

# About Us

MEMBERS  
DEVELOPMENT  
COMPANY



**MDC IS:** A network of credit union industry leaders conducting R&D initiatives focused on delivering meaningful solutions to the 21st Century demands of consumers. Combined, our owners serve over 10 million members, hold \$154 billion in assets, maintain 1,469 branch locations across the nation, and employ nearly 29,000 employees.

By pooling resources from 60 credit union and CUSO owners, MDC is able to deliver meaningful solutions efficiently and affordably while also learning the lessons of what doesn't work—all without exhausting your entire credit union's budget for exploration and development.

We also believe that our research must be driven by our owners for our owners. While we do the heavy lifting for them, our credit union owners both advise and participate in our work, making them not just investors but also partners.

## MDC GENERATES VALUE THROUGH:

- Relevant research
- Innovative products or services
- Actionable takeaways
- Improved processes
- Valuable vendor relationships
- Shared knowledge
- Networking and collaboration among owners
- Sharing costs
- Creating economies of scale
- Providing consistency of focus

## THE MDC EXPERIENCE IS:

**Unique**—The nearly 60 large credit unions and credit union service organizations that form our ownership are progressive, proactive, responsive, and forward thinking. They have recognized that credit unions must adapt to the 21st Century economy and, more importantly, are making the investments to do so.

**Thought provoking**—We host semi-annual owner meetings that include stimulating content, unique speakers, and opportunities to network and build relationships.

**Innovative**—Our annual Innovation Council program gathers the brightest young stars from our owners to collaborate together on novel solutions to problems they see on the front lines every day.

**Nimble**—By keeping our growth manageable and being selective about who we partner with, MDC can maintain a clear vision of both what our owners' needs are and what deliverables will best fulfill them

# 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:

- \$159 billion in assets
- \$111 billion in loans
- \$45 billion in mortgages held
- 11.3 million members
- 7.1 million checking accounts
- 29,460 employees
- 1,493 branches

As a group we boast:

- 10.3% capitol ratio
- 86.8% loan to share ratio
- 1.89% member growth

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