

## TOP 100 CONSOLIDATING LENDERS FOR 2010 AND 2009

(SEQUENCED FROM HIGH TO LOW ON \$ OF NEW GUARANTEES IN FY10)

LENDER NAME [# of LIDs] CITY	\$ OF NEW GUARANTEES		RANKINGS	
	FY10	FY09	FY10	FY09
NAVY FEDERAL CREDIT UNION MERRIFIELD	22.032	38.322	1	1
NORTHSTAR (GL) CINCINNATI	10.534	21.299	2	3
NEW JERSEY HIGHER EDUCA ASST TRENTON	4.648	13.239	3	4
DOW CHEMICAL EMPLOYEES' CU MIDLAND	2.498	2.348	4	12
TEACHERS FCU FARMINGVILLE	1.966	1.680	5	18
ARIZONA FCU PHOENIX	1.804	0.647	6	47
MICHIGAN STATE UNIVERSITY FCU EAST LANSING	1.386	2.611	7	11
TOBYHANNA ARMY DEPOT TOBYHANNA	0.941	1.106	8	27
FULTON BANK [6] EAST PETERSBURG	0.935	1.905	9	14
ASCEND FEDERAL CREDIT UNION TULLAHOMA	0.869	0.635	10	48
PITTSBURGH CENTRAL FCU PITTSBURGH	0.857	0.823	11	36
MARINE CREDIT UNION ONALASKA	0.817	1.302	12	22
FIRST COMMONWEALTH F C U ALLENTOWN	0.798	0.481	13	61
NET FCU SCRANTON	0.709	1.047	14	28
P & G MEHOOPANY EMPLOYEES FC TUNKHANNOCK	0.605	0.466	15	62
BELLCO FEDERAL CREDIT UNION WYOMISSING	0.592	0.602	16	50
ERIE FCU ERIE	0.587	0.704	17	41
BELCO COMMUNITY CREDIT UNION HARRISBURG	0.569	2.735	18	8
COMMUNITY FIRST CREDIT UNION APPLETON	0.561	1.043	19	29
LEHIGH VALLEY EDUCATORS CU ALLENTOWN	0.546	0.616	20	49

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		FY10	FY09	FY10	FY09
SB1 FEDERAL CREDIT UNION PHILADELPHIA	PA	0.498	1.247	21	24
AMERICHoice FCU MECHANICSBURG	PA	0.478	0.744	22	39
BUFFALO METROPOLITAN FCU BUFFALO	NY	0.451	0.265	23	96
WHEATLAND FEDERAL CREDIT UNION LANCASTER	PA	0.450	0.202	24	*
MEADVILLE AREA FCU MEADVILLE	PA	0.439	0.712	25	40
EDUCATORS CREDIT UNION RACINE	WI	0.431	1.800	26	16
ELI LILLY FEDERAL CREDIT UNION INDIANAPOLIS	IN	0.423	0.331	27	79
SECU EMPLOYEES CU LINTHICUM HGTS	MD	0.406	1.649	28	19
PENN EAST FCU SCRANTON	PA	0.396	0.568	29	54
IOWA STUDENT LOAN LIQUIDITY CORP WEST DES MOINES	IA	0.380	0.415	30	67
FIRST TECHNOLOGY CREDIT UNION BEAVERTON	OR	0.374	0.113	31	*
WASHINGTON COMMUNITY FCU WASHINGTON	PA	0.366	0.572	32	53
TIMBERLAND FEDERAL CREDIT UNION DUBOIS	PA	0.357	0.649	33	46
AFFINITY PLUS CREDIT UNION ST PAUL	MN	0.343	0.414	34	68
BFG FEDERAL CREDIT UNION AKRON	OH	0.342	0.918	35	33
OMEGA FCU PITTSBURGH	PA	0.342	1.242	36	25
ASSOCIATED SCHOOL EMPLOYEES CREDIT UNION YOUNGSTOWN	OH	0.336	0.159	37	*
UNITUS COMMUNITY CU PORTLAND	OR	0.308	0.656	38	44
KEYSTONE FCU WEST CHESTER	PA	0.302	0.339	39	78
NEW CUMBERLAND FEDERAL CREDIT UNION NEW CUMBERLAND	PA	0.301	0.375	40	72

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SUN EAST FCU ASTON	0.292	0.276	41	94
WACOPSE FCU WARREN	0.286	0.659	42	43
PP&L G O L D CREDIT UNION ALLENTOWN	0.286	0.426	43	64
BUTLER ARMCO EMPLOYEES C U BUTLER	0.276	0.417	44	66
FREEDOM UNITED FCU ROCHESTER	0.263	0.364	45	73
VIRIVA COMMUNITY CREDIT UNION WARMINSTER	0.261	0.315	46	84
FIREFIGHTERS COMMUNITY CU CLEVELAND	0.255	0.182	47	*
ERIE INSURANCE EXCHANGE CU ERIE	0.252	0.953	48	32
USSCO JOHNSTOWN FED CREDIT U JOHNSTOWN	0.251	0.317	49	83
FIRST SOURCE FCU NEW HARTFORD	0.242	0.075	50	*
CLARION ONIZED FEDERAL CREDIT CLARION	0.241	0.213	51	*
STATE EMPLOYEES FCU ALBANY	0.237	0.270	52	95
N F G #2 FCU WARREN	0.225	0.208	53	*
TRI-STATE FCU MIDLAND	0.222	0.312	54	85
UTILITIES EMPLOYEES CREDIT UNIC READING	0.220	0.292	55	90
HERITAGE VALLEY F C U YORK	0.215	0.349	56	76
LANCASTER RED ROSE CU LANCASTER	0.213	0.410	57	69
CACL FEDERAL CREDIT UNION POTTSVILLE	0.212	0.345	58	77
AMERICO CU ERIE	0.203	0.746	59	38
WEST BRANCH VALLEY CU WILLIAMSPORT	0.201	0.252	60	98

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KEYSTONE UNITED METHODIST FCU CRANBERRY TWP	PA	0.193	0.214	61	*
OHIO CATHOLIC FCU GARFIELD HEIGHTS	OH	0.191	0.093	62	*
EGLIN FEDERAL CREDIT UNION FT WALTON BEACH	FL	0.190	0.239	63	*
FIRST ALLIANCE CREDIT UNION ROCHESTER	MN	0.189	0.107	64	*
LIVERPOOL CENTRAL SCHOOLS FCU LIVERPOOL	NY	0.183	0.077	65	*
G A P FCU JOHNSTOWN	PA	0.182	0.655	66	45
PIONEER CU DEPERE	WI	0.178	0.217	67	*
MERHO FEDERAL CREDIT UNION JOHNSTOWN	PA	0.177	0.277	68	93
FIRST SOUTH FINANCIAL CU BARTLETT	TN	0.177	0.137	69	*
ALTRA FCU LA CROSSE	WI	0.171	1.553	70	20
MEDICAL AREA FCU BROOKLINE	MA	0.171	0.079	71	*
SCIENCE PARK EMPLOYEES C U STATE COLLEGE	PA	0.170	0.227	72	*
KOHLER CREDIT UNION SHEBOYGAN	WI	0.169	0.685	73	42
EMPOWER FEDERAL CREDIT UNION SYRACUSE	NY	0.169	0.329	74	81
PITTSBURGH FIREFIGHTERS FEDERAL CRE PITTSBURGH	PA	0.167	0.000	75	*
SCHUYLKILL COUNTY SCHOOLEMPLOYEES C POTTSVILLE	PA	0.166	0.565	76	55
CO-OP CREDIT UNION BLACK RIVER FALLS	WI	0.162	0.331	77	80
DELTA COMMUNITY CU ATLANTA	GA	0.154	0.809	78	37
STATE CENTRAL CREDIT UNION MILWAUKEE	WI	0.150	0.088	79	*
SIDNEY FEDERAL CREDIT UNION SIDNEY	NY	0.149	0.049	80	*

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SHAREFAX CREDIT UNION, INC. BATAVIA	0.145	0.225	81	*
UNITEDONE CU MANITOWOC	0.144	0.574	82	52
YS FCU YELLOW SPRINGS	0.140	0.053	83	*
M-C FEDERAL CREDIT UNION DANVILLE	0.140	0.388	84	71
VISIONS FEDERAL CREDIT UNION ENDICOTT	0.135	0.216	85	*
SUSQUEHANNA VALLEY FEDERAL C CAMP HILL	0.129	0.486	86	60
UNIVERSITY DR VAH FCU PITTSBURGH	0.128	0.072	87	*
OPCS FEDERAL CREDIT UNION ORCHARD PARK	0.128	0.000	88	*
GALLUP FEDERAL CREDIT UNION OMAHA	0.125	0.019	89	*
UNIVEST NATIONAL BANK & TRUST SOUDERTON	0.124	0.157	90	*
CORNERSTONE FCU CARLISLE	0.123	0.114	91	*
BVA FEDERAL CREDIT UNION BELLE VERNON	0.118	0.010	92	*
WELLS FARGO BANK, N.A. SIOUX FALLS	0.117	1.830	93	15
NORWIN TEACHERS FEDERAL CREI NORTH HUNTINGDON	0.117	0.194	94	*
HARBOR CREDIT UNION GREEN BAY	0.110	0.030	95	*
SELF RELIANCE (NY) FCU NEW YORK	0.109	0.000	96	*
CENTRA CREDIT UNION COLUMBUS	0.109	0.500	97	58
POWERCO CREDIT UNION, INC. GAHANNA	0.106	0.166	98	*
ALCO FEDERAL CREDIT UNION WELLSVILLE	0.106	0.000	99	*
MERIDIA COMMUNITY FCU HAMBURG	0.106	0.000	100	*

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VSAC EDUCATION LOAN FINANCE PROGRAM WINOOSKI	VT	0.058	23.196	*	2
SUMMIT CREDIT UNION MADISON	WI	0.014	7.294	*	6
WYOMING STUDENT LOAN CORPORATION CHEYENNE	WY	0.007	2.621	*	10
PENN STATE FEDERAL CREDIT UNION BELLEFONTE	PA	0.061	1.180	*	26
WINGS FINANCIAL FCU APPLE VALLEY	MN	0.073	0.521	*	56
CAPITAL COMMUNICATIONS FEDERAL CREDIT U ALBANY	NY	0.054	0.498	*	59
KEMBA FINANCIAL CU GAHANNA	OH	0.027	0.360	*	75
CITY-COUNTY FCU BROOKLYN CENTER	MN	0.037	0.307	*	86
JSTC EMPLOYEES FCU JOHNSTOWN	PA	0.030	0.300	*	87
TOLEDO AREA COMMUNITY CU TOLEDO	OH	0.099	0.297	*	89
PITTSBURGH POLICE FCU PITTSBURGH	PA	0.103	0.281	*	91
EMORY ALLIANCE FCU DECATUR	GA	0.050	0.280	*	92
FOCUS CU MENOMONEE FALLS	WI	0.026	0.258	*	97

	FY10	FY09
TOP 10 AS A PERCENT OF NATION	59.9	59.6
TOP 25 AS A PERCENT OF NATION	71.2	71.3
TOP 50 AS A PERCENT OF NATION	81.3	80.6
TOP 75 AS A PERCENT OF NATION	87.5	85.8
TOP 100 AS A PERCENT OF NATION	91.6	89.2
TOTAL \$ OF THE NATION	79.5	219.0

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