



America's
Credit Unions

Orange County's Credit Union Membership Benefits Report

YEAR-END 2024



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Orange County's Credit Union

The Benefits of Membership

Credit unions generally provide financial benefits to members through lower loan rates, higher savings rates, and fewer fees than banking institutions.

America's Credit Unions estimates that Orange County's Credit Union provided \$19,861,783 in direct financial benefits to its 140,807 members during the twelve months ending December 2024 ⁽¹⁾.

These benefits are equivalent to \$141 per member or \$296 per member household ⁽²⁾.

The per-member and per-household member benefits delivered by Orange County's Credit Union are substantial. But, these benefits are reported as *averages*. Mathematically, that means the total benefits you provide are divided across all members (or all member households) - even those who conduct very little financial business with the credit union.

For example, financing a \$30,000 new automobile for 60 months at Orange County's Credit Union will save members an average \$123 per year in interest expense compared to what they would pay at a banking institution in the state. That's approximately \$615 in savings over 5 years.

Further, loyal members ⁽³⁾ - those who use the credit union extensively - often receive total financial benefits that are much greater than the average.

America's Credit Unions estimates that Orange County's Credit Union provided loyal high-use member households \$1585 in direct financial benefits during the twelve month period.

Orange County's Credit Union excels in providing member benefits in many loan and savings products. In particular, Orange County's Credit Union offers lower loan rates on the following accounts: new car loans, used car loans, first mortgage-fixed rate, first mortgage-adjustable rate, home equity loans, credit cards loans.

Orange County's Credit Union also pays its members higher dividends on the following accounts: regular savings, share draft checking, money market accounts, certificate accounts, IRAs.

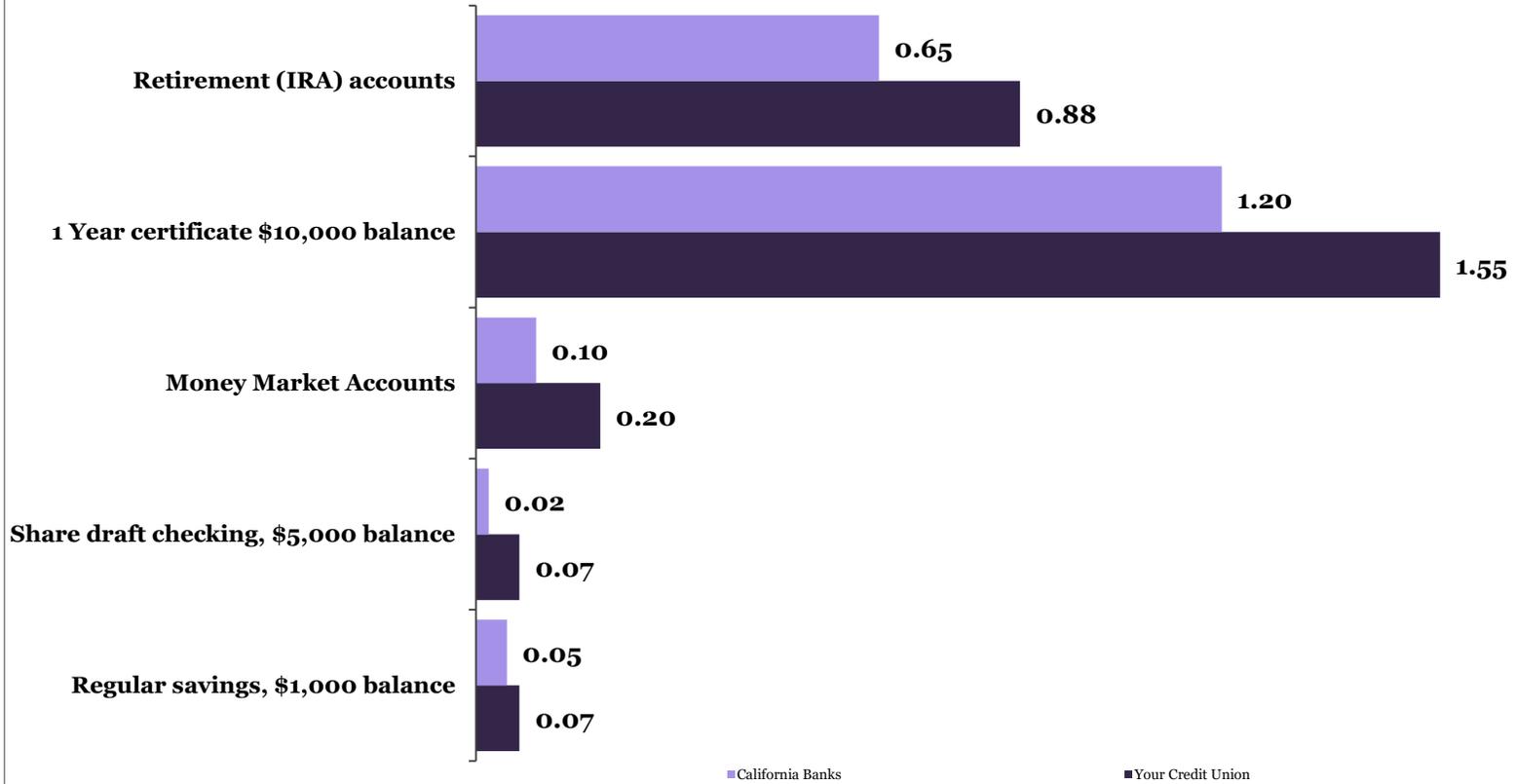
(1) Rates and fees as of 6/10/2025.

(2) Assumes 2.1 credit union members per household.

(3) A "loyal member" is assumed to have a \$30,000, 60-month new auto loan, a classic credit card with an average balance of \$5,000, a \$200,000, 30-year fixed rate mortgage (a 30-year fixed rate mortgage is replaced with a 5-year adjustable rate mortgage if it yields a greater benefit as it is assumed more in demand), \$5,000 in an interest/dividend checking account, \$10,000 in a one-year certificate account, and \$2,500 in a money market account.

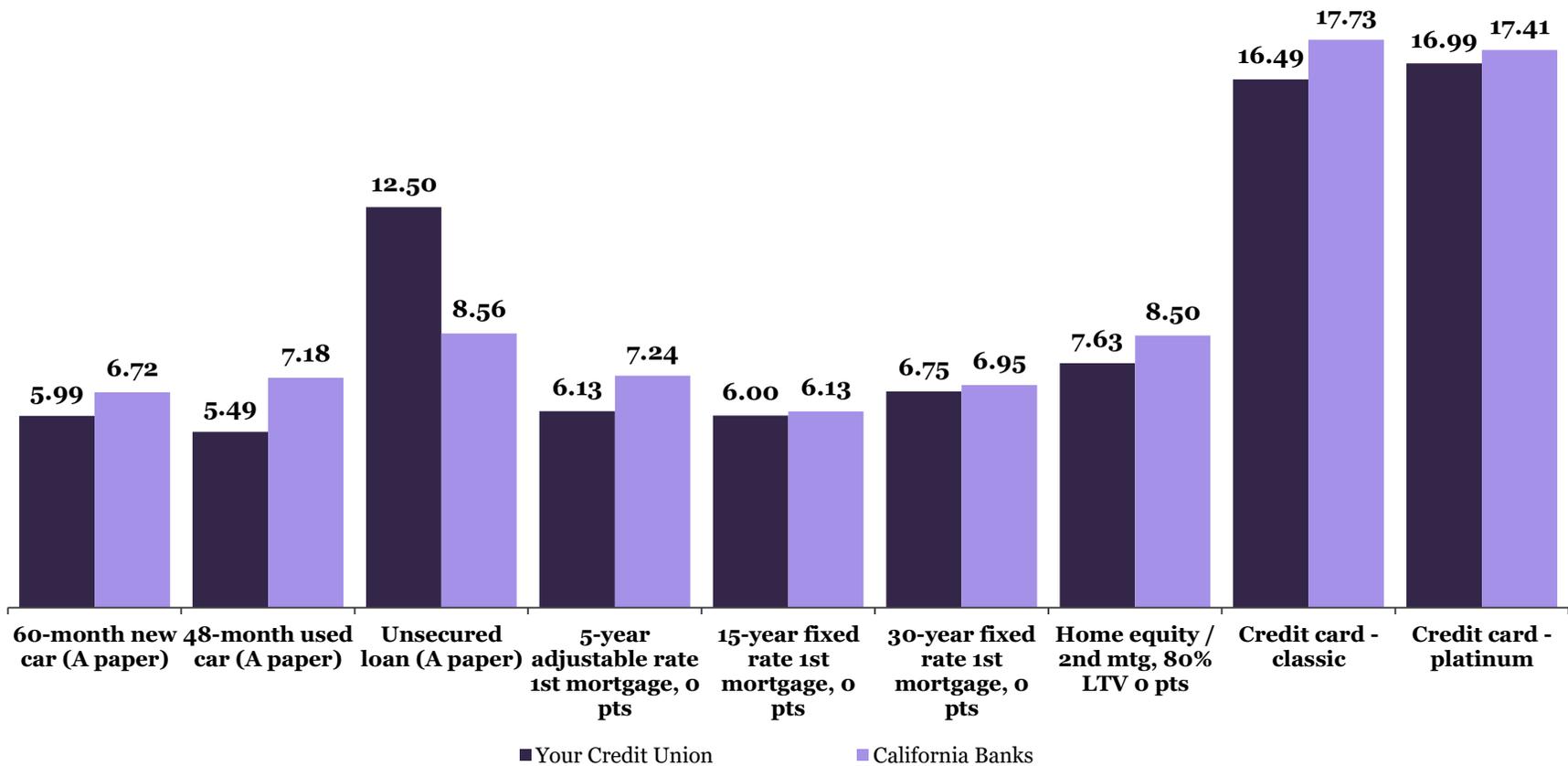
Savings Product Comparative Interest Rates (%)

by Savings Account Type



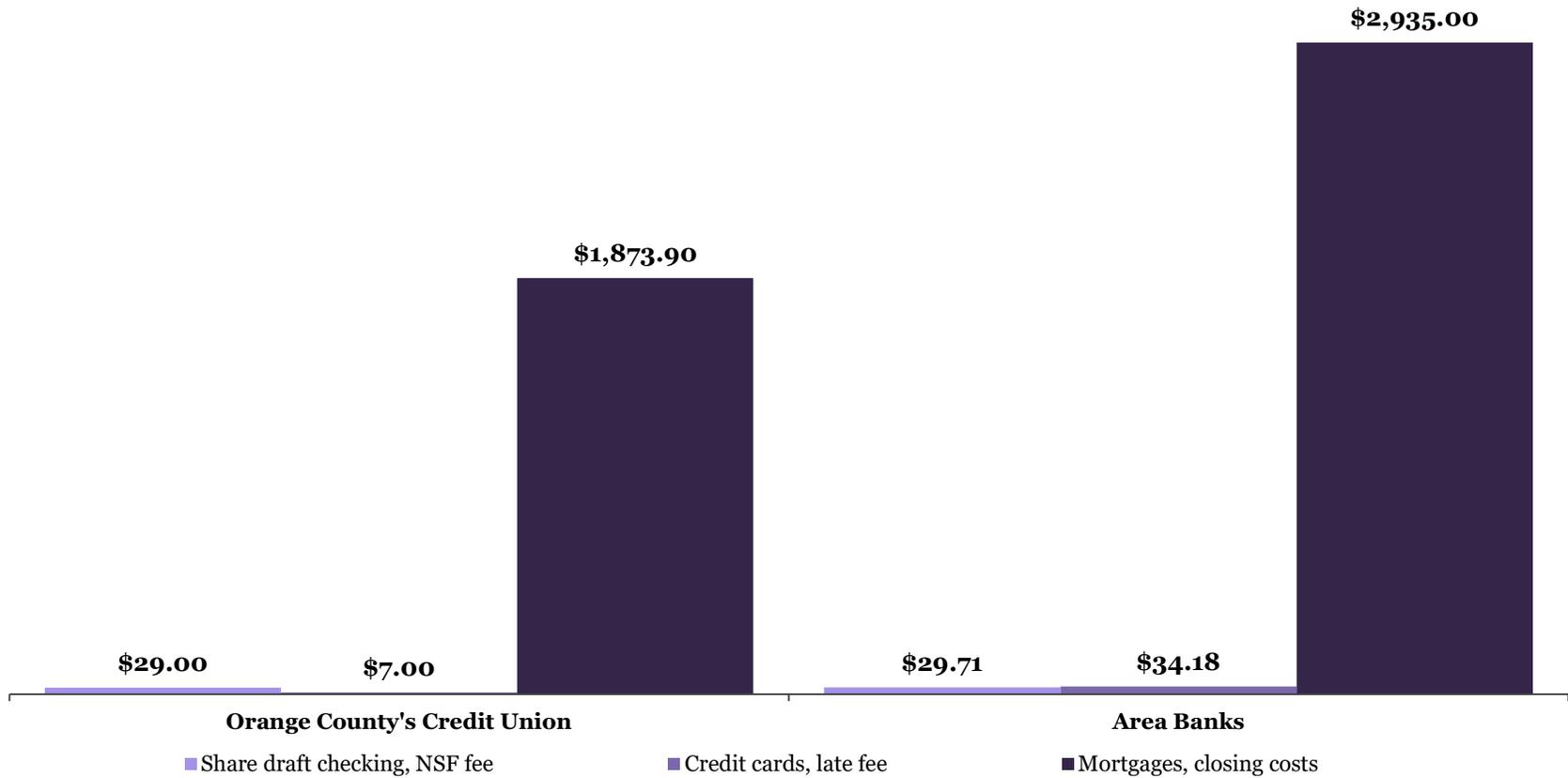
Loan Product Comparative Interest Rates (%)

by Loan Type



Comparative Fees

by Type



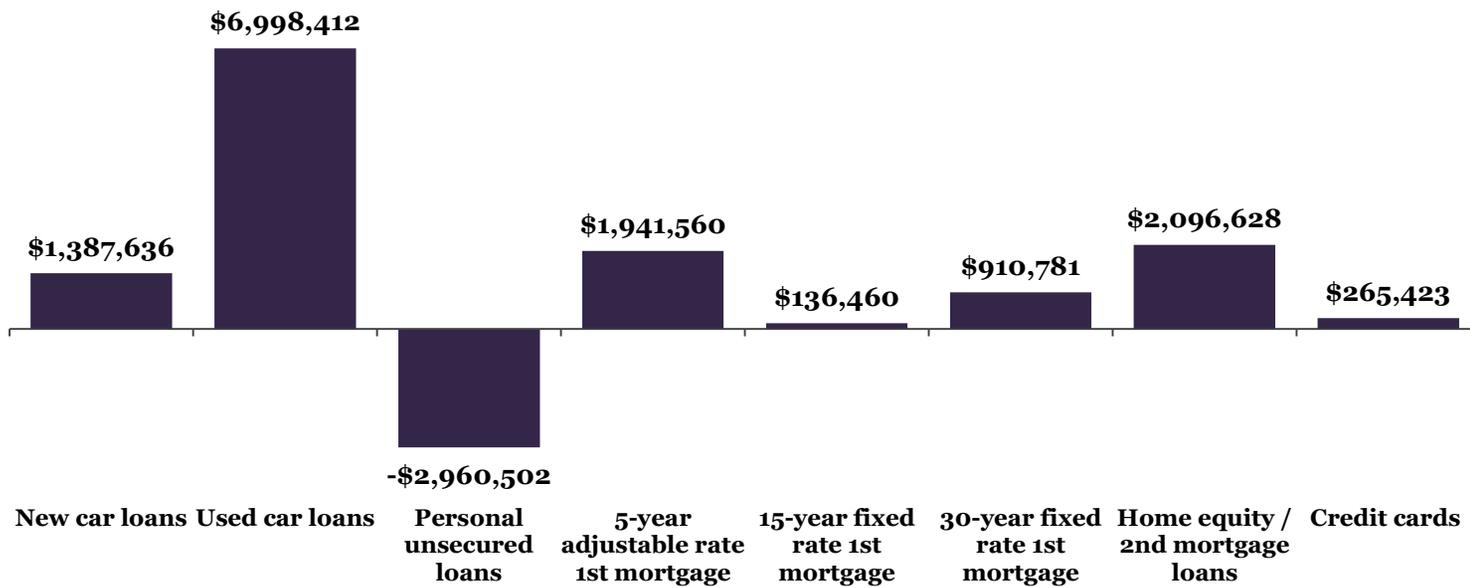
Interest Rates at Orange County's Credit Union and Banking Institutions in California

Loan Products	Rate at your Credit Union (%) *	Average Rate at Banks (%) *	Rate Difference vs. Banks (%)
60-month new car (A paper)	5.99	6.72	-0.73
48-month used car (A paper)	5.49	7.18	-1.69
Unsecured loan (A paper)	12.50	8.56	3.94
5-year adjustable rate 1st mortgage, 0 pts	6.13	7.24	-1.11
15-year fixed rate 1st mortgage, 0 pts	6.00	6.13	-0.13
30-year fixed rate 1st mortgage, 0 pts	6.75	6.95	-0.20
Home equity / 2nd mtg, 80% LTV 0 pts	7.63	8.50	-0.87
Credit card - classic	16.49	17.73	-1.24
Credit card - platinum	16.99	17.41	-0.42
Savings Products			
Regular savings, \$1,000 balance	0.07	0.05	0.02
Share draft checking, \$5,000 balance	0.07	0.02	0.05
Money Market Accounts	0.20	0.10	0.10
1 Year certificate \$10,000 balance	1.55	1.20	0.35
Retirement (IRA) accounts	0.88	0.65	0.23
Fee Income			
Share draft checking, NSF fee	\$29.00	\$29.71	-\$0.71
Credit cards, late fee	\$7.00	\$34.18	-\$27.18
Mortgages, closing costs	\$1,873.90	\$2,935.00	-\$1,061.10

*Rates and fees as of 6/10/2025. Credit union rates provided by individual credit union, bank rates provided by Datatrac.

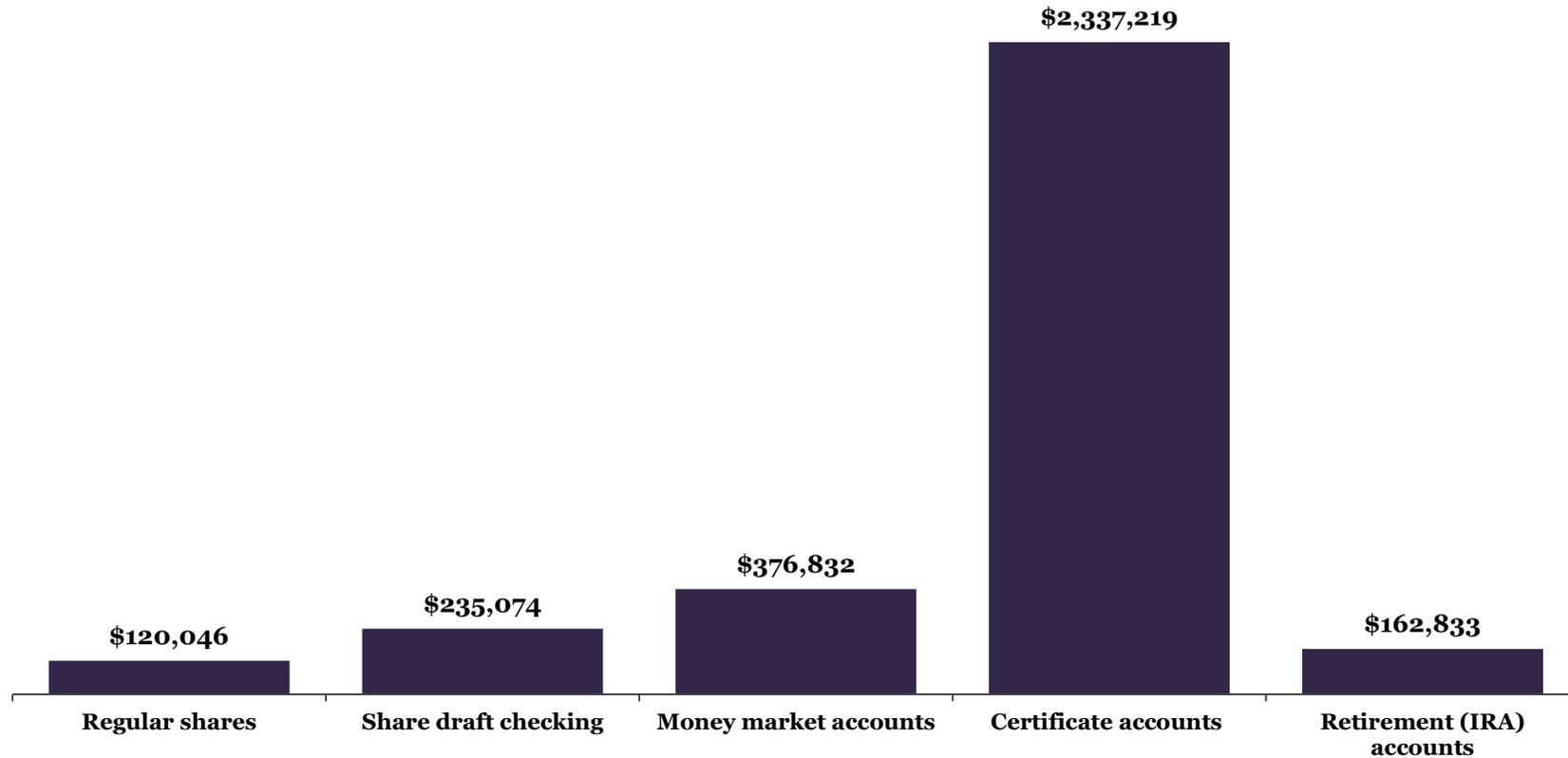
Your Credit Union's Total Loan Rate Benefits

Compared to Banking Institutions in Your State
by Loan Type

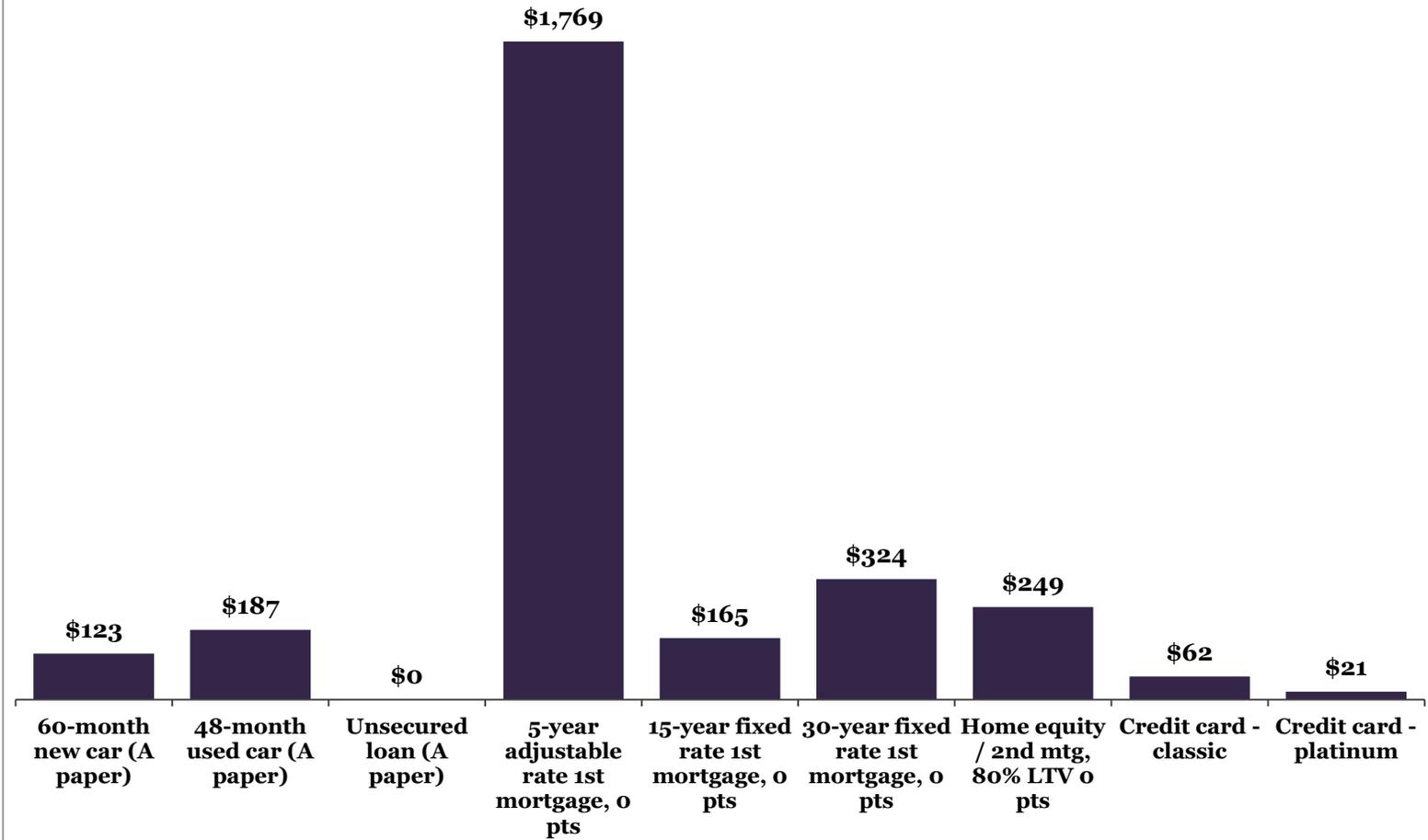


Your Credit Union's Total Savings Dividend Benefits

Compared to Banking Institutions in Your State
by Account Type



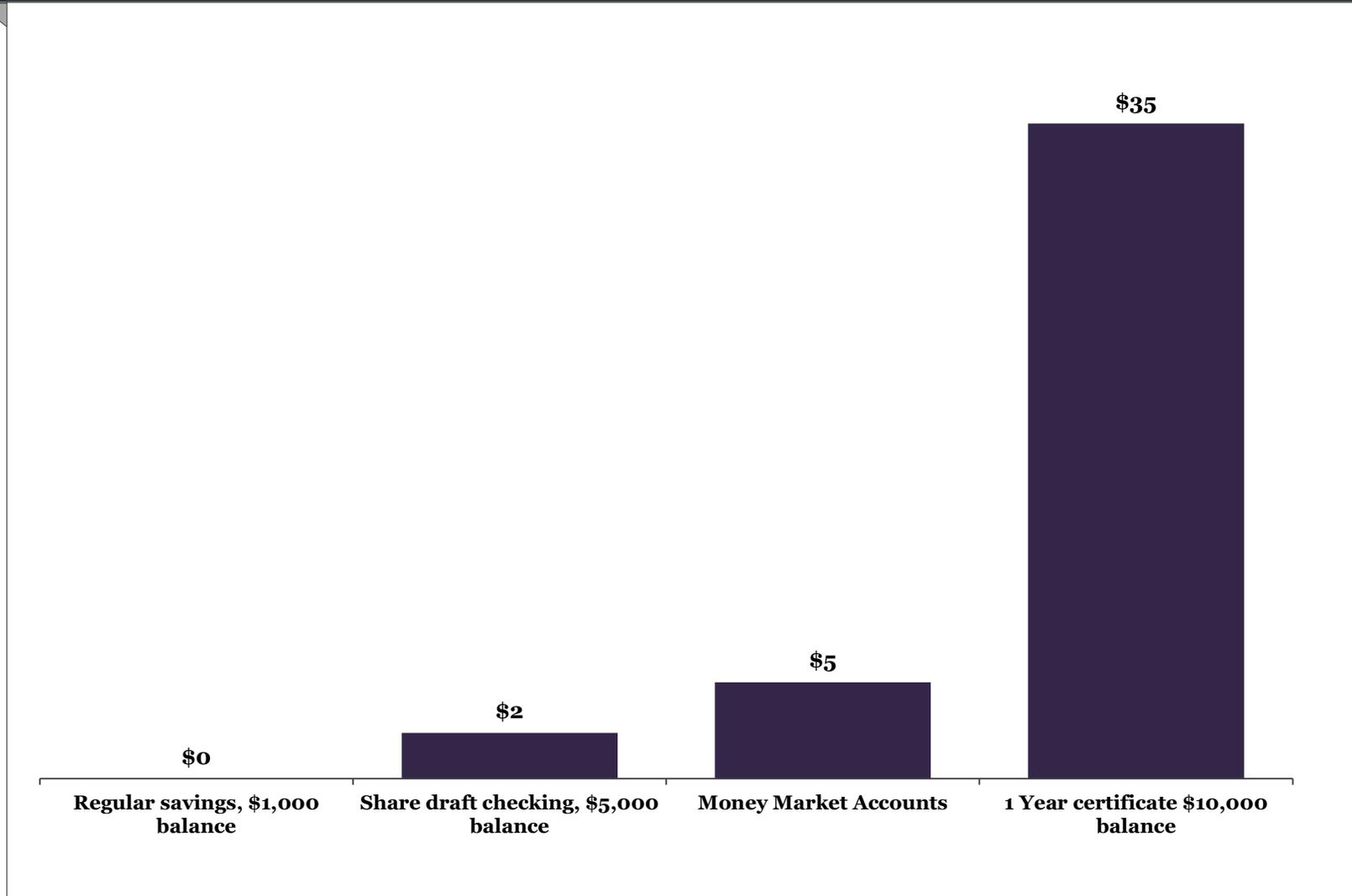
Annual Member Benefit of Loan Products with Various Terms



Terms on loan products included are as follows:

- New Car: \$30,000
- Used Car: \$20,000
- Unsecured Loan: \$10,000 (5 years)
- 5 Year Adj: \$200,000
- 15 Year Fixed: \$200,000
- 30 Year Fixed: \$200,000
- Home Equity: \$50,000
- Classic Credit Card: \$10,000
- Gold Credit Card: \$10,000

Annual Member Benefit on Savings Products with Various Terms



America's Credit Unions

Certifies that

Orange County's Credit

has provided:

- \$19,861,783 in direct financial benefits to its 140,807 members during the twelve months ending in December 2024, equivalent to approximately \$296 per member household.
- loyal high-use member households \$1,585 in direct financial benefits.

June 10, 2025

Credit unions generally provide financial benefits to members by charging less for loans, paying more on deposits and charging fewer/lower fees compared to banking institutions.

Estimated Financial Benefits for Orange County's Credit Union

Loans	Avg. Balance at Your Credit Union (1)	Rate Difference vs. California Banks (%) (2)	Financial Benefit to Your Members
New car loans	189,567,714	-0.73	\$1,387,636
Used car loans	413,617,755	-1.69	\$6,998,412
Personal unsecured loans	75,177,795	3.94	-\$2,960,502
5-year adjustable rate 1st mortgage	174,600,734	-1.11	\$1,941,560
15-year fixed rate 1st mortgage	107,448,823	-0.13	\$136,460
30-year fixed rate 1st mortgage	450,881,637	-0.20	\$910,781
Home equity / 2nd mortgage loans	242,104,866	-0.87	\$2,096,628
Credit cards	25,657,141	-1.24	\$265,423
Interest rebates			\$0
Total CU member benefits arising from lower interest rates on loan products:			\$10,776,399
Savings			
Regular shares	600,230,978	0.02	\$120,046
Share draft checking	479,742,946	0.05	\$235,074
Money market accounts	365,856,085	0.10	\$376,832
Certificate accounts	665,874,242	0.35	\$2,337,219
Retirement (IRA) accounts	71,732,596	0.23	\$162,833
Bonus dividends in period			\$0
Total CU member benefit arising from higher interest rates on savings products:			\$3,232,004
Fee Income			
Total CU member benefit arising from fewer/lower fees:			\$5,853,381
Overall Totals			
Total CU member benefit arising from interest rates on loan and savings products and lower fees:			\$19,861,783
Total CU member benefit / member:			\$141
Total CU member benefit / member household:			\$296

Source: Datatrac, NCUA, and America's Credit Unions

(1) Average balance as of December 2024 and December 2023 according to the NCUA call report.

(2) Rates and fees as of 6/10/2025. Credit union rates provided by individual credit union, bank rates provided by Datatrac.

Orange County's Credit Union Performance Profile

Demographic Information	Dec 24	Dec 23
Number of branches	11	10
Total assets (\$ mil)	2,736	2,582
Total loans (\$ mil)	2,049	1,903
Total surplus funds (\$ mil)	549	564
Total savings (\$ mil)	2,252	2,117
Total members (thousands)	140	142
Growth Rates (Year-to-date)		
Total assets	6 %	3.5 %
Total loans	7.7 %	4.3 %
Total surplus funds	-2.7 %	3.5 %
Total savings	6.3 %	0.5 %
Total members	-1 %	10.2 %
Earnings - Basis Pts.		
Yield on total assets	446	377
- Dividend/interest cost of assets	180	102
+ Fee & other income	91	87
- Operating expense	279	289
- Loss Provisions	32	19
= Net Income (ROA)	46	53
Capital adequacy		
Net worth / assets	10.3	10.4
Asset quality		
Delinquencies / loans	0.5	0.5
Net chargeoffs / average loans	0.3	0.3
Asset/Liability Management		
Loans / savings	91.0	89.9
Loans / assets	74.9	73.7
Long-term assets / assets	33.2	39.1
Core deposits/shares & borrowings	47.4	51.6
Productivity		
Members/potential members	0.8	0.8
Borrowers/members	53.1	46.2
Members/FTE	408	396
Average shares/members (\$)	16,070	14,963
Average loan balances (\$)	27,535	29,087
Salary & Benefits/FTE	123,460	118,501



Transform member benefits into new business with a **Member Benefit Marketing Toolkit**

America's Credit Unions and Datatrac have teamed up to bring you the analysis in this report. Member Benefit Marketing Tools provides you with practical applications for using data in this report to show members how much you save them, drive in new members, generate more loans and attract bigger deposits.

Member Benefit Marketing Tools prove to new and existing members:

- How much you saved your entire membership last year in interest and fees compared to the competition
- How much they will save on their next loan with you
- How much more they will earn on their deposits with you

Member Benefit Marketing Toolkits include:

- Lead generation for loans, deposits and new members
- Competitive comparison widgets for your website
- Facebook app
- Animated graphics for branch lobby digital displays
- Proof Points for use in marketing collateral
- Award Certification & Trophy
- Press releases
- Newsletter copy
- Member handouts
- Subscription to the ACU Member Benefits Report

Visit www.datatrac.net/memberbenefits to see live examples, schedule a demo and receive a free competitive analysis.

Show members how much you save them with Member Benefits Marketing Tools