

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 50+ select, large credit unions and CUSOs 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: data analytics, digital channels, fin-tech, member experience, cyber security, and maintaining relevancy. 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 (50+ credit unions and CUSOs) 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

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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:

Our MDC owners represent:

- \$134 billion in assets
- \$13.5 billion in capital
- \$94 billion in loans
- \$36 billion in mortgages held
- 9.6 million members
- 5.8 million checking accounts
- 24,400 employees
- 1,246 branches

As a group we boast:

- Capital ratio over 10%
- 84% loan to share ratio
- 5% member growth

ABNB FCU, Virginia Beach VA	Five Star CU, Dothan AL
Affinity FCU, Basking Ridge NJ	GECU, El Paso TX
Alabama CU, Tuscaloosa AL	Georgia's Own CU, Atlanta GA
Alaska USA FCU, Anchorage AK	IH Mississippi Valley CU, Moline IL
Altra FCU, Onalaska WI	Interra CU, Goshen IN
America First CU, Ogden UT	Kinecta FCU, Manhattan Beach CA
American Airlines FCU, Fort Worth TX	Lake Trust CU, Lansing MI
American Eagle FCU, St Louis MO	LGE Community CU, Marietta PA
Andigo Credit Union, Schaumburg IL	Meritrust CU, Wichita KS
Anheuser-Busch Employees' CU, St. Louis MO	MSU FCU, East Lansing MI
Baxter CU (BCU), Vernon Hills IL	NASA FCU, Bowie MD
Bethpage FCU, Bethpage NY	New England FCU (NEFCU), Williston VT
Campus USA CU, Gainesville FL	Pen Air FCU, Pensacola FL
Catalyst Corporate FCU, Plano TX	SchoolsFirst FCU, Santa Ana CA
Coastal FCU, Raleigh NC	Space Coast CU, Melbourne FL
Community First CU, Jacksonville FL	Stanford Federal Credit Union, Palo Alto CA
CommunityAmerica, Lenexa KS	Suncoast CU, Tampa FL
Congressional FCU, Washington DC	Teachers CU, South Bend IN
CO-OP Financial Services, Rancho Cucamonga CA	TDECU, Lake Jackson TX
Corporate One FCU, Columbus OH	Tropical Financial CU, Miami FL
CU Direct, Ontario California	Tulsa FCU, Tulsa OK
CUNA Mutual Group, Madison WI	UW CU, Madison WI
Evansville Teachers FCU, Evansville IN	Vantage CU, Bridgeton MO
Farmers Insurance Group FCU, Los Angeles CA	Wings Financial CU, Apple Valley MN
First Commonwealth FCU, Bethlehem PA	Workers CU, Fitchburg MA
First Florida CU, Jacksonville FL	Y-12 FCU, Oak Ridge TN

YOUR CREDIT UNION'S NAME HERE