

Georgia Credit Unions: The Real Story

Tax-paying Georgia banks compete head to head with tax-exempt credit unions. Although they portray themselves as mom and pop shops for people of modest means, today credit unions are a \$2.3 trillion industry, with many indistinguishable from banks. The BIG difference—they don't pay federal income taxes, depriving the U.S. Treasury of nearly \$3.25 billion every year.

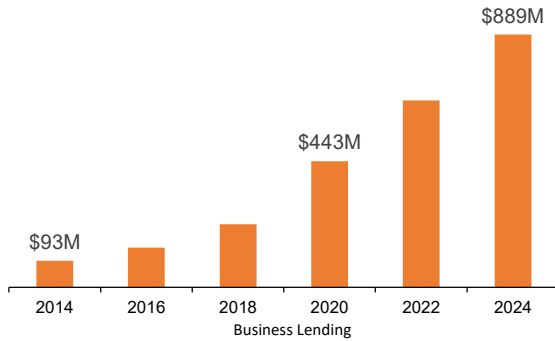
Who Pays the Taxes?

Taxes Paid in 2024		Robins Financial Credit Union would have paid
GA Credit Unions	GA Banks	\$12.86 million
\$0	\$464,486,000	in taxes during 2024, had it paid its fair share.

*Includes all applicable federal, state and local, and foreign income taxes

Indistinguishable from Banks

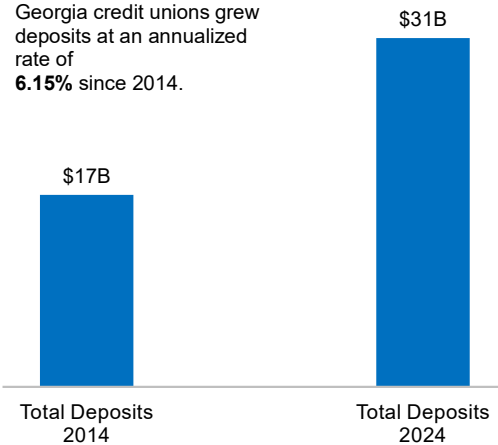
Delta Community Credit Union used its tax advantage to **aggressively expand** its business lending at an annual rate of **25%** since 2014.



Delta Community Credit Union, with \$8.7 billion in assets, is the largest credit union in Georgia, larger than 99% of Georgia headquartered banks.

Georgia Credit Unions Leverage Their Tax Exemption to Grow Deposits

Georgia credit unions grew deposits at an annualized rate of **6.15%** since 2014.



Large Credit Union Auto Lenders

All of the top five Georgia-headquartered auto lenders are credit unions.

Institution	Auto Loans (\$000)
Delta Community Credit Union	1,679,800
Robins Financial Credit Union	1,526,396
Associated Credit Union	944,807
Georgia's Own Credit Union	833,326
Atlanta Postal Credit Union	622,337