



**WORLD COUNCIL OF
CREDIT UNIONS**
2017 STATISTICAL REPORT

THE GLOBAL NETWORK OF
CREDIT UNIONS AND
FINANCIAL COOPERATIVES



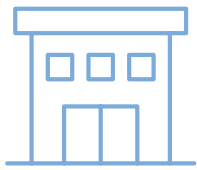
World Council

MEMBERSHIP AT A GLANCE

World Council builds, champions, defends and grows a global community that improves lives.

On behalf of its members, World Council

- Advocates internationally to achieve better legislative and regulatory outcomes for credit unions and other cooperative financial institutions and their members
- Provides education and global networking for the exchange of information and ideas
- Champions the credit union and other cooperative financial institutions model worldwide
- Grows and strengthens the global system with technical assistance, training and tools for management, outreach and networking



89,026

CREDIT UNIONS

FROM



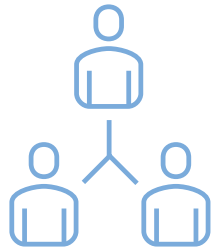
117

COUNTRIES

ON

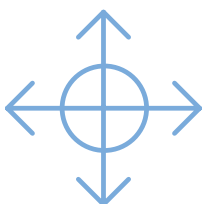
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SERVING



260,164,742

MEMBERS









9.09%




PENETRATION

WITH
A

AFRICA

	Credit Unions	Members	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)	Penetration**
Benin ^(b)	66	1,937,383	186,974,819	229,484,894	NA	NA	33.06%
Burkina Faso ^(b)	72	1,889,641	365,581,154	284,989,442	NA	NA	19.41%
 Cameroon	229	540,472	303,093,579	226,188,091	22,832,824	352,729,260	3.66%
Ethiopia	20,193	4,177,541	364,338,274	NA	119,850,426	577,239,175	7.36%
Gambia	64	76,570	22,287,872	15,778,522	NA	25,636,089	7.20%
 Ghana ^(a)	481	577,194	156,601,854	90,060,125	20,495,302	187,307,016	3.53%
Guinea-Bissau ^(b)	6	10,412	354,860	287,181	NA	NA	1.03%
Ivory Coast ^(b)	55	1,163,673	440,427,420	477,327,409	NA	NA	9.01%
 Kenya	7,035	6,804,463	4,600,052,723	5,669,332,227	599,208,989	6,978,078,596	24.86%
Lesotho ^(a)	90	76,000	NA	NA	NA	7,300,000	0.00%
 Liberia ^(a)	45	3,459	726,295	571,596	NA	NA	0.00%
Madagascar	6	693,920	68,350,451	48,362,479	NA	NA	4.85%
 Malawi	39	102,421	13,394,093	12,761,587	3,953,882	20,473,117	1.07%
Mali ^(b)	105	1,103,334	131,715,381	183,550,600	NA	NA	12.35%
Mauritius ^(a)	138	66,000	NA	NA	NA	35,000,000	0.00%
Niger ^(b)	40	258,514	41,964,980	56,298,411	NA	NA	2.65%
Rwanda ^(a)	416	1,607,560	101,831,680	46,295,264	27,803,247	137,199,202	0.00%
Senegal ^(b)	193	2,562,183	542,757,072	625,532,821	NA	NA	30.78%
 Seychelles	1	15,619	22,277,803	17,126,854	1,817,444	26,541,444	23.71%
Sierra Leone	31	7,033	675,000	600,000	NA	NA	0.17%
South Africa	30	29,818	9,972,863	18,422,282	NA	22,842,375	0.08%
Swaziland	99	60,652	149,176,422	72,510,189	18,018,757	167,195,179	7.59%
Tanzania ^(a)	5,559	1,153,248	NA	545,000,000	NA	599,500,000	0.00%
Togo ^(b)	76	2,235,699	298,247,318	264,213,649	NA	NA	53.09%
Uganda	1,261	776,664	83,362,961	136,382,558	NA	NA	3.76%
Zambia	1,197	1,499,000	23,725,860	27,267,319	4,789,432	25,224,541	17.24%
Zimbabwe	80	182,300	5,930,600	NA	2,927,000	6,500,000	2.02%
TOTAL Member Countries	7,830	8,043,628	5,096,146,347	6,016,040,480	648,308,441	7,565,129,433	11.63%
TOTAL Other Countries	29,777	21,567,145	2,837,674,987	3,032,303,020	173,388,862	1,603,636,561	8.61%
TOTAL AFRICA	37,607	29,610,773	7,933,821,334	9,048,343,500	821,697,303	9,168,765,994	9.25%

ASIA

	Credit Unions	Members	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)	Penetration**
 Afghanistan	24	119,314	2,263,131	14,340,095	1,191,969	18,478,694	0.64%
Azerbaijan ^(a)	107	30,155	NA	64,000,950	34,147,330	70,450,062	0.00%
Bangladesh ^(c)	888	547,000	314,000,000	269,000,000	32,000,000	328,000,000	0.51%
Bhutan ^(c)	6	355	NA	NA	NA	NA	0.07%
Cambodia ^(c)	20	48,684	4,500,000	10,000,000	600,000	20,000,000	0.48%
Georgia	8	2,773	3,085,740	2,207,305	(467,309)	3,178,780	0.11%
Hong Kong ^(c)	42	90,580	1,960,000,000	48,000,000	53,000,000	2,116,000,000	1.69%
India ^(c)	2,705	20,060,430	55,000,000	85,000,000	100,000	77,000,000	2.30%
Indonesia ^(c)	857	2,933,221	1,842,000,000	1,585,000,000	97,000,000	2,167,000,000	1.67%
Iran ^(a)	966	415,000	234,663,091	33,523,299	NA	NA	0.00%
Kazakhstan	119	11,258	NA	214,291,904	26,475,296	NA	0.10%
Kyrgyzstan ^(a)	135	20,047	2,189,156	15,190,975	NA	17,534,333	0.00%
Laos ^(c)	32	26,830	7,000,000	6,000,000	NA	9,000,000	0.63%
Malaysia ^(c)	304	273,573	72,000,000	14,000,000	36,000,000	108,000,000	1.27%
Mongolia ^(c)	290	55,624	48,000,000	2,000,000	1,000,000	64,000,000	2.75%
Myanmar	2,964	510,709	67,000,000	NA	NA	NA	1.44%
 Nepal ^(c)	13,578	3,450,000	1,611,000,000	1,250,000,000	71,600,000	1,790,000,000	18.99%
Philippines ^(c)	1,680	9,914,325	2,497,000,000	768,000,000	92,000,000	4,523,000,000	15.15%
 Singapore ^(c)	22	103,444	549,000,000	131,000,000	22,000,000	671,000,000	2.55%
South Korea ^(c)	898	5,103,331	73,261,251,461	55,732,039,344	1,972,536,174	77,024,745,133	13.66%
Sri Lanka ^(c)	8,423	1,039,458	54,000,000	12,000,000	11,000,000	83,000,000	7.43%
Taiwan ROC ^(c)	335	218,028	762,000,000	315,000,000	74,000,000	865,000,000	1.26%
Tajikistan	10	650	187,047	179,041	186,973	186,973	0.01%
Thailand ^(c)	1,651	4,249,764	59,491,000,000	57,826,000,000	2,885,000,000	80,352,000,000	8.64%
Vietnam ^(c)	1,182	1,619,305	98,000,000	79,000,000	4,000,000	100,000,000	2.45%
TOTAL Member Countries	14,522	8,776,089	75,423,514,592	57,127,379,439	2,067,328,143	79,504,223,827	11.23%
TOTAL Other Countries	22,724	42,067,769	67,511,625,034	61,348,393,474	3,346,042,290	90,903,350,148	2.74%
TOTAL ASIA	37,246	50,843,858	142,935,139,626	118,475,772,913	5,413,370,433	170,407,573,975	3.15%

CARIBBEAN

	Credit Unions	Members	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)	Penetration**
Antigua & Barbuda ^(d)	6	34,929	90,524,101	79,361,158	5,248,270	106,958,896	50.10%
(The) Bahamas ^(d)	9	43,064	354,090,434	220,580,281	25,597,363	403,619,293	15.53%
Barbados ^(d)	33	194,628	959,523,948	803,590,388	125,434,949	1,106,160,170	103.10%
Belize ^(d)	8	159,434	413,994,436	311,603,341	78,863,533	471,730,308	67.63%
Bermuda ^(d)	1	4,714	13,806,449	9,112,727	1,053,154	15,006,849	10.21%
Cayman Islands ^(d)	1	13,579	291,485,660	215,167,980	28,775,501	324,793,358	34.49%
Curacao ^(d)	7	35,448	151,707,692	174,243,065	16,156,703	242,611,406	34.02%
Dominica ^(d)	6	71,122	266,629,861	184,611,219	26,880,608	307,590,964	143.44%
Grenada ^(d)	10	69,478	233,067,854	215,711,169	6,542,556	284,188,612	97.50%
Guyana ^(d)	30	29,763	22,390,980	18,145,317	4,643,585	31,528,895	5.88%
Haiti	84	912,806	6,769,184,735	5,342,804,663	2,254,837,788	9,824,417,867	13.58%
Jamaica ^(d)	28	1,015,264	613,837,107	577,289,501	146,187,661	824,550,961	52.18%
Montserrat ^(d)	1	5,392	19,166,620	17,173,537	941,523	21,429,639	135.80%
St. Kitts & Nevis ^(d)	4	24,917	102,752,420	87,231,383	20,652,684	126,015,447	67.67%
St. Lucia ^(d)	16	95,988	257,609,957	231,261,441	23,368,827	324,652,034	75.81%
St. Vincent & the Grenadines ^(d)	4	69,337	136,134,829	108,080,372	18,391,549	154,526,378	92.50%
Trinidad & Tobago ^(d)	129	660,482	2,267,696,315	1,335,528,844	287,018,065	2,751,007,821	69.57%
TOTAL Member Countries	293	2,527,539	6,194,418,663	4,588,691,723	815,756,531	7,496,371,031	53.49%
TOTAL Other Countries	84	912,806	6,769,184,735	5,342,804,663	2,254,837,788	9,824,417,867	13.58%
TOTAL Caribbean	377	3,440,345	12,963,603,398	9,931,496,386	3,070,594,319	17,320,788,898	30.06%

EUROPE

	Credit Unions	Members	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)	Penetration**
Albania	14	85,287	63,065,937	57,599,550	7,337,921	85,474,574	4.27%
Armenia	1	7,300	581,719	20,928,812	2,795,274	22,649,060	0.34%
Belarus ^(a)	6	500	NA	NA	NA	150,000	0.00%
Estonia	19	11,375	120,476,656	101,946,679	2,445,448	126,408,778	1.34%
Great Britain	450	1,749,441	3,597,193,159	1,913,292,335	476,429,975	4,280,169,069	4.17%
Ireland	359	3,600,000	16,606,083,004	5,387,378,085	3,202,430,313	19,857,707,639	117.11%
Latvia	33	20,116	29,182,664	26,710,499	9,510,685	35,123,627	1.57%
Lithuania	70	160,847	963,303,853	432,046,197	85,426,202	990,500,597	8.44%
Macedonia	1	9,939	3,514,645	4,687,655	1,838,124	5,677,655	0.68%
Moldova	283	133,721	24,376,294	39,513,296	14,413,343	47,100,121	5.09%
Netherlands	31	750	7,799,127	7,199,169	599,931	7,799,100	0.01%
Poland	34	1,708,636	2,818,957,740	1,945,582,052	99,537,033	2,967,552,954	6.52%
Romania	22	81,153	73,819,430	65,724,781	10,646,419	84,919,329	0.61%
Russia	227	245,716	113,380,052	88,575,981	NA	395,820,324	0.25%
Turkey	1,625	908,763	242,641,997	1,966,565,859	113,829,997	6,298,992,171	1.70%
Ukraine	378	564,100	45,091,465	91,543,500	51,133,092	104,417,411	1.83%
TOTAL Member Countries	1,804	8,104,831	23,410,691,572	9,645,443,533	3,859,473,678	27,877,572,380	3.51%
TOTAL Other Countries	1,749	1,182,813	1,298,776,170	2,503,850,917	218,900,079	7,432,890,029	1.76%
TOTAL Europe	3,553	9,287,644	24,709,467,742	12,149,294,450	4,078,373,757	35,310,462,409	3.11%

LATIN AMERICA

	Credit Unions	Members	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)	Penetration**
Bolivia	49	816,972	803,136,170	888,873,650	142,639,288	1,175,584,059	12.22%
Brazil	967	9,632,007	31,889,191,552	28,951,751,111	11,837,613,272	53,858,106,342	6.66%
Chile	7	1,340,000	2,212,672,976	2,531,088,628	829,437,733	2,940,126,637	10.89%
Colombia	244	7,205,159	9,045,767,389	9,441,208,330	3,060,922,749	11,554,380,113	21.53%
Costa Rica	54	768,891	3,380,565	3,135,247	211,313	4,779,771	22.98%
Dominican Republic	16	779,020	905,363,832	800,058,697	164,034,761	1,154,356,859	11.51%
Ecuador ^(a)	900	4,758,802	NA	NA	NA	8,100,000,000	0.00%
El Salvador	29	262,129	609,490,000	578,550,000	35,200,000	735,090,000	6.44%
Guatemala	25	1,803,781	1,593,389,813	1,031,806,262	221,104,072	1,884,662,776	18.21%
Honduras	84	853,228	841,727,346	761,589,274	119,663,571	1,083,907,070	14.82%
Mexico	157	8,350,000	NA	NA	NA	7,194,570	9.88%
Nicaragua ^(a)	6	34,435	6,350,215	5,200	NA	NA	0.00%
Panama	179	130,860	398,619,352	386,163,731	54,379,880	728,226,780	5.02%
Paraguay ^(a)	50	NA	6,695,979	8,824,159	822,575	14,402,712	0.00%
Peru	151	1,672,699	3,330,769,876	2,967,862,997	186,171,472	4,013,279,389	8.05%
Suriname	15	12,628	88,909	70,423	4,476	106,815	3.40%
Uruguay	54	871,000	131,106,496	251,358,346	125,567,999	310,694,486	39.38%
TOTAL Member Countries	1,887	30,617,174	47,782,757,267	44,169,430,957	15,560,464,570	73,954,586,127	9.73%
TOTAL Other Countries	1,100	8,674,437	3,994,993,203	4,432,915,098	1,217,308,591	13,610,312,252	20.89%
TOTAL Latin America	2,987	39,291,611	51,777,750,470	48,602,346,055	16,777,773,161	87,564,898,379	11.03%

NORTH AMERICA

	Credit Unions	Members	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)	Penetration**
Canada	567	10,257,125	246,586,957,834	261,872,315,158	9,388,569,123	310,926,697,546	41.93%
United States	5,684	112,654,439	1,173,715,216,920	972,365,622,534	148,922,430,682	1,395,323,081,220	52.87%
TOTAL Member Countries	6,251	122,911,564	1,420,302,174,754	1,234,237,937,692	158,310,999,805	1,706,249,778,766	51.74%
TOTAL North America	6,251	122,911,564	1,420,302,174,754	1,234,237,937,692	158,310,999,805	1,706,249,778,766	51.74%


OCEANIA

	Credit Unions	Members	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)	Penetration**
Australia	79	4,200,000	75,328,319,724	71,108,683,557	6,954,585,535	87,830,945,404	26.34%
Fiji ^(e)	5	3,920	NA	NA	NA	1,702,169	0.67%
Kiribati	8	184	15,597	22,273	22,273	6,758	0.26%
Micronesia ^(e)	4	2,694	1,950,268	3,490,377	195,538	3,990,132	4.15%
New Zealand ^(e)	11	140,694	794,847,754	479,034,158	98,184,469	893,032,223	4.60%
Palau ^(a)	1	240	64,000	26,000	2,400	66,400	1.12%
Papua New Guinea ^(c)	20	413,192	198,000,000	74,000,000	52,000,000	250,000,000	8.52%
Samoa ^(a)	3	1,345	1,300,113	2,282,314	242,740	2,042,832	1.20%
Solomon Islands ^(a)	9	4,378	3,868,655	3,249,045	40,263	3,908,918	1.27%
Timor Leste ^(c)	40	10,426	4,000,000	NA	200,000	7,003,272	1.56%
Tonga ^(e)	823	638	24,019	1,255,626	49,295	1,276,668	1.03%
Tuvalu ^(a)	1	205	70,385	60,128	1,561	77,657	1.86%
Vanuatu ^(a)	1	1,031	49,401	NA	1,188	50,589	0.64%
TOTAL Member Countries	110	4,753,886	76,321,167,478	71,661,717,715	7,104,770,004	88,973,977,627	19.93%
TOTAL Other Countries	895	25,061	11,342,438	10,385,763	755,258	20,125,395	1.19%
TOTAL Oceania	1,005	4,778,947	76,332,509,916	71,672,103,478	7,105,525,262	88,994,103,022	18.41%

TOTALS

	Credit Unions	Members	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)	Penetration**
TOTAL							
Member Countries	32,697	185,734,711	1,654,530,870,673	1,427,446,641,539	188,367,101,172	1,991,621,639,191	19.37%
TOTAL							
Other Countries	56,329	74,430,031	82,423,596,567	76,670,652,935	7,211,232,868	123,394,732,252	3.91%
TOTAL World	89,026	260,164,742	1,736,954,467,240	1,504,117,294,474	195,578,334,040	2,115,016,371,443	9.09%

STATISTICAL REPORT KEY

-  World Council of Credit Unions members and affiliates
- NA Not available
- (a) Data as of December 31, 2016
- (b) Data from the West African Central Bank
- (c) Data from Association of Asian Confederation of Credit Unions
- (d) Data from the Caribbean Confederation of Credit Unions
- (e) Data from the Oceania Confederation of Credit Unions
- (f) Data from the Organization for Economic Co-operation and Development, Working Age Population: Aged 15-64: All Persons for the United States®, retrieved from Federal Reserve Bank of St. Louis

(**) Penetration rate is calculated by dividing the total number of reported credit union members by the economically active population age 15-64 years old.

This report is the best available data based on the annual survey responses from World Council member and non-member credit union associations, other financial cooperatives and World Council offices. All numbers are rounded to the nearest integer. Unless otherwise indicated, data are current as of December 31, 2017.

2017 WORLD COUNCIL MEMBERS

DIRECT MEMBERS

Afghanistan - Islamic Investment and Finance Cooperatives Group
Australia - Customer Owned Banking Association
Brazil - Confederação Interestadual das Cooperativas Ligadas ao Sicredi
Cameroon - Cameroon Co-operative Credit Union League, Ltd.
Canada - Canadian Credit Union Association
Caribbean - Caribbean Confederation of Credit Unions
Antigua & Barbuda - Antigua & Barbuda Co-operative Credit Union League Ltd.
The Bahamas - The Bahamas Co-operative League Limited
Barbados - Barbados Co-operative & Credit Union League Ltd.
Belize - Belize Credit Union League Ltd.
Bermuda - BIU Members Credit Union Co-op. Society
Cayman Islands - The Cayman Islands Civil Service Association Co-operative Credit Union Ltd.
Curacao - FEKOSKAN - Credit Union League of Curacao
Dominica - Dominica Co-operative Societies League, Ltd.
Grenada - Grenada Co-operative Credit Union League Ltd.
Guyana - Guyana Co-operative Credit Union League
Jamaica - Jamaica Co-operative Credit Union League Ltd.
Montserrat - St. Patrick's Co-operative Credit Union
Saint Kitts & Nevis - St. Kitts & Nevis National Co-operative League Ltd.
Saint Lucia - St. Lucia Co-operative League Ltd.
Saint Vincent & the Grenadines - St. Vincent & the Grenadines Co-operative League, Ltd.
Suriname - Suriname Credit Union League
Tortola - Tortola Co-operative Credit Union Ltd.
Trinidad & Tobago - Co-operative Credit Union League of Trinidad & Tobago
Colombia - Federación Nacional de Cooperativas de Ahorro y Crédito Financieras
Costa Rica - Federación de Cooperativas de Ahorro y Crédito de Costa Rica R.L.
Dominican Republic - Asociación de Instituciones Rurales de Ahorro y Crédito, Inc.
El Salvador - Federación de Asociaciones Cooperativas de Ahorro y Crédito de El Salvador, R.L.
Estonia - Estonian Union of Credit Cooperatives
Ghana - Ghana Co-operative Credit Union Association Ltd.
Great Britain - Association of British Credit Unions, Ltd.
Guatemala - Federación Nacional de Cooperativas de Ahorro y Crédito de Guatemala
Ireland - Irish League of Credit Unions
Kenya - Kenya Union of Savings & Credit Co-operatives Ltd.
Korea - National Credit Union Federation of Korea
Macedonia - FULM Savings House
Malawi - Malawi Union of Savings and Credit Co-operatives, Ltd.
Mexico - Caja Popular Mexicana
Moldova - Central Association of Savings and Credit Associations
New Zealand - Co-op Money NZ
Panama - Corporación Fondo de Estabilización y Garantía de Cooperativas de Ahorro y Crédito de Panamá, R.L.
Papua New Guinea - Federation of Savings and Loan Societies, Ltd.
Paraguay - Central de Cooperativas del Area Nacional Ltda.
Peru - Federación Nacional de Cooperativas de Ahorro y Crédito del Perú
Poland - National Association of Co-operative Savings & Credit Unions
Romania - Federation of Romanian Credit Unions
Russia - Russian Credit Union League
Seychelles - Seychelles Credit Union
Singapore - Singapore National Co-operative Federation
Ukraine - Ukrainian National Association of Savings and Credit Unions
United States - Credit Union National Association

AFFILIATE MEMBERS

Haiti - Association Nationale des Caisses Populaires Haitiennes (A-CAPH)
Kazakhstan - Credit Unions of Agro-Industrial Complex Association-Kazakhstan
Netherlands - Dutch Association of Cooperating Credit Unions (VSK)

ASSOCIATE MEMBERS

Africa - African Confederation of Cooperative Savings & Credit Associations (ACCOSCA)
Benin, Botswana, Burkina Faso, Cameroon, Congo, Cote d'Ivoire, Democratic Republic of Congo, Ethiopia, Ghana, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mauritius, Namibia, Nigeria, Rwanda, Senegal, Sierra Leone, South Africa, Swaziland, Sychelles, Tanzania, The Gambia, Togo, Uganda, Zimbabwe
Asia - Association of Asian Confederation of Credit Unions (ACCU)
Australia - Australian Mutuals Foundation
Bangladesh - Department of Cooperatives in Bangladesh
Bangladesh - The Cooperative Credit Union League Of Bangladesh Ltd.
Cambodia - Cambodia Community Savings Federation
Germany - International Raiffeisen Union E. V.
Hong Kong - Credit Union League of Hong Kong
India - Development Promotion Group
India - Maharashtra State Federation Cooperative Credit Societies Ltd.
Indonesia - Credit Union Central Of Indonesia
Korea - National Credit Union Federation Of Korea
Malaysia - Association of Co-operative Credit Union Malaysia Limited
Malaysia - The Workers Co-Operative Credit Society Limited
Mongolia - Mongolian Confederation of Credit Unions
Myanmar - Central Cooperative Society Limited
Nepal - National Cooperative Bank Ltd.
Nepal - Nepal Federation Of Savings And Credit Co-Operative Unions Ltd.
Pakistan - Federation of Ismaili Co-Op. Societies Limited
Papua New Guinea - Federation of Savings and Loan Societies
Philippines - CARD Mutually Reinforcing Institutions
Philippines - National Confederation Of Cooperatives
Philippines - Philippines Federation Of Credit Cooperative
Russia - Interregional Association of Credit Unions of the Far East and Zabaikalje
Singapore - Singapore National Co-operative Federation
Sri Lanka - Federation Of Thrift And Credit Co-Operative Ltd.
Taiwan - Credit Union League Of R.O.C.
Thailand - Credit Union League Of Thailand Ltd.
Thailand - The Federation Of Savings & Credit Cooperatives Of Thailand Ltd
Thailand - Union Life Insurance Co. Limited
Timor Lest - Federacao Cooperativa De Credito Hanai Malu
Vietnam - The Cooperative Bank Of Vietnam
International - International Cooperative Banking Association
International - Great Britain - International Cooperative & Mutual Insurance Federation
International - Germany - International Raiffeisen Union (IRU)
Poland - Cooperative Savings and Credit Union Mutual Insurance Society
United States - CO-OP Financial Services
United States - Credit Union Executives Society
United States - CU Direct Corporation
United States - CULedger
United States - CUNA Mutual Group



World Council

MADISON OFFICE 5710 Mineral Point Road • Madison, WI 53705-4493 USA
WASHINGTON OFFICE 99 M Street SE, Ste 300 • Washington, DC 20003 USA
PHONE: +1-608-395-2000

www.woccu.org

FIND US ON:

