

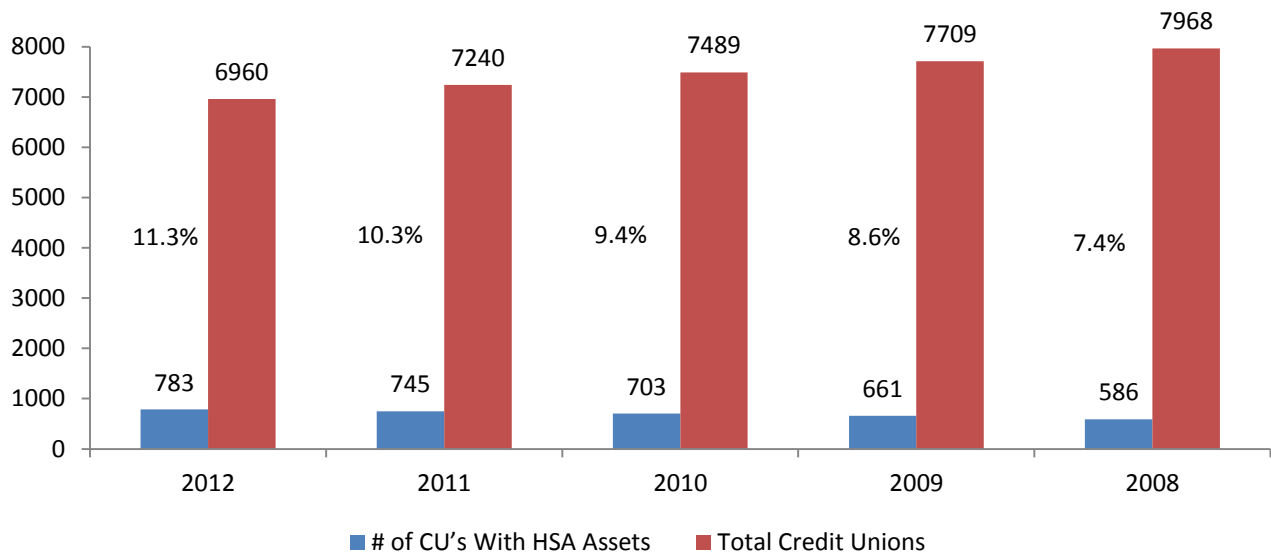
2012 Devenir Credit Union HSA Report

Year-End Credit Union HSA Research Update

REPORT RELEASE DATE:
March 29, 2013



Credit Union HSA Market		
\$661,000,000 HSA Assets held at Credit Unions as of 12/31/2012	28.9% HSA Asset Growth Rate for Credit Unions in 2012	\$2,093 Avg. HSA Balance at Credit Unions as of 12/31/2012
Entire HSA Market		
\$15,456,000,000 Total HSA Assets as of 12/31/2012	27.0% HSA Asset Growth Rate for HSA industry in 2012	\$1,879 Avg. HSA Balance for the HSA industry as of 12/31/2012


Number of Credit Unions With...

Over \$5 Million in HSA Deposits	22
Over \$1 Million in HSA Deposits	105
Over \$500,000 in HSA Deposits	193
With HSA Deposits	783

% of CU's w/ HSA Deposits With...

Over \$5 Million in HSA Deposits	2.8%
Over \$1 Million in HSA Deposits	13.4%
Over \$500,000 in HSA Deposits	24.6%
Over \$100,000 in HSA Deposits	52.5%

% of All Credit Unions That Have...

Over \$5 Million in HSA Deposits	0.3%
Over \$1 Million in HSA Deposits	1.5%
Over \$500,000 in HSA Deposits	2.8%
HSA Deposits	11.3%

Recent Asset Growth Rate Comparison

	2012	2011	2010
CU Growth Rate:	28.9%	32.7%	44.5%
HSA Market Growth Rate:	27.0%	25.3%	37.5%
Difference:	1.9%	7.4%	7.0%

About Devenir

Devenir is a leading independent investment advisor and consultant in the health savings account industry. As an early entrant into the HSA market and with its primary business focusing on investment solutions for the consumer driven healthcare market, Devenir has developed a passion and expertise surrounding the HSA industry. Our experience with health savings accounts since their inception in 2004 has given Devenir a unique perspective and keen insight on the growth of health savings accounts and the needs of HSA custodians.



Named to the IHCC and
CDHC Solutions 2010,
2011 & 2012 Superstars



Named as a top plan adviser by
specialty for 4th consecutive year



Featured as 20 Rising Stars of
Retirement Plan Advisors

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