

THIRD 50 BANK CREDIT CARD ISSUERS IN THE U.S. — 1997

Issuer, State of Issuance	Type	97 Rank	96 Rank	Outstandings	Total Volume	Total Accounts	Active Accounts	Credit Cards	Visa Cards	MasterCard Cards
Amalgamated Bank Ill.	CB	101	108	\$106,181,259	\$276,875,167	110,792	68,884	146,899	0	146,899
Orange County Teachers FCU Calif.	CU	102	111	\$101,000,000	\$165,000,000	72,800	51,300	95,000	78,100	16,900
Standard Federal Bank Wash.	TH	103	113	\$98,600,000	\$202,438,800	90,708	56,233	110,664	110,664	0
Digital Employees FCU Mass.	CU	104	125	\$97,169,040	\$115,786,300	29,838	25,282	35,405	35,405	0
First Nat'l Bank of Ohio Ohio	CB	105	112	\$95,916,031	\$195,779,827	85,272	57,042	103,869	95,632	8,237
Baxter Credit Union Ill.	CU	106	109	\$89,409,084	\$194,320,901	55,560	43,306	82,297	70,339	11,958
Pullman Bank & Trust Ill.	CB	107	118	\$88,208,000	\$61,040,000	104,000	98,025	97,800	97,800	0
Security Service FCU Texas	CU	108	121	\$82,632,806	\$108,007,903	55,097	38,465	75,651	61,708	13,943
Texas Independent Bank Texas	CB	109	117	\$82,507,643	\$227,432,612	136,433	90,241	173,765	109,637	54,128
San Diego County CU Calif.	CU	110	122	\$82,200,000	\$100,700,000	48,300	40,170	59,400	59,400	0
Security National Bank Ohio	CB	111	125	\$81,100,000	\$123,200,000	72,500	48,000	87,800	75,500	12,300
Suncoast Schools CU Fla.	CU	112	127	\$79,458,655	\$139,204,471	66,206	53,776	94,734	65,013	29,721
Franklin Bank Calif.	NB	113	113	\$77,703,319	\$101,733,616	86,084	56,856	81,051	39,564	41,487
State Employees' CU N.C.	CU	114	130	\$77,490,659	\$143,867,623	115,847	90,424	149,832	149,832	0
One Valley Bank W. Va.	CB	115	116	\$77,393,592	\$178,220,500	47,309	42,578	43,902	15,527	28,375
Municipal Credit Union N.Y.	CU	116	123	\$76,900,000	\$70,523,773	50,337	37,927	50,337	50,337	0
Jax Navy FCU Fla.	CU	117	124	\$76,672,000	\$119,610,000	83,490	61,923	83,490	69,648	13,842
Redstone Federal CU Ala.	CU	118	143	\$75,449,176	\$131,608,054	47,809	36,459	67,833	47,164	20,669
Westcom Credit Union Calif.	CU	119	129	\$72,373,936	\$111,680,281	53,081	38,679	71,212	71,212	0
Eastern Financial FCU Fla.	CU	120	141	\$67,662,878	\$77,541,691	44,116	33,608	44,116	16,697	27,419
Citizens Equity FCU Ill.	CU	121	132	\$66,854,142	\$122,306,616	54,434	38,310	54,434	54,434	0
Provident Bank Ohio	CB	122	138	\$66,339,986	\$120,654,907	86,975	58,394	92,345	83,327	9,018
America First Credit Union Utah	CU	123	135	\$66,313,434	\$145,804,768	58,997	37,021	86,847	86,847	0
Bellco First FCU Colo.	CU	124	139	\$65,270,000	\$111,000,000	56,910	53,865	62,600	29,422	33,178
Desert Schools Federal CU Ariz.	CU	125	136	\$64,149,996	\$135,035,040	60,696	45,273	80,428	80,428	0
GTE Federal Credit Union Fla.	CU	126	137	\$64,061,778	\$88,558,345	42,515	33,530	42,515	31,725	10,790
Tyndall Credit Union Fla.	CU	127	144	\$63,844,270	\$67,747,553	22,913	19,239	34,369	34,369	0
Wash. State Employees CU Wash.	CU	128	145	\$62,984,861	\$107,230,252	33,080	27,856	44,658	44,658	0
Alaska USA Fed. CU Alaska	CU	129	140	\$62,820,300	\$103,733,500	50,451	29,844	73,453	73,453	0
Wilmington Trust Del.	CB	130	134	\$62,382,990	\$165,653,019	58,220	43,462	87,330	31,889	55,441
Trustmark National Bank Miss.	CB	131	133	\$61,795,357	\$140,599,811	71,050	48,618	96,127	45,708	50,419
Sanwa Bank Calif.	CB	132	152	\$61,272,969	\$118,319,402	27,907	22,427	36,564	19,342	17,222
First Nat'l of S.W. Ohio Ohio	CB	133	161	\$60,801,584	\$60,636,533	23,876	10,764	24,114	6,687	17,427
Virginia Credit Union Va.	CU	134	165	\$58,217,000	\$70,071,300	32,884	25,830	32,880	21,145	11,735
First Premier S. Dak.	CB	135	204	\$58,027,203	\$88,843,623	245,804	210,533	245,804	175,296	70,508
Visions Federal Credit Union N.Y.	CU	136	159	\$54,906,481	\$104,940,930	37,027	28,734	49,504	41,346	8,158
Centura Bank N.C.	CB	137	149	\$54,890,000	\$120,890,000	58,780	36,569	73,400	22,900	50,500
United Airlines Employees CU Ill.	CU	138	148	\$54,837,328	\$98,919,132	45,042	28,633	45,223	45,223	0
Affinity Federal CU N.J.	CU	139	158	\$54,613,491	\$98,978,784	32,809	23,289	31,864	30,250	1,614
Sovereign Bank N.J.	TH	140	131	\$54,571,999	\$100,198,222	43,711	17,508	54,883	892	53,991
Mission Federal CU Calif.	CU	141	157	\$54,090,153	\$103,047,715	34,252	26,654	49,666	49,666	0
FDS National Bank Ohio	NB	142	245	\$54,000,000	\$101,000,000	49,000	35,280	69,580	69,580	0
Iowa League Corp. Central CU Iowa	CU	143	114	\$53,133,951	\$171,155,688	90,716	68,059	123,097	48,395	74,702
Park National Ohio	CB	144	155	\$52,000,000	\$63,000,000	20,000	14,500	30,727	27,286	3,441
State Employees CU Md.	CU	145	154	\$51,690,230	\$82,775,564	44,390	30,537	66,585	66,585	0
Randolph Brooks FCU Texas	CU	146	—	\$50,918,352	\$109,250,481	37,268	30,598	56,685	0	56,685
California Commerce Calif.	CB	147	167	\$50,809,810	\$96,848,452	45,682	27,620	60,220	40,735	19,485
Nat'l Bank of Alaska Alaska	CB	148	153	\$50,154,697	\$108,289,616	37,347	21,786	46,457	46,457	0
Lockheed FCU Calif.	CU	149	160	\$49,680,280	\$82,650,137	35,131	27,165	50,031	50,031	0
Michigan State Univ. FCU Mich.	CU	150	169	\$48,953,884	\$99,831,230	29,029	26,251	38,318	38,318	0

TOTALS THIRD 50 1997

\$3,420,414,604 \$6,032,542,139 3,022,475 2,217,327 3,695,765 2,715,573 980,192

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

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