

[LIST] TOP CREDIT UNIONS

Ranked by assets

Name	Description	Chief Executive Officer/Chief Elected Officer	Year Est. In W. Mich.	No. Of W. Mich. Employees	No. Of W. Mich. Locations	Assets (As of 12/31/2012)	No. of Members (As of 12/31/2012)	Associations/Accreditation Memberships
1 DFCU Financial 400 Town Center Drive, Dearborn (888) 336-2700, dfcufinancial.com	Free basic checking and other deposit accounts; mortgage lending; career transition program; Sprint, vision and health care discount memberships	Mark Shobe; Dr. Robert Chapman	1951	44	4	\$3.5B*	214,000	NCUA, MCUL
2 Lake Michigan Credit Union 5540 Glenwood Hills Pkwy. SE, Grand Rapids (616) 242-9790, lmcu.org	Savings accounts, checking, debit cards, online banking, e-statements, online bill pay, mortgages, insurance, investments, auto and home equity loans	Sandra Jelinski; Gretchen Tellman	1933	755	34	\$2.8B	200,915	NCUA, CUES, MCUL, CUNA, Chamber of Commerce, Economic Club of GR, Local First
3 Consumers Credit Union 7040 Stadium Drive, Kalamazoo 1037 S. Washington Avenue, Holland (800) 991-2221, consumerscu.org	Free checking, auto loans, mortgages, HELOCs, business loans, online banking, 28,000 free ATMs, investment services, IRAs, money market accounts	Kit Synder; Brad Lawton	1951	200	14	\$430,623,840	46,559	CUNA, CUES, NCUA, FHLB, MCUL, chambers of commerce
4 Kellogg Community Federal Credit Union 41 Second Street, Battle Creek (269) 968-9251, kelloggfcu.org	Savings, checking, loans, and mortgages; Business products include: checking, lending, commercial real estate loans, working capital line of credit and equipment loans	Tracy L. Miller, CEO	1941	117	10	\$398,569,013	32,288	DND
5 Service1 Federal Credit Union 1075 East Sherman Avenue, Muskegon (231) 739-5068, service1fcu.com	Savings, checking, loans, home equity, ATMs, VISA and debit cards, home banking, 24-hour audio response, mortgages, bill pay	Joni Shinn; Robert Loomis	1940	32	2	\$91,004,021	17,173	NCUA, MCUL, CUNA, CUES, Chamber of Commerce
6 AAC Credit Union 904 Broadway Avenue NW, Grand Rapids (616) 459-4429, aaccreditunion.org	Savings, checking, loans, health savings accounts, e-services, mortgages, youth accounts, student loans	Brian Turmell; Thane Barden	1937	30	6	\$85,000,000	9,500	NCUA, MCUL, CUNA, chambers of commerce
7 First General Credit Union 589 East Ellis Road, Muskegon (231) 798-4321, 1stgeneral.com	Savings, loans, equity loans, home banking and bill pay, mortgages, credit cards, IRAs	Timothy Hichue; Robert Suits	1953	26	2	\$65,000,000	8,541	NCUA, MCUL, CUNA, Chamber of Commerce
8 FEDCOM Credit Union 150 Ann Street NW, Grand Rapids (616) 364-7283, fedcomcu.com	Loans, savings accounts, checking accounts, high yield money market accounts, CDs, IRA accounts, HSA accounts, ATM, debit card, credit card, small business lending	Anna Marie Zielinski; Paul TenBrock	1926	20	3	\$51,477,456	7,198	NCUA, CUNA, Michigan CU League, GR and Kentwood/Wyoming chambers
9 Muskegon Co-Op Federal Credit Union 1051 Peck Street, Muskegon (231) 726-4871, muskegoncoop.com	Free checking, savings, loans, money market, debit cards, home banking, CDs IRAs	John Rupert; John Lester	1949	27	2	\$48,523,639	8,771	NCUA, MCUL, CUNA, Chamber of Commerce
10 GR Consumers Credit Union 3975 Clay Avenue SW, Wyoming (616) 538-2810, grccu.com	Savings, checking, CDs, IRAs, ATMs, VISA and debit cards, home banking, consumer loans, home equity loans, mortgages, money market accounts	Carol Spoolstra	1941	15	2	\$40,041,713	4,034	CUNA, NCUA, MCUL, CUES
11 Grand Rapids Family Credit Union 1815 Breton Road SE, Grand Rapids (616) 456-8848, grfamilycu.org	Checking, savings, consumer loans, home equity loans, mortgages, CDs, IRAs, Roth IRAs, VISA cards, online banking, bill pay, MC debit cards	Kimberly Wilson; Marilyn Cutrara	1935	19	3	\$38,326,031	5,037	NCUA, MCUL, CUNA, GR chamber, CUES, GR Hispanic chamber
12 Rogue River Community Credit Union 485 South State Street, Sparta (616) 887-8262, rccu.com	Mortgages, auto loans, VISA and debit cards, home equity line of credit, savings, checking, youth program accounts, shared branching, home improvement loans, investments, on-site ATM	Connie Shaw-Traxler; Andrew Sharp	1956	13	1	\$34,318,832	6,720	MCUL
13 Tri-Cities Credit Union 905 Pennoyer Avenue, Grand Haven (616) 842-6320, triccu.org	Savings, checking, CDs, money market accounts, auto loans, home equity line of credit, online banking, debit and credit cards	Sara Redeker; Robert Sabine	1955	11	1	\$26,000,000	4,500	MCUL, CUNA, Grand Haven Chamber of Commerce
14 First United Credit Union 3140 Ivanrest Avenue SW, Grandville (616) 532-9067, firstunitedcu.org	Loans, home equity, first mortgages, money market accounts, checking accounts, IRAs, CDs, VISA cards, internet and mobile banking, business lending/checking	Mark Richter, president/CEO; Randy Baker, board of directors chairperson	1937	14	1	\$25,414,819	5,336	NCUA, CUNA, MCUL, BBB, Chamber of Commerce
15 Kenowa Community Federal Credit Union 1905 28th Street SW, Wyoming (616) 534-3307, kenowacu.com	Mortgages, loans, VISA, checking/savings, bill pay, IRAs, mobile banking	Brian Moran; Michael Biondo	1956	11	1	\$18,773,089	2,969	NCUA, MCUL, CUNA, Grandville Chamber of Commerce
16 Tradewinds Credit Union 4555 West River Drive, Comstock Park (616) 784-6390, tradewindscu.com	Real estate loans, ATM/debit cards, money orders, home banking	Mary Sullivan, president and CEO	1956	7	1	\$17,580,935	3,126	NCUA

*Enterprisewide figures

The MiBiz list of Top Credit Unions is ranked by assets as of Dec. 31, 2012, based on responses to MiBiz surveys and publicly available information. To update a firm's listing or be included in future listings, contact lists@mibiz.com.