

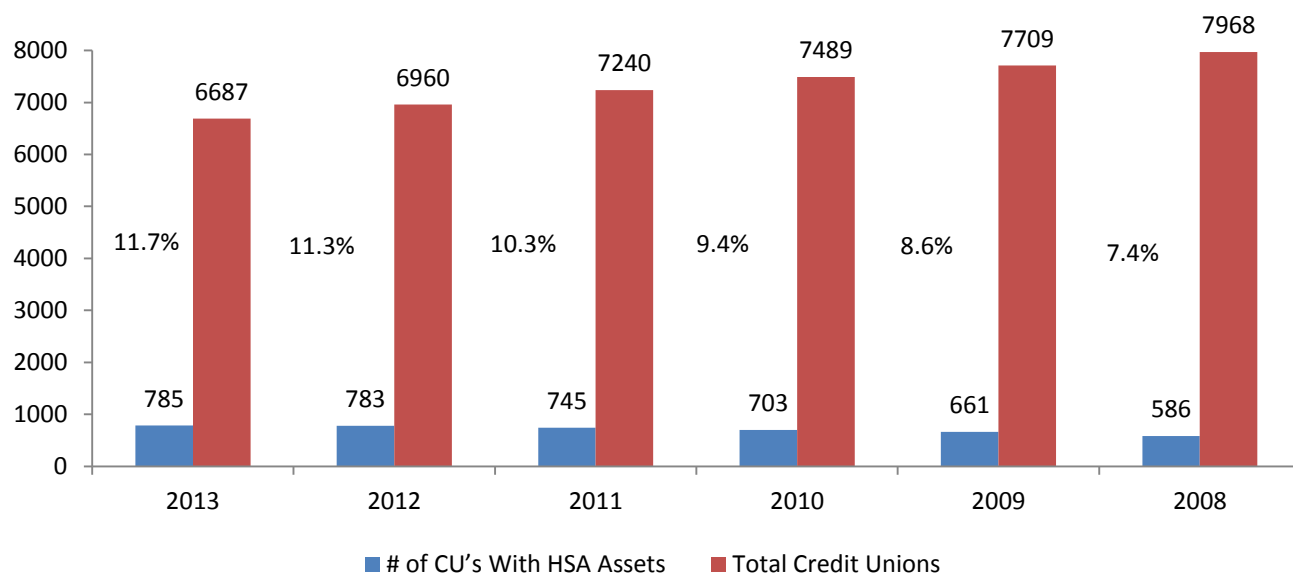
2013 Devenir Credit Union HSA Report

Year-End Credit Union HSA Research Update

REPORT RELEASE DATE:
March 5, 2014



Credit Union HSA Market		
\$818,000,000 HSA Assets held at Credit Unions as of 12/31/2013	23.7% HSA Asset Growth Rate for Credit Unions in 2013	\$1,905 Avg. HSA Balance at Credit Unions as of 12/31/2013
Entire HSA Market		
\$19,335,000,000 Total HSA Assets as of 12/31/2013	25.1% HSA Asset Growth Rate for HSA industry in 2013	\$1,807 Avg. HSA Balance for the HSA industry as of 12/31/2013


Number of Credit Unions With...

Over \$5 Million in HSA Deposits	26
Over \$1 Million in HSA Deposits	139
Over \$500,000 in HSA Deposits	232
With HSA Deposits	785

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

Over \$5 Million in HSA Deposits	3.3%
Over \$1 Million in HSA Deposits	17.7%
Over \$500,000 in HSA Deposits	29.6%
Over \$100,000 in HSA Deposits	58.9%

% of All Credit Unions That Have...

Over \$5 Million in HSA Deposits	0.4%
Over \$1 Million in HSA Deposits	2.1%
Over \$500,000 in HSA Deposits	3.5%
HSA Deposits	11.7%

Recent Asset Growth Rate Comparison

	2013	2012	2011
CU Growth Rate:	23.7%	28.9%	32.7%
HSA Market Growth Rate:	25.1%	27.0%	25.3%
Difference:	-1.4%	1.9%	7.4%

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 4 consecutive years



Featured as 20 Rising Stars of
Retirement Plan Advisors

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