

According to Callahan's Return of the Member index, Winnebago Community Credit Union is proud to announce that they are #3 in the nation based on criteria in three categories: Return to the Savers, Return to the Borrowers and Member Service Usage. Out of 766 credit unions with 50M - 100M in assets, WCCU ranked third based on the following:

Category: Return to the Savers

- * Dividends / Income: What portion of income does a credit union pay back to its members?
- * Average Dividends Paid: What is the average dividend at the credit union?
- * Change in Average Share Balance per Member: Are members increasing their savings balance at the credit union?
- * Three-Year Compound Share Growth: What is the member response to savings offerings over the last three years?
- * Number of Share Accounts per Member: How are members responding to the savings products that the credit union offers?

Category: Return to the Borrowers:

- * Loans & Servicing Portfolio: How well is the credit union converting savings back into loans?
- * Yield on Average Loans: Which credit unions are offering the lowest overall yield?
- * Number of Loan Accounts per Member: Is the credit union providing a wide variety of loan services?
- * Three-Year Compound Loan Growth: What is the member response to the lending programs at the credit union over the last three years?
- * Amount of Loans Granted in the Last 12 Months: How much in loans did the credit union distribute during the past year?
- * Growth in Average Loan Balance per Member: How are the members using the credit union's consumer lending programs?

Category: Member Service Usage: How efficiently a credit union provides / promotes services to its members

- * Number of Share Draft Accounts / Members: Do members consider the credit union to be the primary financial institution?
- * Number of Auto Loan Accounts / Members: Are members using the credit union to finance their automobiles?
- * Number of Credit Card Accounts / Members: How many members utilize credit card benefits?
- * Total Loan and Savings Accounts / Members: Does the credit union provide a large variety of savings and lending services that are used by members?
- * Fee Income / Members: What amount of fees does the average member incur at the credit union? High fee levels decrease member value.
- * Three-Year Compound Member Growth: Is the credit union bringing in new members?
- * Total Income / Salary and Benefit: How effective is the credit union staff at generating income from member activity? The ratio reflects deeper member relationships.

Overall, Winnebago Community Credit Union scored 99.61 out of 100. Thank you to our members for being the force behind our success! We look forward to serving you now and in the future!!