

## **EFCU Financial Ranked #1 for Member Value in Louisiana**

EFCU Financial took the state's top honor for member value at the end of 2020. The ranking by Callahan & Associates, an independent consulting firm in Washington D.C., is a measurement of credit unions across the country. The organization performs a Return of the Member (ROM) Index to measure the relational success of credit unions and its members each quarter.

Callahan & Associates calculates their ROM metric based on three main credit union principles: return to the saver, return to the borrower and member service. Credit unions are ranked on a scale of 1 to 100 statewide, nationally and by asset size.

## **EFCU Financial Rated Best Performing Credit Union in Louisiana**

Based on year-end 2020 reporting (Total Assets, Net Worth, Delinquent Loan Ratio, Net Charge Off Ratio, Return on Assets Ratio, Operating Expense Ratio, Loan to Share Ratio, Share Growth, Loan Growth, Asset Growth, and Membership Growth), EFCU Financial is the best overall performing credit union with \$200 million or more in assets in the state.

The National Credit Union Administration (NCUA) compiles information from all credit unions and publishes the results in the Financial Performance Reports. All data is reviewed by NCUA and is made available six to eight weeks after the reporting cycle ends.

Created by the U.S. Congress in 1970, the NCUA is an independent federal agency that insures deposits at federally insured credit unions, protects the members who own credit unions, and charters and regulates federal credit unions.