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FOR IMMEDIATE RELEASE

AUSTIN TELCO, LANDMARK AND LOCAL GOVERNMENT NAMED BEST CREDIT UNION BRANDS

Bancography ranks financial institution brands in its 2011 Bancography Brand Value Index

Reflecting the stability of the credit union sector, 19 of 2010's top 25 large institutions retain their top-25 status in the 2011 Bancography Brand Value Index (BBVI). For the second year in a row Austin Telco Federal Credit Union (TX) leads the largest credit unions (assets > \$1 billion), followed by Landmark Credit Union (WI) and Local Government Federal Credit Union (NC). Among the small credit unions (assets less than \$1 billion), Complex Community (TX), Freedom (PA) and Gwinnett (GA) lead the list, with Freedom jumping from a 28th place showing in 2010.

The stability in the credit union rankings versus 2010 differs sharply from the commercial bank rankings, which saw widespread change from the prior year. This performance also contrasts greatly from the 2010 credit union rankings, where only nine institutions repeated their top-25 positions from the previous year. Only two of 2010's top-10 ranking credit unions, fourth- and sixth-ranked Mountain America Credit Union (UT) and University Credit Union (TX), drop out of the top 10 in 2011. Three credit unions, American Heritage (PA), Caltech Employees (CA) and Empower (NY), move up from the small credit union tier (assets < \$1 billion) and rank among the top 25 large credit unions in 2011. All regions of the country are represented among the top ranking large credit unions, showing greater diversity than their bank counterparts and illustrating the superior consistency of the financial performance of the credit union sector.

Among the small credit unions (assets \$100M - \$1B), Complex Community and Gwinnett retain their top five status from 2010, while White Sands (NM), Americu (NY) and America's Credit Union (WA) also return to the top 25. Navy Army (TX), 2010's second-ranking small credit union, now ranks ninth in the large credit union tier, while 2010's first- and third-ranking credit unions, InTouch (TX) and First Community Credit Union (TX), fall out of the top 25.

Bancography's Brand Value Index provides a quantitative ranking of the brand strength of all U.S. banks, thrifts and credit unions. The index ranks financial institution brands by the premium the institution's brands add to their underlying tangible value.

In calculating brand value, Bancography quantifies the proportion of each institution's long-term value that is attributable to the intangible factors that constitute an institution's brand. These factors include the institution's reputation, service quality, image and market awareness. The brand value index identifies institutions that produce financial results beyond what their capital base, market conditions and competitive environments would predict. The calculations reward institutions that display consistently strong earnings and a reasonable cost of funds.

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The tables below display the top ranking major credit union brands. (Note that institutions with negative average income over the past three years or with an equity level below industry benchmarks of safety and soundness are not included in the rankings). The 2010 results are posted for comparison.

The top ranking credit union brands:

Assets > \$1 billion: 2011

1. Austin Telco (TX)
2. Landmark (WI)
3. Local Government (NC)
4. JSC (TX)
5. University of Wisconsin
6. American Heritage (PA)
7. Lake Michigan
8. State Employees' (NC)
9. Navy Army (TX)
10. HawaiiUSA

Assets > \$1 billion: 2010

1. Austin Telco (TX)
2. Chevron(CA)
3. EECU (TX)
4. Mountain America (UT)
5. Local Government (NC)
6. University (TX)
7. JSC (TX)
8. University of Wisconsin
9. State Employees' (NC)
10. Landmark (WI)

Assets < \$1 billion: 2011

1. Complex Community (TX)
2. Freedom (PA)
3. Gwinnett (GA)
4. Actors (NY)
5. White Sands (NM)
6. Idaho Central
7. Columbus Metro (OH)
8. University First (UT)
9. Southeastern (GA)
10. Motorola Employees (IL)

Assets < \$1 billion: 2010

1. InTouch (TX)
2. Navy Army (TX)
3. First Community Credit Union (TX)
4. Gwinnett (GA)
5. Complex Community (TX)
6. White Sands (NM)
7. Mennonite Financial (PA)
8. I.L.W.U. (CA)
9. America's Credit Union (WA)
10. AmeriCU (NY)

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In addition to credit unions, the BBVI ranks banks across four asset tiers. Wells Fargo reclaims the number one position among banks with assets of at least \$30 billion for the first time since 2008, followed by U.S. Bank, M&T, Fifth Third and PNC. FirstBank (CO), which recently combined its numerous subsidiary banks, leads the mid-sized institutions, followed by United Bank (WV), The Central Trust Bank (MO), Union Savings Bank (OH) and Westamerica Bank (CA). Smaller banks with top brands include Sabine State Bank and Trust Company (LA), First National Bank of Texas, First American Bank (OK) and First State Bank of San Diego (TX).

Among more than 7,000 credit unions and 8,000 banks, the top performing institutions share consistent earnings and the low cost of funds that is inherent in strong financial brands. Steve Reider, Bancography's president, notes, "The 2011 BBVI illustrates the diverse nature of the economic recovery. In some regions of the country, institutions have stabilized earnings and returned to steady deposit growth, a sign that some institutions have reestablished trust within their communities. But across the U.S., those institutions that remained committed to delivering a superior service and value proposition even in the down economy appear poised for growth as the recovery continues. It is critical for financial institutions to stay on point with their messaging, whether expressed through advertising, service, or distribution channels, and those that maintain consistent brand identity will continue to enjoy positive financial results."

Bancography, based in Birmingham, Alabama, provides consulting services, software tools and marketing research to financial institutions to support their branch, product and brand positioning strategies. To help institutions measure brand strength and penetration in a market, Bancography offers Brand Evaluator, a quantitative research program.

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For the complete list of leading institutions or for any questions about the BBVI, contact Laura Levie at (205) 252-6671 or visit www.bancography.com/bbvi.html.