ISSN 1087-8718

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Fourth 50 Bank Credit Card Issuers in the U.S. — 1996

Issuer, State of Issuance	Type	'96 Rank	'95 Rank	Outstandings	Total Volume	Total Accounts	Active Accounts	Credit Cards	Visa Cards	MasterCard Cards
Sanwa Bank *California*	CB	151	183	$50,470,000	$109,092,000	32,406	21,893	35,583	17,509	18,074
Nat'l Bank of Alaska *Alaska*	CB	152	157	$50,059,011	$115,570,031	38,840	22,582	49,705	49,705	0
State Employees CU *Maryland*	CU	153	160	$49,062,774	$76,265,600	42,100	29,610	63,150	63,150	0
Park National *Ohio*	CB	154	151	$49,000,000	$34,700,000	25,960	18,800	33,900	26,000	7,900
San Antonio Federal CU *Texas*	CU	155	155	$48,847,758	$65,520,820	32,065	24,238	43,818	42,878	940
Mission Federal CU *California*	CU	156	161	$48,746,903	$93,083,248	35,699	28,813	51,764	51,764	0
Affinity Federal CU *New Jersey*	CU	157	169	$48,057,253	$84,403,861	30,540	21,693	46,315	45,008	1,307
Visions Federal CU *New York*	CU	158	185	$47,831,188	$91,422,918	36,713	28,935	49,613	41,936	7,677
Texins Credit Union *Texas*	CU	159	174	$47,000,000	$103,864,972	39,908	27,718	39,908	15,768	24,140
Lockheed FCU *California*	CU	160	153	$46,816,317	$83,043,098	36,048	27,804	51,245	51,245	0
Dearborn FCU *Michigan*	CU	161	148	$45,914,100	$100,929,123	59,187	29,153	79,415	51,104	28,311
Educational Employees CU *Calif.*	CU	162	173	$45,884,292	$56,447,460	22,764	17,045	28,186	28,186	0
Tower Federal CU *Maryland*	CU	163	172	$45,510,000	$59,890,000	34,100	27,500	47,210	0	47,210
Virginia Credit Union *Virginia*	CU	164	177	$45,322,000	$67,029,366	25,600	21,248	32,300	22,700	9,600
Aberdeen Prov. Ground FCU *Md.*	CU	165	197	$44,891,031	$56,629,455	19,753	16,647	25,469	25,469	0
California Commerce *California*	CB	166	181	$44,610,479	$91,116,812	47,241	40,170	61,006	34,520	26,486
Chartway FCU *Virginia*	CU	167	167	$44,144,625	$68,348,582	50,671	34,990	50,671	25,874	24,797
Michigan State Univ. FCU *Michigan*	CU	168	186	$43,504,990	$88,377,360	27,709	25,005	36,576	36,576	0
AEA Credit Union *California*	CU	169	162	$42,366,038	$52,152,634	19,767	13,371	23,719	23,719	0
Int'l Bank of Commerce *Texas*	CB	170	198	$42,347,104	$70,696,976	43,482	21,968	62,127	56,261	5,866
Tinker Federal CU *Oklahoma*	CU	171	176	$42,335,081	$65,071,557	37,318	25,772	55,977	26,802	29,175
Gov't Employ. CU of El Paso *Texas*	CU	172	199	$41,694,830	$37,820,000	20,465	16,663	36,837	36,837	0
California Credit Union *California*	CU	173	—	$40,964,890	$42,560,000	23,205	18,362	28,960	21,975	6,985
Delta Employees CU *Georgia*	CU	174	194	$40,800,000	$87,650,000	26,000	22,000	39,000	39,000	0
American First FCU *California*	CU	175	166	$40,361,503	$33,640,726	19,254	17,947	24,590	24,590	0
Banco Popular *New York*	CB	176	165	$40,201,379	$30,582,781	34,271	24,103	35,255	22,960	12,295
Educational Comm. CU *Florida*	CU	177	191	$39,989,678	$43,984,839	22,170	15,367	24,027	11,237	12,790
Harborstone CU *Washington*	CU	178	195	$39,429,916	$46,850,550	26,652	18,530	35,439	35,439	0
Citizens Bank *Michigan*	CB	179	179	$39,172,052	$93,460,813	54,122	30,345	63,610	52,654	10,956
United Serv. of America FCU *Calif.*	CU	180	189	$37,964,863	$37,285,770	18,873	14,614	18,873	16,443	2,430
Service Federal CU *New Hampshire*	CU	181	209	$37,706,000	$44,893,126	24,418	18,159	33,994	33,994	0
Fulton Bank *Pennsylvania*	CB	182	193	$36,873,917	$119,330,536	75,041	41,170	93,289	58,868	34,421
Wright Patman Congr. FCU *D.C.*	CU	183	188	$36,802,289	$60,904,297	18,111	13,672	21,959	21,959	0
Technology Federal CU *California*	CU	184	216	$36,510,800	$90,176,347	18,233	14,858	18,233	18,233	0
Bank of Miss. & Volun. Bank *MS, TN*	CB	185	213	$35,608,776	$87,865,461	62,028	39,000	78,180	13,180	65,000
NASA Federal CU *Missouri*	CU	186	187	$35,313,702	$75,797,593	29,156	18,562	40,818	40,818	0
Direct Federal CU *Massachusetts*	CU	187	218	$34,536,412	$46,387,646	16,662	13,220	21,169	21,169	0
Educational Employ. CU *Missouri*	CU	188	200	$33,279,179	$63,936,229	23,604	16,477	32,535	32,535	0
Sterling Bank & Trust *Michigan*	CB	189	182	$33,138,375	$81,101,745	78,621	59,130	104,339	69,329	35,010
Dallas Teachers CU *Texas*	CU	190	201	$33,059,000	$42,823,607	25,996	20,281	32,258	2,598	29,660
Pacific IBM Employees FCU *Calif.*	CU	191	234	$32,739,288	$50,522,356	17,688	12,092	23,906	23,906	0
NWA Federal CU *Minnesota*	CU	192	231	$32,111,722	$83,873,159	36,360	24,266	48,027	48,027	0
United Carolina Bank *North Carolina*	CB	193	206	$31,963,144	$73,633,943	49,298	29,314	53,749	23,371	30,378
Citizens Bank *Indiana*	CB	194	196	$31,023,449	$79,196,669	54,419	37,335	70,217	55,496	14,721
Members America CU *Missouri*	CU	195	233	$31,000,000	$45,070,000	26,756	24,300	31,000	31,000	0
Hudson Valley FCU *New York*	CU	196	211	$30,649,747	$20,185,803	22,218	17,820	23,368	22,218	1,150
Vermont National *Vermont*	CB	197	178	$30,565,000	$68,388,000	38,890	17,863	52,850	43,940	8,910
Northwest FCU *Virginia*	CU	198	210	$30,287,713	$55,393,780	15,832	11,575	23,748	23,748	0
State Savings *Ohio*	TH	199	229	$30,042,396	$71,721,730	36,954	23,104	45,810	45,810	0
Bethpage Federal CU *New York*	CU	200	203	$30,040,958	$48,395,012	21,496	17,075	27,042	27,042	0
Totals Fourth 50 1996				$1,996,551,922	$3,397,088,391	1,674,664	1,172,159	2,150,739	1,654,550	496,189

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

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