



America's
Credit Unions

Membership Benefits Report

Third-Quarter 2025

> cuna.org/research

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MyUSA 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 MyUSA CU provided \$7,383,537 in direct financial benefits to its 18,885 members during the twelve months ending September 2025 ⁽¹⁾.

These benefits are equivalent to \$391 per member or \$821 per member household ⁽²⁾.

The per-member and per-household member benefits delivered by MyUSA 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 MyUSA CU will save members an average \$180 per year in interest expense compared to what they would pay at a banking institution in the state. That's approximately \$900 in savings over 5 years.

Further, loyal members (3) - 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 MyUSA CU provided loyal high-use member households \$1856 in direct financial benefits during the twelve month period.

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



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

(1) Rates and fees as of 1/12/2026.

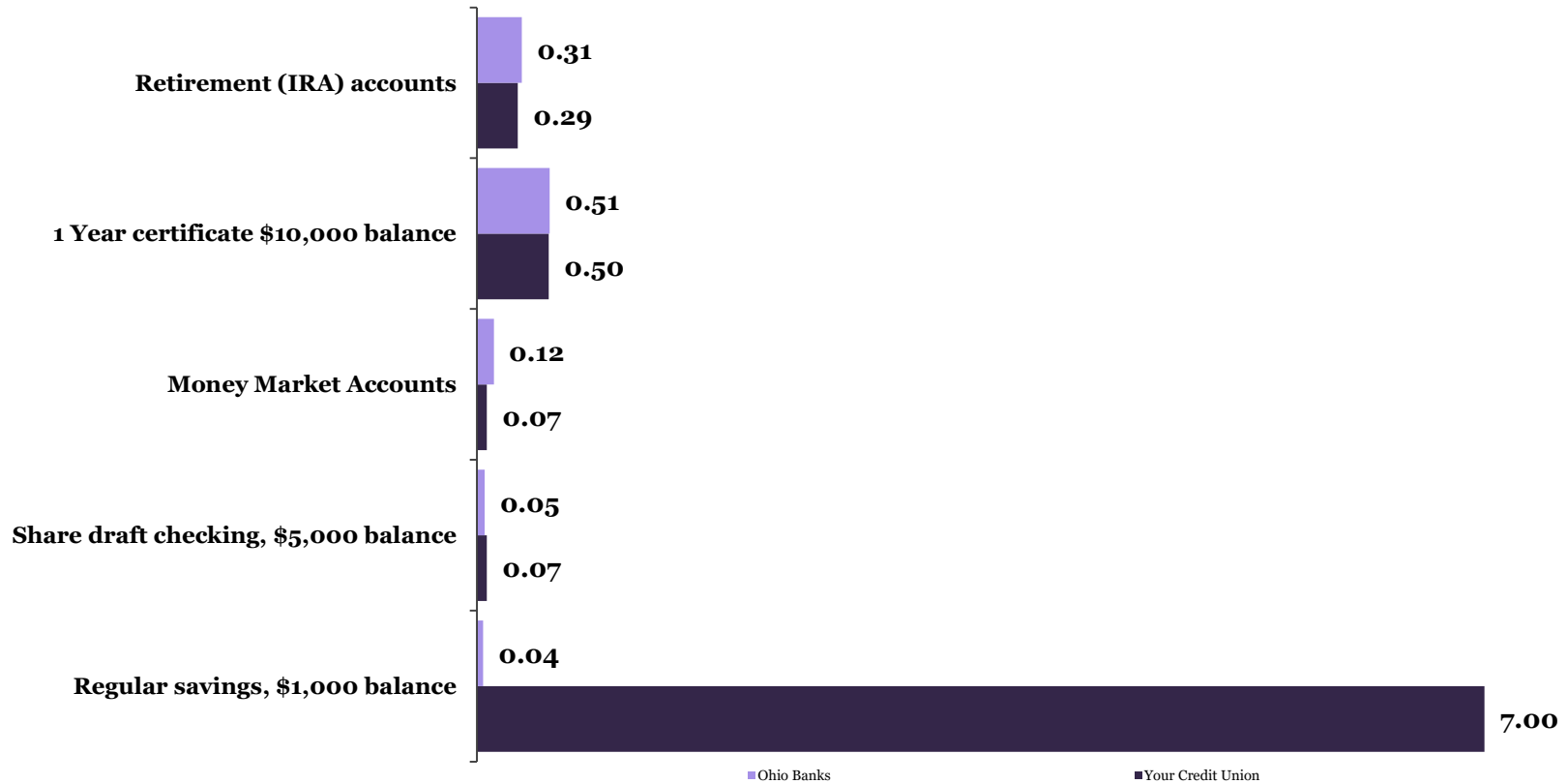
Unless indicated otherwise, rates assume an excellent credit score, 20% down payment, debt-to-income ratio of less than 40%. Rates & fees may vary & are based on factors including, but not limited to, market change, credit history, down payment, property type & other factors associated with your loan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

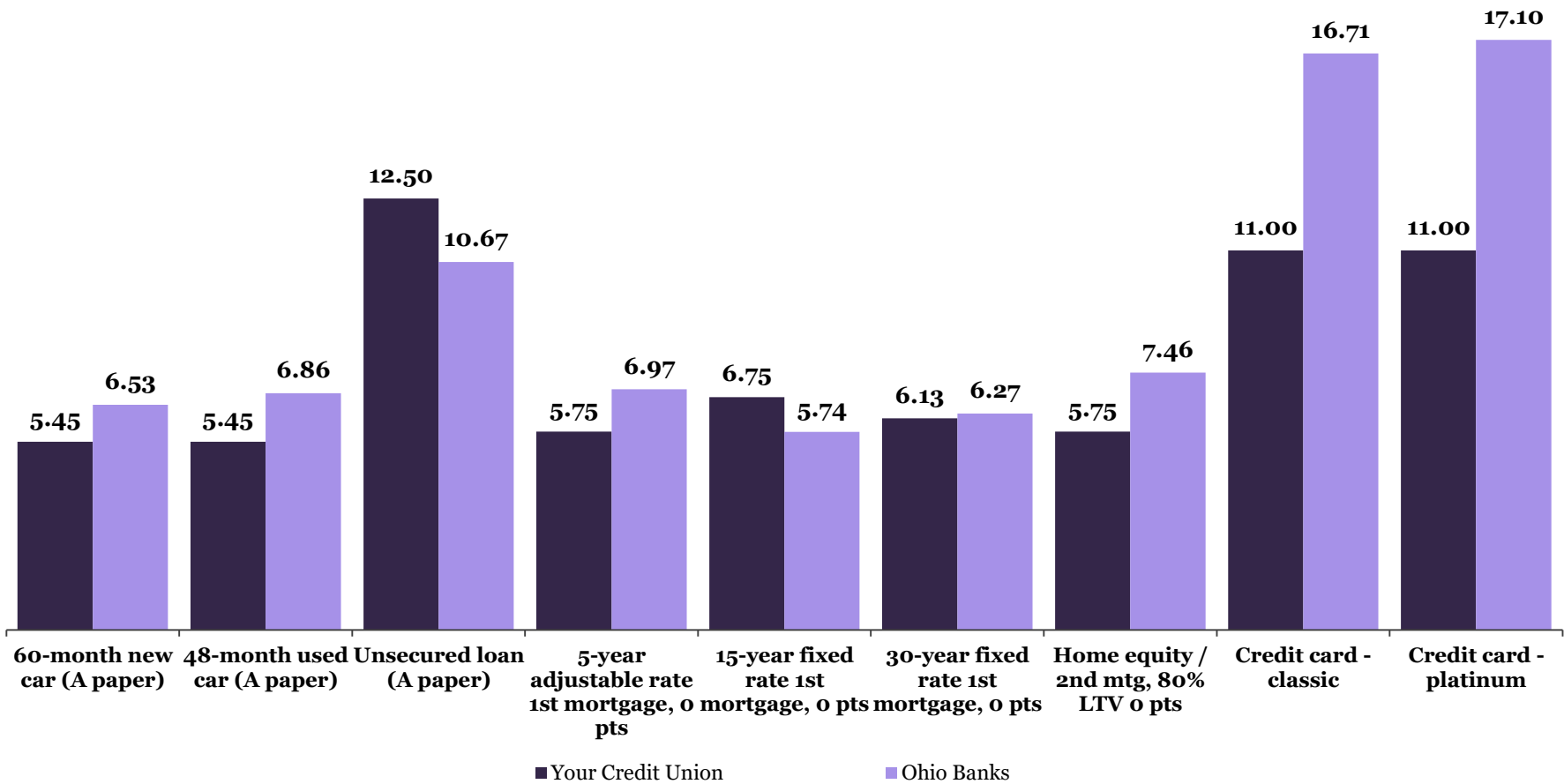
Savings Product Comparative Interest Rates (%)

by Savings Account Type



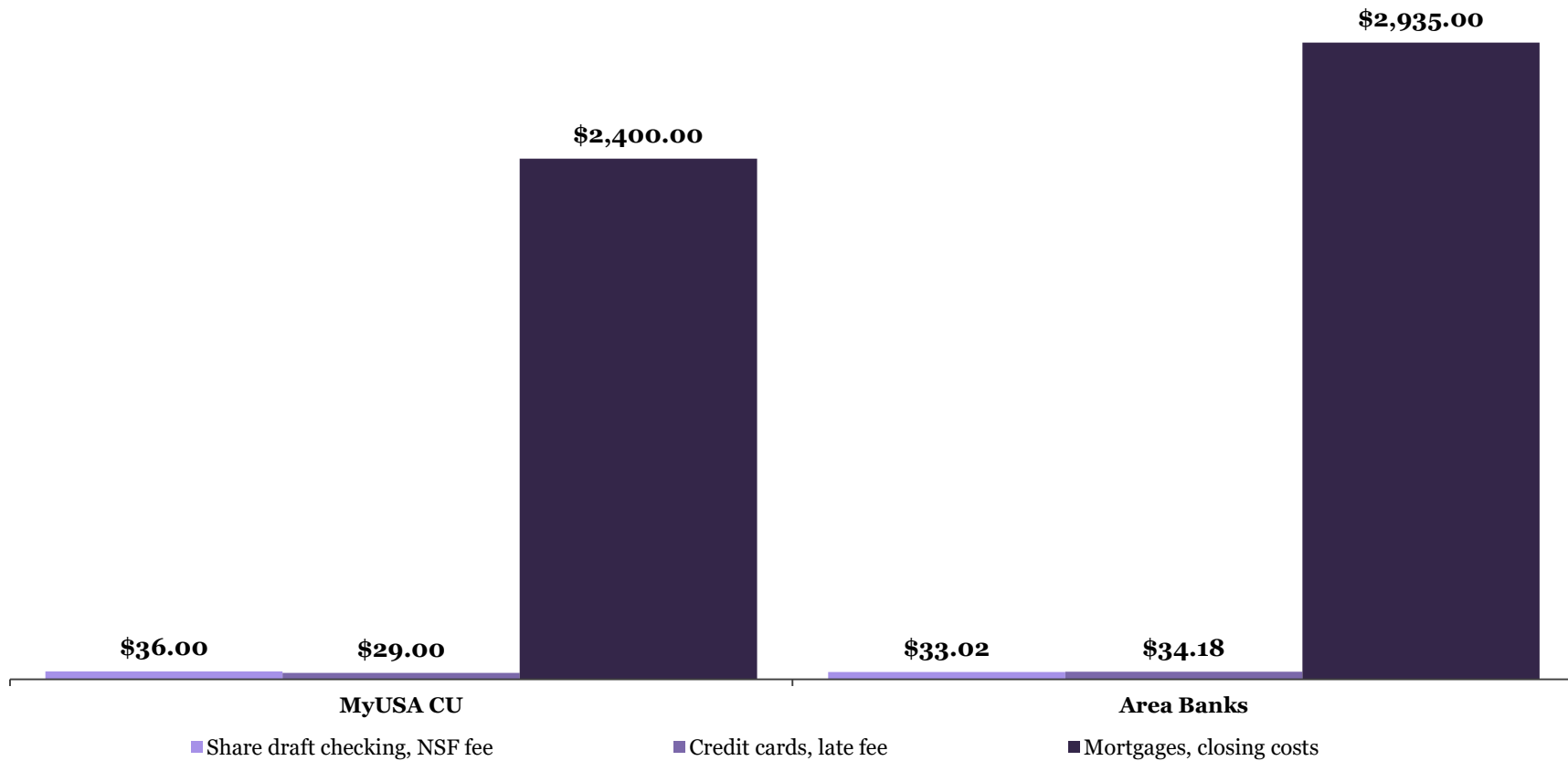
Loan Product Comparative Interest Rates (%)

by Loan Type



Comparative Fees

by Type



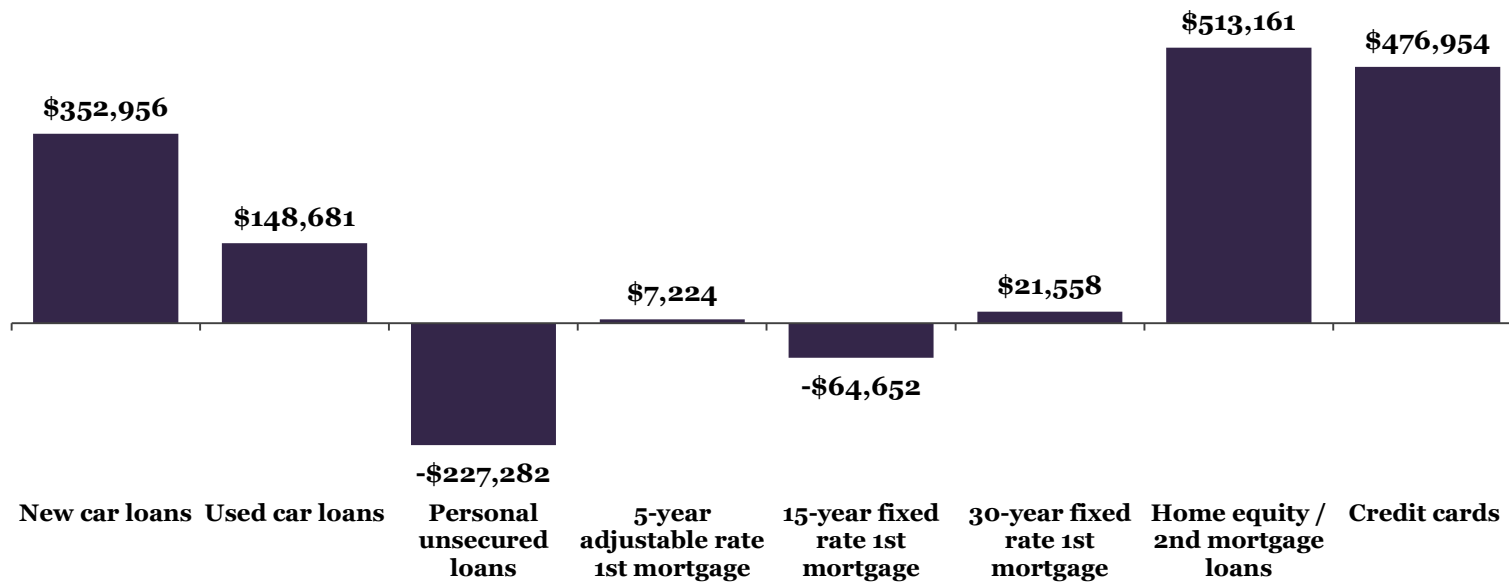
Interest Rates at MyUSA CU and Banking Institutions in Ohio

Loan Products	Rate at your Credit Union (%) *	Average Rate at Banks (%) *	Rate Difference vs. Banks (%)
60-month new car (A paper)	5.45	6.53	-1.08
48-month used car (A paper)	5.45	6.86	-1.41
Unsecured loan (A paper)	12.50	10.67	1.84
5-year adjustable rate 1st mortgage, 0 pts	5.75	6.97	-1.22
15-year fixed rate 1st mortgage, 0 pts	6.75	5.74	1.01
30-year fixed rate 1st mortgage, 0 pts	6.13	6.27	-0.14
Home equity / 2nd mtg, 80% LTV 0 pts	5.75	7.46	-1.71
Credit card - classic	11.00	16.71	-5.71
Credit card - platinum	11.00	17.10	-6.10
Savings Products			
Regular savings, \$1,000 balance	7.00	0.04	6.96
Share draft checking, \$5,000 balance	0.07	0.05	0.02
Money Market Accounts	0.07	0.12	-0.05
1 Year certificate \$10,000 balance	0.50	0.51	-0.01
Retirement (IRA) accounts	0.29	0.31	-0.03
Fee Income			
Share draft checking, NSF fee	\$36.00	\$33.02	\$2.98
Credit cards, late fee	\$29.00	\$34.18	-\$5.18
Mortgages, closing costs	\$2,400.00	\$2,935.00	-\$535.00

*Rates and fees as of 1/12/2026. Credit union rates provided by individual credit union, bank rates provided by Datatrac.

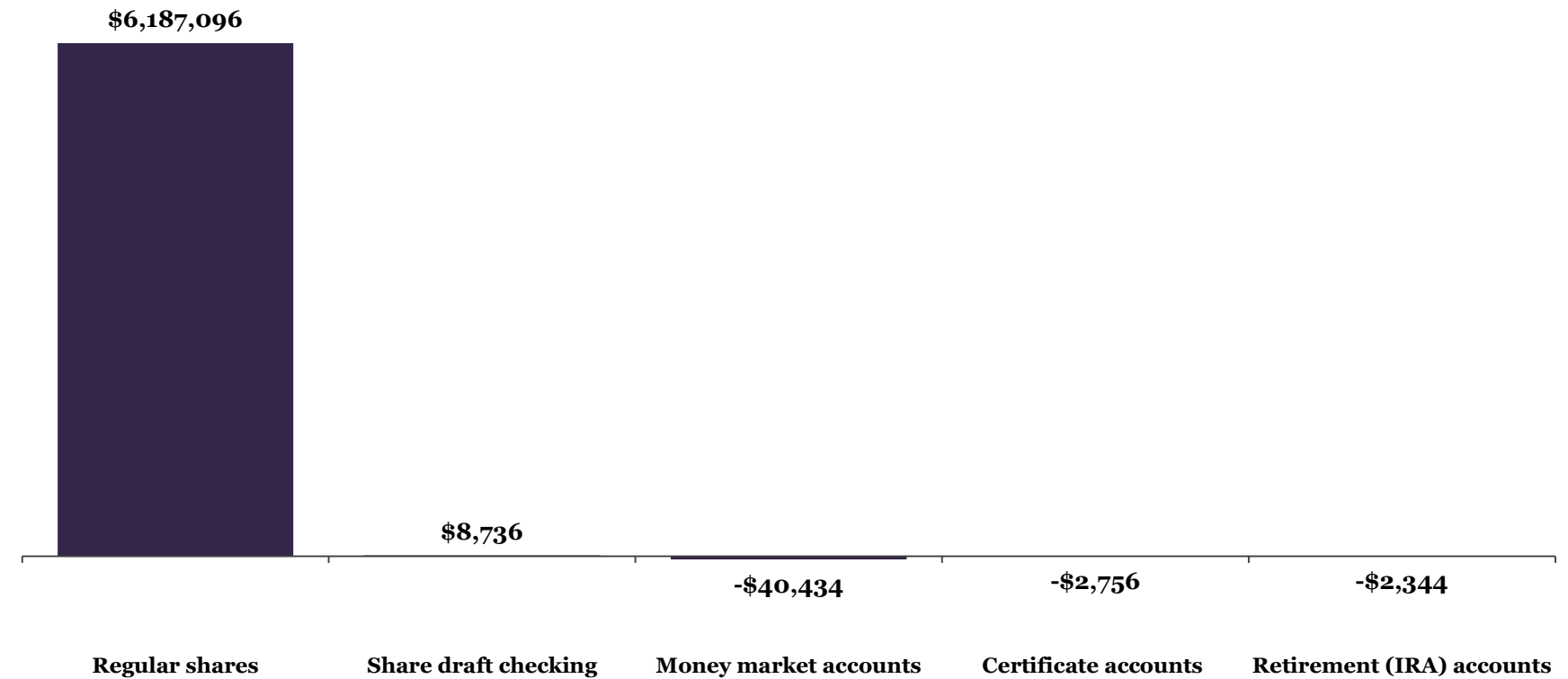
Your Credit Union's Total Loan Rate Benefits

Compared to Banking Institutions in Your State
by Loan Type

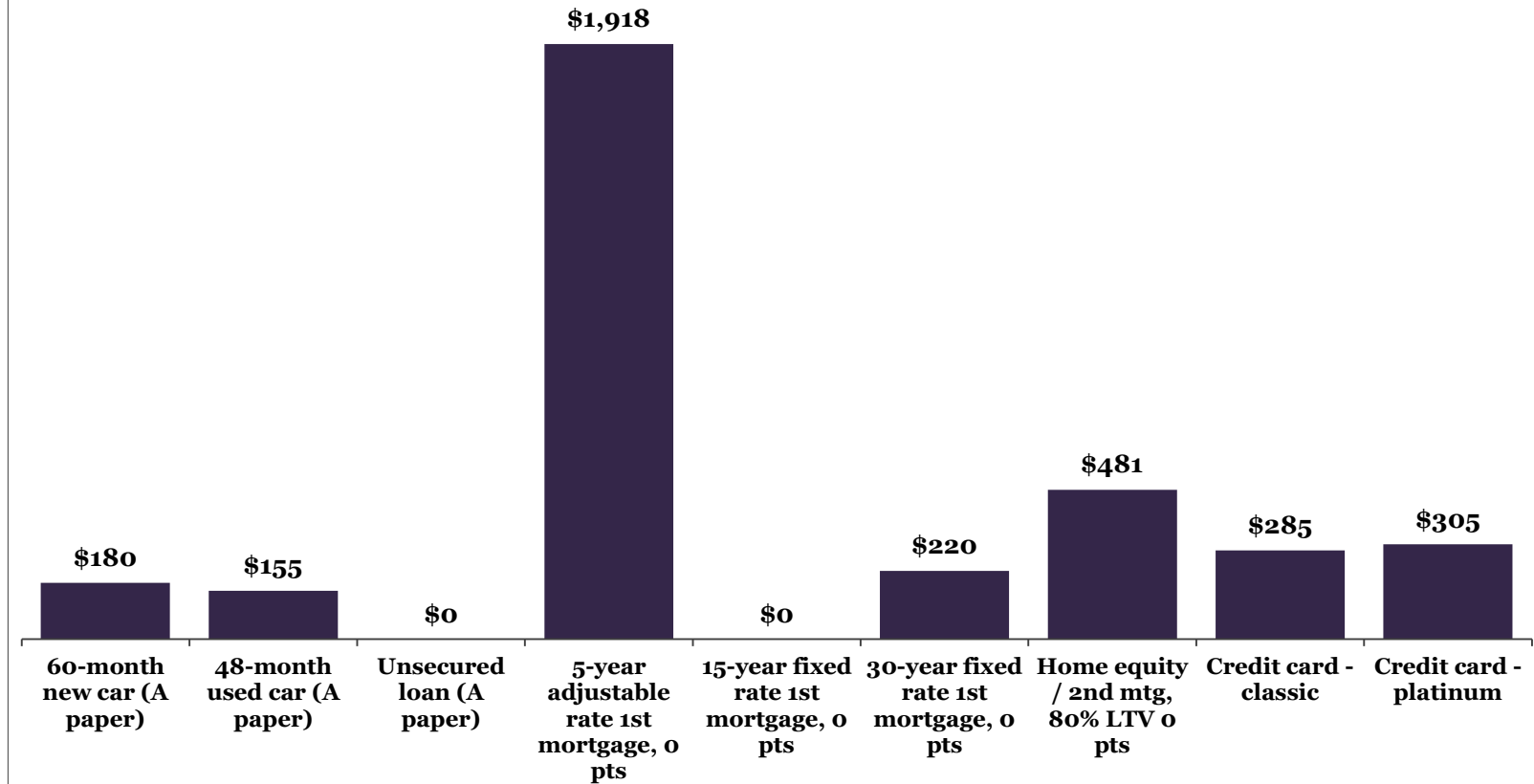


Your Credit Union's Total Savings Dividend Benefits

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

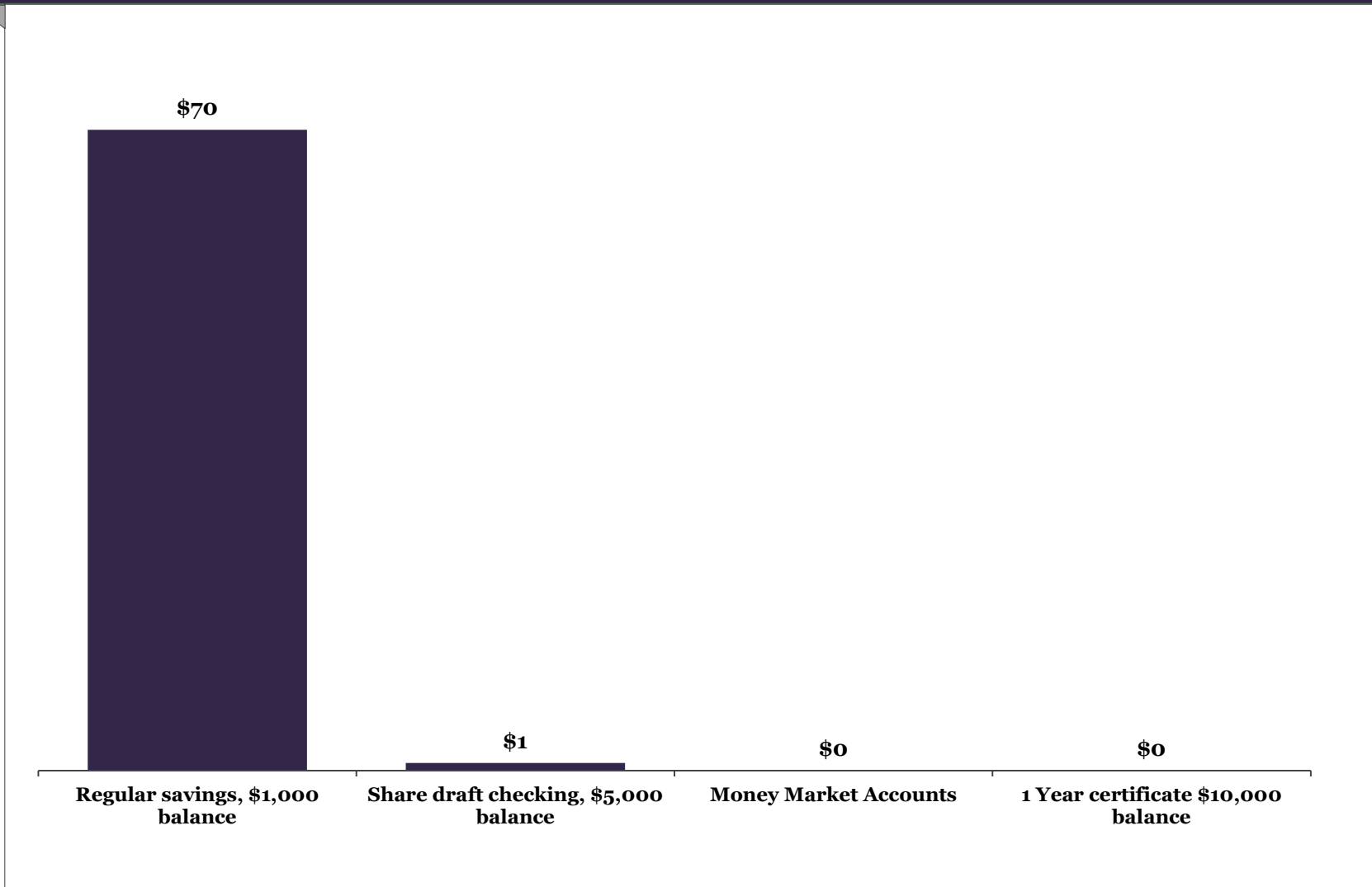
30 Year Fixed: \$200,000

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

MyUSA CU

has provided:

- \$7,383,537 in direct financial benefits to its 18,885 members during the twelve months ending in September 2025, equivalent to approximately \$821 per member household.
- loyal high-use member households \$1,856 in direct financial benefits.

January 12, 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 MyUSA CU

Loans	Avg. Balance at Your Credit Union (1)	Rate Difference vs. Ohio Banks (%) (2)	Financial Benefit to Your Members
New car loans	32,741,719	-1.08	\$352,956
Used car loans	10,559,726	-1.41	\$148,681
Personal unsecured loans	12,385,944	1.84	-\$227,282
5-year adjustable rate 1st mortgage	590,704	-1.22	\$7,224
15-year fixed rate 1st mortgage	6,401,237	1.01	-\$64,652
30-year fixed rate 1st mortgage	15,289,409	-0.14	\$21,558
Home equity / 2nd mortgage loans	30,026,958	-1.71	\$513,161
Credit cards	8,213,790	-5.71	\$476,954
Interest rebates			\$0
Total CU member benefits arising from lower interest rates on loan products:			\$1,228,599
Savings			
Regular shares	88,933,388	6.96	\$6,187,096
Share draft checking	54,600,299	0.02	\$8,736
Money market accounts	84,238,527	-0.05	-\$40,434
Certificate accounts	45,929,433	-0.01	-\$2,756
Retirement (IRA) accounts	8,681,700	-0.03	-\$2,344
Bonus dividends in period			\$0
Total CU member benefit arising from higher interest rates on savings products:			\$6,150,297
Fee Income			
Total CU member benefit arising from fewer/lower fees:			\$4,641
Overall Totals			
Total CU member benefit arising from interest rates on loan and savings products and lower fees:			\$7,383,537
Total CU member benefit / member:			\$391
Total CU member benefit / member household:			\$821

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 1/12/2026. Credit union rates provided by individual credit union, bank rates provided by Datatrac.

MyUSA CU Performance Profile

Demographic Information	Sep 25	Sep 24
Number of branches	9	9
Total assets (\$ mil)	338	322
Total loans (\$ mil)	179	187
Total surplus funds (\$ mil)	142	107
Total savings (\$ mil)	289	277
Total members (thousands)	19	19
Growth Rates (Year-to-date)		
Total assets	5.1 %	2 %
Total loans	-4.2 %	-6.7 %
Total surplus funds	32.2 %	21.6 %
Total savings	4.1 %	0.9 %
Total members	-2.3 %	-2.1 %
Earnings - Basis Pts.		
Yield on total assets	460	458
- Dividend/interest cost of assets	112	95
+ Fee & other income	124	113
- Operating expense	398	408
- Loss Provisions	-3	21
= Net Income (ROA)	78	47
Capital adequacy		
Net worth / assets	14.3	14.4
Asset quality		
Delinquencies / loans	1.6	0.4
Net chargeoffs / average loans	0.4	0.5
Asset/Liability Management		
Loans / savings	62.1	67.5
Loans / assets	52.9	58.1
Long-term assets / assets	39.9	38.1
Core deposits/shares & borrowings	48.7	52.9
Productivity		
Members/potential members	1.2	1.2
Borrowers/members	66.7	66.6
Members/FTE	252	242
Average shares/members (\$)	15,458	14,512
Average loan balances (\$)	14,376	14,701
Salary & Benefits/FTE	88,039	70,538



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 to see live examples, schedule a demo and receive a free competitive analysis.

NEW Show members how much you save them.

Analysis as of May 4, 2017

ABC financial CU members saved **\$10,734,590!**

APPLY NOW

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Jacksonville, Florida Member 3.76% APY

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Membership Benefits Report

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Savings for your Entire Membership

Amount you saved your entire membership last year

Savings by Product

Amount a member on their next deposit or loan with you

America's Credit Unions DATATRAC

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