

Consumer, In-Out Ratio Page

Presented to: **Align Credit Union**
April 1, 2025

Presented by: **Ncontracts**

Loans: LOAN AIRES.csv

Deposits: Updated Deposit file (002).csv

CRA LAR: N/A

HMDA: 2024 HMDA Transmittal

CRA Benchmark Data: 2023 Public CRA Data as of Dec 16, 2024

HMDA Benchmark Data: 2023 Public HMDA Data as of July 11, 2024

Census Data: 2024 Census Data released March 7, 2024

What is the In-Out Ratio for my consumer loans?

94%
Consumer Loans In Assessment Area(s)

94%
Consumer Loan Dollars In Assessment Area(s)

In-Out Consumer Loans

	Census Tracts	Census Tracts with Loans		Total Consumer Loans		Auto Loans		Other Consumer Loans		Credit Cards	
		#	%	#	%	#	%	#	%	#	%
Inside Area(s)	1,133	155	0.89	17	94.44 %	17	94.44 %	—	—	—	—
Outside Area	0	20	0.11	1	5.56 %	1	5.56 %	—	—	—	—
Total	1,133	175	1.00	18	100.00 %	18	100.00 %	—	—	—	—

In-Out Consumer Loan Dollar Amounts

	Total Consumer Loans		Auto Loans		Other Consumer Loans		Credit Cards	
	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%
Inside Area(s)	\$472,320	94.20 %	\$472,320	94.20 %	—	—	—	—
Outside Area	\$29,070	5.80 %	\$29,070	5.80 %	—	—	—	—
Total	\$501,390	100.00 %	\$501,390	100.00 %	—	—	—	—

Applied Filters

- CRA Loans Action Taken Date: (1/1/2024 - 12/31/2024)
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2024 - 12/31/2024)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

Consumer Loan Data by Assessment Area(s)

	Total Consumer Loans		Auto Loans		Other Consumer Loans		Credit Cards		Population Distribution	% Age (18 to 61)	Owner Occupancy	Poverty %
	#	%	#	%	#	%	#	%				
Inside Area(s)												
Align Credit Union	17	94.44 %	17	94.44 %	0	0.00 %	0	0.00 %	72.88 %	60.09 %	56.35 %	9.17 %
Outside Area												
	1	5.56 %	1	5.56 %	0	0.00 %	0	0.00 %	27.12 %	54.80 %	61.59 %	7.00 %
Total												
	18	100.00 %	18	100.00 %	0	0.00 %	0	0.00 %	100.00 %	58.65 %	57.90 %	8.58 %

Applied Filters

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- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

Consumer Loan Dollar Amounts by Assessment Area(s)

	Total Consumer Loans		Auto Loans		Other Consumer Loans		Credit Cards		Population Distribution	% Age (18 to 61)	Owner Occupancy	Poverty %
	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%				
Inside Area(s)												
Align Credit Union	\$472,320	94.20 %	\$472,320	94.20 %	\$0	0.00 %	\$0	0.00 %	72.88 %	60.09 %	56.35 %	9.17 %
Outside Area												
	\$29,070	5.80 %	\$29,070	5.80 %	\$0	0.00 %	\$0	0.00 %	27.12 %	54.80 %	61.59 %	7.00 %
Total												
	\$501,390	100.00 %	\$501,390	100.00 %	\$0	0.00 %	\$0	0.00 %	100.00 %	58.65 %	57.90 %	8.58 %

Applied Filters

- CRA Loans Action Taken Date: (1/1/2024 - 12/31/2024)
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2024 - 12/31/2024)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.