

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 \$2.4 trillion industry, with many indistinguishable from banks. The BIG difference—they don't pay federal income taxes, depriving the U.S. Treasury of nearly \$3.95 billion every year.

Who Pays the Taxes?

Taxes Paid in 2025

GA Credit Unions

\$0

GA Banks

\$610,519,000

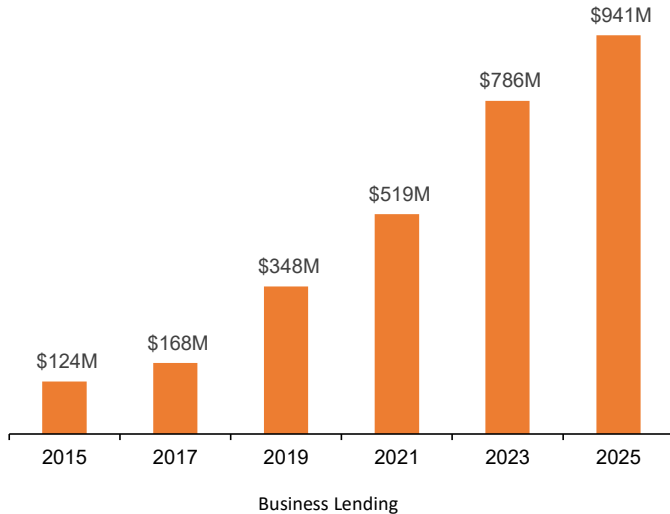
*Includes all applicable federal, state and local, and foreign income taxes

Robins Financial Credit Union

would have paid **\$16.6 million** in taxes during 2025, had it paid its fair share.

Indistinguishable from Banks

Delta Community Credit Union used its tax advantage to **aggressively expand** its business lending at an annual rate of 22% since 2015.

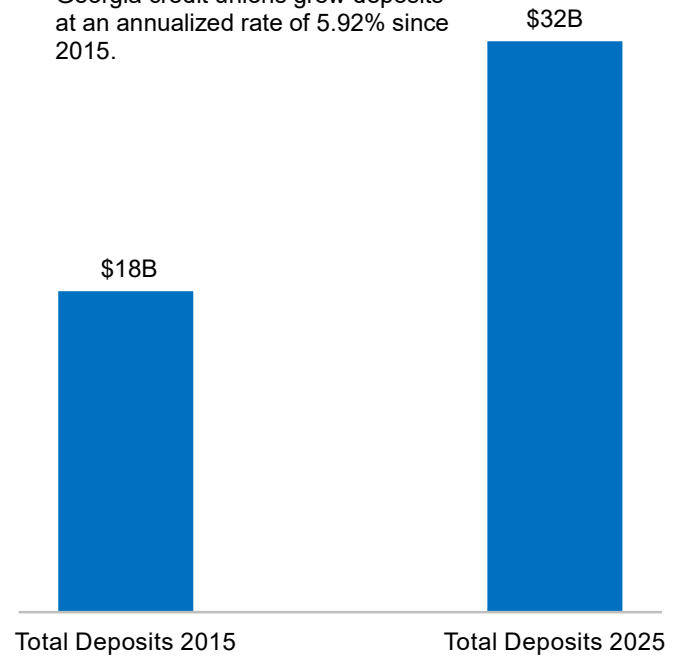


Larger than Georgia Banks

Delta Community Credit Union, with \$8.9 billion in assets, is the largest credit union in Georgia, larger than 98% of Georgia headquartered banks.

Georgia Credit Unions Leverage Their Tax Exemption to Grow Deposits

Georgia credit unions grew deposits at an annualized rate of 5.92% since 2015.



Large Credit Union Auto Lenders

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

Institution	Auto Loans (\$000)
Delta Community Credit Union	1,757,300
Robins Financial Credit Union	1,501,031
Associated Credit Union	895,477
Georgia's Own Credit Union	743,228
LGE Community Credit Union	542,993