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THIRD 50 BANK CREDIT CARD ISSUERS IN THE U.S. — 1995

Issuer, State of Issuance	Type	'95 Rank	'94 Rank	Active Accounts	Total Accounts	Credit Cards	Visa Cards	MasterCard Cards	Charge Volume	Outstandings
Beneficial Nat'l *Delaware*	NB	101	—	90,850	164,119	188,700	18,900	169,800	$192,982,000	$153,371,000
Carolina First *South Carolina*	CB	102	117	89,853	149,411	134,068	134,068	0	$174,364,524	$163,185,562
Regions Bank *Alabama*	CB	103	99	87,463	131,533	158,934	55,414	103,520	$239,338,808	$95,803,936
Bank of Hoven *South Dakota*	CB	104	90	87,200	106,000	138,000	95,000	43,000	$103,320,000	$41,000,000
First Citizens B&T *North Carolina*	CB	105	98	86,709	122,441	163,971	73,188	90,783	$218,326,848	$122,966,561
Zions Bank *Utah*	CB	106	104	85,792	139,940	148,169	99,897	48,272	$257,948,040	$100,337,419
Integra Financial *Pennsylvania*	CB	107	105	79,246	105,838	188,304	77,247	111,057	$168,482,474	$151,618,632
Sterling Bank & Trust *Michigan*	CB	108	—	77,189	87,038	141,268	91,274	49,994	$77,245,550	$37,379,974
State Employees' CU *North Carolina*	CU	109	102	75,283	103,554	104,529	78,751	25,778	$138,113,957	$59,199,343
Amalgamated Bank *Illinois*	CB	110	97	73,344	126,506	176,403	0	176,403	$242,319,345	$108,124,105
Iowa League Corp. Ctr. CU *Iowa*	CU	111	106	72,595	90,515	121,461	42,516	78,945	$127,727,765	$80,264,168
GE Capital Financial *Utah*	NB	112	142	70,490	197,935	167,148	70,873	96,275	$761,948,115	$122,870,201
Boeing Employees CU *Washington*	CU	113	109	70,165	77,250	114,264	114,264	0	$260,593,799	$123,802,887
Central Carolina *Georgia*	CB	114	108	69,191	94,095	130,800	61,900	68,900	$229,330,000	$163,736,469
Golden 1 Credit Union *California*	CU	115	111	68,620	91,680	104,478	103,136	1,342	$178,649,820	$107,476,494
Bank of Boston *Connecticut*	CB	116	—	64,988	102,681	122,923	47,513	75,410	$125,254,000	$123,437,000
Fidelity Nat'l *Georgia*	CB	117	114	64,758	114,590	121,472	106,077	15,395	$159,408,059	$139,830,287
Key Federal Savings *Maryland*	TH	118	116	61,936	75,327	78,336	46,551	31,785	$75,298,612	$50,947,769
Penn State Employees CU *Pa.*	CU	119	133	58,258	72,918	107,902	107,902	0	$158,852,174	$88,727,803
First Financial *South Dakota*	CB	120	123	57,182	90,020	61,613	40,550	21,063	$68,572,000	$84,217,000
Trustmark Nat'l *Mississippi*	CB	121	112	56,282	80,930	110,509	49,540	60,969	$135,542,814	$66,357,002
First Nat'l Bank of Ohio *Ohio*	CB	122	125	53,842	79,615	107,780	99,938	7,842	$155,774,087	$77,983,334
Ohio Savings *Ohio*	TH	123	110	48,757	74,423	81,400	57,000	24,400	$90,000,000	$75,817,282
Wilmington Trust *Delaware*	CB	124	119	48,576	62,079	93,119	32,726	60,393	$164,375,152	$65,426,426
Nat'l Bank of Commerce *Tennessee*	CB	125	126	48,500	77,200	93,000	41,700	51,300	$141,000,000	$77,000,000
Jax Navy FCU *Florida*	CU	126	128	48,281	71,141	100,061	80,558	19,503	$104,888,134	$73,169,817
Dauphin Deposit *Pennsylvania*	CB	127	131	48,098	67,961	70,404	48,578	21,826	$91,685,691	$47,255,845
Teachers Credit Union *Indiana*	CU	128	124	47,850	65,979	83,867	76,749	7,118	$131,593,485	$106,268,843
Fulton Bank *Pennsylvania*	CB	129	121	47,726	77,305	95,618	58,369	37,249	$118,800,501	$34,646,744
Standard Federal *Michigan*	TH	130	130	44,800	58,600	87,000	87,000	0	$130,000,000	$64,600,000
Orange Co. Teachers CU *California*	CU	131	129	44,763	64,473	86,810	72,660	14,150	$137,104,888	$82,661,236
Desert Schools FCU *Arizona*	CU	132	127	44,614	62,123	80,900	80,900	0	$111,445,731	$58,720,365
Citizens Equity FCU *Illinois*	CU	133	138	44,100	56,000	58,300	58,300	0	$108,000,000	$61,000,000
First NH *New Hampshire*	CB	134	132	43,752	69,134	77,139	37,338	39,801	$120,021,732	$82,956,915
First Western *Pennsylvania*	CB	135	136	43,636	67,942	101,913	73,377	28,536	$92,523,008	$45,225,715
Hughes Aircraft FCU *California*	CU	136	140	41,941	54,899	59,420	42,190	17,230	$127,845,424	$78,966,429
Patelco Credit Union *California*	CU	137	141	41,426	52,312	69,708	64,837	4,871	$131,058,651	$120,708,884
Security Service FCU *Texas*	CU	138	137	40,313	60,637	80,374	65,734	14,640	$109,520,515	$81,062,200
California Commerce *California*	CB	139	145	39,000	45,800	57,000	32,000	25,000	$60,000,000	$38,000,000
Oak Brook *Illinois*	CB	140	134	38,904	64,116	82,156	0	82,156	$162,010,618	$59,151,959
Suncoast Schools CU *Florida*	CU	141	147	38,332	46,998	67,700	44,005	22,995	$111,004,407	$58,650,722
Security Nat'l *Oklahoma*	CB	142	139	37,810	53,096	66,800	50,700	16,100	$91,663,000	$59,100,000
San Diego County CU *California*	CU	143	146	36,980	45,600	56,600	56,600	0	$104,200,000	$89,000,000
Citizens Bank *Indiana*	CB	144	144	36,628	46,917	83,109	65,109	18,000	$76,203,000	$33,800,000
Provident Bank *Ohio*	CB	145	149	36,350	58,200	82,000	67,000	15,000	$70,973,000	$55,000,000
Chartway FCU *Virginia*	CU	146	155	35,521	47,062	41,223	20,808	20,415	$69,624,158	$43,512,909
Redstone Federal CU *Alabama*	CU	147	150	35,383	46,065	63,790	43,569	20,221	$105,785,549	$58,368,912
Dearborn FCU *Michigan*	CU	148	143	35,036	59,959	81,587	52,533	29,054	$125,739,284	$52,374,100
Municipal Credit Union *New York*	CU	149	161	34,930	44,777	42,585	42,585	0	$71,447,286	$65,700,000
Telephone Employees CU *California*	CU	150	153	34,700	46,600	62,600	62,600	0	$75,000,000	$34,150,000
TOTALS THIRD 50 1995				2,767,943	4,051,334	4,997,215	3,130,024	1,866,491	$7,282,946,000	$4,064,940,249

Type — **CB** = commercial bank, **NB** = nonbank, **TH** = thrift, **CU** = credit union

MCJ4368465

FOURTH 50 BANK CREDIT CARD ISSUERS IN THE U.S. — 1995

Issuer, State of Issuance	Type	'95 Rank	'94 Rank	Active Accounts	Total Accounts	Credit Cards	Visa Cards	MasterCard Cards	Charge Volume	Outstandings
Baxter Credit Union *Illinois*	CU	151	156	34,026	45,678	62,959	55,133	7,826	$158,011,486	$70,061,494
Central Bank *Missouri*	CB	152	165	33,800	54,400	80,000	33,000	47,000	$62,000,000	$25,100,000
GTE Federal Credit Union *Florida*	CU	153	—	33,650	44,700	46,000	31,700	14,300	$61,285,000	$46,935,000
America First Credit Union *Utah*	CU	154	150	33,490	54,528	80,981	80,981	0	$106,128,534	$56,098,193
Bellco First Federal CU *Colorado*	CU	155	—	33,440	47,584	55,200	34,800	20,400	$72,000,000	$59,308,349
Centura Bank *North Carolina*	CB	156	157	32,356	50,942	63,805	18,185	45,620	$91,005,083	$42,678,295
Citizens Commercial *Michigan*	CB	157	152	32,291	58,259	69,274	55,966	13,308	$83,436,567	$38,870,285
Premier Bank *Louisiana*	CB	158	151	32,216	48,610	56,114	56,114	0	$94,400,000	$62,730,170
Eastern Financial FCU *Florida*	CU	159	159	32,000	39,000	48,000	16,800	31,200	$63,450,000	$52,800,000
First Premier *South Dakota*	CB	160	158	31,050	40,363	41,800	22,413	19,387	$27,899,206	$13,058,325
One Valley *West Virginia*	CB	161	155	30,429	32,030	43,194	9,914	33,280	$112,266,930	$99,387,185
Travis Federal CU *California*	CU	162	178	30,286	36,775	62,297	17,152	45,145	$92,167,494	$68,705,960
Alaska USA Federal CU *Alaska*	CU	163	168	30,130	40,247	53,011	53,011	0	$86,723,445	$52,422,891
Nat'l Bank of Alaska *Alaska*	CB	164	148	29,762	38,346	52,133	52,133	0	$113,242,162	$47,659,646
State Employees CU *Maryland*	CU	165	—	29,560	40,100	60,150	60,150	0	$73,194,500	$46,548,900
First Nat'l of Gainesville *Georgia*	CB	166	207	29,214	46,847	58,339	23,336	35,003	$73,246,235	$41,091,589
United Carolina *North Carolina*	CB	167	162	28,702	43,480	50,896	21,004	29,892	$52,680,000	$29,601,125
Texins Credit Union *Texas*	CU	168	166	28,419	38,448	38,448	14,782	23,666	$91,197,755	$41,375,213
FirstBank *Colorado*	CB	169	171	28,240	45,033	55,502	25,629	29,873	$91,349,000	$27,720,000
Delta Employees CU *Georgia*	CU	170	186	28,200	28,800	43,200	43,200	0	$76,892,116	$34,300,000
Tower Federal CU *Maryland*	CU	171	175	28,000	34,600	47,000	0	47,000	$53,400,000	$39,300,000
Magna Bank *Illinois*	CB	172	176	27,775	42,500	74,400	26,300	48,100	$63,100,000	$23,500,000
Lockheed FCU *California*	CU	173	181	27,720	34,905	48,199	48,199	0	$78,645,447	$48,824,203
Banco Popular *New York*	CB	174	163	27,710	38,303	39,525	27,351	12,174	$37,046,695	$44,932,830
Mission Federal CU *California*	CU	175	172	27,291	33,977	49,223	49,223	0	$88,347,519	$46,465,373
Tinker Federal CU *Oklahoma*	CU	176	179	27,120	39,176	58,765	28,112	30,653	$65,134,072	$40,999,014
United Nat'l *New Jersey*	CB	177	154	26,730	34,850	33,573	26,079	7,494	$25,633,667	$16,513,691
Visions Federal CU *New York*	CU	178	169	26,703	34,919	47,545	41,062	6,483	$90,011,112	$35,995,970
Old Nat'l *Indiana*	CB	179	185	26,637	35,093	45,322	24,275	21,047	$58,102,068	$25,599,456
TCF Bank FSB *Minnesota*	TH	180	191	26,604	53,847	67,948	42,911	25,037	$72,210,522	$45,123,223
Howard Bank *Vermont*	CB	181	174	26,500	32,100	45,900	44,900	1,000	$81,050,000	$28,250,000
San Antonio Federal CU *Texas*	CU	182	173	26,330	32,850	45,440	45,440	0	$53,803,154	$47,708,340
United Airlines Employees CU *Ill.*	CU	183	—	25,554	32,347	38,816	38,816	0	$64,694,000	$51,380,000
NWA Federal CU *Minnesota*	CU	184	183	24,963	36,684	47,691	47,691	0	$72,548,000	$24,152,786
First Nat'l in Brookings *So. Dakota*	CB	185	188	24,900	32,000	55,000	35,000	20,000	$39,000,000	$16,000,000
State Savings *Ohio*	TH	186	194	24,754	36,678	47,681	47,681	0	$69,621,888	$24,499,569
AT&T Employees FCU *New Jersey*	CU	187	—	24,624	30,780	44,631	44,631	0	$47,000,000	$52,788,000
Bank of Mississippi *Miss., Tenn.*	CB	188	184	24,500	35,000	49,000	10,900	37,100	$55,640,000	$28,150,000
Wash. State Employees CU *Wash.*	CU	189	193	24,207	30,702	45,709	45,709	0	$77,971,459	$47,694,452
East Hartford Aircraft FCU *Conn.*	CU	190	189	24,083	34,901	46,750	46,750	0	$44,711,000	$25,441,673
Chittenden Bank *Vermont*	CB	191	190	23,600	30,500	38,100	6,600	31,500	$74,714,325	$31,400,000
Michigan State Univ. FCU *Michigan*	CU	192	195	23,514	28,361	36,815	36,815	0	$78,033,441	$46,388,691
Vermont Nat'l *Vermont*	CB	193	177	23,310	37,000	46,250	42,000	4,250	$82,360,000	$39,100,000
Leader Federal Savings *Tennessee*	TH	194	198	23,067	33,117	37,262	20,570	16,692	$44,168,903	$36,539,688
Bank of California *California*	CB	195	187	22,465	31,389	36,797	5,121	31,676	[illegible]	$30,682,382
Hancock Bank *Louisiana*	CB	196	200	21,792	36,380	39,500	29,500	10,000	$41,050,000	$21,350,000
Bank of Louisiana *Louisiana*	CB	197	205	21,777	35,700	51,765	24,855	26,910	$33,824,000	$24,420,000
Sanwa Bank *California*	CB	198	192	21,618	31,000	35,906	15,939	19,967	$84,895,000	$36,635,000
Valley Nat'l *New Jersey*	CB	199	170	21,401	36,319	40,748	17,336	23,412	[illegible]	$21,454,061
Motorola Credit Union *Illinois*	CU	200	202	[illegible]	29,405	35,874	35,874	0	[illegible]	$23,450,000
TOTALS FOURTH 50 1995				1,367,682	1,919,553	2,498,438	1,681,043	816,395	$3,579,098,896	$1,981,191,022

Type – **CB** = commercial bank, **NB** = nonbank, **TH** = thrift, **CU** = credit union

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