

About Us

MEMBERS
DEVELOPMENT
COMPANY



We are all about credit union growth and collaboration

MDC is your credit union's million dollar R&D budget

We are a powerful network of 40+ select, large credit unions working together on compelling, meaningful research and development projects. We look for the ideas you missed while doing your job all day. We celebrate new discoveries. We ask the hard questions.

While you're busy running the business and putting out fires, we're watching the horizon.

When our owners collaborate, we get homerun ideas. Together we prioritize and turn those ideas into:

- Relevant research
- Innovative products or services
- Actionable takeaways
- Improved processes
- Valuable vendor relationships

Based upon input from a recent owner survey, the priorities of our credit unions are: digital channels, loan growth, member experience, growth, member growth, efficiency, employees, mobile, share of wallet, and member engagement. These priorities are an important data point as we consider which projects to work on for our owners.

When we consider a project, we look at how it compares to our owners' priorities, and how it influences credit union growth. Beyond that, we also consider such issues as competition, revenue potential, regulatory impacts, board opinion, owner opinion, risks to the project, and market demand for the project deliverables.

We are...

Unique—this small group of owners (40 credit unions and 5 non-credit unions) gives each one a big voice to their big ideas.

Thought-provoking—we host semi-annual Owner Meetings that include stimulating content and unique speakers, and offer opportunities to network and build relationships with other progressive, innovative people who want to get things done.

Our Owners

Collaboration fuels our owners' growth—and it's at the heart of every decision we make. Yet having the *most* owners is not our goal at MDC—it's having the *right* owners.

As our current list of owners shows, our strength comes from the rich experiences, deep insights, and positive energy of those who share the MDC vision.

Fast Facts

45 MDC owners represent:

- Almost \$100 billion in assets
- \$10.6 billion in capital
- \$63 billion in loans
- \$28 billion in mortgages held
- 7.8 million members
- 4.1 million checking accounts
- 18,600 employees
- 928 branches

As a group we boast:

- 10.8% capital ratio
- 75% loan to share
- 7.3% member growth—
double the national average

OWNER

- Affinity FCU, Basking Ridge NJ
- Alabama CU, Tuscaloosa AL
- Alaska USA FCU, Anchorage AK
- America First CU, Ogden UT
- American Airlines FCU, Fort Worth TX
- Andigo Credit Union (formerly MECU), Schaumburg IL
- Anheuser-Busch Employees' CU, St. Louis MO
- Baxter CU (BCU), Vernon Hills IL
- Bethpage FCU, Bethpage NY
- Campus USA CU, Gainesville FL
- Catalyst Corporate FCU, Plano TX
- Coastal FCU, Raleigh NC
- Community First CU, Jacksonville FL
- Congressional FCU, Washington DC
- CO-OP Financial Services, Rancho Cucamonga CA
- Corporate One FCU, Columbus OH
- CU Direct, Ontario California
- CUNA Mutual Group, Madison WI
- Evansville Teachers FCU, Evansville IN
- Farmers Insurance Group FCU, Los Angeles CA
- Five Star CU, Dothan AL
- GECU, El Paso TX
- Georgia's Own CU, Atlanta GA
- IH Mississippi Valley CU, Moline IL
- Interra CU, Goshen IN
- Kinecta FCU, Manhattan Beach CA
- Lake Trust CU, Lansing MI
- LGE Community CU, Marietta PA
- Meritrust CU, Wichita KS
- NASA FCU, Bowie MD
- NavyArmy CCU, Corpus Christi TX
- Pen Air FCU, Pensacola FL
- Public Service, Denver CO
- Schools First FCU, Santa Ana CA
- Suncoast CU, Tampa FL
- Teachers CU, South Bend IN
- Tropical Financial CU, Miami FL
- Tulsa FCU, Tulsa OK
- United FCU, St Joseph MI
- Wings Financial CU, Apple Valley MN
- Workers CU, Fitchburg MA
- YOUR CREDIT UNION