

FEDERAL CREDIT UNION MEMBERSHIP GROWTH TRENDS FROM JAN. 2000 TO DEC. 2002

TIME PERIOD	REGION 1 % GROWTH		REGION 2 % GROWTH		REGION 3 % GROWTH		REGION 4 % GROWTH		REGION 5 % GROWTH		REGION 6 % GROWTH		ALL REGIONS % GROWTH		
	UNDER.	NATION	UNDER.	NATION	UNDER.	NATION	UNDER.	NATION	UNDER.	NATION	UNDER.	NATION	UNDER.	NATION	% DIFF
JAN 00 to DEC. 00	2.76%	2.41%	0.68%	3.38%	5.30%	2.32%	8.04%	2.30%	10.28%	3.34%	1.37%	2.42%	7.08%	2.75%	157.5%
JAN 01 to DEC. 01	6.92%	2.81%	-2.07%	2.89%	2.76%	2.17%	1.23%	0.40%	4.80%	2.86%	4.44%	2.48%	3.24%	2.37%	36.7%
JAN 02 to DEC. 02	9.17%	2.67%	0.46%	2.89%	4.04%	2.51%	2.25%	0.39%	4.12%	2.03%	5.62%	2.90%	4.07%	2.35%	73.2%
AVERAGE GROWTH	6.28%	2.63%	-0.31%	3.05%	4.03%	2.33%	3.84%	1.03%	6.40%	2.74%	3.81%	2.60%	4.80%	2.49%	92.6%

This table represents the actual membership growth in federal credit unions that added underserved areas for the periods noted as compared to the nationwide membership growth rate for all federal credit unions in the same periods.

It begins with federal credit unions that added underserved areas in calendar year 2000 and is cumulative of all federal credit unions adding underserved areas in 2001 and 2002.

Source: Information obtained from NCUA 5300 reports

UNDERSERVED AREAS ADDED BY FCUs

TIME PERIOD	NO. AREAS	NO. FCUs
JAN-DEC 2000	50	40
JAN-DEC 2001	279	164
JAN-DEC 2002	424	223
TOTAL	753	427