

Kansas Credit Unions: The Real Story

Tax-paying Kansas 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

KS Credit Unions

\$0

KS Banks

\$171,126,000

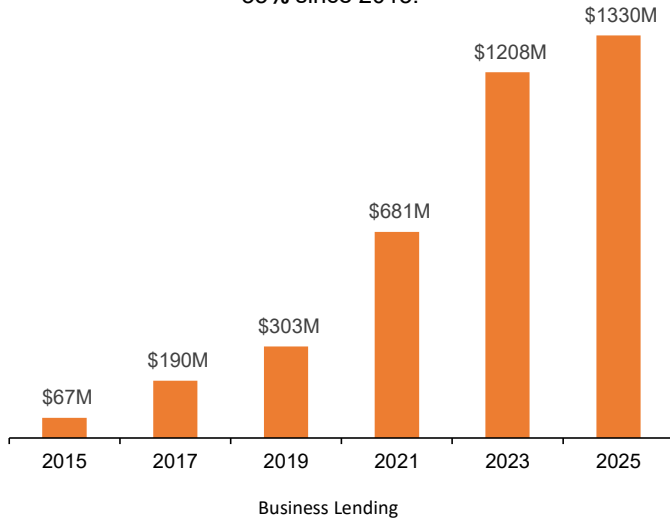
*Includes all applicable federal, state and local, and foreign income taxes

CommunityAmerica Federal Credit Union

would have paid **\$10 million** in taxes during 2025, had it paid its fair share.

Indistinguishable from Banks

CommunityAmerica Credit Union used its tax advantage to **aggressively expand** its business lending at an annual rate of 35% since 2015.

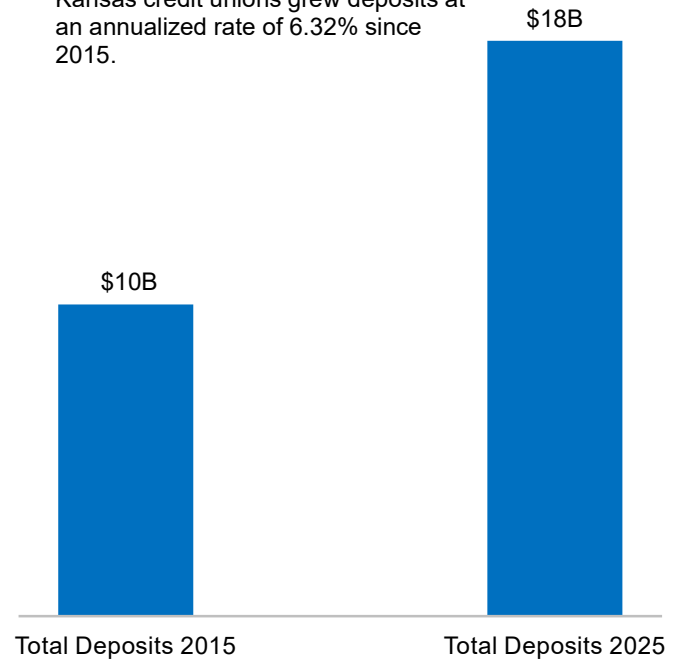


Larger than Kansas Banks

CommunityAmerica Federal Credit Union, with \$8.7 billion in assets, is the largest credit union in Kansas, larger than 99% of Kansas headquartered banks.

Kansas Credit Unions Leverage Their Tax Exemption to Grow Deposits

Kansas credit unions grew deposits at an annualized rate of 6.32% since 2015.



Large Credit Union Auto Lenders

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

Institution	Auto Loans (\$000)
CommunityAmerica Federal Credit Union	1,578,378
Credit Union of America	759,413
Golden Plains Credit Union	671,096
Mazuma Credit Union	354,001
Azura Credit Union	340,492