THIRD 50 BANK CREDIT CARD ISSUERS IN THE U.S. — 1996

Issuer, State of Issuance	Type	'96 Rank	'95 Rank	Outstandings	Total Volume	Total Accounts	Active Accounts	Credit Cards	Visa Cards	MasterCard Cards
Roosevelt Bank *Missouri*	CB	101	—	$123,832,213	$168,562,388	135,852	86,164	172,058	172,058	0
Golden 1 Credit Union *California*	CU	102	106	$121,085,819	$212,564,857	105,508	60,000	105,508	104,225	1,283
First Nat'l of Marin *California*	CB	103	130	$119,000,000	$199,550,000	327,500	307,000	360,250	338,635	21,615
Penn State Employ. CU *Pennsylvania*	CU	104	114	$116,878,608	$191,965,676	81,347	56,646	119,741	119,741	0
Zions Bank *Utah*	CB	105	109	$115,741,852	$302,273,917	158,032	87,733	163,520	115,378	48,142
Orchard Bank *Oregon*	TH	106	121	$114,774,355	$159,572,398	157,741	134,131	156,392	134,345	22,047
Hughes Aircraft FCU *California*	CU	107	122	$111,013,170	$163,755,846	63,103	46,619	78,583	42,001	36,582
Amalgamated Bank *Illinois*	CB	108	105	$104,349,680	$257,024,966	119,210	74,687	164,984	0	164,984
Travis Federal CU *California*	CU	109	131	$96,058,337	$124,663,837	45,038	32,217	65,172	26,032	39,140
Ohio Savings *Ohio*	TH	110	125	$94,599,753	$110,151,413	78,336	51,221	88,890	65,264	23,626
Orange Co. Teachers CU *California*	CU	111	118	$93,906,989	$152,481,325	70,382	49,459	92,955	77,328	15,627
First Nat'l Bank of Ohio *Ohio*	CB	112	123	$89,977,355	$196,973,849	83,538	56,336	100,249	92,118	8,131
Franklin Bank *California*	NB	113	112	$88,508,450	$122,813,411	107,557	67,356	97,119	44,231	52,888
Iowa League Corp. Central CU *Iowa*	CU	114	120	$88,421,265	$162,075,982	92,447	73,162	124,994	45,082	79,912
Standard Federal Bank *Michigan*	TH	115	135	$88,000,000	$183,000,000	85,000	52,000	104,000	104,000	0
One Valley *West Virginia*	CB	116	110	$87,797,127	$97,320,000	31,592	28,510	38,700	8,130	30,570
Texas Independent *Texas*	CB	117	115	$87,063,414	$241,571,504	142,192	95,825	183,352	116,000	67,352
Pullman Bank & Trust *Illinois*	CB	118	—	$84,180,185	$56,054,502	98,914	93,355	94,018	94,018	0
Nat'l Bank of Commerce *Tennessee*	CB	119	124	$81,100,000	$146,640,000	76,120	48,100	91,500	41,000	50,500
Baxter Credit Union *Illinois*	CU	120	128	$79,317,952	$185,084,798	50,264	39,288	71,537	61,051	10,486
Security Service FCU *Texas*	CU	121	119	$79,030,327	$127,016,297	55,580	38,992	70,249	57,133	13,116
San Diego County CU *California*	CU	122	127	$79,000,000	$95,460,000	46,400	39,523	57,100	57,100	0
Jax Navy FCU *Florida*	CU	123	126	$78,281,000	$113,360,000	50,400	41,000	76,050	60,000	16,050
Municipal Credit Union *New York*	CU	124	133	$74,700,000	$76,800,000	47,629	37,857	53,700	53,700	0
Security National Bank *Oklahoma*	CB	125	141	$73,500,000	$100,728,000	66,100	46,300	81,500	65,000	16,500
Digital Employees FCU *Massachusetts*	CU	126	207	$73,439,127	$99,101,887	23,520	20,054	34,718	34,718	0
Suncoast Schools CU *Florida*	CU	127	143	$72,364,629	$120,758,648	57,624	47,039	81,642	55,373	26,269
Sears National Bank *Arizona*	NB	128	—	$72,000,000	$86,400,000	170,000	139,000	238,000	0	238,000
State Employees' CU *North Carolina*	CU	129	139	$66,717,739	$150,038,643	106,563	77,364	138,433	112,639	25,794
Sovereign Bank *New Jersey*	TH	130	283	$65,706,850	$78,731,514	38,516	18,570	38,516	632	37,884
Citizens Equity FCU *Illinois*	CU	131	137	$64,605,973	$111,000,000	56,581	37,000	56,581	56,581	0
Provident Bank *Ohio*	CB	132	129	$64,399,168	$105,642,781	132,585	56,421	112,948	102,044	10,904
Trustmark National *Mississippi*	CB	133	132	$64,085,932	$136,081,316	75,295	52,282	100,337	46,908	53,429
Wilmington Trust *Delaware*	CB	134	134	$63,593,318	$164,329,641	60,369	46,057	90,553	32,697	57,856
America First CU *Utah*	CU	135	145	$62,804,750	$143,894,131	56,228	45,044	83,556	83,556	0
Desert Schools FCU *Arizona*	CU	136	142	$62,619,169	$122,753,348	61,865	45,235	80,576	80,576	0
GTE Federal Credit Union *Florida*	CU	137	159	$62,122,889	$87,330,735	34,593	28,397	34,593	25,791	8,802
Bellco First FCU *Colorado*	CU	138	138	$61,318,275	$105,838,833	51,321	51,029	51,321	24,118	27,203
Alaska USA FCU *Alaska*	CU	139	147	$58,640,448	$98,817,174	47,350	29,633	68,921	68,921	0
Eastern Financial FCU *Florida*	CU	140	146	$58,245,389	$72,169,647	45,645	30,385	51,374	18,718	32,656
Oak Brook *Illinois*	[illegible]	[illegible]	140	$58,202,99[illegible]	$158,565,185	63,659	38,200	74,047	0	74,047
Redstone FCU *Alabama*	[illegible]	[illegible]	144	$58,035,38[illegible]	$105,492,936	44,080	34,248	59,180	40,806	18,374
Tyndall Credit Union *Florida*	CU	143	171	$56,042,653	$67,843,135	21,865	18,278	32,797	32,797	0
Wash. State Employees CU *Wash.*	CU	144	156	$54,938,528	$95,190,231	36,123	26,047	48,766	48,766	0
[redacted]										
Centura Bank *North Carolina*	CB	147	170	$51,648,000	$110,110,000	56,687	36,206	70,860	21,966	48,894
Wescom Credit Union *California*	CU	148	152	$51,450,000	$67,000,000	29,451	24,150	34,000	34,000	0
[redacted]										
TOTALS THIRD 50 1996				$3,881,680,472	$6,558,413,421	3,849,070	2,806,326	4,631,217	3,200,732	1,430,485

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

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