

FOURTH 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
Dauphin Deposit Pennsylvania	CB	151	150	\$48,950,000	\$100,580,000	63,600	43,670	77,000	55,900	21,100
San Antonio Federal CU Texas	CU	152	156	\$47,134,482	\$66,109,621	30,997	25,159	42,139	40,305	1,834
Seattle Telco Federal CU Washington	CU	153	151	\$46,335,683	\$56,643,538	19,383	16,144	28,072	28,072	0
Aberdeen Prov. Ground FCU Md.	CU	154	166	\$45,976,202	\$57,529,309	19,845	16,385	28,583	28,583	0
Mountain America CU Utah	CU	155	147	\$45,721,663	\$72,018,196	41,568	30,951	41,568	41,568	0
Bank of Mississippi Mississippi	CB	156	186	\$45,660,000	\$106,611,048	68,856	36,789	83,449	14,870	68,579
Tower Federal CU Maryland	CU	157	164	\$45,600,000	\$93,600,000	32,075	27,770	35,283	0	35,283
Key Bank & Trust Maryland	TH	158	146	\$45,352,206	\$58,641,998	74,748	53,803	70,006	44,068	25,938
Delta Employees CU Georgia	CU	159	174	\$45,200,000	\$96,700,000	24,000	23,800	38,400	38,400	0
Educational Employees CU California	CU	160	163	\$45,039,746	\$56,813,637	22,863	17,369	31,625	31,625	0
Dearborn FCU Michigan	CU	161	162	\$44,531,478	\$103,372,455	48,593	30,698	62,184	40,829	21,355
Chartway FCU Virginia	CU	162	168	\$41,962,973	\$71,777,607	50,502	33,605	50,502	25,529	24,973
Educational Comm. CU Florida	CU	163	177	\$40,600,000	\$45,150,000	22,600	15,520	24,500	13,475	11,025
Pacific IBM Employees FCU Calif.	CU	164	191	\$39,937,800	\$68,991,189	19,384	13,187	25,286	25,286	0
Tinker Federal CU Oklahoma	CU	165	172	\$39,930,239	\$74,331,716	34,037	23,506	51,064	24,569	26,495
Citizens Bank Michigan	CB	166	180	\$39,828,021	\$93,577,305	52,912	29,456	67,174	56,116	11,058
Banco Popular New York	CB	167	176	\$39,330,648	\$29,300,390	45,810	30,996	42,733	34,211	8,522
The California Credit Union Calif.	CU	168	173	\$39,329,901	\$60,049,212	25,097	19,107	28,973	22,731	6,242
Harborstone Credit Union Wash.	CU	169	179	\$38,007,419	\$48,494,195	25,804	18,660	34,526	34,526	0
Service Federal Credit Union N.H.	CU	170	182	\$38,000,000	\$46,200,000	28,160	19,475	39,000	39,000	0
Rockwell Federal CU California	CU	171	194	\$37,947,316	\$66,746,116	22,384	16,706	29,529	22,053	7,476
United Serv. of America FCU Calif.	CU	172	181	\$37,907,924	\$29,087,433	18,675	13,094	18,675	16,328	2,347
Fulton Bank Pennsylvania	CB	173	183	\$37,489,749	\$123,845,388	76,977	39,474	92,548	59,720	32,828
American First Federal CU Calif.	CU	174	175	\$37,267,238	\$41,609,790	18,571	16,757	25,935	25,935	0
Wright Patman Congress. FCU D.C.	CU	175	184	\$37,237,220	\$55,996,409	18,435	13,748	18,455	18,455	0
Direct Federal CU Massachusetts	CU	176	188	\$37,217,294	\$47,114,800	17,955	13,967	22,870	22,870	0
NASA Federal CU Missouri	CU	177	187	\$37,100,000	\$83,270,000	30,322	18,748	42,450	42,450	0
Andrews Federal CU Maryland	CU	178	178	\$37,048,854	\$42,115,184	28,108	21,008	37,944	37,944	0
Robins Federal CU Georgia	CU	179	202	\$36,445,101	\$39,351,915	20,307	15,785	30,461	30,461	0
Members America CU Missouri	CU	180	196	\$36,422,106	\$47,000,000	28,592	18,222	36,422	36,422	0
Bank Fund Staff FCU D.C.	CU	181	—	\$35,208,822	\$81,559,757	15,810	10,610	21,960	16,664	5,296
Bank of Haven South Dakota	CB	182	220	\$34,700,000	\$34,402,000	78,000	60,100	98,000	68,000	30,000
Hudson Valley Federal CU New York	CU	183	197	\$34,675,669	\$56,826,305	25,899	19,616	26,209	23,969	2,240
NWA Federal CU Minnesota	CU	184	192	\$33,835,059	\$93,449,482	38,514	24,819	50,232	50,232	0
Technology Federal CU California	CU	185	185	\$33,652,122	\$99,363,626	18,088	13,081	18,088	18,088	0
Educational Employees CU Mo.	CU	186	189	\$33,272,559	\$65,466,387	22,587	16,259	31,877	31,877	0
United National Bank New Jersey	CB	187	238	\$33,052,397	\$62,057,712	64,207	60,484	76,482	63,140	13,342
Pacific Service Federal CU California	CU	188	221	\$32,860,252	\$60,690,773	17,776	14,143	25,996	25,996	0
Great Lakes Credit Union Illinois	CU	189	214	\$32,733,890	\$45,879,044	16,937	13,574	22,124	22,124	0
State Savings Ohio	TH	190	200	\$32,162,007	\$90,286,478	37,242	23,369	48,106	48,106	0
Provident Central CU California	CU	191	223	\$31,755,786	\$68,860,296	26,232	18,271	32,196	32,196	0
Vermont National Vermont	CB	192	198	\$31,287,000	\$75,546,000	44,538	22,452	63,214	54,917	8,297
US FCU Minnesota	CU	193	218	\$30,773,468	\$42,098,912	18,477	14,936	27,715	27,715	0
FirstBank Colorado	CB	194	203	\$30,488,871	\$124,332,774	44,335	27,807	44,335	20,306	24,029
Northwest FCU Virginia	CU	195	199	\$30,297,698	\$54,706,695	15,360	11,777	23,040	23,040	0
American Eagle FCU Connecticut	CU	196	210	\$30,127,797	\$91,593,191	36,231	24,785	36,720	36,720	0
Arkansas Federal CU Arkansas	CU	197	239	\$29,849,258	\$38,925,496	14,750	11,792	16,556	16,556	0
State Dept. Federal CU Virginia	CU	198	205	\$29,766,030	\$59,376,835	18,511	13,926	21,633	0	21,633
First Community CU Missouri	CU	199	—	\$29,443,737	\$68,250,493	27,894	17,978	27,894	24,448	3,446
Old National Bank Indiana	CB	200	206	\$29,000,000	\$68,900,000	37,000	26,900	49,000	27,000	22,000

TOTALS FOURTH 50 1997

\$1,873,453,685 \$3,363,200,707 1,649,548 1,160,238 2,018,733 1,583,395 435,338

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

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