2026 SUPPLIER MARKET SHARE GUIDE

CREDIT UNION AUDITORS

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2026 SUPPLIER MARKET SHARE GUIDE:
CREDIT UNION AUDITORS

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FINDING THE RIGHT AUDITOR DOES RIGHT BY MEMBERS

A strong auditor-partnership keeps credit unions compliant, informed, and well-positioned to focus on what matters most: members.

WILLIAM HUNT
AVP OF PRODUCT
CALLAHAN & ASSOCIATES

It's hard to believe it's been a year since the previous edition of Callahan's *Supplier Market Share Guide: Credit Union Auditors*. Although the CPA guide remains the definitive overview of the industry's credit union-auditor relationships, a turbulent operating environment has made it an interesting 12 months.

Macroeconomic numbers have broadly avoided the formal definition of recession — but those top-line figures are averages of a widespread and economically diverse population. Many economists have described recent years as K-shaped, an alphabetic metaphor implying a split between the economic haves and have-nots. The dividing line runs largely around pre-COVID homeownership. Those with locked-in rates and rising equity have greater financial flexibility to weather stubborn inflation, whereas renters face rising costs of living with limited equity upside.

Monetary and fiscal policy is predominantly built around national averages, which offers little comfort to those on the lower end of the K. With interest rates and inflation both stubbornly volatile, and with unemployment and asset quality slowly ticking up, too, policymakers are navigating carefully to avoid a nationwide stagflation. On the ground, though, certain U.S. markets, neighborhoods, and individuals would fit into the standard definition of recession if it was measured at more localized levels.

This is a gap in individualized financial experience that credit unions are distinctively designed — chartered — to fill. With industry capitalization ratios near record highs, many have the resources and opportunity to reach populations who are currently underserved by governments and banks. The question is how to help most effectively and responsibly.

A good auditor is a crucial partner in building that strategy. As the regulatory environment shifts rapidly, an auditor can keep a credit union compliant with evolving expectations and help identify operational strengths and weaknesses. These insights help leaders understand where the credit union is best suited to help members in need. Of course, time-saving is another value-add. The third-party expertise of auditors leaves more time for teams to focus on executing effective member service delivery.

At Callahan & Associates, our mission is to help credit unions and their members thrive. The *Supplier Market Share Guide: Credit Union Auditors* is central to that philosophy. Within these pages, you'll find extensive performance data and insights from some of the industry's top voices — on both the credit union and auditor side — including Star One Credit Union and Truliant Federal Credit Union, well as TWHC, Doeren Mayhew, Opsahl Dawson, and Griffin & Furman.

This resource wouldn't exist without the contributions of analysts, writers, editors, designers, sponsors, and guest contributors. We hope you find real value here, and if something's missing, we want to know. We're available at editor@creditunions.com. We thrive on feedback. Go ahead; audit us!

For more than two decades, this guide has helped credit unions find the right auditor partner. We hope this edition continues that legacy and connects you with the partner you and your members deserve.

Happy cooperating,

William Hunt
AVP of Product

CREDIT UNIONS HOLD STRONG AMID ONGOING PRESSURE

Solid performance and persistent uncertainty are reinforcing the role auditors play across the industry.

BY: ANDREW LEPCZYK, EDITORIAL ANALYST

Credit unions have faced several years of sustained disruption and uncertainty; unfortunately, the pressure hasn't fully let up. Many of the trends that have defined the industry as of late remain the same.

Credit unions are deepening relationships with members — share and loan balances are both growing at rates unmatched in years — while helping them navigate their financial journeys and avoid the anxieties ever-present in today's economy. Asset quality is showing signs of improvement, return on assets is healthy, and margins continue to outpace operating expense growth, a sign of normalcy and perhaps strength on the credit union financial statement.

But strength hasn't eliminated uncertainty. Questions around interest rates, competition, and long-term growth continue to shape decision-making across the industry.

In that environment, credit unions rely on their auditors and accountants to not only meet regulatory expectations but also bring clarity to an increasingly complex operating landscape. The pages ahead examine how this partnership has evolved — and where it has remained constant — in the past year.

FEWER CREDIT UNIONS, LARGER BALANCE SHEETS

The number of U.S. credit unions dropped to 4,336 in the first quarter of 2026 from 4,505 a year earlier, according to data from Callahan & Associates. Despite this 3.79% decline, total membership has grown to 146.8 million and assets have reached nearly $2.5 trillion, reflecting increases of 1.6% and 4.9%, respectively. These gains underscore the continued appeal of credit unions to a broad segment of Americans.

Among credit unions with more than $40 million in assets, the number of institutions declined slightly for the third consecutive year, falling 1.2% from 2,638 to 2,604. At the same time, average asset size within this group rose 6.4%, reaching $953.4 million in the first quarter of 2026, up from $895.9 million in the first quarter of 2025.

AUDITOR RANKINGS SUBTLY SHIFT

The top of the auditor rankings remains largely unchanged, but subtle shifts are reshaping the middle of the pack.

Doeren Mayhew retained the top position with 336 clients, despite a year-over-year decline of 30. With its wide geographic footprint, the firm has now held the top spot for two consecutive years. Even with fewer clients, its client base continues to scale, with average assets rising to $1.369 billion from $1.222 billion — ranking eighth highest among peer firms.

> "Credit unions rely on their auditors and accountants to not only meet regulatory expectations but also bring clarity to an increasingly complex operating landscape."

CliftonLarsonAllen maintained its second-place position with 207 credit union clients, down six from last year, whereas GBQ Partners ranked third with 95 clients as of the first quarter. Wipfli LLP placed fourth with 82 credit union clients, up slightly from 81 last year. Baker Tilly secured fifth place with 81 clients —a year-over-year increase of five.

Credit Union Audit Partners moved into sixth place with 60 total clients, adding seven in the past year. The biggest mover in this year's rankings, however, was Waypoint Advisory Services, which added nine clients to reach 51 total and climb to 11th overall.

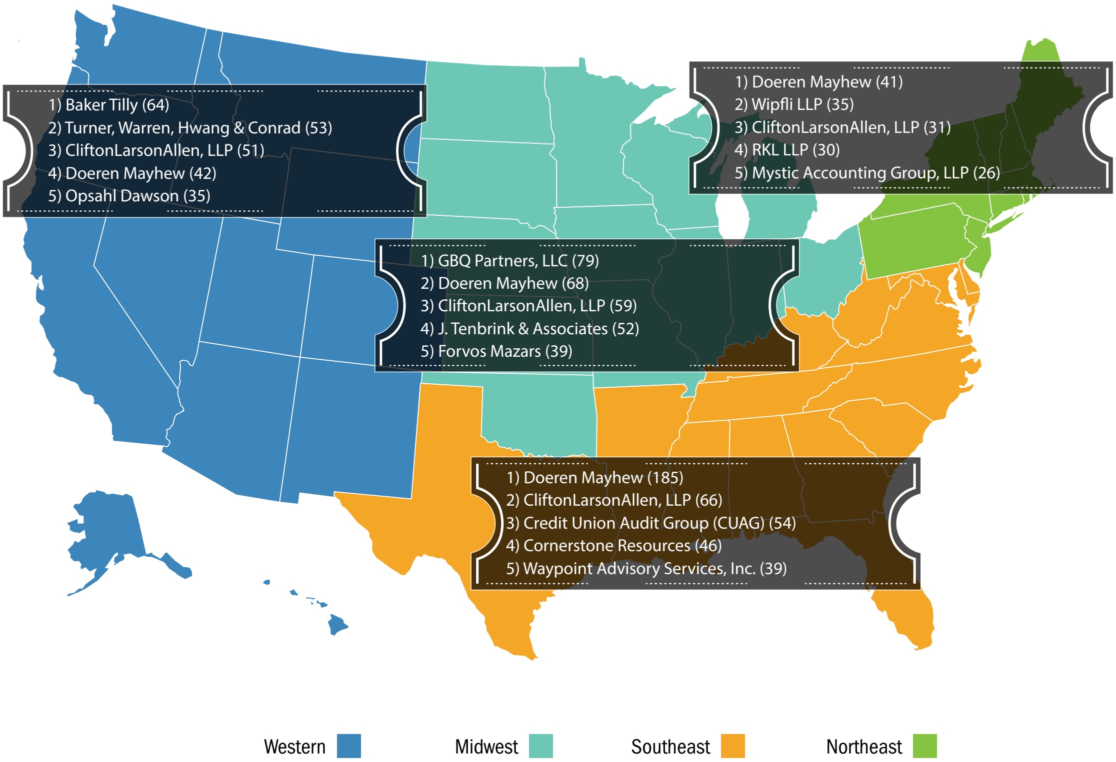
Crowe LLP of Chicago leads the industry in average client size, with assets of $5.4 billion across its 31 engagements.

See page 5 for regional market share breakdowns, and pages 22–28 for additional insights, including national and state-level data on credit unions and their auditors.

Andrew Lepczyk is an editorial analyst with Callahan & Associates in Washington, DC

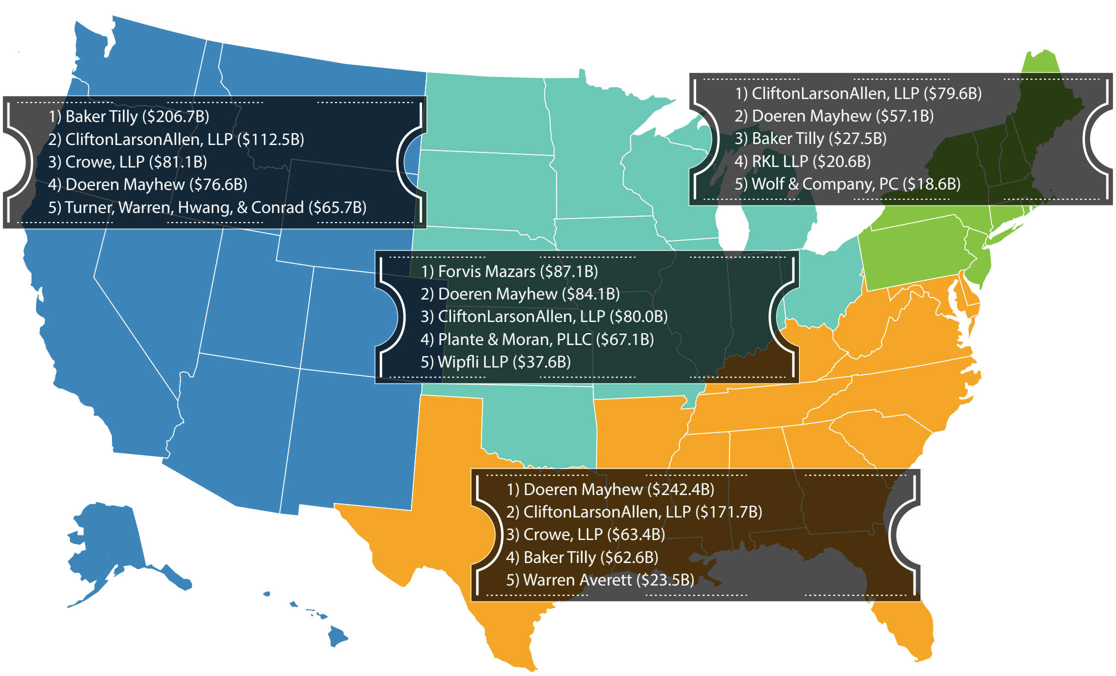
REGIONAL MARKET SHARE BY NUMBER OF CREDIT UNION CLIENTS*

FOR CREDIT UNIONS > $40M IN ASSETS | FINANCIAL DATA AS OF 03.31.26 | AUDIT DATA 07.01.25 – 06.30.26



REGIONAL MARKET SHARE BY AGGREGATE ASSETS OF CREDIT UNION CLIENTS*

FOR CREDIT UNIONS > $40M IN ASSETS | FINANCIAL DATA AS OF 03.31.26 | AUDIT DATA 07.01.25 – 06.30.26



*The noted auditors verified their client listings with Callahan & Associates in 2026 and have more than one credit union client.

SOURCE: CALLAHAN & ASSOCIATES

HOW TO SAVE TIME AND REDUCE FRICTION DURING AN AUDIT

From year-round documentation to clear communication and defined ownership, credit unions that plan ahead can reduce friction, avoid redundancy, and create a more productive audit process.

BY: SHARON SIMPSON

A good audit process begins well before the fieldwork does. Reducing friction starts with a handful of practical habits — the kind both credit union practitioners and experienced auditors return to year after year. From maintaining current documentation to timely communication, successful audits depend on a clear plan, an internal facilitator, and preparation that builds on the work credit unions are already doing.

UNDERSTANDING PAIN POINTS MAKES THE PROCESS EASIER

When Star One Credit Union ($9.6B, Sunnyvale, CA) conducted a listening tour with key stakeholders to understand the biggest pain points in its audit process, the feedback was clear.

ALEX KIM
HEAD OF DECISION SYSTEMS, RISK, AND ASSURANCE, STAR ONE CREDIT UNION

"Overwhelmingly, it was communication," says Alex Kim, head of decision systems, risk, and assurance. Staff and managers were inundated with emails requesting documents and follow-up items, especially after the process went virtual after the pandemic.

To fix this, Star One implemented a Governance, Risk, and Compliance (GRC) platform that centralized communication along with the collection process and status reporting. Now, stakeholders can easily see what's happening with the credit union's audit — from its scope and objectives to timelines and outstanding items — all in one place. Star One also uses the same third-party platform for enterprise risk management (ERM) and even regulatory exams, furthering efficiency.

To address preparation, another common challenge, Star One uses its GRC platform to streamline the process. With role-based dashboards, preparation now starts well before any audit does. In fact, the credit union formulates the audit plan and makes it available at the beginning of each year.

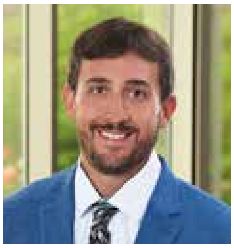
Although senior executives see a high-level view of the audit, it's the department heads and middle managers who fulfill audit requests. Thus, they have a much more detailed view, including what was provided in the previous year's audit so they know exactly what to expect.

In addition to the centralized platform, Star One's recently integrated ERM and audit area holds a planning meeting with managers as they move closer to the engagement to increase transparency. There, they discuss the objectives, scope, timing, and any changes within business units to ensure everyone is aligned before the audit.

Unlike external audits and regulatory exams, Kim emphasizes the greatest value of internal auditors and credit union compliance professionals is providing an independent perspective while remaining focused on the organization's strategic goals. By challenging assumptions and helping think through risks and opportunities, management and auditors can work together to find the best solutions and create action plans that can benefit everyone involved.

COMMUNICATION, COMMUNICATION, COMMUNICATION

From an auditor's perspective, preparedness along with timely and consistent communication throughout the year are the most common traits of smooth audits.



BRANDON WILSON
PRINCIPAL, DOEREN MAYHEW

"We encourage organizations to communicate with us year-round, especially if they are considering significant changes or transactions so we can be consultative and recommend appropriate internal controls on the front-end to avoid surprises down the road," says Brandon Wilson, Principal, Financial Institutions Group for Doeren Mayhew.

Rather than a year-end scramble, retaining documentation and support throughout the year and knowing where it's located is a great starting point. This might be as simple as a shared internal drive or a more complex system.

Although there is clearly more than one way to approach the process of preparedness, it hinges on having someone who is responsible for setting expectations internally and empowered to hold individuals accountable relative to the audit process.

Typically, an internal auditor, CFO, or controller/ accounting manager serves as the main liaison between the credit union and its audit firm. According to Wilson, this centralized model works better than coordinating with six or seven individuals — even if various roles are still involved in gathering the requested documentation.

To avoid unnecessary back-and-forth, it's critical the point person understands what the audit firm is requesting. Rather than rushing to provide inadequate supporting documentation, a quick call to clarify a request can save valuable time.

According to Wilson, a productive auditor-credit union relationship begins with respect, understanding and empathy on both sides. If either side is missing those, the potential for a frustrating or even contentious experience increases exponentially.

"We're not here to play a 'gotcha' game or catch people red-handed," Wilson says. "We have ethical responsibilities and need documentation to verify transactions and control processes, but we also want a collaborative, consultative relationship."

Credit union professionals have full-time jobs during an audit just like auditors have a specific job to complete within a limited timeframe. That's why setting clear expectations for the entire process — from the initial risk assessment and planning through fieldwork and the issuance of audited financial statements — is important.

In terms of best practices for credit unions, regardless of size, Wilson's focus is on communication, communication, communication — both internally and externally. A smooth audit process requires everyone is on the same page regarding year-round preparedness and retention. Plus, establishing regular touchpoints makes it easier for auditors to provide timely insights and deliver value throughout the year.

CLEAR TIMING, CLEAR EXPECTATIONS

JEFF HERRINGTON
CHIEF AUDIT EXECUTIVE, TRULIANT FCU

For Jeff Herrington, chief audit executive for Truliant Federal Credit Union ($5.5B, Winston Salem, NC), it's critical for credit union executives and department leaders to understand timing expectations.

"Normal business processes must continue," Herrington says. "However, early notification with clear deadlines for requested items should be established and adhered to."

To help the audit process run smoothly from the credit union side, a secure file share portal has proven effective for the cooperative. There, requests with specific due dates are clearly stated and staff members have the ability to easily drag and drop documentation.

At Truliant, preparation begins with making internal staff aware of timing, responsibilities, and expectations during the audit process. According to Herrington, internal audit and accounting areas both need to be involved early in the process, with clear responsibilities defined and communicated.

To avoid mistakes that can complicate an audit, Herrington emphasizes the importance of clearly defining requests, assigning due dates, and categorizing items to align with the request list.

"If a requested item is not clearly defined, there could be a lot of wasted time determining exactly what is needed," he says.

For Truliant, the increased availability of virtual capabilities has improved the cooperative's ability to communicate on short notice. And to ensure work does not stall after an audit ends, the credit union tracks findings and sets clear resolution dates with follow-up reviews.

POSITIVE ATTITUDE, DIGITAL ORGANIZATION

ROGER JONES
PARTNER, OPSAHL DAWSON

The most common habit Roger Jones, partner at Opsahl Dawson, sees in credit unions that are well prepared for an audit is a positive attitude.

"Nobody likes to be audited, but being ready and willing goes a long way," he says.

So does preparation. A decade ago, having physical documents prepared and labeled in a three-ring binder before an audit was the gold standard. Today, the equivalent is digital organization.

To that end, Opsahl Dawson's document exchange portal has proven useful when both sides use it properly. That type of repository — or a credit union's own system — serves as the one centralized source of truth during an audit.

"You can see progress as that data collection system gets completed and both sides can comment," Jones says.

His firm's 5,4,3,2,1 framework also keeps the audit on track by pushing clients to prepare in advance. Five weeks before a project starts, Jones and his team ask clients to ensure they have the right staffing in place, know who owns the audit, and have looked at their prior year audit files.

Four weeks out, the firm asks clients to start compiling documents and discuss any potentially complex issues. By three weeks out, the firm wants to start seeing its document exchange portal's data repository filling up.

Two weeks before the audit, the portal should be complete and full. One week out is confirmation time with the firm making sure key staff will be in the office and available.

"The best audits aren't rushed," Jones says. "They are built step by step and well before you're supposed to start."

> "The greatest value of internal auditors and credit union compliance professionals is providing an independent perspective while remaining focused on the organization's strategic goals."

For Jones, the largest inefficiencies tend to originate from disengaged employees rather than technical issues. For example, when responses to specific questions are too general, auditors must review the incomplete or incorrect information before requesting the necessary documentation again. A five-minute conversation early on can save days of rework and preserve strict timelines.

Likewise, using the processes and documentation credit unions already rely on internally can make the audit smoother. For example, if an auditor is testing loan loss reserves, they can use the credit union's process for testing and calculating. That's what Jones wants to see — what the credit union relies on to produce its monthly financial statements and quarterly call reports.

"That existing documentation is usually our best bet," Jones says. "When organizations start deviating or gathering information they have to custom produce, it becomes much less valuable. It doesn't have to be in a perfect file format. Often, we can convert what credit unions use internally for our own use without a lot of effort."

In a highly regulated industry, it's common for credit unions to view audits as a requirement to manage rather than as an opportunity to seize. However, the most mature and successful cooperatives recognize audits as valuable tools for identifying areas for improvement.

When that happens, auditors become strategic partners whose findings credit unions view not as critiques but as actionable insights that move the organization forward.

WATCHING THE WATCHERS: EVALUATING BOARD AND SUPERVISORY COMMITTEE EFFECTIVENESS

Independence, financial expertise, and meaningful oversight of management are no longer aspirational standards — they define a supervisory committee's value to the members it serves.

BY: TWHC

Every credit union supervisory committee member should be able to answer one question: when was the last time this committee meaningfully pushed back on management? Not with a procedural question or a request to reformat a report, but with a substantive challenge to a strategic decision, risk exposure, or management representation that the committee independently evaluated and found wanting?

If the honest answer is "I can't remember" — or worse, "we don't really do that" — then the committee is not fulfilling its fundamental purpose. The most consequential recent credit union failures share a common thread: boards and supervisory committees that deferred to management, lacked the expertise to meaningfully evaluate what they were told, or confused the appearance of oversight with its substance.

For supervisory committees in particular, which carry explicit statutory responsibility for independent audit and member protection, the stakes of ineffective oversight are not abstract. They are measured in member losses, regulatory sanctions and institutional failures.

THE INDEPENDENCE PROBLEM

Despite being the foundational requirement for effective board and supervisory committee governance, independence is frequently compromised in practice. In the credit union context, independence from management and independence of judgment must both be maintained.

Independence from management means committee members are not beholden to senior leadership for their positions or access to information. Many credit unions blur this boundary; management controls the flow of information, prepares materials, schedules meetings, and effectively controls the nomination process. This compromises independence before the first meeting is called to order.

A supervisory committee that receives its audit agenda from management, reviews management-prepared materials without independent verification, and has never engaged outside expertise is conducting supervised oversight, not independent oversight.

A committee member with no formal ties to management can still fail to exercise independent judgment if the culture of the board discourages dissent, if relationships create social pressure to defer, or if they lack confidence or expertise. Long-tenured board members at community-oriented credit unions can be particularly susceptible to this dynamic — despite real commitment and valuable institutional knowledge, years of collegial relationships with management can erode the distance effective oversight requires.

NCUA guidance treats independence as an ongoing condition committees must actively maintain. Examiners will assess whether the committee's actions — not just its composition — reflect genuine independence.

THE FINANCIAL EXPERTISE GAP

The democratic governance model that defines credit unions is also a significant governance challenge. Governance bodies elected from the membership at large routinely include individuals with backgrounds far removed from financial institution management. This reflects the institution's cooperative principle but creates a practical challenge since these members do not arrive with the necessary technical knowledge.

NCUA guidance is explicit: supervisory committee members are expected to understand the financial statements they review, evaluate the internal audit program's adequacy, assess whether the allowance for credit losses is appropriate, and evaluate management's representations about risk and compliance. This requires a working understanding of credit union accounting, regulatory capital requirements, interest rate risk, and audit methodology. Financial expertise enables committees to:

- Assess whether the institution's allowance for credit losses (ACL) is adequate and supportable.
- Evaluate the independence and scope of the internal audit function.
- Understand the implications of CAMELS ratings and examiner findings.
- Identify red flags in financial trends before they become crises.
- Challenge management representations about risk exposure and compliance status.

“Active, ongoing oversight of management performance, conduct, and risk-taking goes well beyond reviewing financial results and approving the annual audit plan.”

– KIAN MOSHIRZADEH, MANAGING PARTNER, TWHC

To fulfill statutory obligations, committees lacking this expertise have two responsible options: develop it through ongoing education or supplement it by engaging outside professionals.

OVERSIGHT OF MANAGEMENT: WHERE GOVERNANCE THEORY MEETS PRACTICE

In practice, supervisory committee oversight of management is often more reactive than proactive. Committees review what management presents, respond to audit findings, and address problems that have already materialized. This posture is understandable, but insufficient. Regulators increasingly focus on whether governance bodies are exercising genuine oversight or simply providing “rubber stamp” approval of management decisions, and findings in this area can be significant.

Active, ongoing oversight of management performance, conduct, and risk-taking goes well beyond reviewing financial results and approving the annual audit plan. Governance bodies must independently evaluate whether management is operating within the institution’s risk appetite, making accurate and complete representations to the board, and creating a culture consistent with the values and risk tolerance the board has established.

The supervisory committee’s most important function is not reviewing last quarter’s financial statements. It is asking the questions management has not volunteered answers to.

Proactive oversight requires independent information channels beyond what management chooses to share. This means direct access to internal auditors who report to the committee rather than to management and regular engagement with external auditors and examiners. It means asking what is missing — so when management presents uniformly positive information, the committee questions what risks or concerns were not included.

PRACTICAL STEPS FOR SUPERVISORY COMMITTEES

Committees serious about improving their effectiveness don’t need extraordinary resources. The following actions require only intentionality and a willingness to change practices that may have become comfortable over years of routine governance:

- Establish a direct reporting relationship with the internal auditor, including private sessions without management present at every committee meeting.
- Implement a formal continuing education requirement for all committee members — at minimum, annual training on credit union financials, regulatory developments, and audit standards.
- Conduct an annual self-assessment of committee effectiveness, including candid evaluation of independence, expertise, and the quality of management challenge.
- Engage outside expertise — a CPA firm with credit union experience, a compliance consultant, or a peer advisory network — to supplement committee knowledge and provide an independent perspective.
- Establish a clear protocol for direct access to NCUA examination reports, management letters, and regulatory correspondence without routing through management.
- Review and test the whistleblower reporting mechanism to ensure members and employees have a genuinely confidential channel to raise concerns.

The supervisory committee exists because credit union members need an independent mechanism to verify the institution they own is run in their interest. When committees ask hard questions, demand credible answers, and bring genuine expertise to their oversight responsibilities, it is one of the most valuable governance structures in the cooperative financial model.

When it does not function as intended, the consequences fall on the members whose savings, loans, and financial relationships depend on the institution’s integrity. That is the weight every supervisory committee member carries, and the standard against which every committee’s effectiveness should ultimately be measured.

Kian Moshirzadeh, Managing Partner, TWHC

Kian Moshirzadeh is managing partner for Turner, Warren, Hwang & Conrad (TWHC) and has more than 35 years of experience working for banks, regulators, and credit unions. He can be reached at kianm@twhc.com.

Established in 1987, TWHC focuses on delivering comprehensive audit reports to credit unions. TWHC provides audit and advisory services to more than 150 credit unions that range in size from $20 million to more than $30 billion in assets and takes pride in responsive, flexible service. To inquire about board and supervisory committee training, call TWHC at (800)774-1717.

MAINTAINING AN EFFECTIVE CREDIT RISK MANAGEMENT PROGRAM AT CREDIT UNIONS

Explore how your credit union can strengthen its credit risk management to proactively detect risks, stay ahead of regulators, and protect long-term financial stability.

BY: DOEREN MAYHEW

Credit unions are renewing their focus on credit risk management as delinquency and charge-off trends continue to rise across the industry. Recent trends in unsecured lending, credit card, and used auto loan performance indicate increasing pressure on borrowers and greater exposure for credit unions. After years of relatively stable loan performance following the Great Recession, credit unions are now strengthening governance, portfolio monitoring, and allowance methodologies to identify and manage emerging risks early and effectively.

The National Credit Union Administration (NCUA) has emphasized credit risk management as an area of heightened supervisory focus. In recent guidance and examiner communications, regulators have stressed the importance of proactive monitoring, sound governance, and strong documentation supporting the allowance for credit losses (ACL) and reducing loan charge-offs. Credit unions should ensure their credit risk management programs align not only with NCUA expectations but also the Interagency Guidance on Credit Risk Review Systems (guidance), which establishes standards for independent credit review processes and portfolio oversight.

ESTABLISHING THE FOUNDATION

A successful credit risk management program begins with governance. Boards of directors and executive management play a critical role in establishing the institution's risk appetite, risk tolerance, and risk capacity. Risk appetite defines the amount and type of risk the credit union is willing to accept in pursuit of strategic objectives, while risk tolerance establishes acceptable limits for specific activities or loan segments. Risk capacity reflects the institution's financial ability to absorb losses without threatening safety and soundness. Clearly defining these concepts provides the foundation for sound lending practices and portfolio oversight.

Strong governance also requires board-approved lending policies, strategic planning, and comprehensive reporting structures. Credit unions should establish formal processes to monitor adherence to policies, identify exceptions, and develop action plans when risks exceed established tolerances. Effective governance requires monitoring the full lifecycle of loans — from origination through payoff, modification, or charge-off. Management reporting should provide timely and detailed information regarding the following:

- Loan performance.
- Concentrations.
- Delinquency trends.
- Emerging portfolio risks.

PORTFOLIO MONITORING AND EARLY RISK DETECTION

Ongoing portfolio monitoring is one of the most important components of an effective credit risk management program. Credit unions should routinely evaluate loan origination trends, including volumes, underwriting characteristics, pricing, and policy exceptions. Monitoring should include segmentation by loan type, geography, credit score, loan-to-value ratio, debt-to-income ratio, and origination channel, such as indirect lending or loan participations.

In addition to monitoring originations, credit unions should closely analyze ongoing loan performance. Key metrics include delinquency trends, roll rates between aging categories, charge-offs, and modifications. Vintage or static pool analysis can provide valuable insight into how specific loan cohorts perform over time, while stress testing helps management assess the potential impact of adverse economic conditions on the portfolio.

Concentration risk management is another regulatory expectation. Credit unions should monitor concentrations by loan product, collateral type, geographic region, industry, or borrower profile. Institutions with significant indirect lending, commercial lending, or concentrations tied to specific employers or local industries may face elevated risk during economic downturns.

Credit score migration analysis is also an essential risk management tool. Tracking changes in borrower credit scores over time helps identify deteriorating credit quality before delinquency occurs. Credit unions should analyze loan performance by credit score range and evaluate layered risk factors, such as low credit scores combined with high debt-to-income ratios or elevated loan-to-value levels. This analysis

> "In today's environment, credit unions can no longer rely on historically low losses as evidence of strong credit quality."
>
> – DEAN ROHNE, PRINCIPAL, DOEREN MAYHEW ASSURANCE; PRINCIPAL, DOEREN MAYHEW ADVISORS, LLC

becomes particularly important when implementing new loan products or expanding into higher-risk lending segments.

Loss mitigation and collection strategies are equally important in maintaining credit quality. Credit unions should establish structured collection programs that define timing, frequency, and methods of member contact. Regulators expect institutions to monitor the effectiveness of modifications and ensure troubled loans are identified and managed promptly.

The interagency guidance provides additional expectations for independent credit review functions. According to the guidance, an effective credit risk review system should promptly identify loans with actual or potential weaknesses, validate risk ratings, monitor compliance with policies and regulations, and provide timely reporting to management and the board. The review process should be independent of the loan approval function and performed by qualified personnel with expertise in sound lending practices.

CREDIT RISK REVIEW EXPECTATIONS

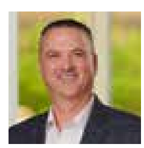
Regulators also expect credit risk reviews to occur at least annually, with greater frequency for institutions experiencing deteriorating credit quality or elevated risk. Reviews should cover all significant loan segments and concentrations, including both new and existing loans. Findings should be communicated promptly to management and the board, with documented follow-up procedures to address identified deficiencies.

Many credit unions supplement internal resources with third-party providers, like Doeren Mayhew, to strengthen credit risk management. Independent loan review firms, portfolio analytics platforms, collateral valuation specialists, and collection agencies can provide objective assessments and additional expertise. Third-party support may be especially valuable for smaller institutions or credit unions with rapidly growing or complex portfolios.

Effective credit risk management directly supports the ACL under the current expected credit losses (CECL) methodology. Regulators expect the ACL to reflect current conditions, historical performance, and reasonable forecasts of future losses. Credit unions maintaining strong portfolio monitoring, credit review, and risk assessment processes are better positioned to support qualitative adjustments and defend their ACL estimates during examinations and audits. Trends in underwriting quality, collateral values, delinquency, modifications, and collection effectiveness all contribute to the institution's "credit risk story" and provide support for reserve adequacy.

In today's environment, credit unions can no longer rely on historically low losses as evidence of strong credit quality. An effective ongoing credit risk management program requires active governance, robust monitoring, independent review, and comprehensive reporting. Institutions that adopt proactive practices will be better equipped to identify emerging risks early, maintain regulatory compliance, and protect long-term financial stability.

Looking for a partner to perform your next credit risk review? Rely on Doeren Mayhew's pros to provide an objective assessment and provide recommendations for improvement. Learn more and contact us today at www.doeren.com.



Dean Rohne,
Principal,
Doeren Mayhew

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AUDITING AI: A PRACTICAL ROADMAP FOR CREDIT UNIONS

Discover how credit unions can build AI governance into their audit programs to manage emerging risk, satisfy examiners, and stay ahead of the curve.

BY: OPSAHL DAWSON

Artificial intelligence is creating meaningful advantages for credit unions, driving faster lending decisions, more accurate fraud detection, improved member service, and greater operational efficiency. Still, even the most sophisticated tools can introduce undue risk, making it essential that institutions pair these tools with the proper governance and oversight.

Fortunately, internal audit functions are no stranger to managing risk. By recalibrating routine risk assessments and audit plans to address AI, audit teams can give their institutions the insight, documentation, and oversight needed to embrace innovation without compromising member trust, regulatory compliance, or operational resilience.

A FAMILIAR CHALLENGE IN A NEW FORM

AI governance is a complex and high-stakes process, but credit unions are well-equipped for the task. The key is knowing where to look.

Often, issues arise when institutions view AI-related risk in a vacuum, failing to recognize how it interacts with categories of risk they already manage, including credit risk, compliance risk, operational risk, and third-party risk. Consider, for instance, a lending platform that uses AI to automate credit decisions. If the model is inaccurate or biased, it may deny creditworthy members unfairly — a credit risk concern the institution already monitors. Though it may seem intuitive, a siloed approach to AI risk management obscures how AI-related risks manifest across different operational functions, making it harder to assess their true impact.

This is why an integrated audit approach matters. Rather than building a stand-alone AI risk framework, audit teams can fold AI-specific factors directly into risk assessments and existing work plans, helping leadership better address risk such as data privacy, model bias, or unreliable outputs in their everyday testing plans. This integrated assessment plays an important role in the broader governance process, giving institutions the visibility needed to monitor adherence with formal policies covering acceptable use of AI.

MAPPING AND MEASURING ACCEPTABLE USAGE

In practice, effective governance starts with a centralized inventory of every AI tool and use case, including the purpose, owner, influence over member-facing decisions, data sources relied on, and whether it was built by a third-party vendor. Shadow AI — employees using public generative AI tools outside of formal approval channels — also requires particular attention. If employees are using AI-powered platforms without formal IT or compliance guidance, risk assessments will be incomplete and audit coverage misaligned.

Once every AI use case is accounted for under the governance umbrella, internal audit should update its standard work plans and risk assessments to account for characteristics that traditional scoring may miss. Key factors include:

- Materiality (the financial or member impact of incorrect outputs).
- Decision criticality (whether the AI influences approvals, pricing, or compliance obligations).
- Data sensitivity (use of personally identifiable or nonpublic member data).
- Model transparency (whether outputs can be explained).
- Regulatory exposure (fair lending, UDAAP, privacy, or BSA/AML implications).
- Change velocity (how often the model is updated or retrained).

To ensure the highest-priority use cases receive appropriate audit attention, teams can apply multipliers to the risk scores of AI-driven processes that are automated, opaque, or member-facing. In practice, this means that an AI tool handling credit decisions or fraud detection would be weighted more heavily in the audit plan than a lower-risk internal automation. This kind of prioritization is especially important for any system that directly affects member outcomes.

ENSURING AI GOVERNANCE HOLDS PACE WITH ADOPTION

Building a dedicated AI audit track from scratch is a significant undertaking, and for most credit unions the timeline does not match the pace at which AI tools are being adopted. To overcome this barrier, institutions can embed AI procedures directly into existing audits, allowing teams to extend their current coverage without starting over.

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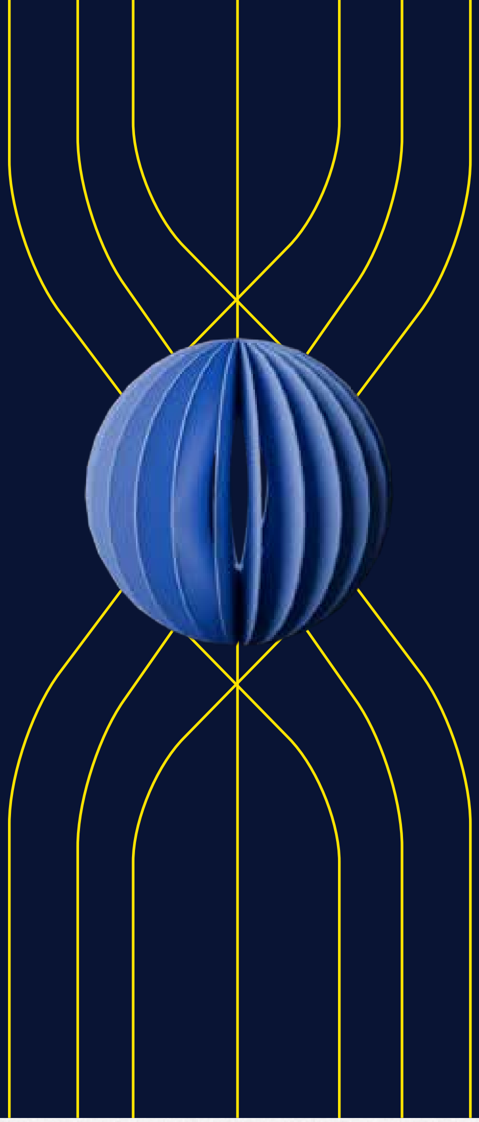

In lending audits, this means evaluating AI-driven decisioning for accuracy and fairness risk, ensuring that automated approvals and denials align with the institution's credit policies and fair lending obligations. In compliance audits, it means assessing how AI tools handle disclosures and member interactions, particularly where automated responses could create regulatory exposure. IT audits should expand to include data governance and system controls specific to AI, such as how training data is sourced, stored, and protected. And in vendor audits, third-party reviews should account for AI tools embedded in vendor platforms, including how decisions are made and what level of transparency the vendor provides.

As the institution's AI maturity grows, dedicated audit tracks may become appropriate. In the meantime, embedding AI into the existing audit plan allows coverage to begin immediately, meeting risk where it already exists rather than waiting for a stand-alone program to be built.

WHERE INSIGHT BECOMES ADVANTAGE

Boards and supervisory committees increasingly expect visibility into AI risk and opportunity, but the technical complexity of these tools can make meaningful oversight difficult. Internal audit bridges that gap by translating technical findings into language tied to business outcomes.

Reporting should highlight the credit union's AI use cases and their risk levels, identify where governance or controls can be strengthened, and deliver forward-looking recommendations that give leadership a clear path forward. Credit unions with well-integrated AI oversight report stronger regulatory exam results, improved operational confidence, and a clearer understanding of how AI contributes to institutional performance. When audit connects AI governance to these outcomes, it reinforces internal audit's role as a strategic asset.

PARTNERING WITH ADVISORS WHO KNOW THE LANDSCAPE

AI governance is complex and evolving, and most credit unions do not need to build their approach from scratch. The institutions making the most progress are pairing internal capabilities with external advisors who understand both the regulatory environment and the operational realities of financial institutions.

Opsahl Dawson has worked with credit unions for more than 35 years. Nearly every member of its credit union audit team has experience inside a financial institution or as a regulator. The firm's audit and advisory professionals help credit unions build governance frameworks, develop model risk documentation, and strengthen internal controls, positioning institutions to embrace AI with the oversight and confidence that members, boards, and examiners expect.

Contact Opsahl Dawson to learn how the firm helps credit unions navigate emerging risk with confidence.

Roger A. Jones,
Partner,
Opsahl Dawson

Roger A. Jones, CPA, CGMA, is a partner at Opsahl Dawson. He has extensive expertise in the financial services sector, advising credit unions, CUSOs, community banks, and alternative lenders on regulatory compliance, risk management, internal controls, business succession, M&A, and strategic growth initiatives. Roger can be reached at roger.jones@opsahlco.com.

Opsahl Dawson is a leading audit, advisory, internal audit, and compliance firm helping credit unions navigate financial and regulatory complexity. Rated a 2026 "Top 100 Firm and Regional Leader" by Accounting Today, it combines expertise in serving credit unions, tech-powered solutions, and a people-first approach to deliver strategic, confident guidance.

WHY CREDIT UNIONS NEED SPECIALIZED EXPERTISE IN AUDIT AND FINANCIAL LEADERSHIP

The most valuable audit findings are often the ones that question the unusual before they become regulatory or financial problems.

BY: GRIFFIN & FURMAN

A $35 million credit union received clean audit opinions year after year, and regulatory examinations identified no significant concerns. The CEO, who believed the cash was reconciled, relied on a CFO who had managed the institution's finances for more than three decades.

Then the twist: the CFO was terminated after using credit union funds to pay a personal credit card bill. Concerned there may be additional issues, the NCUA requested a deeper review.

The review uncovered nearly $1 million sitting in the ACH clearing account.

Further investigation revealed years of fictitious ACH transactions the CFO created for personal gain. The ACH clearing balance had gradually grown from approximately $5,000 to nearly $978,000. Fraudulent entries were used to credit personal accounts, loans, and credit cards.

The fraud was significant — but equally, if not more concerning, is how long it remained undetected by auditors and management.

KNOWING WHAT NORMAL LOOKS LIKE

One of the most valuable services a specialized credit union CPA provides is recognizing when something does not compute.

Credit unions operate under a unique regulatory framework, maintain specialized accounts and transaction flows, and face risks that differ from those found in many other industries. Even a $10 million credit union, while considered small within the credit union industry, represents a substantial institution entrusted with protecting member assets. That responsibility requires auditors who understand both auditing standards and the operational realities of credit unions.

In this case, the credit union had used the same audit firm for approximately 15 years. Audit workpapers documented management's explanation that ACH items would clear over the following months. The balance was ultimately tied to total ACH activity expected to clear over an extended period.

For a general accounting professional, that explanation may not immediately appear unreasonable — but for someone who understands credit union processes, it should raise immediate concerns. ACH transactions typically clear within one business day. A clearing account carrying balances for months — or accumulating balances approaching $1 million at a $35 million credit union — is not normal activity. Additional investigation is warranted.

"The most valuable audit findings are often the ones that question the unusual before they become regulatory or financial problems," says Robert Furman, audit partner at Griffin & Furman with more than 30 years of experience providing audit services to credit unions.

THE SAME EXPERTISE IS NEEDED BEYOND THE AUDIT

Many credit unions face growing challenges related to staffing, succession planning, regulatory compliance, financial reporting, and strategic initiatives. Even highly capable CEOs and CFOs often find themselves balancing competing priorities with limited resources.

One of the most significant obstacles facing credit unions today is finding and retaining experienced financial leadership. Qualified CFOs with meaningful credit union experience are increasingly difficult to find. Additionally, some credit unions cannot afford to hire such an employee, and even when institutions are fortunate enough to do so, those individuals are often stretched across a growing list of day-to-day and strategic responsibilities.

> The difference between a routine transaction and a costly mistake or fraudulent activity often comes down to knowing what normal looks like.
>
> – STEPHEN GRIFFIN, MANAGING PARTNER, GRIFFIN & FURMAN

Recognizing this concern, G&F partnered with Luminate Louisiana Credit Unions to create Bright Balanced Solutions (BBS). The organization provides credit unions with access to experienced financial leadership and management support tailored to each institution's unique needs.

"Our credit unions consistently told us they were facing challenges finding and retaining experienced financial talent while also managing increasing regulatory and operational demands," says Juan Fernandez, president and CEO of Luminate Louisiana Credit Unions. "We recognize a growing need for both strategic financial leadership and operational support within the industry. In G&F, we found a trusted partner with deep credit union expertise and a proven track record of serving our movement."

At one credit union with approximately $81 million in assets, the CEO had historically managed many financial responsibilities herself because the institution had never employed a CFO. After examiners noted that too much responsibility was concentrated with one individual, the credit union engaged G&F to assist with prepaid expenses and accruals. The engagement eventually expanded to include corporate account reconciliations, bill payment processes, and call report preparation, allowing management to focus on leading the organization rather than performing technical accounting functions.

"Many credit unions understand the issues identified during an audit or examination but struggle to find the internal capacity to address them," says Racheal Alvey, partner and credit union advisory services leader at G&F and BBS.

At another institution with approximately $46 million in assets, a new CEO inherited years of unreconciled accounts and lacked the time necessary to work through historical issues while managing daily workflows. The credit union engaged BBS to reconcile the general ledger, research old reconciling items, perform ongoing account reviews, and prepare monthly call reports.

The CEO later described the services as: "… exactly what we needed when we needed it."

Specialized expertise is equally important in complex accounting areas.

Since the implementation of CECL, many credit union executives have relied heavily on third-party models to estimate their allowance for credit losses. While the models themselves may be technically sound, management remains responsible for understanding the data behind the calculation.

One credit union implemented changes to its lending and collection practices that significantly reduced charge-offs over a three-year period on a short-term loan segment. However, the institution continued using a five-year historical loss lookback period in its CECL calculation. By adjusting the lookback period to three years, the credit union was able to better align its estimate with the segment's current risk profile, resulting in a more accurate allowance calculation and a reduction in the required provision of approximately $300,000.

WHY SPECIALIZATION MATTERS

Credit unions operate differently from other organizations. Their regulatory environment is different. The reporting requirements are different. Their operational risks are different. Even their general ledger and chart of accounts are different.

The professionals providing audit, advisory, and financial leadership services should be able to not only understand those differences but also expertly diagnose and problem-solve within the credit union framework.

Whether the need is an external audit, a fraud investigation, a CECL review, assistance with reconciliations, call report preparation, or strategic financial leadership, the common ingredient to ensure success is specialized expertise.

Credit unions deserve more than a clean audit opinion; they deserve advisors who understand their industry, recognize when something does not look right, and have the experience to implement practical changes. Management, boards, and supervisory committees should periodically evaluate whether they have the specialized audit and financial leadership to effectively manage risk and protect member assets. Because in credit unions, the difference between a routine transaction and a costly mistake or fraudulent activity often comes down to knowing what normal looks like.

Visit griffinandco.com and brightbalancedsolutions.com for more information.

Stephen Griffin, Managing Partner, Griffin & Furman

Stephen Griffin, CPA, is managing partner at Griffin & Furman. He specializes in providing audit, consulting, fraud investigation, merger advisory, and financial leadership services to credit unions throughout the United States. He works closely with credit union boards, management teams, and supervisory committees to strengthen financial oversight, improve operations, and support long-term growth.

Griffin & Furman, LLC is a CPA and advisory firm specializing in credit unions. The firm provides audit, consulting, fraud investigation, merger advisory, and financial leadership services designed to help credit unions strengthen controls, manage risk, support growth, and better serve their members. Through Bright Balanced Solutions, Griffin & Furman also provides tailored CFO and financial management support to credit unions of all sizes.

FORWARD-THINKING ADVISORY SERVICES FOR TODAY'S CREDIT UNIONS

Finding your way in a rapidly changing environment is challenging. Having solid, experienced advisors helps. We go beyond the typical audit, accounting, compliance and tax return functions to meet the unique needs of credit unions.

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CPAs AND ADVISORS

NATIONAL MARKET SHARE RANKING OF AUDIT FIRMS

FOR U.S. CREDIT UNIONS >$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.26
AUDITOR DATA AS OF 07.01.25 – 06.30.26

RK	AUDIT FIRM	TOTAL CREDIT UNION CLIENTS >$40M	CREDIT UNION CLIENTS $40M-$100M	CREDIT UNION CLIENTS >$100M	TOTAL ASSETS OF CREDIT UNION CLIENTS >$40M
1	Doeren Mayhew	336	17	319	$460,151,301,365
2	CliftonLarsonAllen, LLP	207	14	193	$443,877,067,532
3	GBQ Partners LLC	95	25	70	$27,862,983,685
4	Wipfli LLP	82	9	73	$57,735,799,975
5	Baker Tilly	81	1	80	$304,160,579,744
6	Credit Union Audit Group (CUAG)	60	33	27	$6,709,194,884
7	Turner, Warren, Hwang & Conrad	54	5	49	$66,538,551,706
8	Cornerstone Resources	52	28	24	$6,690,982,746
8	J. Tenbrink & Associates	52	21	31	$13,380,330,654
10	Richards & Associates	51	24	27	$12,885,218,759
10	Waypoint Advisory Services, Inc.	51	23	28	$6,517,391,579
12	Forvis Mazars	50	2	48	$108,947,339,722
13	Financial Standards Group, Inc.	47	24	23	$5,917,714,334
14	Financial Standards Group, CPA LLC	44	17	27	$7,951,330,873
15	Petersen & Associates	43	18	25	$8,565,611,047
16	Opsahl Dawson	35	12	23	$10,484,652,930
17	RKL LLP	34	7	27	$21,730,598,704
18	Crowe, LLP	31	0	31	$167,988,591,179
19	Griffin & Furman, LLC	28	15	13	$4,501,885,598
19	Plante & Moran, PLLC	28	0	28	$98,782,791,811
21	Cantey, Tiller, Pierce and Green, CPAs, LLP	27	15	12	$3,446,463,693
22	Mystic Accounting Group, LLP	26	10	16	$4,698,387,941
23	Ewart & Associates	24	8	16	$4,503,874,675
24	SingerLewak	22	2	20	$10,405,616,979
25	RSM US LLP	21	0	21	$74,687,760,378
25	FJP & Associates, Inc.	21	15	6	$1,854,490,456
25	Whittlesey PC	21	6	15	$6,460,442,348
28	Selden Fox, Ltd.	19	8	11	$6,728,911,016
28	Gardiner + Company	19	7	12	$3,888,231,062
28	Warren Averett	19	1	18	$23,487,574,796
28	Symphony CUSO	19	18	1	$1,273,417,508
	OTHER	518	277	241	$104,265,506,789
	AUDITORS WITH < 19 CREDIT UNION CLIENTS*	387	114	273	$395,599,512,660
	TOTALS FOR U.S. CREDIT UNIONS >$40M	**2,604**	**776**	**1,828**	**$2,482,680,109,128**
	INDUSTRY TOTALS	4,336			$2,507,682,574,751

*Auditor has fewer than 19 clients with >$40M in assets.

SOURCE: CALLAHAN & ASSOCIATES

NATIONAL MARKET SHARE RANKING AND AVERAGE CLIENT SIZE

FOR U.S. CREDIT UNIONS >$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.26
AUDITOR DATA AS OF 07.01.25 – 06.30.26

RK	AUDIT FIRM	TOTAL CREDIT UNION CLIENTS >$40M AS OF 6.30.26	TOTAL CREDIT UNION CLIENTS >$40M AS OF 6.30.25	AVERAGE ASSETS** AS OF 03.31.26
1	Doeren Mayhew	336	366	$1,369,497,921
2	CliftonLarsonAllen, LLP	207	213	$2,144,333,660
3	GBQ Partners LLC	95	88	$293,294,565
4	Wipfli LLP	82	81	$704,095,122
5	Baker Tilly	81	76	$3,755,068,886
6	Credit Union Audit Group (CUAG)	60	53	$111,819,915
7	Turner, Warren, Hwang & Conrad	54	57	$1,232,195,402
8	Cornerstone Resources	52	54	$128,672,745
8	J. Tenbrink & Associates	52	50	$257,314,051
10	Richards & Associates	51	48	$252,651,348
10	Waypoint Advisory Services, Inc.	51	42	$127,791,992
12	Forvis Mazars	50	52	$2,178,946,794
13	Financial Standards Group, Inc.	47	45	$125,908,816
14	Financial Standards Group, CPA LLC	44	40	$180,712,065
15	Petersen & Associates	43	44	$199,200,257
16	Opsahl Dawson	35	42	$299,561,512
17	RKL LLP	34	35	$639,135,256
18	Crowe, LLP	31	30	$5,418,986,812
19	Griffin & Furman, LLC	28	28	$160,781,629
19	Plante & Moran, PLLC	28	25	$3,527,956,850
21	Cantey, Tiller, Pierce and Green, CPAs, LLP	27	28	$127,646,803
22	Mystic Accounting Group, LLP	26	29	$180,707,229
23	Ewart & Associates	24	20	$187,661,445
24	SingerLewak	22	23	$472,982,590
25	FJP & Associates, Inc.	21	19	$88,309,069
25	RSM US LLP	21	24	$3,556,560,018
25	Whittlesey PC	21	23	$307,640,112
28	Gardiner + Company	19	18	$204,643,740
28	Selden Fox, Ltd.	19	17	$354,153,211
28	Symphony CUSO***	19		$67,021,974
28	Warren Averett	19	20	$1,236,188,147
	OTHER	518	583	$201,284,762
	AUDITORS WITH < 19 CREDIT UNION CLIENTS*	387	365	$1,022,220,963
	TOTALS FOR U.S. CREDIT UNIONS >$40M	**2,604**	**2,638**	**$953,410,180**

*Auditor has fewer than 19 clients with >$40M in assets in 2026.
**Average assets is calculated based on total assets divided by number of credit union clients with >$40M in assets.
***Symphony CUSO is a new verified auditor with Callahan & Associates. As such, there is no prior data for 2025.

SOURCE: CALLAHAN & ASSOCIATES

DATA PROCESSING EXPERIENCE OF CREDIT UNION AUDIT FIRMS

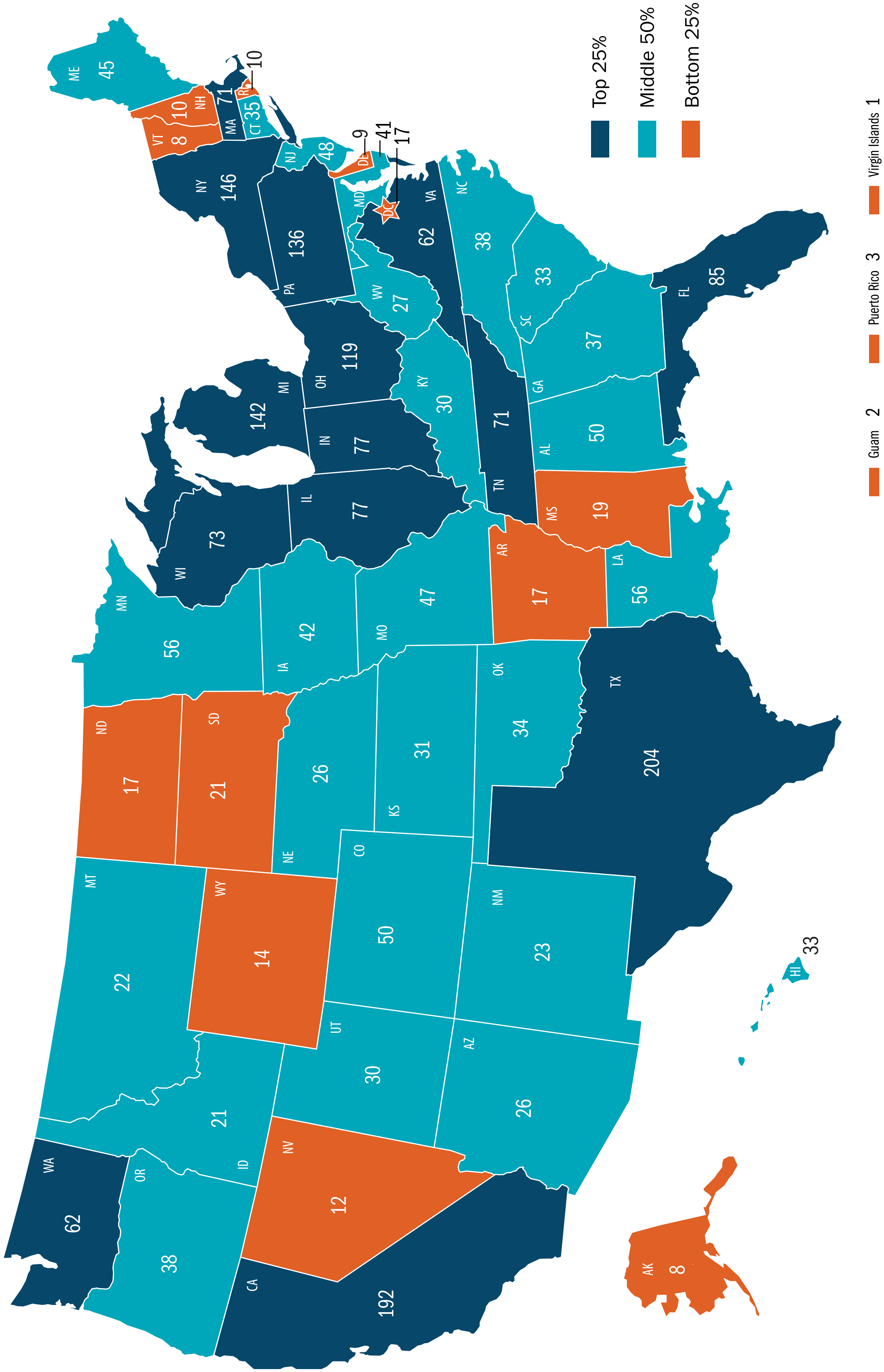
FOR U.S. CREDIT UNIONS >$40M IN ASSETS | FINANCIAL DATA AS OF 03.31.26
AUDITOR DATA AS OF 07.01.25 – 06.30.26

AUDITOR	CREDIT UNIONS >$40M SERVED	DATA PROCESSORS
Doeren Mayhew	336	Jack Henry - Symitar (128), Fiserv - DNA (49), Corelation - KeyStone (38), MDT - Symitar (20), CU*Answers - CU*BASE (18), Fiserv - Portico (17), Fiserv - XP2 (14), Fiserv - Spectrum (6), FLEX (6), Deda Sphere - NewSolutions (5), United Solutions - DataSafe (4), Fiserv - DataSafe (4), Other* (27)
CliftonLarsonAllen, LLP	207	Jack Henry - Symitar (66), Fiserv - DNA (34), Corelation - KeyStone (30), Fiserv - Portico (15), Fiserv - XP2 (13), CU*Answers - CU*BASE (6), Vyrdia - mpowered (4), FLEX (4), Other (4), Fiserv - Spectrum (4), Other* (27)
GBQ Partners LLC	95	Jack Henry - Symitar (12), Corelation - KeyStone (11), CU*Answers - CU*BASE (11), MDT - Symitar (10), Fiserv - Portico (8), Vyrdia - mpowered (7), FLEX (6), Sharetec Systems (5), CU-Centric (5), Other* (20)
Wipfli LLP	82	Synergent - Symitar (21), Jack Henry - Symitar (14), Fiserv - DNA (10), Fiserv - Portico (6), MDT - Symitar (5), CU*Answers - CU*BASE (5), Corelation - KeyStone (4), Other* (17)
Baker Tilly	81	Jack Henry - Symitar (36), Fiserv - DNA (18), Corelation - KeyStone (10), Other* (17)
Credit Union Audit Group (CUAG)	60	Fiserv - Portico (21), CSPI - Aurora Advantage CU (8), Deda Sphere - i-POWER (6), FLEX (5), Jack Henry - Symitar (5), CU*South - CU*BASE (4), Other* (11)
Turner, Warren, Hwang & Conrad	54	Jack Henry - Symitar (26), Corelation - KeyStone (13), Fiserv - XP2 (4), Other* (11)
Cornerstone Resources	52	Fiserv - Portico (20), FLEX (8), Sharetec Systems (5), Jack Henry - Symitar (4), Other* (15)
J. Tenbrink & Associates	52	Fiserv - Portico (12), Jack Henry - Symitar (12), FLEX (6), Corelation - KeyStone (5), Systronics (4), Other* (13)
Waypoint Advisory Services, Inc.	51	Sharetec Systems (14), Fiserv - Portico (9), FLEX (4), Fiserv - CUnify (4), Other* (20)
Richards & Associates	51	Jack Henry - Symitar (13), Fiserv - Portico (7), CU*NorthWest - CU*BASE (6), FLEX (6), Deda Sphere - NewSolutions (5), Corelation - KeyStone (4), Other* (10)
Forvis Mazars	50	Jack Henry - Symitar (18), Fiserv - DNA (12), Corelation - KeyStone (7), Other* (13)
Financial Standards Group, Inc.	47	CU*Answers - CU*BASE (26), Fiserv - Portico (7), Other* (14)
Financial Standards Group, CPA LLC	44	CU*Answers - CU*BASE (13), Fiserv - Portico (9), Corelation - KeyStone (5), Jack Henry - Symitar (5), Other* (12)
Petersen & Associates	43	Fiserv - Portico (8), Deda Sphere - i-POWER (6), Corelation - KeyStone (5), Jack Henry - Symitar (5), Other* (19)
Opsahl Dawson	35	Jack Henry - Symitar (6), Fiserv - Portico (5), FLEX (4), Corelation - KeyStone (4), MDT - Symitar (4), Other* (12)
RKL LLP	34	Jack Henry - Symitar (11), Corelation - KeyStone (8), Fiserv - Portico (5), Other* (10)
Crowe, LLP	31	Jack Henry - Symitar (12), Fiserv - DNA (12), Other* (7)
Plante & Moran, PLLC	28	Jack Henry - Symitar (10), Fiserv - DNA (5), Corelation - KeyStone (4), Other* (9)
Griffin & Furman, LLC	28	Fiserv - Portico (9), FLEX (4), Jack Henry - Symitar (4), Other* (11)
Cantey, Tiller, Pierce and Green, CPAs, LLP	27	Fiserv - Portico (7), Other* (20)

*Core processing providers with three or fewer credit union clients.

SOURCE: CALLAHAN & ASSOCIATES

CONCENTRATION OF CREDIT UNIONS BY STATE | FOR U.S. CREDIT UNIONS >$40M IN ASSETS | DATA AS OF 03.31.26



SOURCE: CALLAHAN & ASSOCIATES

MARKET SHARE OF TOP 3 AUDIT FIRMS BY STATE

FOR AUDITORS SERVING CREDIT UNIONS >$40M IN ASSETS | STATES WITH >10 CREDIT UNIONS REPORTING AUDITOR DATA
CREDIT UNION DATA AS OF 03.31.26 | AUDITOR DATA AS OF 07.01.25 – 06.30.26

STATE	TOTAL CREDIT UNIONS (>$40M)	CREDIT UNIONS >$40M WITH KNOWN AUDITORS	AUDIT FIRM #1	CREDIT UNION CLIENTS >$40M	AUDIT FIRM #2	CREDIT UNION CLIENTS >$40M	AUDIT FIRM #3	CREDIT UNION CLIENTS >$40M
AL	50	44	CUAG	14	Warren Averett	8	BMSS, LLC	7
AZ	26	24	Doeren Mayhew	12	CliftonLarsonAllen, LLP	5	Turner, Warren, Hwang & Conrad	2
CA	192	176	Turner, Warren, Hwang & Conrad	49	Richards & Associates	44	CliftonLarsonAllen, LLP	27
CO	50	44	SingerLewak	14	Petersen & Associates	7	Waypoint Advisory Services, Inc.	6
CT	35	27	Whittlesey PC	17	Doeren Mayhew	9	Mystic Accounting Group, LLP	1
DC	17	16	Doeren Mayhew	7	Deleon & Stang	3	Yount, Hyde & Barbour P.C.	2
FL	85	81	Doeren Mayhew	38	Ewart & Associates	15	Warren Averett	9
GA	37	33	Doeren Mayhew	15	Wipfli LLP	5	CUAG	5
HI	33	31	CU Pacific Audit Solutions, LLC	11	Kwock & Company CPAs	11	Baker Tilly	5
IA	42	39	Gardiner + Company	17	Petersen & Associates	12	Wipfli LLP	3
ID	21	11	Opsahl Dawson	2	Eide Bailly	2	Doeren Mayhew	2
IL	77	56	Selden Fox, Ltd.	18	CliftonLarsonAllen, LLP	9	Wipfli LLP	7
IN	77	52	Forvis Mazars	22	Whitinger & Company	11	Plante & Moran, PLLC	4
KS	31	24	J. Tenbrink & Associates	18	Pinion	1	Doeren Mayhew	1
KY	30	21	Financial Standards Group, Inc.	11	Crowe, LLP	3	Doeren Mayhew	2
LA	56	44	Griffin & Furman, LLC	26	EisnerAmper LLP	6	FSG Mississippi LLC	4
MA	71	63	Mystic Accounting Group, LLC	16	G.T. Reilly & Company	11	Wolf & Company, PC	10
MD	41	36	CliftonLarsonAllen, LLP	10	Yount, Hyde & Barbour, PC	8	Doeren Mayhew	7
ME	45	28	Wipfli LLP	25	BerryDunn	2	Mystic Accounting Group, LLP	1
MI	142	129	Doeren Mayhew	44	Financial Standards Group, Inc.	31	Financial Standards Group, CPA LLC	25
MN	56	45	CliftonLarsonAllen, LLP	30	Doeren Mayhew	7	Wipfli LLP	3
MO	47	41	J. Tenbrink & Associates	31	Forvis Mazars	5	Cornerstone Resources	3
MS	19	17	FSG Mississippi LLC	8	Doeren Mayhew	2	Warren Averett	2
MT	22	12	Baker Tilly	2	CliftonLarsonAllen, LLP	2	Anderson ZurMuehlen	2
NC	38	36	Doeren Mayhew	14	Cantey, Tiller, Pierce and Green, CPAs, LLP	11	Ewart & Associates	5
NE	26	26	Petersen & Associates	21	Forvis Mazars	2	CliftonLarsonAllen, LLP	1
NJ	48	34	Curchin Group, LLC	13	RKL LLP	6	Doeren Mayhew	5
NM	23	20	Doeren Mayhew	5	Waypoint Advisory Services, Inc.	4	Bolinger, Segars, Gilbert & Moss	2
NY	146	109	FJP & Associates, Inc.	20	Wojeski & Co. CPAs, PC	15	Firley, Moran, Freer & Eassa	15
OH	119	94	GBQ Partners LLC	72	Doeren Mayhew	7	Financial Standards Group, CPA LLC	6
OK	34	24	CliftonLarsonAllen, LLP	6	Cornerstone Resources	4	Doeren Mayhew	4
OR	38	35	Baker Tilly	15	Opsahl Dawson	13	CliftonLarsonAllen, LLP	2
PA	136	71	RKL LLP	24	Doeren Mayhew	10	CliftonLarsonAllen, LLP	9
SC	33	33	Cantey, Tiller, Pierce and Green, CPAs, LLP	16	Doeren Mayhew	14	Baker Tilly	1
SD	21	11	Brady Martz	2	Eide Bailly	1	Gardiner + Company	1
TN	71	66	CUAG	23	Doeren Mayhew	12	Symphony CUSO	10
TX	204	163	Cornerstone Resources	41	Doeren Mayhew	39	Waypoint Advisory Services, Inc.	34
UT	30	19	Ferrin & Company, LLC	8	Doeren Mayhew	4	Baker Tilly	3
VA	62	52	Doeren Mayhew	21	Brown Edwards & Company	10	CliftonLarsonAllen, LLP	8
WA	62	49	Baker Tilly	20	Opsahl Dawson	17	CliftonLarsonAllen, LLP	4
WI	73	68	Wipfli LLP	22	Hawkins Ash CPAs	14	CliftonLarsonAllen, LLP	11
WY	14	12	Ferrin & Company, LLC	6	Petersen & Associates	2	SingerLewak	2

SOURCE: CALLAHAN & ASSOCIATES

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ALABAMA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	96	91	91	89
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	48	50	50	50

TOP AUDIT FIRMS BY MARKET SHARE**	CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS (#)	MARKET SHARE (#)
BMSS LLC	$8,622,736,681	21.5%	7	7.9%
Baker Tilly	$8,568,135,058	21.3%	1	1.1%
Doeren Mayhew	$6,424,346,822	16.0%	4	4.5%
Pearce, Bevill, Leesburg, Moore, P.C.	$4,363,489,861	10.9%	3	3.4%
Warren Averett	$3,318,426,033	8.3%	8	9.0%
Mauldin & Jenkins	$3,202,979,239	8.0%	2	2.2%
CliftonLarsonAllen, LLP	$2,348,048,101	5.8%	1	1.1%
Credit Union Audit Group (CUAG)	$1,806,381,625	4.5%	43	48.3%
Carr, Riggs & Ingram, LLC	$194,367,384	0.5%	1	1.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Redstone	$8,568,135,058	Joe Newberry	Sam Sohi	Baker Tilly
All In	$3,716,152,233	Bobby Michael	Tangee Souders	Doeren Mayhew
Southern Energy	$3,642,003,564	Andy Rush	Blane Mink	Pearce, Bevill, Leesburg, Moore, P.C.
America's First	$2,741,000,424	Kevin Morris	Teresa Owens	Mauldin & Jenkins
MAX	$2,348,048,101	Martin Head	Brantley Leverette	CliftonLarsonAllen, LLP
Alabama	$2,060,560,304	June Landrum	Eleanor Brown	BMSS LLC
Alabama One	$1,508,934,847	Whitney Oswalt	Matt Turner	BMSS LLC
Listerhill	$1,457,796,387	Brad Green	Carla Harper	BMSS LLC
Avadian	$1,430,149,343	Brant Malone	Adrienne Breckenridge	Doeren Mayhew
Five Star	$1,253,968,940	Bob Steensma	Landon Wildes	Warren Averett
Guardian	$1,215,887,345	Heath Harrell	Dan Post	BMSS LLC
Family Savings	$1,174,312,661	Danny Varnon	Debbie Gray	BMSS LLC
Family Security	$1,081,161,322	Shane Nobbley	Tiffany Morgan	Doeren Mayhew
Legacy Community	$736,336,704	Glenn Bryan	Paula Miller	BMSS LLC
Emblem	$619,157,100	Jeff Napper	Erin Grissom	Pearce, Bevill, Leesburg, Moore, P.C.
WinSouth	$468,908,433	David Eubanks	Traci Higgins	BMSS LLC
AOD	$461,978,815	Virginia Bowen	Greg Smith	Mauldin & Jenkins
ASE	$460,938,814	Shannon Watkins	Jason Dean	Warren Averett
TVA Community	$424,432,870	Sammy Clements	Sherry Vaughn	Credit Union Audit Group (CUAG)
Coosa Pines	$413,565,833	Don Carden	Benjamin Puckett	Warren Averett

ALASKA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	9	9	9	9
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	8	8	8	8

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Crowe, LLP	$12,863,315,758	78.1%	1	11.1%
Baker Tilly	$2,518,643,554	15.3%	2	22.2%
CliftonLarsonAllen, LLP	$459,715,174	2.8%	2	22.2%
Opsahl Dawson	$447,363,072	2.7%	2	22.2%
Carroll & Associates	$175,882,044	1.1%	1	11.1%
Richards & Associates	$14,000,416	0.1%	1	11.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Global	$12,863,315,758	Geoff Lundfelt	Randy Carswell	Crowe, LLP
Credit Union 1	$1,533,632,396	Mark Burgess	Travis Frisk	Baker Tilly
Matanuska Valley	$985,011,158	Chad Ritchie	Tia Burgess	Baker Tilly
Tongass	$246,570,513	Helen Mickel	Rebecca Schmidt	Opsahl Dawson
True North	$237,138,404	Lauren Macvay	Michelle Denton	CliftonLarsonAllen, LLP
Northern Skies	$222,576,770	Kyler Howlett	Jeremy Payne	CliftonLarsonAllen, LLP
Spirit of Alaska	$200,792,559	Anthony Rizk	Adam Morotti	Opsahl Dawson
MAC	$175,882,044	Mark Burgess	Jason Witt	Carroll & Associates
Alaska Dist Engineers	$14,000,416	Jutta Staicer	William Keller	Richards & Associates

***Some states have fewer than 10 CPA firms or 20 credit unions ** Includes All Credit Unions * FINANCIAL DATA AS OF 03.31.26

ARIZONA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	35	35	33	33
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	27	27	26	26

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Doeren Mayhew	$24,972,068,795	70.7%	13	39.4%
Crowe, LLP	$3,886,854,387	11.0%	1	3.0%
CliftonLarsonAllen, LLP	$2,895,218,074	8.2%	6	18.2%
Baker Tilly	$1,681,441,094	4.8%	1	3.0%
Wipfli LLP	$785,762,021	2.2%	1	3.0%
Turner, Warren, Hwang & Conrad	$755,865,104	2.1%	2	6.1%
SingerLewak	$111,754,854	0.3%	1	3.0%
Bolinger, Segars, Gilbert & Moss	$76,785,469	0.2%	1	3.0%
Waypoint Advisory Services, Inc.	$15,223,181	0.0%	1	3.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Desert Financial	$9,791,191,351	Jeff Meshey		Doeren Mayhew
OneAZ	$4,485,923,885	Mike Boden	Shawn Gygi	Doeren Mayhew
Arizona Financial	$3,886,854,387	Amy Hysell	Travis Fonnesbeck	Crowe, LLP
Vantage West	$3,299,088,967	Sandra Sagehorn-Elliott	Scott Odom	Doeren Mayhew
Hughes	$2,637,787,289	Andrew Britton	Brian Hoskins	Doeren Mayhew
TruWest	$1,715,186,305	Chris Kearney	Mike Ward	CliftonLarsonAllen, LLP
Pima	$1,681,441,094	Eric Renaud		Baker Tilly
Credit Union West	$1,452,911,014	Karen Roch	Kelly Poldoski	Doeren Mayhew
Tucson	$971,411,408	Matthew Gaspari	Chris Fonseca	Doeren Mayhew
First	$785,762,021	Jay Curtis	Douglas Alldredge	Wipfli LLP
Arizona Central	$733,736,994	Brian Lee	John Wright	Doeren Mayhew
Copper State	$672,090,600	Robb Scott	Joel Gallon	Doeren Mayhew
SunWest	$530,381,530	Walter Synowiecki		CliftonLarsonAllen, LLP
American Southwest	$437,289,648	Jay Williamson	Lauren Padgett	Doeren Mayhew
Avenir Financial	$394,997,458	Adele Sandberg	Eugene Sela	Turner, Warren, Hwang & Conrad
AERO	$360,867,646	Mike Moyes	Aaron Zackoski	Turner, Warren, Hwang & Conrad
Pinal County	$340,983,525	Amy Marshall	Greg Malmedal	Doeren Mayhew
Landings	$264,193,530	Cecilia Ashe	Nettie Duarte-Mayo	CliftonLarsonAllen, LLP
Pyramid	$252,208,469	Dustin Powell	Jamie Hamlin	CliftonLarsonAllen, LLP
Coconino	$126,546,327	Jennifer Harris	Katherine Escalera	CliftonLarsonAllen, LLP

ARKANSAS

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	53	53	51	48
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	17	17	16	17

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
CliftonLarsonAllen, LLP	$3,280,324,708	61.3%	3	6.3%
Doeren Mayhew	$582,524,009	10.9%	2	4.2%
Cornerstone Resources	$101,701,287	1.9%	2	4.2%
Sullivan & Company, C.P.A.	$37,489,606	0.7%	1	2.1%
Waypoint Advisory Services, Inc.	$10,955,138	0.2%	1	2.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Arkansas	$3,054,453,193	Rodney Showmar	Eric Mangham	CliftonLarsonAllen, LLP
Telcoe	$501,249,321	Kristy Vest	Kristy Vest	Doeren Mayhew
Success	$217,244,820	Brad Clark	Mary Harvey	Other
Mil-Way	$189,956,381	Allen Brown		Other
Arkansas Best	$144,867,465	Norma Meares	Ron Lee	CliftonLarsonAllen, LLP
Fairfield	$99,034,916	Connie Wood		Cornerstone Resources
Arkansas Superior	$94,743,365	Greg Morman		Other
UARK	$81,274,688	Ashlee McCue		Doeren Mayhew
Clearway	$81,004,050	Tammy Passafiume	Pam Garrett	CliftonLarsonAllen, LLP
Timberline	$80,703,264	Matthew Jacobs	Sydney Baker	Other
Hurricane Creek	$73,764,109	Andrew Pickett		Other
Cotton Belt	$70,474,800	Greg Hutchins		Other
Alcoa Community	$68,692,342	Steve Brown	Jeanette Nation	Other
River Valley Community	$64,557,899	Mark Hixson	Mark Hixson	Other
Pine	$62,997,338	Debbie Gatlin	Danna Thompson	Other
TruService Community	$51,762,836	Linda Jeffery	Susan Cary	Other
Baptist Health	$46,550,704	Mike Gorman	Kimberely Coleman	Other

* FINANCIAL DATA AS OF 03.31.26 ** Includes All Credit Unions ***Some states have fewer than 10 CPA firms or 20 credit unions

Patterson	$37,489,606	Shawn Cowart	Shawn Cowart	Sullivan & Company, C.P.A.
UP	$32,801,774	Karyn Davis		Other
Subiaco	$27,051,471	Tori Schluterman		Other

CALIFORNIA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	266	259	246	242
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	212	207	197	192

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Baker Tilly	$93,245,200,155	29.0%	12	5.0%
CliftonLarsonAllen, LLP	$91,133,433,797	28.3%	27	11.2%
Turner, Warren, Hwang & Conrad	$64,662,065,564	20.1%	53	21.9%
Crowe, LLP	$22,447,683,734	7.0%	5	2.1%
Doeren Mayhew	$11,512,733,547	3.6%	10	4.1%
Richards & Associates	$10,714,061,615	3.3%	64	26.4%
RSM US LLP	$9,043,068,473	2.8%	6	2.5%
Carroll & Associates	$4,668,352,892	1.5%	19	7.9%
Forvis Mazars	$1,765,232,996	0.5%	1	0.4%
SingerLewak	$1,764,704,265	0.5%	1	0.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
SchoolsFirst	$36,737,428,874	Bill Cheney	Michael Faulwell	Baker Tilly
First Technology	$28,579,913,967	Shruti Miyashiro		CliftonLarsonAllen, LLP
Golden 1	$21,737,187,207	Donna Bland	Allyson Hill	Baker Tilly
Redwood	$9,946,470,013	Brett Martinez	Kristen Mahlmann	CliftonLarsonAllen, LLP
Logix	$9,716,129,809	Ana Fonseca	Serge Rizk	Baker Tilly
Patelco	$9,616,999,527	Erin Mendez	Rolland Jurgens	Baker Tilly
Star One	$9,584,478,051	Minal Gupta	Brian Ross	Turner, Warren, Hwang & Conrad
San Diego County	$9,382,858,048	Teresa Campbell	Aaron Sato	CliftonLarsonAllen, LLP
Mission	$7,232,363,156	Doug Wright	Steve Hasbrooke	CliftonLarsonAllen, LLP
Wescom	$6,472,794,298	Darren Williams	Irving Yu	Other
Kinecta	$6,443,715,004	Keith Sultemeier		Crowe, LLP
Travis	$5,687,904,011	Kevin Miller	Ivan Jones	CliftonLarsonAllen, LLP
Chevron	$5,440,106,627	Jon Berlin		Crowe, LLP
California	$5,413,638,046	Steve O'Connell	Mark Lovewell	Turner, Warren, Hwang & Conrad
Educational Employees	$5,376,698,843	Elizabeth Dooley	Beverly Ryan	Baker Tilly
Stanford	$4,800,513,897	Joan Opp	Paul Jockisch	CliftonLarsonAllen, LLP
Technology	$4,655,193,719	Todd Harris	Richard Hanz	Turner, Warren, Hwang & Conrad
SAFE	$4,451,526,757	Faye Nabhani	Alexis Fitzpatrick	Crowe, LLP
Valley Strong	$4,074,428,590	Nick Ambrosini	Lindsay Reyes	Doeren Mayhew
Credit Union of Southern California	$3,942,853,719	Dave Gunderson	Katsu Durst	Turner, Warren, Hwang & Conrad

COLORADO

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	73	68	66	62
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	51	50	51	50

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Plante & Moran, PLLC	$19,478,955,762	35.1%	1	1.6%
Doeren Mayhew	$13,940,407,910	25.1%	5	8.1%
Baker Tilly	$6,786,461,131	12.2%	3	4.8%
SingerLewak	$6,106,424,132	11.0%	14	22.6%
RSM US LLP	$5,144,039,470	9.3%	1	1.6%
CliftonLarsonAllen, LLP	$1,991,969,266	3.6%	5	8.1%
Waypoint Advisory Services, Inc.	$704,884,869	1.3%	9	14.5%
Petersen & Associates	$703,985,670	1.3%	10	16.1%
Cornerstone Resources	$78,512,051	0.1%	1	1.6%
Ferrin & Company, LLC	$62,667,994	0.1%	1	1.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Wings	$19,478,955,762	Chad Graves	Dan Leclerc	Plante & Moran, PLLC
Bellco	$8,625,800,217	Doug Ferraro	Dan Kampen	Doeren Mayhew
Canvas	$5,144,039,470	Chad Shane	Colleen Knoll	RSM US LLP
Meritrust	$4,193,694,504	James Nastars	Jess Howard	Doeren Mayhew
Elevations	$3,544,976,282	Michael Calcote	Gytis Tuminas	Baker Tilly
Credit Union Of Colorado	$2,662,042,695	Phillip Smith	Chad Bollinger	SingerLewak

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Westerra	$2,047,123,444	Todd Marksberry	Dj Kutch	Baker Tilly
Credit Union of Denver	$1,194,361,405	Chris Wallace		Baker Tilly
Air Academy	$825,424,187	Glenn Strebe	Brad Barnes	CliftonLarsonAllen, LLP
Climb	$787,064,044	Carrie Langgard	Charlie Emanuel	Doeren Mayhew
Partner Colorado	$639,782,320	Doug Fagan	Jennifer Myers	SingerLewak
On Tap	$456,959,197	Tracie Wilcox	Michael Gampp	CliftonLarsonAllen, LLP
Colorado	$439,497,775	Mike Williams	Scott Sager	SingerLewak
Zing	$416,660,477	Tessa Bonfante	Shane Silvernale	CliftonLarsonAllen, LLP
Affidian	$362,511,552	Christine Wiley	Robert Hwang	SingerLewak
Red Rocks	$354,433,511	Darius Wise	Malcolm Woolum	SingerLewak
Minnequa Works	$273,878,915	Nathan Cape	David Purfield	SingerLewak
Sterling	$246,906,527	Darrin Blankenbeckler	Joani Hafner	Petersen & Associates
SunWest	$232,992,106	Leslie Shepard	Amy Galassini	SingerLewak
Fitzsimons	$214,631,436	Robert Fryberger	Jennifer Green	Doeren Mayhew

CONNECTICUT

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	81	76	71	64
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	42	39	37	35

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Doeren Mayhew	$9,781,128,635	62.0%	9	14.1%
Whittlesey PC	$5,033,967,965	31.9%	24	37.5%
Mystic Accounting Group, LLP	$45,427,653	0.3%	1	1.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
American Eagle Financial	$2,755,045,262	Howard Brady	Larry Michaud	Doeren Mayhew
Connecticut State Employees	$2,702,473,840	Allison Liggett	John Frenette	Doeren Mayhew
Charter Oak	$1,699,885,591	Craig Knell	Bradley Sullivan	Doeren Mayhew
Sikorsky Financial	$1,437,186,819	Vincent Ciambriello	Ben Citrin	Doeren Mayhew
Connex	$1,043,989,314	Frank Mancini	David Birkins	Whittlesey PC
Nutmeg State Financial	$885,226,936	John Holt	Kyle Dahn	Whittlesey PC
CorePlus	$671,260,453	Ray Currier	Echo Mingo	Whittlesey PC
Dutch Point	$560,018,818	Charlyn Tanner	Michael Kleinschmitt	Whittlesey PC
Mutual Security	$379,097,585	Hank Baum	Charles Okyere	Doeren Mayhew
Waterbury Connecticut Teachers	$360,897,116	Marty Misset	Lauren Cyreku	Doeren Mayhew
360	$324,118,176	Duane Crisco	Pat Husereau	Whittlesey PC
General Electric Employees	$288,016,452	Christopher Moran	Danielle Scappatura	Doeren Mayhew
Ellafi	$177,823,235	Robyn Swanson	Chris Moore	Whittlesey PC
Achieve Financial	$177,614,921	Andrew Klimkoski	Shawn Honan	Whittlesey PC
FD Community	$159,858,668	Michael D'Orlando	Laurie Baird	Whittlesey PC
Hartford	$156,400,122	Beth Mazza	Lucas Manzi	Whittlesey PC
United Business & Industry	$143,390,150	Edward Bohnwagner	Matthew Yussman	Whittlesey PC
Finex	$134,153,300	Joseph Bartolotta	Lynn Wilkins	Other
Sound	$116,103,353	Megan Legault	Faith Fuller-Hayden	Whittlesey PC
MembersFirst CT	$107,479,139	Ed Hogan		OtherC

DELAWARE

	2023	2024	2025	2026
NUMBER OF CREDIT UNUMBER OF CREDIT UNIONS	17	17	17	15
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	10	10	10	9

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
RKL LLP	$1,095,903,784	34.1%	4	26.7%
Yount, Hyde & Barbour P.C.	$984,357,529	30.7%	1	6.7%
Doeren Mayhew	$734,930,075	22.9%	1	6.7%
Wipfli LLP	$139,316,735	4.3%	1	6.7%
Connolly, Grady & Cha, P.C.	$93,925,265	2.9%	1	6.7%
FJP & Associates, Inc.	$93,512,544	2.9%	6	40.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Del-One	$984,357,529	Dan McCarthy	Kellie Rychwalski	Yount, Hyde & Barbour P.C.
Dover	$734,930,075	Janell Upton	Donna Kiscaden	Doeren Mayhew
Tidemark	$470,801,819	Paul Steelman	Sherry Shockley	RKL LLP
Dexsta	$435,475,432	Jerry King	Mary Brien-Duch	RKL LLP
Community Powered	$145,529,618	Douglas Troskey	Melba Saxton	RKL LLP
Delaware State Police	$139,316,735	Felicia Davis	Susan Hatch	Wipfli LLP

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Eagle One	$93,925,265	Danielle Gallagher		Connolly, Grady & Cha, P.C.
American Spirit	$69,498,700	Maurice Dawkins	Shereena Allen	Other
EDU	$44,096,915	Terri France	Colin Macarthur	RKL LLP
New Castle County Delaware Employees	$32,109,721	Meredith Jeffries-Snedeker		FJP & Associates, Inc.
Priority Plus	$22,875,326	Cinnamon Elliott		FJP & Associates, Inc.
Wilmington Police & Fire	$13,803,425	Evelyn Vega	Douglas Rifenburgh	FJP & Associates, Inc.
Provident	$11,992,414	Francine Wilson	Francine Wilson	FJP & Associates, Inc.
Stepping Stones Community	$8,513,194	Blanche Jackson		FJP & Associates, Inc.
Delaware River & Bay Auth Employees	$4,218,464	Joseph Larotonda		FJP & Associates, Inc.

DISTRICT OF COLUMBIA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	34	32	30	30
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	18	18	17	17

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Baker Tilly	$7,061,104,752	64.4%	1	3.3%
Doeren Mayhew	$2,821,867,238	25.7%	7	23.3%
Deleon & Stang	$493,176,449	4.5%	4	13.3%
CliftonLarsonAllen, LLP	$212,949,158	1.9%	2	6.7%
Credit Union Audit Group (CUAG)	$124,198,316	1.1%	1	3.3%
Yount, Hyde & Barbour P.C.	$104,420,539	1.0%	3	10.0%
GBQ Partners LLC	$49,502,120	0.5%	1	3.3%
Financial Standards Group, Inc.	$14,080,779	0.1%	1	3.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Bank-Fund Staff	$7,061,104,752	Eli Vazquez	Tia Vavra	Baker Tilly
IDB Global	$846,328,463	Chip Lusk	Luis Arias	Doeren Mayhew
Department Of Commerce	$762,350,608	Patrick Collins	Bob Ramsey	Doeren Mayhew
AgFed	$353,087,191	Margie Click	Tom Bowles	Doeren Mayhew
Library Of Congress	$341,780,484	Jennifer Hurst	Karen Moses	Doeren Mayhew
O.A.S. Staff	$289,650,400	Carlos Calderon	Trent Miller	Deleon & Stang
Interior	$273,171,160	Michael Merryman	Stanley Grimail	Doeren Mayhew
Treasury Department	$179,557,306	Lee Woolley	Christine Cho	CliftonLarsonAllen, LLP
Labor	$140,027,707	Thomas Domingue	Hina Khalid	Doeren Mayhew
FRB	$124,198,316	Theresa Trimble	Puspa Shrestha	Credit Union Audit Group (CUAG)
Advantage Financial	$105,121,625	Don Johnson	Sung Choi	Doeren Mayhew
DC	$90,464,134	Sybil Bogans		Deleon & Stang
EP	$74,550,268	Steve Camp		Deleon & Stang
Census	$49,630,502	Pamela Hout		Yount, Hyde & Barbour P.C.
AFL CIO Employees	$49,502,120	Robert James	Holla Walker	GBQ Partners LLC
District Of Columbia Teachers	$49,280,243	Rosalinn Wedge	Jeffry Perry	Yount, Hyde & Barbour P.C.
HUD	$44,597,787	Jonathan Hefter		Other
GSA	$38,511,647	Jerome Malvin		Deleon & Stang
Pepco	$33,391,852	Julie Hill	Anthony Bailey	CliftonLarsonAllen, LLP
Government Printing Office	$29,921,393	Stephanie Covington	Carla Baker	Other

FLORIDA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	121	118	113	107
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	92	90	89	85

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Doeren Mayhew	$53,148,620,199	42.5%	40	37.4%
Baker Tilly	$20,537,574,922	16.4%	1	0.9%
Warren Averett	$19,384,536,229	15.5%	10	9.3%
CliftonLarsonAllen, LLP	$17,269,039,962	13.8%	3	2.8%
Ewart & Associates	$3,442,432,463	2.8%	26	24.3%
Forvis Mazars	$2,766,774,207	2.2%	1	0.9%
RSM US LLP	$2,443,958,386	2.0%	2	1.9%
Credit Union Audit Group (CUAG)	$1,234,639,720	1.0%	13	12.1%
Griffin & Furman, LLC	$312,779,588	0.3%	1	0.9%
Mauldin & Jenkins	$233,361,309	0.2%	1	0.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Suncoast	$20,537,574,922	Kevin Johnson	Ben Lemoine	Baker Tilly
VyStar	$13,800,743,298	Brian Wolfburg	Jim Edwards	CliftonLarsonAllen, LLP

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MidFlorida	$9,816,852,241	Steve Moseley	Zelda Abram	Doeren Mayhew
Space Coast	$9,288,944,265	Tim Antonition	Gabe Engman	Warren Averett
Fairwinds	$5,286,816,299	Larry Tobin	Kim Wightman	Doeren Mayhew
Campus USA	$3,966,064,492	Jerry Benton	Jennifer Hunt	Doeren Mayhew
Grow Financial	$3,941,977,263	Thomas Feindt	Doug Tilden	Warren Averett
Addition Financial	$3,807,514,444	Kevin Miller	Qing Lu	Doeren Mayhew
Community First Credit Union of Florida	$3,174,107,956	Sam Inman	Kim Gamez	CliftonLarsonAllen, LLP
Achieva	$3,150,395,329	Eric Jenkins	Janice Hollar	Doeren Mayhew
GTE Financial	$3,133,815,679	Brian Best	Brad Baker	Doeren Mayhew
Eglin	$3,086,894,564	Cathie Staton	Carlene Grant	Doeren Mayhew
PenAir	$2,766,774,207	Delbert Lee Morgan	John Huddleston	Forvis Mazars
Florida	$2,736,900,323	Mark Starr	Wendy Koford	Warren Averett
iThink	$2,358,749,296	Michael Miller	Jeffrey Kolhagen	Doeren Mayhew
Tyndall	$1,915,788,663	John Parillo	Steven Ravin	Other
Educational	$1,796,417,501	Michael Dibenedetto	Joe Suarez	Doeren Mayhew
Publix Employees	$1,779,289,709	Jeremiah Kossen	Stephanie Straker	Doeren Mayhew
Dade County	$1,524,263,681	George Joseph	Jose Bernal	Doeren Mayhew
Launch	$1,459,776,824	Joe Mirachi	Kevin Lebeau	Warren Averett

GEORGIA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	85	79	76	72
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	43	40	39	37

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Doeren Mayhew	$15,602,984,889	41.4%	15	20.8%
CliftonLarsonAllen, LLP	$9,277,384,800	24.6%	2	2.8%
Wipfli LLP	$4,472,917,270	11.9%	5	6.9%
Mauldin & Jenkins	$3,077,628,849	8.2%	2	2.8%
Crowe, LLP	$1,196,340,907	3.2%	2	2.8%
Financial Standards Group, CPA LLC	$561,393,574	1.5%	4	5.6%
Credit Union Audit Group (CUAG)	$433,842,379	1.2%	17	23.6%
Cornerstone Resources	$83,637,251	0.2%	8	11.1%
GBQ Partners LLC	$29,828,456	0.1%	1	1.4%
Ewart & Associates	$24,762,054	0.1%	1	1.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Delta Community	$9,143,684,231	Hank Halter	Jay Gratwick	CliftonLarsonAllen, LLP
Robins Financial	$4,908,900,233	Christina O'Brien	Ken Fredriksen	Doeren Mayhew
Georgia's Own	$4,330,486,787	Dave Preter	Teresa Martin	Doeren Mayhew
Associated	$2,556,996,856	Lin Hodges	Michael Santoro	Doeren Mayhew
APCU/Center Parc	$2,513,291,665	Blake Graham	Rachael Martin	Mauldin & Jenkins
Georgia United	$2,502,076,079	Laura King	Bob Bogart	Wipfli LLP
LGE Community	$2,390,902,487	Chris Leggett	Sean Ferrell	Other
Peach State	$1,112,126,031	Marshall Boutwell		Wipfli LLP
Credit Union Of Georgia	$760,812,094	Brian Albrecht	Brian Hawkins	Crowe, LLP
Coosa Valley	$746,242,920	Andy Harris	Guy Chambless	Doeren Mayhew
Kinetic	$660,726,149	Mark Littleton	Karen Lomax	Doeren Mayhew
The Southern	$564,337,184	Ray Hull	Kris Trainor	Mauldin & Jenkins
MidSouth Community	$480,963,318	Roy Bibb	Wade Williamson	Doeren Mayhew
Southeastern	$436,701,278	Jennifer Stasio		Doeren Mayhew
CDC	$435,528,813	Australia Hoover	Timothy Gardner	Crowe, LLP
MembersFirst	$429,096,033	Terry Hardy	James Coltrane	Wipfli LLP
Interstate	$408,144,905	Stacie Branch	Pam Leggett	Doeren Mayhew
Platinum	$389,926,204	Kabir Laiwalla	Rebecca Hulett	Financial Standards Group, CPA LLC
Marshland	$274,415,276	Mary Jenrette	Millie Ray	Doeren Mayhew
MyGeorgia	$256,468,410	Joe Foster	Dina Thomas	Wipfli LLP

HAWAII

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	48	47	45	45
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	35	34	32	33

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Kwock & Company CPAs	$6,789,195,879	39.2%	12	26.7%
Baker Tilly	$6,589,835,772	38.0%	5	11.1%
CU Pacific Audit Solutions, LLC	$1,542,285,425	8.9%	17	37.8%

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Richards & Associates	$1,500,684,348	8.7%	2	4.4%
CliftonLarsonAllen, LLP	$197,688,290	1.1%	1	2.2%
Financial Standards Group, Inc.	$118,564,843	0.7%	6	13.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Hawaii State	$2,878,089,432	Andrew Rosen	Christopher Hodges	Baker Tilly
HawaiiUSA	$2,673,572,926	Greg Young	Emi Au	Kwock & Company CPAs
Aloha Pacific	$1,529,546,476	Vince Otsuka	Mark Yamane	Baker Tilly
Hawaiian Financial	$1,105,612,518	Norman Okimoto	Wendy Cheung	Kwock & Company CPAs
HFS	$1,099,660,564	Nathan Abe	Jason Hayashi	Kwock & Company CPAs
University Of Hawaii	$956,727,565	Travis Bow	Sharon Sakamoto	Richards & Associates
Gather	$924,001,960	Tess Shimabukuro	Justin Ganaden	Baker Tilly
Hawaii Community	$805,030,548	Tricia Buskirk		Baker Tilly
Lokahi	$709,272,031	Scott Kaulukukui	Lance Soma	Kwock & Company CPAs
Pearl Hawaii	$543,956,783	Dan Terada	John Furtado	Richards & Associates
Maui County	$479,457,063	Michele Kawahara	Cathy Nakamura	Kwock & Company CPAs
CU Hawaii	$453,167,356	James Takamine	Rebecca Choi	Baker Tilly
Honolulu	$418,095,013	Mark Munemitsu	Keith Nakamura	Other
Hawaii Central	$311,285,094	Gary Nakata	Gary Nakata	CU Pacific Audit Solutions, LLC
Hawaii Law Enforcement	$231,404,559	Rene Matsuura	Rene Matsuura	CU Pacific Audit Solutions, LLC
Kaua'i	$197,688,290	Sean Kaley	Sajid Siddiqi	CliftonLarsonAllen, LLP
Big Island	$194,058,109	Nicole Aguinaldo	Monir Moniruzzaman	Kwock & Company CPAs
Valley Isle Community	$173,083,033	Trevor Tokishi	Taylor Wakayama	Other
Hawaii County Employees	$145,371,647	Shannon Kohatsu-Jelsma	Suzanne Uchima	CU Pacific Audit Solutions, LLC
Maui	$144,995,259	Clayton Fuchigami	Maile Gushiken	Kwock & Company CPAs

IDAHO

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	28	27	26	26
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	20	21	21	21

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
RSM US LLP	$14,952,421,506	58.5%	1	3.8%
Doeren Mayhew	$2,822,528,873	11.0%	2	7.7%
Eide Bailly	$2,142,144,808	8.4%	2	7.7%
Poston, Denney & Killpack	$1,621,054,822	6.3%	1	3.8%
Opsahl Dawson	$1,041,669,596	4.1%	2	7.7%
Richards & Associates	$169,221,563	0.7%	1	3.8%
Zwygart John & Associates, CPAs, PLLC	$104,649,529	0.4%	1	3.8%
Wipfli LLP	$60,318,277	0.2%	1	3.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Idaho Central	$14,952,421,506	Brenda Worrell	Brian Berrett	RSM US LLP
Potlatch No 1 Financial	$2,154,680,284	Chris Loseth	Craig Emerson	Doeren Mayhew
Westmark	$1,621,054,822	Mike Schenck	Davin Garlick	Poston, Denney & Killpack
CapEd	$1,403,502,472	Ray Lindley		Eide Bailly
Frontier	$810,229,326	Dan Thurman	Jeff Vogt	Opsahl Dawson
Pioneer	$738,642,336	Curt Perry	Chantel Amidon	Eide Bailly
Freedom Northwest	$667,848,589	Gregory Garrett	Don Belisle	Doeren Mayhew
Beehive	$642,167,545	Craig Gummow	Tim Kershaw	Other
TruGrocer	$319,382,979	Javier Rosado	Karen Dawson	Other
Lookout	$309,202,297	Doug Chambers	Cory Omanson	Other
Advantage Plus	$289,548,486	Brent Neibaur	Kurt Payne	Other
Cottonwood Community	$280,010,317	Clinton Holthaus	Clinton Holthaus	Other
Lewis Clark	$275,313,540	Trisha Baker	David Durrant	Other
Connections	$259,396,574	Jamie Simmons	Justin Dance	Other
Clarity	$231,440,270	Wendy Edwards	Nick Fugal	Opsahl Dawson
Latah	$169,221,563	Erika Odenborg	Vicki Mowrer	Richards & Associates
Northwest Christian	$104,649,529	Bradley Swartzentruber	Mike Zagarella	Zwygart John & Associates, CPAs, PLLC
Rails West	$78,532,310	Paul Contreras		Other
Idaho United	$78,155,654	Nick McGhee		Other
Members Preferred	$60,318,277	Greg Johnson		Wipfli LLP

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ILLINOIS

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	213	208	198	189
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	82	79	77	77

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
CliftonLarsonAllen, LLP	$20,220,836,938	26.4%	9	4.8%
Plante & Moran, PLLC	$19,656,761,468	25.7%	1	0.5%
RSM US LLP	$10,311,145,361	13.5%	3	1.6%
Selden Fox, Ltd.	$6,910,947,995	9.0%	29	15.3%
Wipfli LLP	$6,514,446,821	8.5%	7	3.7%
Doeren Mayhew	$4,456,414,864	5.8%	4	2.1%
J. Tenbrink & Associates	$1,049,304,851	1.4%	9	4.8%
Scheffel Boyle	$1,008,336,022	1.3%	1	0.5%
GBQ Partners LLC	$615,087,516	0.8%	1	0.5%
Crowe, LLP	$486,404,879	0.6%	1	0.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Alliant	$19,656,761,468	Mike Dobbins	Mark Lau	Plante & Moran, PLLC
CEFCU	$8,605,589,543	Matt Mamer	Wyatt Wolven	CliftonLarsonAllen, LLP
BCU	$6,501,796,742	Mike Valentine	C.j. Presto	RSM US LLP
State Farm	$5,616,715,209	Steve Gorrie	Mike Mailloux	CliftonLarsonAllen, LLP
Consumers	$4,571,029,391	Sean Rathjen	Sean Bowers	Wipfli LLP
Credit Union 1	$2,637,675,407	Todd Gunderson	Scott McDonald	RSM US LLP
IH Mississippi Valley	$2,332,179,894	Brian Laufenberg	Allan Hosack	CliftonLarsonAllen, LLP
Empeople	$2,279,515,668	Kurt Lewin	Heidi Wulf	Selden Fox, Ltd.
Scott	$1,844,568,092	Frank Padak	Scott Peters	Doeren Mayhew
Great Lakes	$1,441,613,195	Steve Bugg	Tim Lukomski	Doeren Mayhew
Abbott Laboratories Employees	$1,192,950,142	Joseph Trosclair	Jon Berndt	CliftonLarsonAllen, LLP
Vibrant	$1,171,673,212	Matt McCombs	Nick Tarpein	RSM US LLP
Selfreliance	$1,134,825,427	Vitaliy Kutnyy	Bohdan Yarymovych	CliftonLarsonAllen, LLP
1st MidAmerica	$1,008,336,022	Alan Meyer	Bob Blacklock	Scheffel Boyle
Alero Financial	$969,051,310	Stefanie Rupert	Daniel Kadolph	Doeren Mayhew
NuMark	$947,599,819	Michelle Balog	Debra Reed	Selden Fox, Ltd.
University Of Illinois Community	$767,144,804	Chris Harlan	Travis Vermillion	Other
National Police	$615,087,516	Scott Arney	Adam Lamore	GBQ Partners LLC
Financial Plus	$603,339,653	Peter Fauth	Fielding Lockas	Selden Fox, Ltd.
DuPage	$595,897,533	Roberta Kozlowicz	Ryan Fisher	Selden Fox, Ltd.

INDIANA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	136	130	128	124
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	76	74	77	77

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Forvis Mazars	$33,867,766,153	68.4%	22	17.7%
Doeren Mayhew	$5,060,326,797	10.2%	3	2.4%
Plante & Moran, PLLC	$4,107,221,612	8.3%	4	3.2%
Whitinger & Company	$1,289,640,692	2.6%	12	9.7%
CliftonLarsonAllen, LLP	$700,702,933	1.4%	3	2.4%
Crowe, LLP	$606,333,454	1.2%	1	0.8%
GBQ Partners LLC	$382,295,792	0.8%	2	1.6%
Baker Tilly	$355,608,951	0.7%	1	0.8%
Financial Standards Group, Inc.	$261,597,060	0.5%	3	2.4%
Cardinal CPA Group	$219,704,779	0.4%	2	1.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Everwise	$5,697,663,456	Jason Osterhage	Todd Brown	Forvis Mazars
Liberty	$4,766,242,110	Bill Schirmer	Aaron Veech	Doeren Mayhew
Indiana Members	$3,538,687,380	John Newett	Todd Habig	Forvis Mazars
3Rivers	$2,805,333,521	Don Cates	Tim Sheppard	Forvis Mazars
Elements Financial	$2,495,228,143	John Huesing	Andrew Chalko	Forvis Mazars
Centra	$2,381,035,532	Brad Davis	Carl Fry	Forvis Mazars
FORUM	$2,335,003,822	Doug True	Jeff Welch	Forvis Mazars
Purdue	$2,147,790,079	Darrick Weeks	Jim Whelan	Forvis Mazars
Indiana University	$2,058,422,341	Bryan Price	Chris Hawk	Forvis Mazars
Interra	$1,986,592,058	Amy Sink	Jim Henning	Forvis Mazars

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Beacon	$1,767,832,480	Dustin Cuttriss	Steve Caryer	Forvis Mazars
Notre Dame	$1,326,030,507	Thomas Gryp	Eric Gerhold	Plante & Moran, PLLC
Crane	$1,187,146,636	Kevin Sparks	Alvin Lecher	Plante & Moran, PLLC
Heritage	$1,057,367,051	Tony Aylsworth	Michael Carroll	Forvis Mazars
MidWest America	$994,958,060	David Shadburne	Chad Yoder	Plante & Moran, PLLC
Financial Center First	$952,634,595	Ning Duong	Ryan Cook	Forvis Mazars
Hoosier Hills	$931,005,449	Travis Markley	Cole Watson	Forvis Mazars
CommunityWide	$876,276,439	Andrew Burggraf	Daniel Hogan	Forvis Mazars
ProFed	$780,996,870	Nina Baker		Forvis Mazars
INOVA	$658,088,374	Dallas Bergl	Joseph Messenger	Forvis Mazars

IOWA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	75	71	68	67
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	42	41	42	42

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
RSM US LLP	$12,525,293,307	34.7%	2	3.0%
Forvis Mazars	$11,194,376,685	31.0%	1	1.5%
Petersen & Associates	$4,020,141,272	11.1%	14	20.9%
Gardiner + Company	$3,636,459,271	10.1%	21	31.3%
Wipfli LLP	$2,973,427,112	8.2%	3	4.5%
Doeren Mayhew	$674,092,528	1.9%	1	1.5%
CliftonLarsonAllen, LLP	$223,594,017	0.6%	2	3.0%
Anderson, Larkin & Co. P.C.	$171,891,704	0.5%	1	1.5%
Financial Standards Group, Inc.	$30,365,054	0.1%	1	1.5%
Eide Bailly	$29,407,901	0.1%	1	1.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
GreenState	$11,194,376,685	Vic Israni	Heather Stumpf	Forvis Mazars
Veridian	$8,897,116,559	Renee Christoffer	Keith Mesch	RSM US LLP
Dupaco Community	$3,628,176,748	Joe Hearn	Danielle Gratton	RSM US LLP
Collins Community	$1,544,390,473	Jason Macdonald	Ben Wickum	Wipfli LLP
DuTrac Community	$1,251,595,529	Andrew Hawkinson	Michelle Ariss	Wipfli LLP
Community 1st	$1,098,388,070	Greg Hanshaw	Jim Holle	Petersen & Associates
Community Choice	$918,646,030	Josh Cook	Erik Sorensen	Gardiner + Company
Corda	$748,869,850	Paula O'Rourke	Jeremy Reynolds	Petersen & Associates
Greater Iowa	$701,484,366	Scott Zahnle	Carla Danielson	Gardiner + Company
R.I.A.	$674,092,528	Jim Watts	Chuck Sohlberg	Doeren Mayhew
Ascentra	$593,168,369	Linda Andry	Beth Grabin	Petersen & Associates
Premier	$393,854,063	Megan Tjernagel	Diane Futer	Petersen & Associates
MEMBERS1st Community	$307,457,302	Nicholas Tonelli	Tom Blanford	Gardiner + Company
Citizens Community	$253,555,580	Dan Scott	Jodi Reekers	Gardiner + Company
The Family	$248,777,977	Michael Brandt	Beth Scott	Other
Cedar Falls Community	$242,676,107	Chad Kaeppel		Petersen & Associates
Financial Plus	$239,626,522	Dave Cale	Sheryl Beery	Petersen & Associates
Employees	$200,193,761	Mark Peters	Mark Peters	Gardiner + Company
AIM	$199,102,805	Mike Moroney	Lanae Glasson	Gardiner + Company
First	$177,441,110	Tom Chalstrom	Justin Salow	Wipfli LLP

KANSAS

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	70	67	65	62
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	32	32	32	31

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Forvis Mazars	$8,983,073,793	46.4%	1	1.6%
J. Tenbrink & Associates	$5,244,183,529	27.1%	38	61.3%
CliftonLarsonAllen, LLP	$1,831,066,250	9.5%	1	1.6%
Doeren Mayhew	$1,060,628,028	5.5%	1	1.6%
Other	$846,637,030	4.4%	15	24.2%
Wipfli LLP	$708,599,091	3.7%	1	1.6%
Pinion	$520,964,686	2.7%	1	1.6%
Lindburg Vogel Pierce Faris	$140,601,113	0.7%	1	1.6%
Petersen & Associates	$32,278,490	0.2%	1	1.6%
Cornerstone Resources	$4,897,925	0.0%	2	3.2%

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LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
CommunityAmerica	$8,983,073,793	Lisa Ginter	Tim Saracini	Forvis Mazars
Credit Union Of America	$1,831,066,250	Frank Shoffner	Sam Grove	CliftonLarsonAllen, LLP
Mazuma	$1,060,628,028	Deonne Christensen	Justin Mouzoukos	Doeren Mayhew
Golden Plains	$1,002,671,527	Rosa Saenz	Sandra Becker	J. Tenbrink & Associates
Azura	$851,897,996	Greg Winkler	David Linderman	J. Tenbrink & Associates
Heartland	$708,599,091	Dan Springer	Kevin Hess	Wipfli LLP
Mainstreet	$693,587,775	Bob Mayes	Marc Weishaar	J. Tenbrink & Associates
Envista	$686,113,628	Ron Smeltzer	Liz Steffen	J. Tenbrink & Associates
Mid American	$520,964,686	Brad Herzet	Gregory Teter	Pinion
Skyward	$471,765,929	Kevin Brittain	Greg Peter	J. Tenbrink & Associates
Wichita	$275,148,422	Ashley Bautista	Jennifer Walker	Other
Frontier Community	$207,927,675	Michael Augustine		J. Tenbrink & Associates
White Eagle	$196,547,991	Eric Brown	Jennifer Pazzie	J. Tenbrink & Associates
Emporia State	$142,841,169	Angie Miller	Darin Musick	Other
K-State	$141,118,982	Larae Kraemer	Larae Kraemer	J. Tenbrink & Associates
Quantum	$140,601,113	Jacob Burrow	Kim Bahre	Lindburg Vogel Pierce Faris
Kansas Teachers Community	$125,538,256	Elesa Parsons	Cinda Richardson	J. Tenbrink & Associates
Farmway	$107,205,966	Joe Deneke	Deanne Winkel	Other
Credit Union of Dodge City	$103,340,545	Tom Armstrong	Kay Conrardy	J. Tenbrink & Associates
Mid-Kansas	$83,736,747	Stacey Corwin		Other

KENTUCKY

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	55	56	55	52
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	30	30	30	30

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Crowe, LLP	$4,574,283,225	27.6%	3	5.8%
Doeren Mayhew	$3,185,295,108	19.2%	2	3.8%
DMLO, CPA's	$2,853,461,430	17.2%	2	3.8%
Financial Standards Group, Inc.	$1,783,206,933	10.8%	29	55.8%
Forvis Mazars	$1,690,639,689	10.2%	1	1.9%
GBQ Partners LLC	$610,726,722	3.7%	2	3.8%
Symphony CUSO	$78,587,081	0.5%	2	3.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Commonwealth	$2,833,006,457	Karen Harbin	Stephen Bellas	Doeren Mayhew
Abound	$2,715,512,300	Ray Springsteen	Jacob Darabos	Crowe, LLP
L & N	$2,582,690,994	Chris Brown	Lori Klumpp	DMLO, CPA's
University Of Kentucky	$1,690,639,689	Ryan Ross	Dan Kittleson	Forvis Mazars
Park Community	$1,446,275,964	Jana Erny	Kaye Hall	Crowe, LLP
Transcend	$589,375,369	Richard Reese	Matthew Lancaster	Other
Members Heritage	$583,593,619	Pat Ferry	Jeff Marshall	GBQ Partners LLC
Members Choice	$425,767,874	Jason Suman	Todd Bush	Other
Ashland	$412,494,961	Larry Lucas	Gretchen Short	Crowe, LLP
Signet	$389,612,770	Jimmilyn Hancock		Financial Standards Group, Inc.
C-Plant	$363,269,626	Paul Adams	Shawne Seibert	Financial Standards Group, Inc.
ClassAct	$352,288,651	Tom Anonson		Doeren Mayhew
Service One	$270,770,436	Justin Morris	Matt Hutcheson	DMLO, CPA's
Autotruck Financial	$219,144,178	Jason Pendleton	Amy Reedy	Other
Advanz	$158,877,262	Heather Walter	Lindsay Cottner	Other
The Health & Education	$125,253,543	Joe Staff		Financial Standards Group, Inc.
Expree	$117,712,347	John Graham	Lori Witt	Other
Lake Chem Community	$98,447,433	Connie Evans		Financial Standards Group, Inc.
Owensboro	$89,526,265	Doris Berry		Financial Standards Group, Inc.
Greater Kentucky	$85,547,285	Michael Little		Financial Standards Group, Inc.

LOUISIANA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	153	150	144	136
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	55	55	56	56

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
EisnerAmper LLP	$5,004,434,161	28.7%	6	4.4%
Griffin & Furman, LLC	$4,316,101,064	24.8%	42	30.9%
Heard, McElroy, & Vestal, LLC	$2,440,589,051	14.0%	1	0.7%

* FINANCIAL DATA AS OF 03.31.26 ** Includes All Credit Unions ***Some states have fewer than 10 CPA firms or 20 credit unions

Doeren Mayhew	$1,609,812,390	9.2%	3	2.2%
Plante & Moran, PLLC	$1,282,088,093	7.4%	1	0.7%
Horne, LLP	$429,821,859	2.5%	1	0.7%
FSG Mississippi LLC	$362,463,288	2.1%	6	4.4%
James N. Jordan, CPA, LLC	$227,674,106	1.3%	13	9.6%
Cornerstone Resources	$46,803,137	0.3%	3	2.2%
Waypoint Advisory Services, Inc.	$18,515,054	0.1%	1	0.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Barksdale	$2,440,589,051	Patrick Gullatt	John Weaver	Heard, McElroy, & Vestal, LLC
Neighbors	$1,400,295,648	Steve Webb	Jody Caraccioli	EisnerAmper LLP
EFCU Financial	$1,282,088,093	Tom Kuslikis	Rick Myers	Plante & Moran, PLLC
OnPath	$1,263,793,052	Jared Freeman	Darlene Gibson	EisnerAmper LLP
Campus	$938,321,193	Jane Verret	Ryan Blauvelt	EisnerAmper LLP
Pelican	$827,193,590	Jeff Conrad	Melissa Ott	Doeren Mayhew
La Capitol	$799,711,237	Michael Hooper	Stephen Mathews	EisnerAmper LLP
Carter	$751,866,919	Joe Arnold	Crystal Lewis	Griffin & Furman, LLC
Ouachita Valley	$462,028,662	Gary Funderburk	Russell Easley	Griffin & Furman, LLC
Baton Rouge Telco	$456,417,807	Danielle Sonnier	Kyle Michelli	Doeren Mayhew
CSE	$455,889,694	Matt Koch	Jennifer Harmon	EisnerAmper LLP
Centric	$453,890,252	Rodney Parker	Billy Joiner	Griffin & Furman, LLC
Essential	$429,821,859	Rick Williams	Ewa Lipinska	Horne, LLP
RiverLand	$326,200,993	George Lunsford	Lori Lassere-Bourg	Doeren Mayhew
The New Orleans Firemen's	$288,269,062	Judy Delucca		Griffin & Furman, LLC
ANECA	$267,730,579	David Wodke	Matt McCullin	Other
Bossier	$249,757,160	Jim Perkins	Diane Ward	Other
Meritus	$249,483,989	Brian Leger	Amy Simon	Griffin & Furman, LLC
Southwest Louisiana	$184,283,448	Chad Miller	Shelly Flores	Griffin & Furman, LLC
EPIC	$165,793,384	Shelley Sanders	Travis Nguyen	Griffin & Furman, LLC

MAINE

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	49	49	48	48
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	45	45	45	45

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Wipfli LLP	$7,902,535,366	58.9%	25	52.1%
BerryDunn	$439,467,202	3.3%	2	4.2%
Mystic Accounting Group, LLP	$195,984,978	1.5%	1	2.1%
Cornerstone Resources	$34,742,965	0.3%	1	2.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Atlantic	$1,083,413,577	Scott Chretien	Fred Johnson	Wipfli LLP
Maine Savings	$852,019,615	Vanessa Madore	Erin Campbell	Other
Maine State	$787,810,015	Stephen Wallace		Wipfli LLP
Evergreen	$641,420,126	Jason Lindstrom	Kate Archambault	Wipfli LLP
Town & Country	$627,642,760	David Libby	Paul Musgrove	Other
University	$529,576,970	Renee Ouellette	Mandy Austin	Wipfli LLP
The County	$520,349,725	Ryan Ellsworth	Jan Beaulieu	Other
Dirigo	$494,912,231	Mark Samson	Kevin Joler	Other
Cumberland County	$488,465,568	Scott Harriman	Ryan Grund	Other
cPort	$439,225,174	Kelsey Marquis	Adam Warfel	Wipfli LLP
Acadia	$408,090,064	Joey Cannan	Erica Albert	Wipfli LLP
Ancorum	$405,700,313	Julie Marquis	Ken Stockford	Wipfli LLP
Oxford	$370,227,543	Joann Bisson	Heather Gallant	Wipfli LLP
PeoplesChoice	$366,901,887	Luke Labbe		Wipfli LLP
Downeast	$327,665,998	Joe Moses	Matthew Fleming	Other
OTIS	$296,342,199	Chris Bouchard	Roland Poirier	BerryDunn
Bangor	$291,030,118	Basil Closson	Kelly Dow	Wipfli LLP
Maine Family	$285,742,884	Dan Clarke	Andrew McGeorge	Wipfli LLP
Norstate	$280,359,534	Jeffrey Davenport	Andrew Blanchette	Wipfli LLP
Midcoast	$266,947,151	Joe Gervais	Nadia Batishcheva	Other

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MARYLAND

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	68	65	63	60
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	42	42	41	41

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
CliftonLarsonAllen, LLP	$11,977,885,635	30.0%	12	20.0%
Doeren Mayhew	$11,126,542,502	27.9%	7	11.7%
Baker Tilly	$6,097,277,656	15.3%	2	3.3%
Yount, Hyde & Barbour P.C.	$3,680,830,904	9.2%	14	23.3%
Deleon & Stang	$2,676,029,899	6.7%	4	6.7%
Crowe, LLP	$2,135,201,492	5.4%	1	1.7%
Turner, Warren, Hwang & Conrad	$825,474,881	2.1%	1	1.7%
Credit Union Audit Group (CUAG)	$107,510,908	0.3%	1	1.7%
Hawkins Ash CPAs	$77,694,878	0.2%	1	1.7%
Ferrin & Company, LLC	$64,733,595	0.2%	1	1.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
NASA	$5,835,118,308	Doug Allman	Rhonda Bazey	CliftonLarsonAllen, LLP
State Employees Credit Union of Maryland	$5,728,204,872	Dave Sweiderk	Steve Arbaugh	Baker Tilly
Tower	$5,003,087,741	Richard Stafford	James McHale	Doeren Mayhew
APG	$2,645,710,952	Becky Smith	Amber Askew	CliftonLarsonAllen, LLP
Andrews	$2,582,283,801	Ken Orgeron	Todd Olszowy	Doeren Mayhew
Lafayette	$2,135,201,492	John Farmakides	Stephen Harrell	Crowe, LLP
First Financial of Maryland	$1,421,174,073	Eric Church	Matt Birkelien	Doeren Mayhew
Educational Systems	$1,357,880,174	Girado Smith	Antionette Morton	Deleon & Stang
Municipal Employees Credit Union Of Baltimore	$1,273,721,175	John Hamilton	Adrian Johnson	Doeren Mayhew
Point Breeze	$1,001,278,466	Tonia Niedzialkowski	Marisa Ehrlich	Yount, Hyde & Barbour P.C.
Cedar Point	$902,879,070	Charles Roach	Melissa Farren	CliftonLarsonAllen, LLP
National Institutes of Health	$825,474,881	Rick Wieczorek	Tim Duvall	Turner, Warren, Hwang & Conrad
APL	$709,496,512	David Woodruff	Amanda Johnson	CliftonLarsonAllen, LLP
First Peoples Community	$659,873,792	Randy Olsen	Alison Sweitzer	Deleon & Stang
Johns Hopkins	$648,581,198	Keith O'Neil	Steven Hudson	Yount, Hyde & Barbour P.C.
SecurityPlus	$604,076,382	Mike Barr	Peter Minford	CliftonLarsonAllen, LLP
Freedom Of Maryland	$563,718,838	Michael Macpherson	Keith Gill	Yount, Hyde & Barbour P.C.
Peake	$534,150,853	Stacie Sloan	Keith Seeley	Yount, Hyde & Barbour P.C.
FedChoice	$503,364,289	Brett Noll	Ed Atuahene	CliftonLarsonAllen, LLP
Mid-Atlantic	$448,414,004	Tamara Schiavone	Ed Connelly	Doeren Mayhew

MASSACHUSETTS

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	136	131	127	122
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	75	74	74	71

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Wolf & Company, P.C.	$10,617,191,577	24.1%	10	8.2%
Doeren Mayhew	$8,719,209,658	19.8%	6	4.9%
G.T. Reilly & Company	$5,540,321,749	12.6%	11	9.0%
Wipfli LLP	$3,359,680,439	7.6%	8	6.6%
Baker Tilly	$2,507,988,682	5.7%	1	0.8%
Mystic Accounting Group, LLP	$2,255,768,025	5.1%	28	23.0%
Crowe, LLP	$2,187,621,018	5.0%	1	0.8%
Spinelli CPA, P.C.	$1,978,455,921	4.5%	2	1.6%
CliftonLarsonAllen, LLP	$1,587,222,410	3.6%	5	4.1%
Whittlesey PC	$1,082,603,075	2.5%	3	2.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Rockland	$3,736,753,187	Kristin Vanbeek	Alex Fopiano	Doeren Mayhew
Metro	$3,300,805,189	Robert Cashman	Lawrence Stanford	Wolf & Company, P.C.
Workers	$2,507,988,682	Jay Champion	Bob Leger	Baker Tilly
BrightBridge	$2,392,816,939	John Howard		G.T. Reilly & Company
Hanscom	$2,194,849,301	Peter Rice	Penny Swallow	Doeren Mayhew
Jeanne D'Arc	$2,187,621,018	Larissa Thurston	Joe Princi	Crowe, LLP
Greylock	$1,709,091,532	John Bissell	Michael King	Wolf & Company, P.C.
Webster First	$1,500,185,788	John Thomasian	Kerri Kane	Spinelli CPA, P.C.
SCU	$1,411,029,321	Glenn Parsons	Jeremy Parker	Wipfli LLP
St. Anne's Of Fall River	$1,345,172,531	Eileen Migliozzi Danahey	Peter Panaggio	Wolf & Company, P.C.

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Harvard	$1,249,175,489	Craig Leonard	Katie Armstrong	Wolf & Company, P.C.
St. Mary's	$1,042,603,308	Grace Lee	Sarah Bolte	G.T. Reilly & Company
Central One	$882,707,202	Devon Lyon	Joseph Rollo	Other
All One	$864,394,256	Barbara Mahoney	Joseph Normant	RSM US LLP
Liberty Bay	$839,905,103	John Barron	Fred Williams	Wolf & Company, P.C.
Direct	$789,820,428	Joe Walsh	Jeff Rocha	Wolf & Company, P.C.
Polish National	$765,431,827	James Kelly	Charlotte Hansen	Doeren Mayhew
GFA	$760,583,303	Mark Hettinger	John Knierim	Other
Freedom	$757,421,293	Glenn Welch	Lee Craig	Whittlesey PC
Massachusetts Institute Of Technology	$743,027,960	Rui Domingos		Doeren Mayhew

MICHIGAN

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	194	187	179	170
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	152	146	146	142

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Doeren Mayhew	$59,495,213,364	49.6%	46	27.1%
Plante & Moran, PLLC	$32,005,862,071	26.7%	15	8.8%
Forvis Mazars	$5,295,412,554	4.4%	3	1.8%
Financial Standards Group, CPA LLC	$4,867,474,390	4.1%	27	15.9%
Financial Standards Group, Inc.	$4,584,163,343	3.8%	51	30.0%
Crowe, LLP	$3,839,486,875	3.2%	3	1.8%
Rehmann	$2,013,939,659	1.7%	2	1.2%
CliftonLarsonAllen, LLP	$1,478,364,817	1.2%	1	0.6%
GBQ Partners LLC	$411,176,817	0.3%	3	1.8%
Wipfli LLP	$138,350,752	0.1%	1	0.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Lake Michigan	$16,863,639,122	Julie Leonard	Peter Dann	Doeren Mayhew
Michigan State University	$8,512,836,947	April Clobes	Sara Dolan	Plante & Moran, PLLC
DFCU Financial	$8,025,071,744	Ryan Goldberg	John Chapel-Pearch	Doeren Mayhew
Genisys	$6,440,805,678	Jackie Buchanan	Nathan Davidson	Plante & Moran, PLLC
United	$4,404,925,638	Terry O'Rourke	Michael Ruchti	Forvis Mazars
Michigan Schools and Government	$4,366,531,649	Steve Brewer	Vallorie McBride	Doeren Mayhew
Advia	$3,968,318,167	Jeff Fielder	Tony Wright	Doeren Mayhew
Lake Trust	$2,873,345,524	David Snodgrass	Kara Stuewe	Crowe, LLP
Consumers	$2,862,516,906	Scott Sylvester	Steve Howard	Doeren Mayhew
Dow	$2,613,795,660	Michael Goad	Sanjay Ahluwalia	Plante & Moran, PLLC
ELGA	$2,465,859,856	Terry Katzur	David Brandt	Doeren Mayhew
Dort Financial	$2,461,726,014	Brian Waldron	Jeremy Zager	Plante & Moran, PLLC
Community Choice	$2,074,302,319	Robert Bava	Kelli Wisner-Frank	Doeren Mayhew
Honor	$1,864,607,682	Scott McFarland	Kaylee McKamey	Plante & Moran, PLLC
Credit Union One	$1,816,466,810	Gary Moody	Tina Tracy	Plante & Moran, PLLC
Financial Plus	$1,644,355,631	Brad Bergmooser	Wade Decker	Rehmann
Vibe	$1,573,712,328	Chaz Rzewnicki	Eric Heinrich	Plante & Moran, PLLC
Frankenmuth	$1,566,137,921	Vickie Schmitzer	Donna Haubenstricker	Other
Michigan First	$1,501,984,664	Jennifer Borowy	Janet Barden	Doeren Mayhew
orsa	$1,478,364,817	Tansley Stearns		CliftonLarsonAllen, LLP

MINNESOTA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	87	86	84	81
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	62	59	58	56

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
CliftonLarsonAllen, LLP	$22,777,081,589	64.8%	31	38.3%
Doeren Mayhew	$7,934,479,681	22.6%	7	8.6%
Wipfli LLP	$2,127,833,848	6.1%	3	3.7%
Credit Union Audit Group (CUAG)	$252,332,321	0.7%	1	1.2%
Audit360	$152,538,415	0.4%	8	9.9%
Gardiner + Company	$146,004,642	0.4%	1	1.2%
Waypoint Advisory Services, Inc.	$51,630,335	0.1%	1	1.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
TruStone Financial	$6,060,411,178	Dale Turner	Daniel Zaczkowski	CliftonLarsonAllen, LLP
Affinity Plus	$5,049,672,594	Dave Larson	Brian Volkmann	Doeren Mayhew
Blaze	$4,820,296,188	Dan Stoltz	Justin Burleson	CliftonLarsonAllen, LLP

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Magnifi Financial	$2,671,369,625	Chuck Friederichs	Janelle Borgmann	CliftonLarsonAllen, LLP
Mayo Employees	$1,526,796,797	Mary Hansen	Becky Seavey	CliftonLarsonAllen, LLP
Members Cooperative	$1,193,765,068	Steve Ewers	Ralph Hamann	CliftonLarsonAllen, LLP
City & County	$1,184,004,387	Patrick Pierce	Missy Settem	CliftonLarsonAllen, LLP
TopLine Financial	$1,147,260,347	Mick Olson	Jeremy Ebert	Wipfli LLP
Ideal	$1,087,281,225	Brian Sherrick	Dennis Bauer	CliftonLarsonAllen, LLP
Mid Minnesota	$833,936,877	Bob Gerads	Karen Munsterteiger	Doeren Mayhew
Southpoint Financial	$619,975,951	Jay Gostonczik	Alan Peterson	Doeren Mayhew
MINNCO	$612,352,554	Doug Hallstrom	Rick Borchardt	Wipfli LLP
St. Cloud Financial	$439,744,913	Jed Meyer	Franco Cusipag	Other
Co-op Credit Union Of Montevideo	$423,845,599	Kayla Reiffenberger	Anna Spray	Doeren Mayhew
Trustar	$374,206,081	Kipp Raboin	Ross Hamers	Doeren Mayhew
My	$371,266,026	Greg Worthen	Rick Rasmusson	Doeren Mayhew
SharePoint	$368,220,947	Phil Kopischke	Aaron Kastner	Wipfli LLP
Centricity	$337,921,860	Doug Ralston	Jarred Bohlin	CliftonLarsonAllen, LLP
First Alliance	$335,001,469	Brent Rempe	Jake Dorsch	CliftonLarsonAllen, LLP
Minnesota Valley	$333,914,817	Nick Meyer	Judy Kroll	CliftonLarsonAllen, LLP

MISSISSIPPI

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	65	63	58	55
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	21	22	20	19

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Doeren Mayhew	$5,611,478,892	57.4%	2	3.6%
FSG Mississippi LLC	$1,273,896,673	13.0%	39	70.9%
CliftonLarsonAllen, LLP	$867,347,039	8.9%	1	1.8%
Warren Averett	$801,271,596	8.2%	2	3.6%
Horne, LLP	$517,301,408	5.3%	1	1.8%
Financial Standards Group, CPA LLC	$222,455,918	2.3%	2	3.6%
BMSS LLC	$168,181,227	1.7%	1	1.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Keesler	$5,241,367,685	Andrew Swoger	Susan Peyret	Doeren Mayhew
Hope	$867,347,039	Bill Bynum	Alan Branson	CliftonLarsonAllen, LLP
Mutual	$517,301,408	Michael Mathews	Jennifer McMillin	Horne, LLP
Singing River	$402,463,593	Jimmy Smith	Marc Beech	Warren Averett
Navigator	$398,808,003	Sonya Lawler		Warren Averett
Sunbelt	$370,111,207	Chris Hammond	Chris Hammond	Doeren Mayhew
Statewide	$210,037,915	Casey Bacon	Pam Cotten	Other
Magnolia	$188,128,198	Michael Waylett	Aaron Coffey	FSG Mississippi LLC
Rivertrust	$168,181,227	Kevin Long	Keith Wilson	BMSS LLC
Members Exchange	$143,527,985	Susan Boshart		FSG Mississippi LLC
Centuryfirst	$141,651,384	John Harmond		FSG Mississippi LLC
Gulf Coast Community	$126,256,023	Lisa Graham	Jennifer Owen	Financial Standards Group, CPA LLC
Triangle	$125,580,244	Kimberly Guyton		FSG Mississippi LLC
Ferguson	$96,199,895	Vernon Clevenger	Blair Baker	Financial Standards Group, CPA LLC
1st Mississippi	$81,892,940	Joseph Lamberth	Joseph Lamberth	FSG Mississippi LLC
Jackson Area	$71,355,580	Leigh Bridges	Leigh Bridges	Other
Meridian Mutual	$70,604,364	Justin Branstetter		FSG Mississippi LLC
Eagle Express	$66,830,506	Joey Minton	Joey Minton	FSG Mississippi LLC
Mississippi National Guard	$43,457,609	Haley Dimartino		FSG Mississippi LLC
Brightview	$38,137,606	Sheila Bridges		FSG Mississippi LLC

MISSOURI

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	100	98	92	89
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	49	49	47	47

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Forvis Mazars	$9,136,387,075	47.1%	5	5.6%
J. Tenbrink & Associates	$7,949,361,134	41.0%	57	64.0%
CliftonLarsonAllen, LLP	$409,972,343	2.1%	2	2.2%
Cornerstone Resources	$318,269,294	1.6%	6	6.7%
Doeren Mayhew	$146,727,199	0.8%	1	1.1%

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LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
First Community	$4,992,266,094	Glenn Barks	Phil Hanna	Forvis Mazars
Together	$2,722,399,325	Bob McKay	Larry Skube	Forvis Mazars
Multipli	$1,434,952,439	Rick Nichols	Galen Wilhoit	J. Tenbrink & Associates
Vantage	$1,145,439,040	Eric Acree	Douglas Ruckman	J. Tenbrink & Associates
Neighbors	$571,945,535	Jason Heath	Janice Bennett	Forvis Mazars
West Community	$498,821,033	Jason Peach	Denny McGrane	J. Tenbrink & Associates
Infuze	$452,132,851	Mike Smith		J. Tenbrink & Associates
Assemblies Of God	$446,681,636	Peter Shiner	Mike Sisk	Forvis Mazars
St. Louis Community	$442,926,420	Kirk Mills	Lisa Orr	Other
Alliance	$422,012,824	Tim Stephens	Ken Bellamy	J. Tenbrink & Associates
Alltru	$403,094,485	Michelle Rosner	Dave Franke	Forvis Mazars
Arsenal	$395,078,634			J. Tenbrink & Associates
BluCurrent	$393,920,433	Craig Tabor	Gary Kirk	CliftonLarsonAllen, LLP
MECE	$387,800,134	Randy Marks	Gary Bruemmer	J. Tenbrink & Associates
Telcomm	$330,279,924	Jessica Shorney	Jackie Lawhon	Other
Great Plains	$323,228,302	James Wileman	Misha Smith	J. Tenbrink & Associates
United	$303,685,269	Brent Sadler	Kimberley Riffe	J. Tenbrink & Associates
United Consumers	$216,468,001	Jay Neathery	Joshua Lyday	J. Tenbrink & Associates
Conservation Employees'	$191,992,361	Ronda Lepage		J. Tenbrink & Associates
Public Safety	$190,603,368	Mary Shea	Mike Haggerty	Other

MONTANA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	45	43	42	41
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	22	22	23	22

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Baker Tilly	$3,215,457,813	39.4%	2	4.9%
CliftonLarsonAllen, LLP	$606,670,780	7.4%	2	4.9%
Wipfli LLP	$389,090,463	4.8%	1	2.4%
Pinion	$358,926,393	4.4%	1	2.4%
Anderson ZurMuehlen	$321,531,637	3.9%	2	4.9%
Opsahl Dawson	$310,480,028	3.8%	1	2.4%
Bases Covered Auditing (BCA)	$217,996,126	2.7%	1	2.4%
Douglas Wilson & Company, P.C.	$132,850,649	1.6%	1	2.4%
Brenner, Averett & Co	$117,659,491	1.4%	1	2.4%
Ferrin & Company, LLC	$35,329,362	0.4%	1	2.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Whitefish	$2,064,501,376	Jim Kenyon	Scott Bolster	Baker Tilly
Clearwater	$1,150,956,437	Jack Lawson	John De Groot	Baker Tilly
Altana	$660,215,565	Jason Hagadone	Kimberly Theis	Other
Valley	$593,701,955	Casey Klein	Scott Kanning	Other
Rocky Mountain	$424,262,863		Sean McCurry	CliftonLarsonAllen, LLP
Park Side Financial	$389,090,463	Jeremy Presta	Troy Brackey	Wipfli LLP
Montana	$358,926,393	John Hageman	Pat Woodall	Pinion
Intrepid	$310,480,028	Greg Strizich	Cindy Trimp	Opsahl Dawson
Billings	$217,996,126	Tom Boos	Nancy Harris	Bases Covered Auditing (BCA)
1st Liberty	$217,527,729	Steven Grooms	Dave Reeves	Other
Southwest Montana Community	$202,592,668	Teri Krakowka	Teri Krakowka	Anderson ZurMuehlen
Sky	$190,425,926	Daisy Romo	Melanie Emter	Other
Lincoln County	$182,407,917	Lindsay Beaty		CliftonLarsonAllen, LLP
Grasslands	$139,547,841	Emily Guldborg	Danielle Servais	Other
Russell Country	$132,850,649	Stacey Byrne	Bobbi Mares	Douglas Wilson & Company, P.C.
Fergus	$118,938,969	Jayme Durbin	Brian Henderson	Anderson ZurMuehlen
Richland	$117,659,491	Tyson Taylor	Sharon Roth	Brenner, Averett & Co
Daniels-Sheridan	$92,399,217	Timothy Rask	Glenda Fladager	Other
Ravalli County	$89,054,172	Darci Parsons	Laci Rose	Other
Rimrock	$63,523,955	Wade McFadden		Other

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NEBRASKA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	55	53	51	50
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	26	27	26	26

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Petersen & Associates	$2,955,477,831	42.3%	41	82.0%
Forvis Mazars	$2,126,826,329	30.4%	2	4.0%
CliftonLarsonAllen, LLP	$1,331,473,458	19.0%	1	2.0%
Financial Standards Group, CPA LLC	$512,106,729	7.3%	1	2.0%
Symphony CUSO	$44,705,527	0.6%	1	2.0%
Waypoint Advisory Services, Inc.	$6,119,342	0.1%	1	2.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Centris	$1,484,146,817	Steve Swanstrom	Tom Huston	Forvis Mazars
Cobalt	$1,331,473,458	Robin Larsen		CliftonLarsonAllen, LLP
Metro	$642,679,512	Michael McDermott	Lisa Ferrer	Forvis Mazars
Liberty First	$512,106,729	Frank Wilber	Ryan Morris	Financial Standards Group, CPA LLC
Siouxland	$353,690,755	Joel Steenhoven	Troy Bloch	Petersen & Associates
Nebraska Energy	$329,619,241	Julie Haney	Cheri Knapp	Petersen & Associates
Four Points	$184,229,726	Bart Protzman	Gavin Petersen	Petersen & Associates
Lincone	$183,833,106	Mary Sailors	John Millington	Petersen & Associates
First Nebraska	$183,129,286	Dale Kovar	Dale Kovar	Petersen & Associates
Trius	$152,355,729	Dee Schriner	Roger Smid	Petersen & Associates
University of Nebraska	$132,795,109	Keith Kauffeld	Shannon Tupe	Petersen & Associates
Mutual 1st	$126,103,786	Kevin Straub	Scott Stevens	Petersen & Associates
Omaha	$116,990,819	Chris Byous	Kevin Hull	Petersen & Associates
MembersOwn	$111,260,946	Linda Carter	Laura Anthes	Petersen & Associates
OneNebraska	$109,377,720	Brian Christensen	Deb Wegner	Petersen & Associates
Archer	$102,071,191	Mike Kezeor	Mike Kezeor	Petersen & Associates
Omaha Police	$95,835,325	Rick Rawley	Ron King	Petersen & Associates
Omaha Firefighters	$77,093,656	Scott Winkelmann		Petersen & Associates
Lincoln Public School Employees	$73,711,690	Radley Breuer	Radley Breuer	Petersen & Associates
Kellogg Midwest	$56,199,134	Jennifer Warnsing		Petersen & Associates

NEVADA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	14	14	13	13
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	12	12	12	12

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Doeren Mayhew	$1,690,616,662	19.4%	1	7.7%
Forvis Mazars	$1,610,619,800	18.5%	1	7.7%
CliftonLarsonAllen, LLP	$1,512,243,286	17.3%	1	7.7%
Carroll & Associates	$1,052,831,126	12.1%	2	15.4%
Turner, Warren, Hwang & Conrad	$400,164,358	4.6%	2	15.4%
Richards & Associates	$368,038,817	4.2%	1	7.7%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Greater Nevada	$1,690,616,662	Danny Delarosa	Rick Hassman	Doeren Mayhew
Create	$1,610,619,800	Matt Kershaw	Patricia Ochal	Forvis Mazars
One Nevada	$1,512,243,286	Steve O'Donnell	Julianna Holmes	CliftonLarsonAllen, LLP
Silver State Schools	$1,316,165,394	Scott Arkills	Chris Dickman	Other
Boulder Dam	$865,010,393	Steele Hendrix	Markelle Mackay	Carroll & Associates
Great Basin	$368,038,817	Jennifer Denoo	Tony Lopez	Richards & Associates
Elko	$349,244,131	Todd Sorenson	Jody Borjas	Other
Financial Horizons	$314,099,775	Theresa Lupori	Chris Schneider	Other
WestStar	$274,126,470	John Bagents	Dion Koop	Turner, Warren, Hwang & Conrad
Sierra Pacific	$187,820,733	Leslie Ramsdell		Carroll & Associates
Plus	$126,037,888	Carol Schumacher	Tara Smith	Turner, Warren, Hwang & Conrad
Churchill County	$76,147,592	Carrie Green-Hines		Other
Pahranagat Valley	$38,659,729	Robin Simmers		Other

* FINANCIAL DATA AS OF 03.31.26 ** Includes All Credit Unions ***Some states have fewer than 10 CPA firms or 20 credit unions

NEW HAMPSHIRE

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	14	13	13	13
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	10	10	10	10

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
CliftonLarsonAllen, LLP	$6,631,277,846	47.4%	1	8.3%
Wipfli LLP	$2,841,851,698	20.3%	3	25.0%
Wolf & Company, P.C.	$2,077,946,470	14.9%	1	8.3%
G.T. Reilly & Company	$1,172,448,600	8.4%	2	16.7%
Mystic Accounting Group, LLP	$317,180,670	2.3%	3	25.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Service	$6,631,277,846	David Araujo	Michael Dvorak	CliftonLarsonAllen, LLP
Lighthouse	$2,077,946,470	Chris Parker	Neil Gordon	Wolf & Company, P.C.
St. Mary's Bank	$1,751,779,803	Ken Senus	Hoang Nguyen	Wipfli LLP
Triangle	$871,970,866	Scott Macknight	Mark Palermo	Other
Granite State	$754,024,128	Michele Plaza	Lisa Barowski	Wipfli LLP
Bellwether Community	$670,189,449	Nathan Saller	Jon Oglebay	G.T. Reilly & Company
Holy Rosary	$502,259,151	Brian Hughes	Brian Therrien	G.T. Reilly & Company
New Hampshire	$336,047,767	Anthony Emerson	Jonathan Girard	Wipfli LLP
Members First Credit Union Of NH	$281,495,211	Courtney Fifield	Karl Betz	Mystic Accounting Group, LLP
New Hampshire Postal	$66,105,683	Philip Fontaine		Other
Precision	$27,994,412	Pamela Bailey		Mystic Accounting Group, LLP
NGM Employees	$7,691,047	Kim Munoz		Mystic Accounting Group, LLP

NEW JERSEY

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	139	139	134	127
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	50	51	51	48

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Crowe, LLP	$4,403,479,306	28.6%	1	0.8%
Curchin Group, LLC	$2,638,200,814	17.2%	15	11.8%
RKL LLP	$1,893,478,781	12.3%	6	4.7%
Doeren Mayhew	$1,222,099,485	8.0%	5	3.9%
CliftonLarsonAllen, LLP	$909,825,665	5.9%	3	2.4%
Firley, Moran, Freer, & Eassa	$185,966,248	1.2%	1	0.8%
Mystic Accounting Group, LLP	$169,200,840	1.1%	1	0.8%
CrossState Audit Services	$133,261,910	0.9%	1	0.8%
Credit Union Audit Group (CUAG)	$108,339,720	0.7%	1	0.8%
Connolly, Grady & Cha, P.C.	$74,624,332	0.5%	2	1.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Affinity	$4,403,479,306	Kevin Brauer	John McHugh	Crowe, LLP
Merck Employees	$1,712,248,272	Paul Gentile	Georgianna Schenkel	Other
Financial Resources	$634,233,897	Frank Almeida	Stephen Mavricos	RKL LLP
Proponent	$518,616,020	Debra Vandorn	James Leary	CliftonLarsonAllen, LLP
Credit Union of New Jersey	$503,973,515	Andrew Jaeger	Timothy Grossman	RKL LLP
Garden Savings	$494,779,308	Mike Powers	Lynn Dockrill	Curchin Group, LLC
First Harvest	$472,553,740	Michael Dinneen	Robyn Oresto	Doeren Mayhew
Picatinny	$454,407,247	Rob Albrecht	Ray Silfies	Doeren Mayhew
First Atlantic	$331,815,074	Ann Goldinak	Sarah Wincklhofer	Curchin Group, LLC
United Teletech Financial	$329,818,970	Leo Ardine	Francis James	Curchin Group, LLC
EdiFi	$258,684,795	Jill Peterson	Jim Piersanti	Curchin Group, LLC
North Jersey	$256,718,645	Richard Garcia	Natalia Rodionova	Curchin Group, LLC
Greater Alliance	$251,299,531	Glenn Guinto	Darrell Blackbourn	RKL LLP
Jersey Shore	$247,121,293	James Burns	James Burns	RKL LLP
The Atlantic	$235,964,029	Anthony Mero	Sandra Hilenski	CliftonLarsonAllen, LLP
Xcel	$185,966,248	Mike Mahiya	Patrick Short	Firley, Moran, Freer, & Eassa
First Financial	$175,837,590	Issa Stephan	Terriann Warn	Curchin Group, LLC
Princeton	$170,727,978	Dana Caragine	Joseph Vitti	RKL LLP
Riegel	$169,200,840	Scott Husted	Erik Reers	Mystic Accounting Group, LLP
NOVA UA	$155,245,616	Val Bogattchouk	Carol Dauria	CliftonLarsonAllen, LLP

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NEW MEXICO

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	40	40	39	37
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	23	23	24	23

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Doeren Mayhew	$9,153,297,305	44.2%	5	13.5%
RSM US LLP	$4,547,056,533	22.0%	1	2.7%
CliftonLarsonAllen, LLP	$1,946,663,796	9.4%	2	5.4%
Baker Tilly	$1,484,871,428	7.2%	1	2.7%
Forvis Mazars	$1,107,618,552	5.3%	1	2.7%
GBQ Partners LLC	$665,904,564	3.2%	1	2.7%
Bolinger, Segars, Gilbert & Moss	$554,762,918	2.7%	4	10.8%
Waypoint Advisory Services, Inc.	$343,014,495	1.7%	9	24.3%
SingerLewak	$114,205,344	0.6%	2	5.4%
Cornerstone Resources	$77,379,060	0.4%	2	5.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Nusenda	$4,971,361,314	Michelle Dearholt	Michael Buehler	Doeren Mayhew
Sunward	$4,547,056,533	Steph Sherrodd		RSM US LLP
U.S. Eagle	$1,484,871,428	Michael Moore	Aly Bachechi	Baker Tilly
Del Norte	$1,469,501,778	John Molenda	Mark Riek	Doeren Mayhew
Sandia Area	$1,414,170,856	Kevin Todd	Robert Nagaki	CliftonLarsonAllen, LLP
State Employees	$1,307,787,914	Andy Ramos	Ethan Hendrickson	Doeren Mayhew
First Financial	$1,131,022,542	Ronald Moorehead		Doeren Mayhew
Kirtland	$1,107,618,552	Matt Rarden	Julie Nielsen	Forvis Mazars
Rio Grande	$665,904,564	Tony Dees	Leon Davis	GBQ Partners LLC
Otero	$532,492,940	Melene Street	Shirely Jencks	CliftonLarsonAllen, LLP
White Sands	$414,582,060	Phillip Fifield	Noemi Hernandez	Bolinger, Segars, Gilbert & Moss
Guadalupe	$348,574,822	Tanya Sturgeon	Michelle Lowrie	Other
Zia	$273,623,757	Dwayne Herrera	Paul Johnson	Doeren Mayhew
Artesia	$168,433,511	Ronald Johnston	Karen Rapp	Other
Estacado	$119,273,452	Mark Roddenberry	Tammy Powell	Bolinger, Segars, Gilbert & Moss
Cannon	$103,196,807	Heather Fowler		Waypoint Advisory Services, Inc.
Railroad Employees	$79,464,046	Matthew Soto		Other
Financial Security	$63,849,409	Judy Carrasco		SingerLewak
Eddy	$62,066,280	Donna Davis	Gina Hargis	Waypoint Advisory Services, Inc.
Loco	$62,003,141	Deanna Schlensig		Waypoint Advisory Services, Inc.

NEW YORK

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	295	286	276	269
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	141	140	143	146

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
CliftonLarsonAllen, LLP	$35,629,361,399	26.6%	11	4.1%
Doeren Mayhew	$30,874,135,772	23.1%	11	4.1%
Baker Tilly	$25,001,470,825	18.7%	2	0.7%
Crowe, LLP	$10,876,275,241	8.1%	2	0.7%
Firley, Moran, Freer, & Eassa	$10,139,810,689	7.6%	15	5.6%
Bonadio & Co, LLP	$6,742,150,204	5.0%	14	5.2%
Wojeski & Co. CPAs, P.C.	$3,332,787,010	2.5%	22	8.2%
FJP & Associates, Inc.	$2,286,178,744	1.7%	47	17.5%
Gayle M. Schutte, CPA	$1,379,702,032	1.0%	23	8.6%
Sciarabba Walker & Co, LLP	$1,140,134,299	0.9%	6	2.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
FourLeaf	$14,365,077,820	Linda Armyn	Brian Bugge	Baker Tilly
ESL	$10,636,393,005	Faheem Masood	Tina Knapp	Baker Tilly
United Nations	$10,481,567,436	Pamela Agnone	Shon Klegin	Doeren Mayhew
Teachers	$9,940,455,758	Brad Calhoun	Ben Alessi	CliftonLarsonAllen, LLP
Broadview	$9,199,845,535	Michael Castellana	Annmarie Zimmermann	Crowe, LLP
Hudson Valley	$8,106,437,229	Jonathan Roberts	Scott Vanzandt	CliftonLarsonAllen, LLP
Visions	$5,250,348,576	Tyrone Muse	Kenneth Burt	CliftonLarsonAllen, LLP
Municipal	$5,102,373,093	Kyle Markland	Frank Madeira	Doeren Mayhew
Jovia Financial	$4,535,476,176	John Deieso	Karen Smith	CliftonLarsonAllen, LLP
Empower	$4,271,195,714	Ryan McIntyre	Daniel McCracken	Doeren Mayhew

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USALLIANCE	$3,368,936,655	Brett Wheeler		Doeren Mayhew
AmeriCU	$3,014,446,514	Ron Belle	Bryan Delehanty	Firley, Moran, Freer, & Eassa
Polish & Slavic	$2,734,636,666	Bogdan Chmielewski	Mark Magasic	Doeren Mayhew
Corning	$2,726,005,299	Gary Grinnell	Eric Dunlap	Bonadio & Co, LLP
Suffolk	$2,065,018,559	Michele Desn	Sarah McCandless	CliftonLarsonAllen, LLP
Self Reliance Financial	$2,034,885,273	Anatoli Murha	Adriana Fedorijczuk	CliftonLarsonAllen, LLP
Mid-Hudson Valley	$1,676,429,706	Razi Qadri	Christopher Corallo	Crowe, LLP
Beginnings	$1,505,838,425	Lisa Whitaker	Paul Kirk	Doeren Mayhew
The Summit	$1,477,060,381	Laurie Baker	Leanne McGuinness	Bonadio & Co, LLP
Island	$1,350,543,498	Craig Booth	Lisa Mingoia	Doeren Mayhew

NORTH CAROLINA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	63	62	58	57
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	41	40	38	38

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
CliftonLarsonAllen, LLP	$62,960,507,356	68.7%	3	5.3%
Doeren Mayhew	$20,823,355,993	22.7%	15	26.3%
Forvis Mazars	$4,558,256,306	5.0%	2	3.5%
Cantey, Tiller, Pierce and Green, CPAs, LLP	$1,722,610,751	1.9%	15	26.3%
Ewart & Associates	$466,557,515	0.5%	9	15.8%
Symphony CUSO	$65,919,487	0.1%	1	1.8%
GBQ Partners LLC	$58,917,789	0.1%	1	1.8%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
State Employees'	$59,758,618,263	Leigh Brady	Rex Spivey	CliftonLarsonAllen, LLP
Coastal	$6,209,568,276	Tyler Grodi	Tami Langton	Doeren Mayhew
Truliant	$5,450,681,919	Todd Hall	Linell Johnson	Doeren Mayhew
Civic	$3,190,259,625	David D'Annunzio		CliftonLarsonAllen, LLP
Allegacy	$2,568,924,848	Nathanael Tarwasokono	Michelle Salvadore	Doeren Mayhew
Self-Help	$2,405,735,320	Martin Eakes	Marcus Bowen	Forvis Mazars
Self-Help	$2,152,520,986	Martin Eakes	Marcus Bowen	Forvis Mazars
Skyla	$1,656,044,095	Eric Gelly	Brett Fisher	Doeren Mayhew
Marine	$1,081,824,507	Jeff Clark	Todd Sammons	Doeren Mayhew
Latino Community	$1,052,234,378	Vicky Garcia	Rodrigo Iniguez	Doeren Mayhew
Fort Bragg	$682,801,340	Todd Kenthack	John Tyson	Doeren Mayhew
Champion	$555,094,165	Jake Robinson	Brittainy Crawford	Doeren Mayhew
Carolinas Telco	$514,359,341	Jimmy Womack	Luis Mercado	Doeren Mayhew
Members	$481,759,903	Bob Donley	Cindy Stiff	Other
Telco Community	$424,472,617	David Burnette	Vanessa Rhodarmer	Doeren Mayhew
Piedmont Advantage	$382,545,324	Dion Williams	Charles Skara	Other
Mountain	$370,182,112	Suzie Shook	Michael Stawicki	Cantey, Tiller, Pierce and Green, CPAs, LLP
Summit	$369,391,535	Sam Whitehurst	Derek Williamson	Cantey, Tiller, Pierce and Green, CPAs, LLP
First Flight	$278,112,652	Tabitha Allen	Liz Queen	Doeren Mayhew
Duke University	$204,808,710	Daniel Berry		Doeren Mayhew

NORTH DAKOTA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	31	30	29	29
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	16	16	16	17

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Brady Martz	$1,377,558,639	22.7%	3	10.3%
Eide Bailly	$1,115,090,152	18.4%	2	6.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
First Community	$1,527,774,861	Steve Schmitz	Sean Rinkenberger	Other
Capital	$907,752,210	Jon Griffin	Ryan Monson	Eide Bailly
Town & Country	$781,626,785	Kalli Schell	Jessica Henderson	Brady Martz
Western Cooperative	$521,508,316	Justin Maddison	James Moe	Other
North Star Community	$470,628,579	Bob Herrington	Alex Kalliokoski	Brady Martz
Dakota West	$339,155,101	Jeff Reiter	Andrew Downer	Other
Hometown	$219,295,440	Harold Hagen	Julia Mathern	Other
Railway	$207,337,942	Paul Brucker	Derrick Hertz	Eide Bailly
Aspire Community	$180,930,723	Kevin Vigested	Tonya Harden	Other
Community	$178,286,304	Barbara Messner		Other

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United Savings	$125,303,275	Jim Schaefbauer		Brady Martz
Vue Community	$105,261,414	Steven Delap		Other
Dakota Plains	$94,424,754	Jeanne Witt		Other
Affinity First	$71,027,600	Kelly Duchsherer	Lacey Krueger	Other
Fargo Public Schools	$57,648,117	Brandy Link		Other
University	$45,208,075	Lacey Fetsch		Other
Lamoure	$40,574,223	Eric Musland		Other
Riverfork	$31,007,764	Katie Parkman		Other
Postal Family	$29,696,738	Karen Andersen		Other
Area Community	$27,651,948	Connie Johnston		Other

OHIO

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	219	210	205	195
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	118	116	117	119

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
GBQ Partners LLC	$22,182,960,600	44.1%	91	46.7%
Forvis Mazars	$15,764,973,555	31.4%	3	1.5%
Doeren Mayhew	$5,263,248,092	10.5%	7	3.6%
Plante & Moran, PLLC	$2,418,559,116	4.8%	1	0.5%
Whitmer & Company CPAs, LLP	$983,134,465	2.0%	4	2.1%
Financial Standards Group, CPA LLC	$526,238,109	1.0%	7	3.6%
Financial Standards Group, Inc.	$156,765,713	0.3%	6	3.1%
Maloney + Novotny LLC	$46,728,881	0.1%	1	0.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Wright-Patt	$9,610,864,170	Tim Mislansky	Daniel Smith	Forvis Mazars
General Electric	$4,228,990,665	Tim Ballinger	Dan Vonderhaar	Forvis Mazars
KEMBA Financial	$2,418,559,116	Donna Grimmett	Mike Ranttila	Plante & Moran, PLLC
Seven Seventeen	$2,028,387,732	John Demmler	Shelly Pawcio	Doeren Mayhew
Superior	$1,925,118,720	Phil Buell	Stacey Deitering	Forvis Mazars
Kemba	$1,778,744,179	Daniel Sutton	Dan Schroer	GBQ Partners LLC
Directions	$1,388,938,005	Barry Shaner	Keith Weyler	GBQ Partners LLC
Telhio	$1,344,215,269	Derrick Bailey	Alan Totin	Doeren Mayhew
Day Air	$892,876,410	John Theobald	Kyle Dean	GBQ Partners LLC
Cinfed	$856,943,783	Jay Sigler	Joe Gutzwiller	GBQ Partners LLC
Atomic	$847,907,701	Thomas Griffiths	Jerod Wiley	GBQ Partners LLC
Dover-Phila	$800,298,308	Jason Garner	Megan Bender	GBQ Partners LLC
Pathways Financial	$776,351,527	Michael Shafer	Chris Hoover	GBQ Partners LLC
BMI	$730,720,991	Bill Allender	Ray Porter	GBQ Partners LLC
Sharefax	$726,381,526	Todd Cain	Carrie Cox	Whitmer & Company CPAs, LLP
Sun	$670,968,390	Brian Kelbley	Francis Dastoli	Doeren Mayhew
Homeland	$619,797,203	Shayne Poe	Todd McDonald	GBQ Partners LLC
Firelands	$569,487,488	Brett Montague	Don Rositano	GBQ Partners LLC
Desco	$538,849,818	Jeff Lyons	Kara Tieman	GBQ Partners LLC
OUCU Financial	$520,859,702	Cory Corrigan	Nick Jensen	GBQ Partners LLC

OKLAHOMA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	57	55	54	53
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	36	35	35	34

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Forvis Mazars	$7,626,410,706	34.8%	2	3.8%
Doeren Mayhew	$5,555,387,752	25.3%	4	7.5%
HoganTaylor LLP	$2,783,957,102	12.7%	3	5.7%
CliftonLarsonAllen, LLP	$1,882,271,024	8.6%	6	11.3%
Cornerstone Resources	$897,120,771	4.1%	7	13.2%
Waypoint Advisory Services, Inc.	$651,253,173	3.0%	5	9.4%
Finley & Cook	$372,349,994	1.7%	1	1.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Tinker	$6,131,469,970	Dave Willis	Joseph Jackson	Forvis Mazars
TTCU	$2,696,041,904	Shelby Beil	Tana Wilson	Doeren Mayhew
Communication	$2,338,290,776	Stephen Lark	Connie Cofer	HoganTaylor LLP
WEOKIE	$1,494,940,736	Jeff Carpenter	Youssi Farag	Forvis Mazars

* FINANCIAL DATA AS OF 03.31.26 ** Includes All Credit Unions ***Some states have fewer than 10 CPA firms or 20 credit unions

Truity	$1,301,627,073	Aaron Beldner	Mark Cough	Doeren Mayhew
WeStreet	$968,067,222	Greg Gallant	Lauren Fleenor	Other
Oklahoma's	$945,462,454	Luann Schmiedel	Shane Richins	CliftonLarsonAllen, LLP
True Sky	$796,995,940	Sean Cahill		Doeren Mayhew
Oklahoma Central	$760,722,835	Gina Wilson	Bill Jolin	Doeren Mayhew
Fort Sill	$395,258,189	Jayson Sims	Cheryl Crow	CliftonLarsonAllen, LLP
Allegiance	$372,349,994	J C Reavis	Trey Graham	Finley & Cook
Oklahoma Educators	$315,346,727	Cindy White	Robert Herzig	Cornerstone Resources
Energy One	$308,182,906	Steve McNabb	Elena Stemple	Waypoint Advisory Services, Inc.
Red Crown	$259,972,545	Jeremy Thornton	Jeremy Thornton	HoganTaylor LLP
OKUnity	$217,953,930	Daniel Thrasher	Becky Reedy	Other
USE	$210,211,996	Russell Neuenschwander	Mark Kaulaity	Cornerstone Resources
Endurance	$197,786,833	Chris Bower		CliftonLarsonAllen, LLP
Oklahoma	$197,413,874	Tim Delise		Cornerstone Resources
ME/CU	$191,421,600	John Cummings	Troy Hoobler	Other
Western Sun	$185,693,781	John Robinson	Tami Taylor	HoganTaylor LLP

OREGON

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	54	53	50	47
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	44	43	41	38

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Baker Tilly	$23,629,014,416	59.6%	15	31.9%
Crowe, LLP	$9,646,703,300	24.3%	1	2.1%
Opsahl Dawson	$2,867,245,244	7.2%	15	31.9%
Doeren Mayhew	$1,818,724,878	4.6%	1	2.1%
Richards & Associates	$395,532,923	1.0%	3	6.4%
CliftonLarsonAllen, LLP	$294,387,405	0.7%	2	4.3%
Brad Billiet	$54,878,461	0.1%	1	2.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
OnPoint Community	$9,646,703,300	Rob Stuart	Lisa White	Crowe, LLP
Rogue	$4,285,099,718	Matt Stephenson	Blake Thurman	Baker Tilly
Oregon Community	$3,565,812,740		Gregory Schumacher	Baker Tilly
Rivermark Community	$3,240,816,479	Jason Werts	Derrick Peterson	Baker Tilly
Selco Community	$2,983,156,815	Bob Newcomb	Tiffany Washington	Baker Tilly
Oregon State	$2,727,167,982	Gary Schuette	Derrick Peterson	Baker Tilly
Maps	$1,818,724,878	Mark Zook	Mel Monroe	Doeren Mayhew
First Community	$1,812,937,827	David Elmer	Mike Leep	Baker Tilly
Unitus Community	$1,807,431,854	Steven Stapp	Michael Namba	Baker Tilly
Mid Oregon	$877,737,189	Kevin Cole	Sarah Hix	Baker Tilly
Consolidated Community	$831,188,521	Larry Ellifritz	Chris Beechwood	Opsahl Dawson
Central Willamette	$613,818,329	Stacie Wyss-Schoenborn	Cedric Bousquet	Opsahl Dawson
Embold	$596,062,264	Rani Khouri	Rani Khouri	Baker Tilly
Cascade Community	$459,211,060	Lynn Ager	Lynn Ager	Other
Wauna	$400,073,827	Robert Blumberg	Teresa Wemmer	Baker Tilly
Sage	$387,757,162	Chad Olney		Baker Tilly
Oregonians	$341,672,947	Bryce Mortensen		Opsahl Dawson
InRoads	$334,791,405	Nathan Cox	Amy Zimmerman	Baker Tilly
Old West	$320,471,531	Ken Olson	Greg Floyd	Other
Pacific NW	$317,895,630	Thomas Griffith		Baker Tilly

PENNSYLVANIA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	320	309	290	272
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	142	141	135	136

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
CliftonLarsonAllen, LLP	$30,498,172,854	36.5%	9	3.3%
RKL LLP	$18,780,008,427	22.5%	25	9.2%
Plante & Moran, PLLC	$9,624,459,825	11.5%	1	0.4%
Doeren Mayhew	$6,520,121,313	7.8%	10	3.7%
Connolly, Grady & Cha, P.C.	$2,253,417,303	2.7%	5	1.8%
Davis Accounting and Consulting, LLC	$599,147,069	0.7%	12	4.4%
GBQ Partners LLC	$516,536,052	0.6%	5	1.8%
S.R. Snodgrass	$512,069,455	0.6%	2	0.7%

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Feather CU Services	$423,577,776	0.5%	6	2.2%
Forvis Mazars	$344,234,115	0.4%	1	0.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Police And Fire	$10,152,351,176	James Duke	Jeffrey Hedderick	CliftonLarsonAllen, LLP
Pennsylvania State Employees	$9,624,459,825	George Rudolph	Gina Seibert	Plante & Moran, PLLC
Members 1st	$8,612,903,582	Mike Wilson	Eric Bush	CliftonLarsonAllen, LLP
Citadel	$6,766,495,670	Bill Brown	Anand Solanki	CliftonLarsonAllen, LLP
American Heritage	$5,323,020,774	Bruce Foulke	Brian Schmitt	RKL LLP
TruMark Financial	$3,566,485,674	Kelly Botti	Vince Market	RKL LLP
Franklin Mint	$2,248,351,543	Drew Stanley	Patrick Ryan	Other
Clearview	$2,167,703,752	Lisa Florian	Chris Lucatorto	Doeren Mayhew
Philadelphia	$2,005,811,885	Patricia Craven	Sherry Prinzivalli	Connolly, Grady & Cha, P.C.
Utilities Employees	$1,507,207,109	Bret Krevolin	Phillip Geiger	RKL LLP
Freedom	$1,485,734,730	John King	Kevin Quinn	RKL LLP
First Commonwealth	$1,481,213,771	Donna Lostocco		CliftonLarsonAllen, LLP
Patriot	$1,328,698,126	Ron Celaschi	David Cook	Doeren Mayhew
Diamond	$1,215,999,009	Rick Patel	Barb Mitchell	RKL LLP
People First	$1,031,161,820	Howard Meller	Thad Egner	CliftonLarsonAllen, LLP
Merck Sharp & Dohme	$1,011,470,884	Dana Defilippis	Sharon Noble	CliftonLarsonAllen, LLP
Belco Community	$983,599,624	Amey Sgrignoli	Rebeka Landon	Other
Ardent	$931,319,802	Rob Werner	Ray Colavita	Doeren Mayhew
Sun East	$915,570,673	Debbie Cook	Zack Stecher	RKL LLP
Service 1st	$831,204,480	Mike Thomas	Jamie Brininger	RKL LLP

RHODE ISLAND

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	17	15	15	14
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	11	10	10	10

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Wolf & Company, P.C.	$7,655,694,449	69.4%	2	14.3%
Mystic Accounting Group, LLP	$1,933,198,802	17.5%	5	35.7%
BerryDunn	$801,946,871	7.3%	1	7.1%
Whittlesey PC	$511,417,943	4.6%	1	7.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Navigant	$4,184,318,564	Kathy Orovitz	Jason Jolin	Wolf & Company, P.C.
Coastal1	$3,471,375,885	Brian Azar	David Cox	Wolf & Company, P.C.
Greenwood	$924,843,530	Frederick Reinhardt	Andrew Brown	Mystic Accounting Group, LLP
People's	$801,946,871	Sean Daly	Suzana Carey	BerryDunn
Westerly Community	$511,417,943	Andrew Rogers	Aaron Clark	Whittlesey PC
Rhode Island	$426,769,841	David Suvall	Dana Taglianetti	Mystic Accounting Group, LLP
Ocean State	$351,260,552	Michael Garvey	Ronald Fabas	Mystic Accounting Group, LLP
Wave	$154,985,205	David Dupere		Mystic Accounting Group, LLP
CME	$78,649,008	Timothy Dyl		Other
Blackstone River	$75,339,674	James Wood	Linda Kahnke	Mystic Accounting Group, LLP
Community & Teachers	$30,814,477	Kenneth Saunders		Other
Cumberland Municipal Employees	$9,063,588	Holly Ayick		Other
Pawtucket Municipal Employees	$5,970,707	Lisa Paiva		Other
Natco Employees	$201,381	Linda Van Meter		Other

SOUTH CAROLINA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	47	47	47	46
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	34	34	34	33

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Doeren Mayhew	$19,932,876,921	81.1%	14	30.4%
Cantey, Tiller, Pierce and Green, CPAs, LLP	$2,011,342,171	8.2%	26	56.5%
Baker Tilly	$1,350,614,348	5.5%	1	2.2%
CliftonLarsonAllen, LLP	$1,212,491,305	4.9%	1	2.2%
GBQ Partners LLC	$57,813,168	0.2%	1	2.2%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Founders	$5,181,306,264	Bruce Brumfield	Elizabeth Bagwell	Doeren Mayhew
South Carolina	$2,570,596,817	Scott Woods	Joe Grech	Doeren Mayhew

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SRP	$2,077,098,521	Liz Ponder	Greg Gibson	Doeren Mayhew
SAFE	$1,950,039,735	Michael Baker	Kelly Carter	Doeren Mayhew
AllSouth	$1,506,612,863	Bill Koehler	Valerie Morrell	Doeren Mayhew
Palmetto Citizens	$1,480,861,192	Robert Dozier	Elizabeth Bunn	Doeren Mayhew
SC State	$1,457,357,692	James Kinard	Dara Carrico	Doeren Mayhew
Sharonview	$1,350,614,348	Herb White	Melissa Breaux	Baker Tilly
REV	$1,212,491,305	Jason Lee	Russell Gahagan	CliftonLarsonAllen, LLP
Family Trust	$804,289,651	Ryan Harvey	Susan Vogel	Doeren Mayhew
CPM	$742,023,474	James Gergen	Ralph Micalizzi	Doeren Mayhew
Spero Financial	$712,110,340	Brian McKay	Toni Davisson	Doeren Mayhew
Greenville	$510,646,420	Paul Hughes	Phil Barnhill	Doeren Mayhew
Carolina Trust	$419,594,180	Tim Carlisle	Tim Vogel	Doeren Mayhew
MTC	$299,863,873	Kimberly Witt	Kimberly Witt	Doeren Mayhew
SPC	$266,167,413	Linda Weatherford	Billy Byrd	Cantey, Tiller, Pierce and Green, CPAs, LLP
Carolina Foothills	$220,475,899	Scott Weaver	Amy Gao	Doeren Mayhew
Georgetown Kraft	$193,593,091	Kevin Owens	Kevin Owens	Cantey, Tiller, Pierce and Green, CPAs, LLP
Mid Carolina	$177,666,191	Dean Scarborough		Cantey, Tiller, Pierce and Green, CPAs, LLP
Greenville Heritage	$177,074,017	Alan Berry	Angela Sprouse	Cantey, Tiller, Pierce and Green, CPAs, LLP

SOUTH DAKOTA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	35	33	33	33
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	17	16	20	21

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Wipfli LLP	$2,374,552,388	38.5%	1	3.0%
RSM US LLP	$739,561,011	12.0%	1	3.0%
Brady Martz	$492,484,939	8.0%	2	6.1%
SingerLewak	$260,080,348	4.2%	1	3.0%
Eide Bailly	$212,568,378	3.4%	1	3.0%
Gardiner + Company	$200,242,064	3.2%	1	3.0%
Ashland CPA Advisors	$86,151,668	1.4%	1	3.0%
ELO Prof. LLC	$69,719,136	1.1%	1	3.0%
Petersen & Associates	$46,466,218	0.8%	1	3.0%
Bases Covered Auditing (BCA)	$41,389,103	0.7%	1	3.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Black Hills	$2,374,552,388	Jerry Schmidt	Jarrod Reisner	Wipfli LLP
Dakotaland	$739,561,011	Ryan Goehner	Justin Olson	RSM US LLP
Levo	$526,570,715	Fran Sommerfeld	Brenda Deboer	Other
Voyage	$282,430,608	Jeff Schmidt	Miranda Gallagher	Brady Martz
Highmark	$260,080,348	Mindy Howard	Aaron Prochazka	SingerLewak
Bluestone	$212,568,378	Alayna Johnson	Guy Anderson	Eide Bailly
Service First	$210,054,331	Travis Kasten	Becky Brunick	Brady Martz
Area	$200,242,064	Steve Streier	Renee Kulesa	Gardiner + Company
Sentinel	$197,021,224	Dorothy Voorhees		Other
Northern Hills	$196,600,075	Misty Winter	Cassie Pannone	Other
Aspen	$167,158,105	Pamela Brown-Graff		Other
Explorers	$112,619,609	April Tompkins	Juliet De Shazer	Other
Dakota Plains	$86,151,668	Brent Dirk		Ashland CPA Advisors
Norstar	$77,873,729	Jay Kruse		Other
Healthcare Plus	$69,719,136	Guy Trenhaile		ELO Prof. LLC
Dakota Star	$46,466,218	Chris Kinder		Petersen & Associates
Oahe	$45,020,374	Dawn Van Ash		Other
Ft. Randall	$44,935,942	Julie Thomson	Julie Thomson	Other
East River	$41,571,216	Tanya Hobson	Heidi Oswald	Other
Sioux Valley Co-op	$41,539,098	Tyler Gross		Other

TENNESSEE

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	131	131	128	127
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	72	73	70	71

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Doeren Mayhew	$21,480,200,394	44.6%	12	9.4%
Baker Tilly	$10,143,966,093	21.0%	1	0.8%
Reynolds Bone & Griesbeck PLC	$3,207,055,094	6.7%	7	5.5%

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Elliott Davis	$3,190,257,250	6.6%	1	0.8%
Credit Union Audit Group (CUAG)	$3,081,639,443	6.4%	57	44.9%
CliftonLarsonAllen, LLP	$1,299,699,944	2.7%	1	0.8%
Symphony CUSO	$874,977,624	1.8%	17	13.4%
Crowe, LLP	$700,143,768	1.5%	1	0.8%
PYA, P.C.	$631,763,348	1.3%	2	1.6%
Carr, Riggs & Ingram, LLC	$547,474,589	1.1%	3	2.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Eastman	$10,143,966,093	Kelly Price	Tonja Fish	Baker Tilly
Knoxville TVA Employees	$5,233,300,545	Lynn Summers	Shannon York	Doeren Mayhew
ORNL	$4,812,624,159	Jenny Vipperman	Kristin Robertucci	Doeren Mayhew
Ascend	$4,749,528,044	Matt Jernigan	David Feldhaus	Doeren Mayhew
Tennessee Valley	$3,190,257,250	Todd Fortner	Brant Caldwell	Elliott Davis
Y-12	$2,774,498,024	Dustin Millaway	Laura Stewart	Doeren Mayhew
Leaders	$1,313,495,565	Todd Swims	Seth Rudd	Reynolds Bone & Griesbeck PLC
Orion	$1,299,699,944	Ashley McDurmon	Stuart Harrington	CliftonLarsonAllen, LLP
Enrichment	$972,507,315	James Hayes	Scott Peters	Doeren Mayhew
Fortera	$938,884,981	Jennifer Ventimiglia	Nathan Brown	Doeren Mayhew
First South Financial	$834,528,358	Craig Esrael	Paul Pennebaker	Reynolds Bone & Griesbeck PLC
Resound	$700,143,768	Donna Young	Rob Byrd	Crowe, LLP
Consumer	$651,235,894	Mandy Kilday	Katherine McCormick	Other
FEDEX Employees Credit Association	$641,452,230	Tara Burton	Latoya Carpenter	Doeren Mayhew
UT	$572,064,551	Kenyon Warren	Jason Miller	PYA, P.C.
Memphis City Employees	$500,698,415	Ken Swann	Nathan Stevens	Reynolds Bone & Griesbeck PLC
Southeast Financial	$474,094,681	John Jacoway	Jeff Dahlstrom	Carr, Riggs & Ingram, LLC
Comtrust	$429,481,356	Johnny Phillips	Ken Hall	Other
Alcoa Tenn	$424,485,382	David Gill	Mark Wilsie	Doeren Mayhew
TEN	$394,442,312	Rafael Rondon	Andres Llanos	Forvis Mazars

TEXAS

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	413	401	394	380
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	206	206	206	204

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Doeren Mayhew	$48,600,913,137	29.9%	39	10.3%
CliftonLarsonAllen, LLP	$43,755,414,950	26.9%	27	7.1%
Crowe, LLP	$19,192,250,225	11.8%	1	0.3%
RSM US LLP	$13,832,031,590	8.5%	2	0.5%
Other	$10,695,359,087	6.6%	136	35.8%
Baker Tilly	$8,878,694,837	5.5%	4	1.1%
Cornerstone Resources	$6,288,623,601	3.9%	96	25.3%
Waypoint Advisory Services, Inc.	$5,026,873,819	3.1%	58	15.3%
Atlas CPAs & Advisors PLLC	$1,297,053,867	0.8%	1	0.3%
Plante & Moran, PLLC	$1,255,635,108	0.8%	1	0.3%
Bolinger, Segars, Gilbert & Moss	$1,194,022,198	0.7%	5	1.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Randolph-Brooks	$19,192,250,225	Mark Sekula	Zachary Crews	Crowe, LLP
Security Service	$14,211,059,145	Michael Chapman	Thomas Martin	CliftonLarsonAllen, LLP
American Airlines	$9,448,440,753	Gail Enda	Sean Gaven	RSM US LLP
TDECU	$5,100,864,577	Isaac Johnson	Jason Schneider	Doeren Mayhew
Rally	$4,765,875,080	Dana Sisk	Carrie Tschirhart	CliftonLarsonAllen, LLP
EECU	$4,759,647,847	Lonnie Nicholson	Bradley Schone	Doeren Mayhew
GECU	$4,658,363,991	Alex Rascon		Doeren Mayhew
Credit Human	$4,383,590,837	Steve Hennigan	Laurie Thomas	RSM US LLP
University	$4,273,408,419	Michael Crowl	Rhonda Pavlicek	Baker Tilly
First Community	$2,956,248,741	TJ Tijerina	Edgar Barraza	Doeren Mayhew
Credit Union of Texas	$2,716,585,957	Eric Pointer	Kerry Whitson	Baker Tilly
Wellby Financial	$2,646,249,202	Marty Pell	Deena Smith	Doeren Mayhew
Texans	$2,605,835,205	David Frazier	Ben Hart	Doeren Mayhew
A+	$2,577,285,208	Eric Kase	David Cic	CliftonLarsonAllen, LLP
Austin Telco	$2,546,267,549	Robert Hernandez	Kevin Lockingen	CliftonLarsonAllen, LLP
Advancial	$2,391,266,673	Brent Sheffield	Andrew Tomalin	CliftonLarsonAllen, LLP
Texas Trust	$2,067,879,165	Jim Minge	Peggy Esparza	Doeren Mayhew
Shell	$2,026,372,418	Jose Rodriguez	Kristi Garner	Doeren Mayhew

* FINANCIAL DATA AS OF 03.31.26 ** Includes All Credit Unions ***Some states have fewer than 10 CPA firms or 20 credit unions

DATCU	$1,770,007,816	Melanie Vest	Kerry Cristales	CliftonLarsonAllen, LLP
United Heritage	$1,680,599,179	Michael Ver Schuur	Troy Garry	CliftonLarsonAllen, LLP

UTAH

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	56	56	54	52
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	33	33	32	30

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Deloitte	$28,849,555,910	42.3%	3	5.8%
Baker Tilly	$27,784,043,979	40.7%	3	5.8%
Doeren Mayhew	$5,238,981,973	7.7%	4	7.7%
Ferrin & Company, LLC	$3,362,627,452	4.9%	9	17.3%
Eide Bailly	$658,243,899	1.0%	1	1.9%
Dickson & Co. Inc.	$260,028,853	0.4%	1	1.9%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
America First	$24,729,579,208	Thayne Shaffer	Missy Key	Deloitte
Mountain America	$22,659,231,635	Sterling Nielsen	Chad Curtis	Baker Tilly
Goldenwest	$4,092,961,317	Kerry Wahlen	Darren Godfrey	Deloitte
Utah Community	$3,864,199,087	Justin Olson	Justin Smith	Baker Tilly
Canyon View	$2,141,690,228	Jack Buttars	Amelia Martinez	Ferrin & Company, LLC
Cyprus	$2,067,952,557	Todd Adamson	Eric Figgins	Doeren Mayhew
Deseret First	$1,260,613,257	Shane London	Ben Dean	Baker Tilly
Utah First	$1,163,168,944	Darin Moody	Brandt Kuehne	Doeren Mayhew
Utah Power	$1,090,893,883	Ryan Pollick	Chris Brems	Doeren Mayhew
Granite	$916,966,589	Mark Young	David Borsos	Doeren Mayhew
Wasatch Peaks	$658,243,899	Jeff Shaw	Ashley Loftus	Eide Bailly
Jordan	$421,373,004	Lindsey Merritt	James Nelson	Other
American United	$394,236,316	Jacob Bowman	Alisa Ott	Other
Alpine	$362,847,647	Paul Atkinson	Connie Ewing	Ferrin & Company, LLC
Elevate	$260,028,853	Scott Webre	Rachel Baugh	Dickson & Co. Inc.
Eastern Utah Community	$224,520,981	Bruce Yost	Bruce Yost	Ferrin & Company, LLC
Members First	$206,147,801	Darryn Hodgson	Colton Chapman	Other
Horizon Utah	$186,663,953	Page Bennett	Dallas Barton	Other
Ascent	$173,071,159	Brock Mortensen	Mark Chamberlain	Ferrin & Company, LLC
Hercules First	$164,411,754	Brett Blackburn		Ferrin & Company, LLC

VERMONT

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	17	16	16	13
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	10	10	10	8

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
CliftonLarsonAllen, LLP	$4,303,291,764	59.0%	2	15.4%
Crowe, LLP	$1,129,426,930	15.5%	1	7.7%
Wojeski & Co. CPAs, P.C.	$500,294,163	6.9%	1	7.7%
Bonadio & Co, LLP	$414,749,389	5.7%	2	15.4%
Mystic Accounting Group, LLP	$35,777,353	0.5%	2	15.4%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
EastRise	$3,171,844,958	Robert Miller	Sue Leonard	CliftonLarsonAllen, LLP
NorthCountry	$1,131,446,806	Bob Morgan	Lisa Huyer	CliftonLarsonAllen, LLP
Vermont	$1,129,426,930	Jean Giard	Harry Jacobson	Crowe, LLP
Heritage Family	$852,898,545	Chris Gomez	Christine Messer	Other
802	$500,294,163	Sean Gammon	Jill Fortier	Wojeski & Co. CPAs, P.C.
One	$263,241,945	Brett Smith	David Maclean	Bonadio & Co, LLP
Green Mountain	$151,507,444	Bob Lake	John St. Hilaire	Bonadio & Co, LLP
Northern Lights	$43,742,727	Rita St. Arnauld	Rita St. Arnauld	Other
Members 1st	$23,169,161	Evelyn Sirois		Mystic Accounting Group, LLP
Central Vermont Medical Center	$12,608,192	Patrick Reeves		Mystic Accounting Group, LLP
Orlex Government Employees	$6,997,022	Judy Jenne		Other
Northeast Schools And Hospital	$5,615,177	Linn Elko		Other
St. Patricks Parish	$532,840	John Schreindorfer		Other

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VIRGINIA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	106	99	97	95
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	66	65	63	62

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Pricewaterhouse Coopers	$203,558,954,708	71.0%	1	1.1%
Crowe, LLP	$35,567,417,795	12.4%	3	3.2%
Doeren Mayhew	$25,191,766,433	8.8%	21	22.1%
CliftonLarsonAllen, LLP	$15,500,381,497	5.4%	9	9.5%
Brown, Edwards & Company	$2,156,898,843	0.8%	13	13.7%
Elliott Davis	$2,069,445,833	0.7%	1	1.1%
Deleon & Stang	$928,197,984	0.3%	4	4.2%
Credit Union Audit Group (CUAG)	$273,802,289	0.1%	4	4.2%
GBQ Partners LLC	$232,877,569	0.1%	2	2.1%
Ewart & Associates	$126,924,526	0.0%	1	1.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Navy	$203,558,954,708	Dietrich Kuhlmann	John Collins	Pricewaterhouse Coopers
Pentagon	$29,396,724,251	James Schenck	Sarah Heintzman	Crowe, LLP
Virginia	$7,358,575,841	Chris Shockley	Stephanie Vick	CliftonLarsonAllen, LLP
Langley	$5,677,171,621	Gaurav Bhatia	Blake Newman	CliftonLarsonAllen, LLP
Apple	$5,621,553,027	Andy Grimm	Chris Cooper	Doeren Mayhew
Northwest	$4,545,548,749	Jeff Bentley	Anthony Fabiano	Crowe, LLP
Chartway	$3,293,646,959	Brian Schools	Todd Fanning	Doeren Mayhew
State Department	$2,940,189,866	James Hayes	Nathan Robertson	Doeren Mayhew
BayPort	$2,791,775,999	Jim Mears	Lewis Smith	Doeren Mayhew
Dupont Community	$2,069,445,833	Barry Smith	Steve Pittman	Elliott Davis
UVA Community	$1,625,144,795	Susan Gruber	Peter Holman	Crowe, LLP
United States Senate	$1,548,896,589	Timothy Anderson	Kathy Dalfrey	Doeren Mayhew
Congressional	$1,334,440,829	Tricia Szurgot	Ted Blake	CliftonLarsonAllen, LLP
Freedom First	$1,221,169,403	Linda Johnson	Linda Johnson	Doeren Mayhew
Justice	$1,158,996,534	Mark Robnett	David Jensen	Doeren Mayhew
1st Advantage	$1,080,231,309	Paul Muse	Michelle Nealey	Doeren Mayhew
ABNB	$947,782,847	Charles Mallon	Joseph Pennington	Doeren Mayhew
Call	$570,046,688	John West	Bill Yascko	Doeren Mayhew
Argent	$560,052,376	Jamie Asciolla	Mason Mullins	Deleon & Stang
Spectra	$552,572,264	Kristin Shultz	Debbie Freeman	Doeren Mayhew

WASHINGTON

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	77	76	76	75
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	65	64	64	62

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Baker Tilly	$39,768,716,052	41.7%	22	29.3%
Crowe, LLP	$30,006,145,279	31.5%	1	1.3%
CliftonLarsonAllen, LLP	$11,512,778,350	12.1%	4	5.3%
Opsahl Dawson	$5,888,008,956	6.2%	19	25.3%
Doeren Mayhew	$5,505,113,897	5.8%	2	2.7%
Eide Bailly	$222,223,362	0.2%	1	1.3%
Randall Internal Audit & Consulting	$98,347,033	0.1%	1	1.3%
Richards & Associates	$93,580,744	0.1%	1	1.3%
Steven Randall	$55,827,366	0.1%	1	1.3%
GBQ Partners LLC	$44,197,019	0.0%	1	1.3%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
BECU	$30,006,145,279	Beverly Anderson	Drew Wolff	Crowe, LLP
Gesa	$6,722,351,953	Don Miller	Kurt Johnson	CliftonLarsonAllen, LLP
STCU	$6,376,176,817	Lindsey Myhre		Baker Tilly
Washington State Employees	$5,110,003,498	Gary Swindler	Randy Gunderson	Doeren Mayhew
Numerica	$4,339,522,298	Carla Cicero	Joel Keller	Baker Tilly
Peak	$4,269,802,466	David Tuyo	Kim Steepy	Baker Tilly
Sound	$3,448,824,172	Don Clark	Christine Wentzel	Baker Tilly
WECU	$3,328,846,265	Jennifer Kutcher	Nick Hodson	CliftonLarsonAllen, LLP
HAPO Community	$3,088,375,005	Scott Mitchell	Paul Pedersen	Baker Tilly
Harborstone	$3,047,531,670	Geoff Bullock	Mark Fairbanks	Baker Tilly

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Columbia	$2,591,492,872	Lindsey Salvestrin	Penny Harris	Baker Tilly
Kitsap	$2,520,630,304	Shawn Gilfedder		Baker Tilly
iQ	$2,198,989,502	Eric Petracca	Dan Medak	Baker Tilly
Horizon	$2,002,353,464	Jeff Adams	Debbie Parelius	Opsahl Dawson
Fibre	$1,824,448,695	Christopher Bradberry	Meghan Staup	Baker Tilly
Red Canoe	$1,210,119,720	Deidra Miner		Baker Tilly
Salal	$1,159,613,348	Kevin Skinner	Randy Cloes	Baker Tilly
Seattle	$1,138,583,298	Mike Cruz	Timothy Wortman	Baker Tilly
Qualstar	$923,065,999	Mike Elfstrom	Brook Hamilton	Baker Tilly
Solarity	$846,070,385	Mina Worthington		Other

WEST VIRGINIA

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	79	76	74	74
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	27	27	27	27

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
GBQ Partners LLC	$1,648,964,405	31.4%	3	4.1%
Symphony CUSO	$363,359,055	6.9%	8	10.8%
Brown, Edwards & Company	$315,076,968	6.0%	3	4.1%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Bayer Heritage	$801,054,332	Robert Burrow	Ryan Rotilio	GBQ Partners LLC
First Choice America Community	$704,383,106	Scott Winwood	J. C. Peterman	Other
Fairmont	$602,458,983	Cindy Dickey	Nancy Lopez	GBQ Partners LLC
West Virginia Central	$336,654,966	Michael Tucker	Terry Nisewarner	Other
Pioneer Appalachia	$245,451,090	Trevor Hyre	Jennifer Marrs	GBQ Partners LLC
Long Reach	$189,212,735	Steven Reed		Other
Star USA	$158,017,256	Daniel Smithson	Tammy Wells	Brown, Edwards & Company
West Virginia	$143,043,337	Nicholas Arvon	Justin Asbury	Brown, Edwards & Company
Peoples	$131,285,301	Andrew Myers	Cara Chaney	Symphony CUSO
The United	$107,620,532	Zachery Ueltschy	Randal Christopher	Other
One Community	$100,765,005	Steven Napier	Vivian Carez	Other
Universal	$97,177,132	Jason Hutchinson	Jason Hutchinson	Other
The State	$94,880,638	Brent Gray	Chris Mallory	Other
Members Choice WV	$93,118,829	Stephanie Rippetoe	Doris Cunningham	Other
CAMC	$79,221,346	Ashley Morris		Other
First Priority	$75,198,105	Krista Christian		Other
167th TFR	$72,196,507	Kimberly McNamee		Other
WVU Employees	$66,671,315	Craig Street		Other
Strip Steel Community	$59,298,872	Ronald Komorowski		Other
WV National Guard	$51,868,012	Emily Green		Symphony CUSO

WISCONSIN

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	112	110	105	99
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	73	74	73	73

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
CliftonLarsonAllen, LLP	$31,111,843,275	41.2%	12	12.1%
Wipfli LLP	$22,739,475,493	30.1%	22	22.2%
Plante & Moran, PLLC	$8,953,248,756	11.9%	3	3.0%
Baker Tilly	$7,004,158,502	9.3%	2	2.0%
Hawkins Ash CPAs	$2,566,441,231	3.4%	15	15.2%
Audit360	$971,443,813	1.3%	24	24.2%
GBQ Partners LLC	$725,803,761	1.0%	1	1.0%
Forvis Mazars	$291,227,504	0.4%	1	1.0%
RSM US LLP	$284,790,485	0.4%	1	1.0%
Selden Fox, Ltd.	$88,430,509	0.1%	1	1.0%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Summit	$8,303,664,125	Kim Sponem	Keith Peterson	CliftonLarsonAllen, LLP
Landmark	$7,726,422,516	Timothy Mackay	Dave Powers	CliftonLarsonAllen, LLP
Community First	$6,661,497,550	Catherine Tierney	Chad Bostick	CliftonLarsonAllen, LLP
University Of Wisconsin	$6,604,710,840	Paul Kundert	Joe Liethen	Plante & Moran, PLLC
Royal	$5,899,322,626	Brandon Riechers	Ryan Balts	Baker Tilly
CoVantage	$4,185,377,408	Charlie Zanayed	Mary Massey	CliftonLarsonAllen, LLP

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Connexus	$4,149,070,931	Chad Rogers		Wipfli LLP
Educators	$3,891,207,277	Linda Hoover	Jimmy Justman	Wipfli LLP
Fox Communities	$3,348,268,577	Chris Allen	Niki Schaumberg	Wipfli LLP
Altra	$3,094,643,838	Steve Koenen	Mary Isaacs	CliftonLarsonAllen, LLP
Capital	$2,843,544,772	Laurie Butz	Lisa Huguet	Wipfli LLP
Westconsin	$2,197,547,480	Jim Wookey	Jerilyn Kinderman	Wipfli LLP
Verve, a	$1,586,460,895	Kevin Ralofsky	Glen Stiteley	Plante & Moran, PLLC
Marine	$1,104,835,876	Tom Knothe		Baker Tilly
Westby Co-op	$1,002,786,181	Chris Barnick	Andrew Robson	Wipfli LLP
Blackhawk Community	$931,718,872	Lisa Palma	Matt Wohlers	Wipfli LLP
Kohler	$762,077,021	Tony Klockow	Greg Daniels	Plante & Moran, PLLC
Superior Choice	$725,803,761	Adam Keer	Tony Molina	GBQ Partners LLC
Heartland	$656,720,866	Angela Hanson	Kevin Featherston-Crowe	Wipfli LLP
Co-op	$614,971,841	Timothy Tranberg	Megan Ellingson	Wipfli LLP

WYOMING

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	20	19	18	18
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	15	14	14	14

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Crowe, LLP	$2,243,223,606	36.5%	1	5.6%
Petersen & Associates	$1,259,635,771	20.5%	3	16.7%
Ferrin & Company, LLC	$1,049,072,750	17.1%	6	33.3%
SingerLewak	$955,085,091	15.6%	2	11.1%
Credit Union Audit Group (CUAG)	$279,347,431	4.5%	1	5.6%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Blue	$2,243,223,606	Stephanie Propps	Neal Weber	Crowe, LLP
UniWyo	$818,025,965	Dave Krause	Dave Hansen	Petersen & Associates
Meridian Trust	$727,819,331	Bryan Thomas	Brandon Smith	SingerLewak
Trona Valley Community	$467,559,027	Jeremy Gibson	James Massey	Ferrin & Company, LLC
WYHY	$409,603,765	Matt Ballou	Branda Gilmore	Petersen & Associates
Western Vista	$279,347,431	Steven Leafgreen	Mike Mason	Credit Union Audit Group (CUAG)
Campco	$227,265,760	Matt Baker	Jeff Duncan	SingerLewak
Grand Altitude	$217,324,744	Brian Rohrbacher	Dave Goldman	Ferrin & Company, LLC
Sunlight	$216,892,496	Craig Allen	Tammy Walker	Other
StagePoint	$128,888,743	Tyler Valentine		Ferrin & Company, LLC
Sheridan Community	$100,242,302	Todd Hilling		Other
First Education	$88,165,904	James Yates	James Yates	Ferrin & Company, LLC
A.C.P.E.	$77,057,564	Marcia Dent	Marcia Dent	Ferrin & Company, LLC
Pathfinder	$70,076,768	Tyler Disburg	Stephanie Aristonic	Ferrin & Company, LLC
Cheyenne-laramie County Employees	$32,006,041	Terri McLees		Petersen & Associates
CITCO	$31,826,057	Tracy Thorpe		Other
Powell Schools	$3,657,674	Bobbie Patterson		Other
Guernsey Community	$1,819,078	Wai Logan		Other

U.S. TERRITORIES

	2023	2024	2025	2026
NUMBER OF CREDIT UNIONS	12	12	11	11
NUMBER OF CREDIT UNIONS >$40M IN ASSETS	6	6	6	6

TOP AUDIT FIRMS BY MARKET SHARE**	TOTAL CREDIT UNION CLIENT ASSETS*	MARKET SHARE ($)	CREDIT UNION CLIENTS	MARKET SHARE (#)
Kwock & Company CPAs	$861,588,812	37.1%	2	18.2%
Ewart & Associates	$170,224,367	7.3%	6	54.5%

LARGEST CREDIT UNIONS BY ASSET SIZE	ASSETS*	CEO	CFO	AUDITOR
Coast360	$625,593,596	Gener Deliquina	Lerissa Malig	Kwock & Company CPAs
Community First Guam	$235,995,216	Gerard Cruz	Steve Velasquez	Kwock & Company CPAs
Caribe	$789,828,213	Jorge Menendez	Demarys Crespo	Other
VAPR	$310,601,658	Jose Ramos Monell	Sonya Davila	Other
Puerto Rico	$187,244,864	Jomar Martinez-Gomez	Luis Soto	Other
Puerto Rico Employee Groups	$3,266,365	Ernesto Santiago		Ewart & Associates
St. Thomas	$89,083,683	Keisha Richards		Ewart & Associates
Christiansted	$33,735,117	Alphonso Meade		Ewart & Associates
Frederiksted	$24,356,298	Patrice Canton		Ewart & Associates
Mid-Island	$18,189,497	Julia Crispin		Ewart & Associates
Vitelco Employees	$1,593,407	Avery Evans		Ewart & Associates

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