First Community Credit Union among the Top 100 Credit Unions in the Nation

Media Contact: Jessica Wright, sales and service manager jwright@firstccu.com 608-368-7686

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Beloit, WI – First Community Credit Union (FirstCCU) ranked 18th amongst 1,727 credit unions nation-wide during 2020.

To determine rankings, S&P Global Market Intelligence looked at CUs of more than \$100-million in assets with a net worth ratio of at least of 7%, or a pool of 1,727 eligible CUs. The five metrics used by S&P Global Market Intelligence included member growth, average loans per member, net worth, total delinquent loans (excluding Payment Protection Program), and return on average assets.

The following financials for FirstCCU are as of December 31, 2020

- Total assets: \$198.2M
- Member growth: 30.2%
- Average loans per member: \$6,125
- Net worth/assets: 13.06%
- Total delinquent loans: 0.17%
- ROAA (Return On Average Assets): 2%

"With the pandemic, 2020 presented several challenges for many families, communities, and businesses in our area. As an organization, we chose to roll up sleeves and lend a helping hand." Says Jack Gill, president and CEO of FirstCCU. "That came in the form of offering Skipa-Pays for members with loans, 90 day deferments for first payments on refinances, over \$30k in donations to local non-profits, and social media giveaways that promote and support small businesses in our markets. Our staff members and credit union members are the driving force behind FirstCCU's success. I'm extremely grateful for both."

About FirstCCU - First Community Credit Union is a member owned financial institution serving five full service branch locations in Beloit, Janesville, and Monroe, Wisconsin and Rockford and Roscoe, Illinois. With over 20,000 members and \$200 million in assets, FirstCCU is a Bauer Financial 5-Star Superior Safety rated credit union for more than 18 consecutive years. Membership with the credit union is open to anyone who lives or works in Dane, Grant, Green, Iowa, Jefferson, Kenosha, Lafayette, Racine, Rock, Walworth, & Waukesha County in WI as well as Winnebago, Boone, Carroll, DeKalb, Jo Daviess, McHenry, Ogle, & Stephenson in IL. For more information, please visit www.firstccu.com.