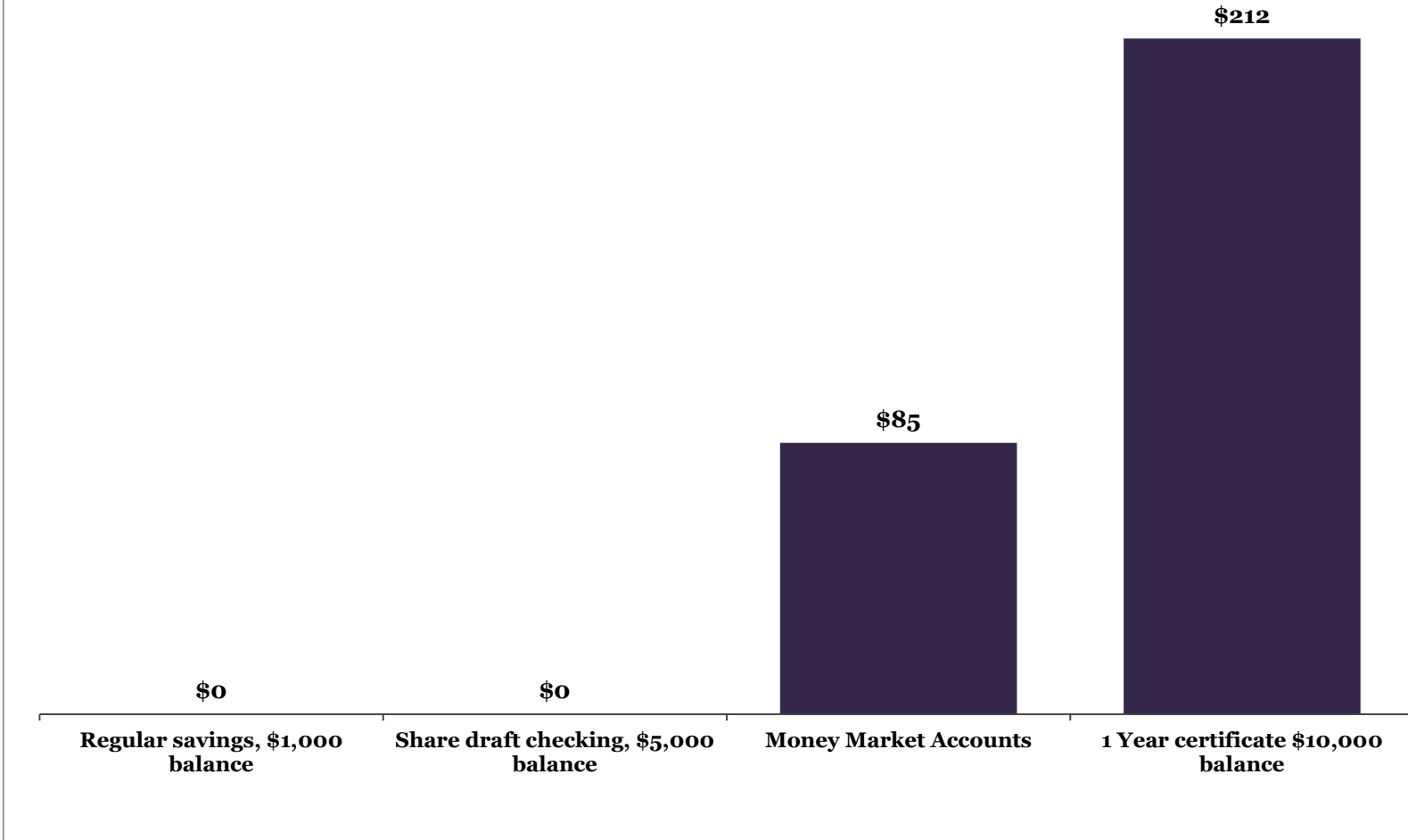
## Annual Member Benefit of Loan Products with Various Terms



Terms on loan products included are as follows:

New Car: \$30,000  
 Used Car: \$20,000  
 Unsecured Loan: \$10,000 (5 years)  
 5 Year Adj: \$200,000  
 15 Year Fixed: \$200,000  
 30 Year Fixed: \$200,000  
 Home Equity: \$50,000  
 Classic Credit Card: \$10,000  
 Gold Credit Card: \$10,000

## Annual Member Benefit on Savings Products with Various Terms



America's Credit Unions

Certifies that

## One Nevada CU

has provided:

- \$11,326,513 in direct financial benefits to its 74,636 members during the twelve months ending in September 2025, equivalent to approximately \$319 per member household.
- loyal high-use member households \$809 in direct financial benefits.

January 5, 2026

Credit unions generally provide financial benefits to members by charging less for loans, paying more on deposits and charging fewer/lower fees compared to banking institutions.

## Estimated Financial Benefits for One Nevada CU

<b>Loans</b>	<b>Avg. Balance at Your Credit Union (1)</b>	<b>Rate Difference vs. Nevada Banks (%) (2)</b>	<b>Financial Benefit to Your Members</b>
New car loans	54,641,272	-0.51	\$277,031
Used car loans	180,117,822	-0.41	\$740,284
Personal unsecured loans	12,718,285	3.04	-\$386,127
5-year adjustable rate 1st mortgage	3,293,605	0.00	\$0
15-year fixed rate 1st mortgage	22,206,633	-0.04	\$7,772
30-year fixed rate 1st mortgage	115,025,099	-0.09	\$97,771
Home equity / 2nd mortgage loans	25,119,807	-0.82	\$205,480
Credit cards	31,429,297	-4.58	\$1,500,670
Interest rebates			\$0
<b>Total CU member benefits arising from lower interest rates on loan products:</b>			<b>\$2,442,882</b>
<b>Savings</b>			
Regular shares	469,162,172	-0.01	-\$32,841
Share draft checking	287,097,404	0.00	\$0
Money market accounts	277,278,985	1.70	\$4,722,061
Certificate accounts	124,315,841	2.12	\$2,636,739
Retirement (IRA) accounts	40,476,485	1.91	\$773,910
Bonus dividends in period			\$0
<b>Total CU member benefit arising from higher interest rates on savings products:</b>			<b>\$8,099,869</b>
<b>Fee Income</b>			
<b>Total CU member benefit arising from fewer/lower fees:</b>			<b>\$783,762</b>
<b>Overall Totals</b>			
<b>Total CU member benefit arising from interest rates on loan and savings products and lower fees:</b>			<b>\$11,326,513</b>
<b>Total CU member benefit / member:</b>			<b>\$152</b>
<b>Total CU member benefit / member household:</b>			<b>\$319</b>

Source: Datatrac, NCUA, and America's Credit Unions

(1) Average balance as of September 2025 and September 2024 according to the NCUA call report.

(2) Rates and fees as of 1/5/2026. Credit union rates provided by individual credit union, bank rates provided by Datatrac.

## One Nevada CU Performance Profile

Demographic Information	Sep 25	Sep 24
Number of branches	15	14
Total assets (\$ mil)	1,469	1,392
Total loans (\$ mil)	628	597
Total surplus funds (\$ mil)	814	763
Total savings (\$ mil)	1,226	1,171
Total members (thousands)	75	74
Growth Rates (Year-to-date)		
Total assets	5.6 %	5.1 %
Total loans	5.2 %	9.5 %
Total surplus funds	6.7 %	2.6 %
Total savings	4.7 %	1.7 %
Total members	0.7 %	-2 %
Earnings - Basis Pts.		
Yield on total assets	484	488
- Dividend/interest cost of assets	87	83
+ Fee & other income	169	261
- Operating expense	363	360
- Loss Provisions	51	56
= Net Income (ROA)	153	250
Capital adequacy		
Net worth / assets	16.0	15.3
Asset quality		
Delinquencies / loans	0.4	0.3
Net chargeoffs / average loans	1.0	1.1
Asset/Liability Management		
Loans / savings	51.3	51.0
Loans / assets	42.8	42.9
Long-term assets / assets	40.9	38.9
Core deposits/shares & borrowings	61.8	64.4
Productivity		
Members/potential members	3.6	3.5
Borrowers/members	51.9	49.5
Members/FTE	404	390
Average shares/members (\$)	16,368	15,741
Average loan balances (\$)	16,162	16,215
Salary & Benefits/FTE	129,000	120,915



Transform member benefits into new business with a **Member Benefit Marketing Toolkit**

America's Credit Unions and Datatrac have teamed up to bring you the analysis in this report. Member Benefit Marketing Tools provides you with practical applications for using data in this report to show members how much you save them, drive in new members, generate more loans and attract bigger deposits.

**Member Benefit Marketing Tools** prove to new and existing members:

- How much you saved your entire membership last year in interest and fees compared to the competition
- How much they will save on their next loan with you
- How much more they will earn on their deposits with you

**Member Benefit Marketing Toolkits** include:

- Lead generation for loans, deposits and new members
- Competitive comparison widgets for your website
- Facebook app
- Animated graphics for branch lobby digital displays
- Proof Points for use in marketing collateral
- Award Certification & Trophy
- Press releases
- Newsletter copy
- Member handouts
- Subscription to the ACU Member Benefits Report

Visit [www.datatrac.net/memberbenefits](http://www.datatrac.net/memberbenefits) to see live examples, schedule a demo and receive a free competitive analysis.

**Show members how much you save them with *Member Benefits Marketing Tools***

# *Certificate of Excellence*

*is hereby granted to:*

## **One Nevada CU**

*America's Credit Unions has determined that One Nevada CU provided \$11,326,513 in direct financial benefits to its 74,636 members during the twelve months ending in September 2025. These benefits are equivalent to approximately \$319 per member household.*

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