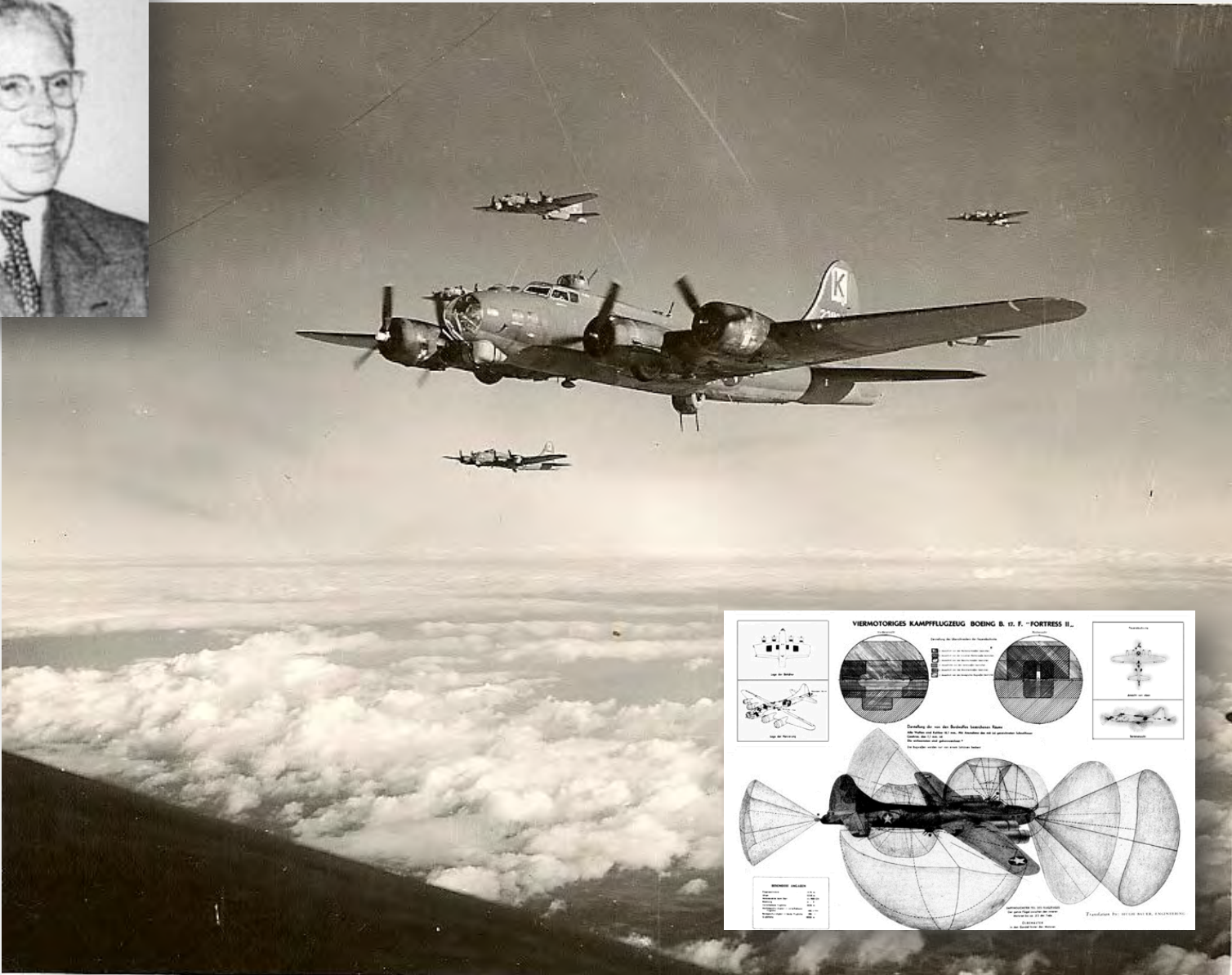




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VIERMOTORIGES KAMPFFLUGZEUG BOEING B. 29. F. -FORTRESS II..

Die Fortress ist ein viermotoriges Kampfflugzeug, das in der Lage ist, bis zu 20.000 Fuß Höhe zu erreichen. Es verfügt über vier Motoren, die in vier separate Abteile eingebaut sind. Die Fortress ist ein viermotoriges Kampfflugzeug, das in der Lage ist, bis zu 20.000 Fuß Höhe zu erreichen. Es verfügt über vier Motoren, die in vier separate Abteile eingebaut sind.

Einzelheiten der viermotorigen Fortress
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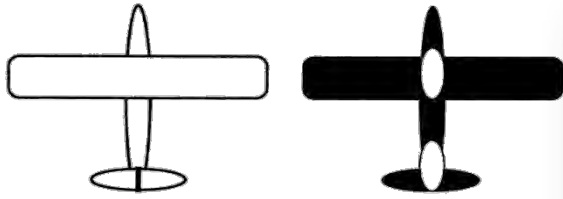
Einzelheiten der viermotorigen Fortress
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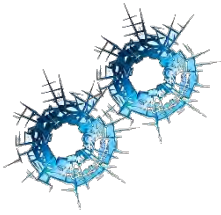
Spezifikationen:

Spannweite	141,00 m
Länge	42,18 m
Höhe	11,57 m
Leertourenzahl	10,20 km/h
Maximalgeschwindigkeit	304,00 km/h
Reichweite	14,260 km
Höhenleistung	19,810 m
Landegeschwindigkeit	137,00 km/h

Technische Zeichnungen:

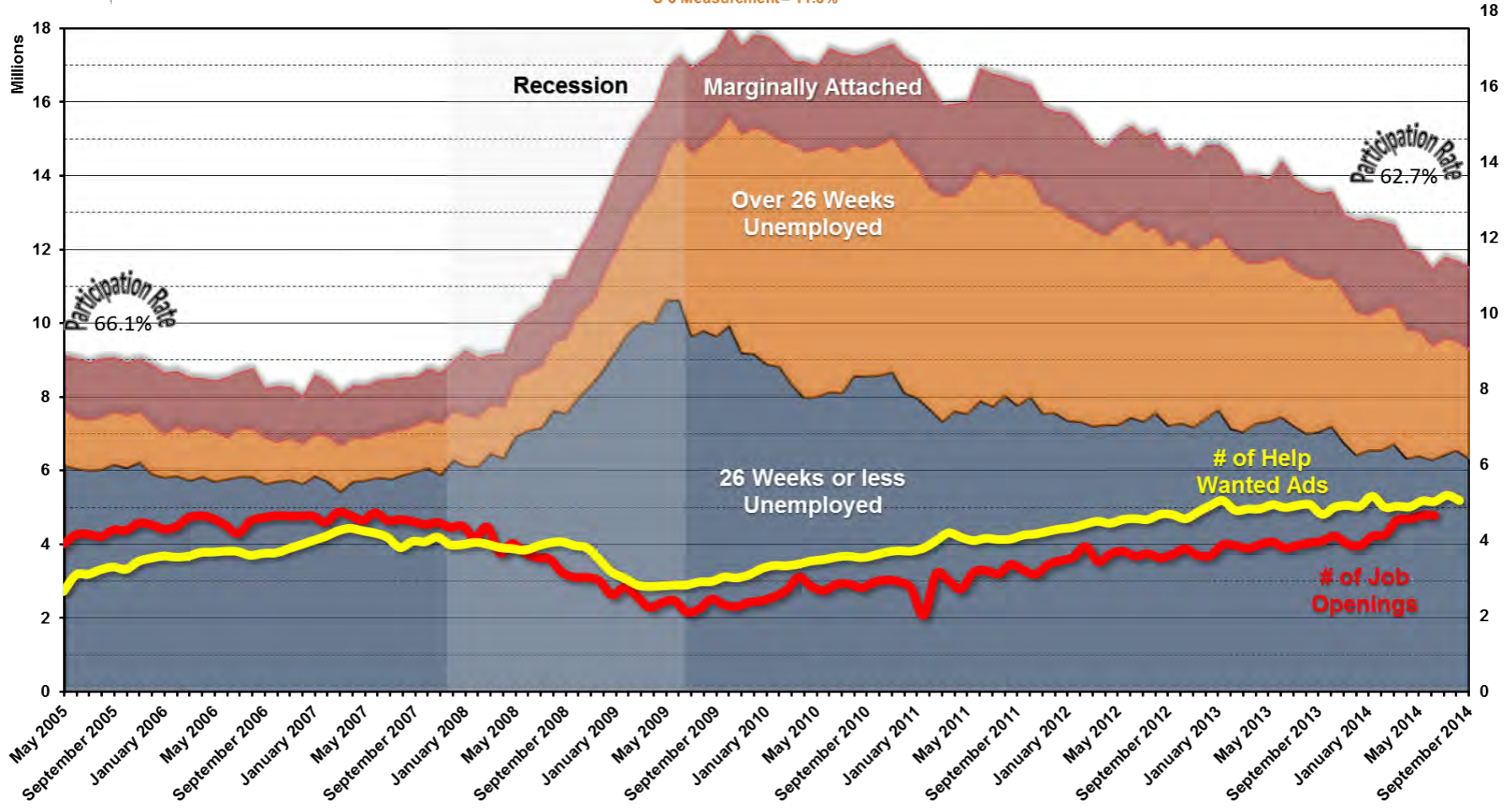
Boeing B-29 Superfortress
Entwickelt von Boeing Aircraft Company, Inc.



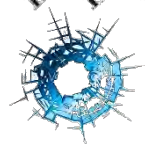
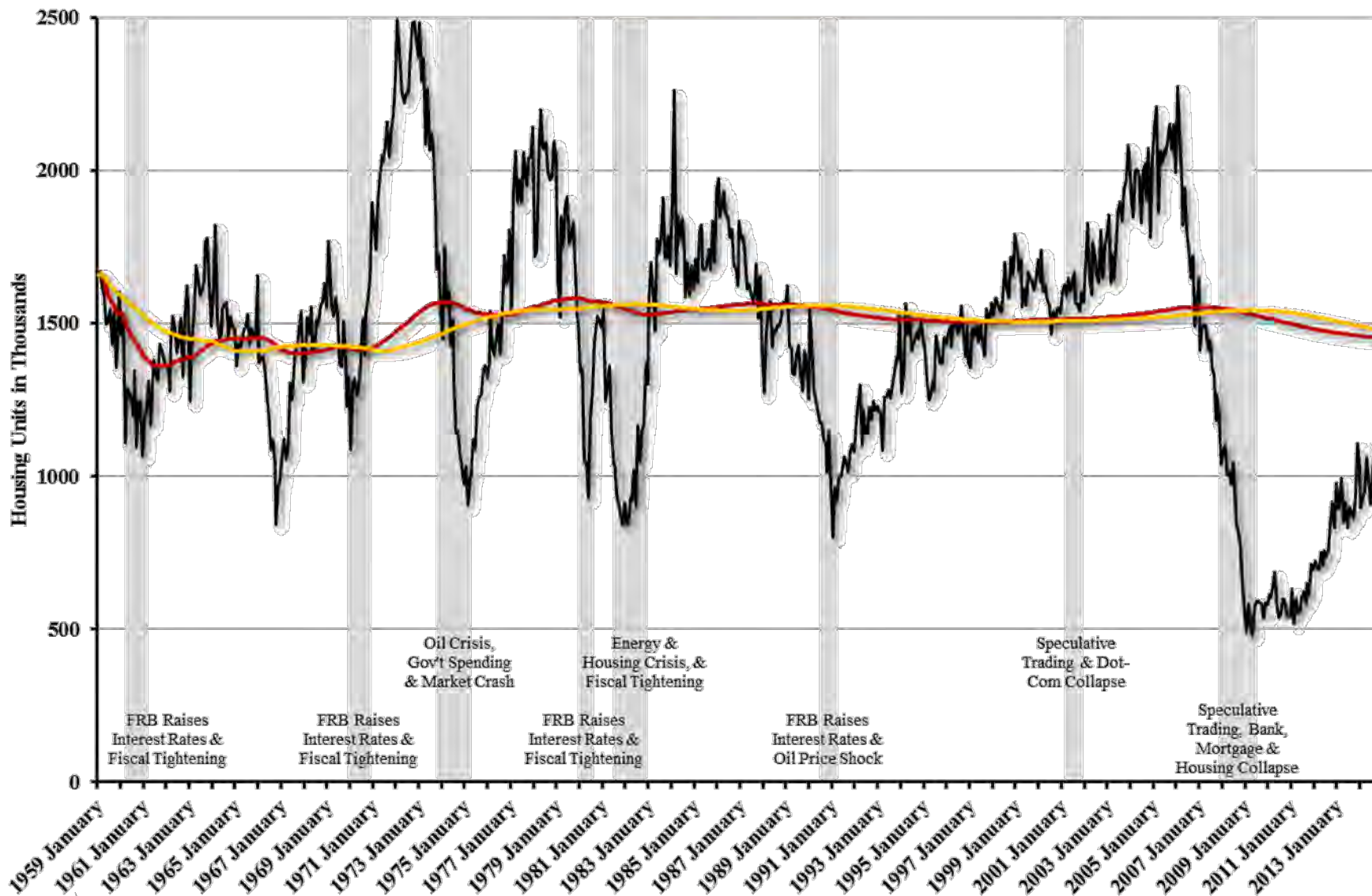


Unemployment & Jobs

U-6 Measurement = 11.8%



Housing Starts

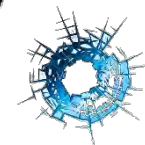


Recessions
 Housing Starts
 Moving Average
 5-Year Trend

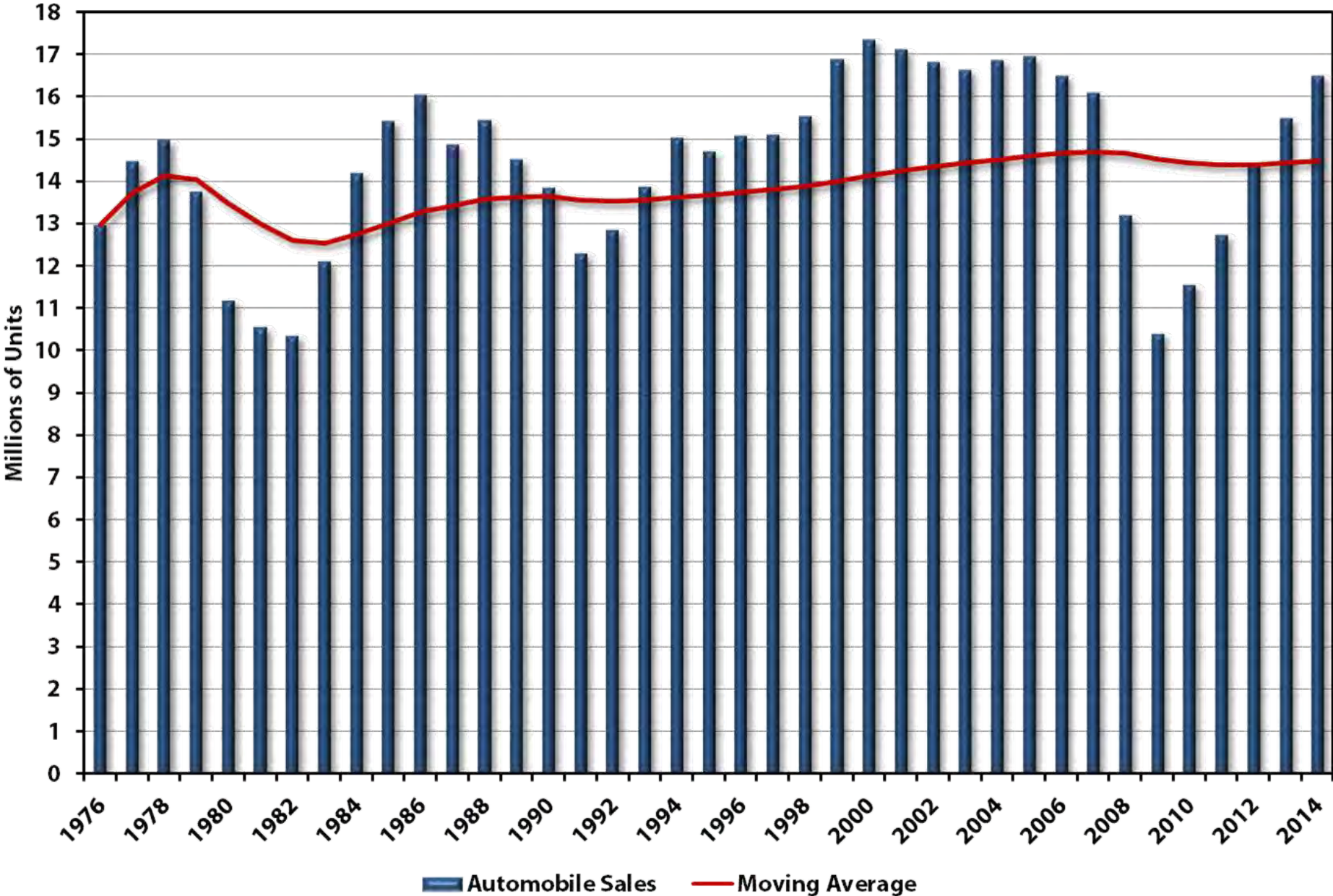
Data from National Association of Home Builders & U.S. Commerce Dept.

Historical Picture of the 30-Year Mortgage

Data from Freddie Mac (FHLMC)

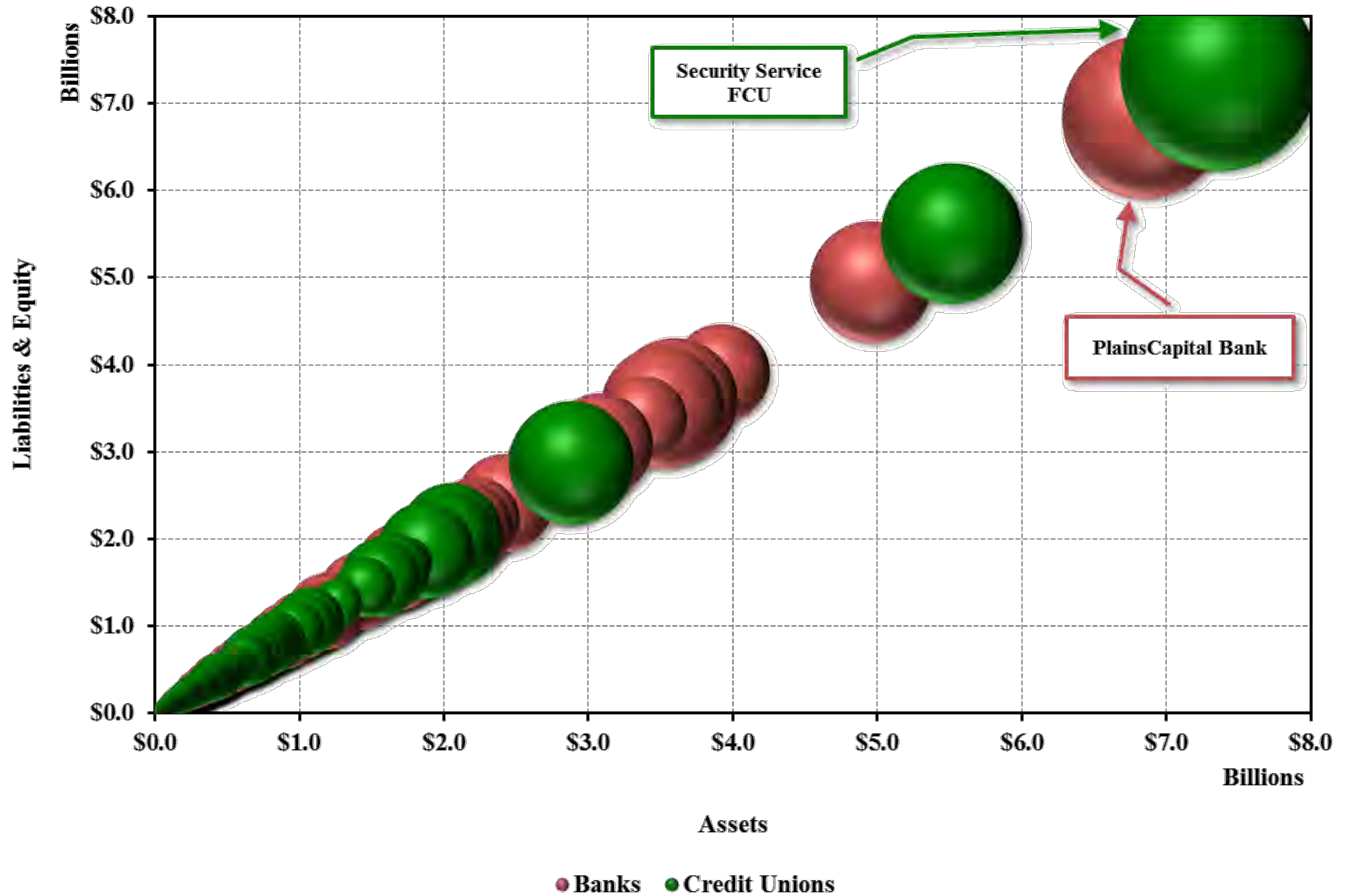


U.S. Automotive Sales



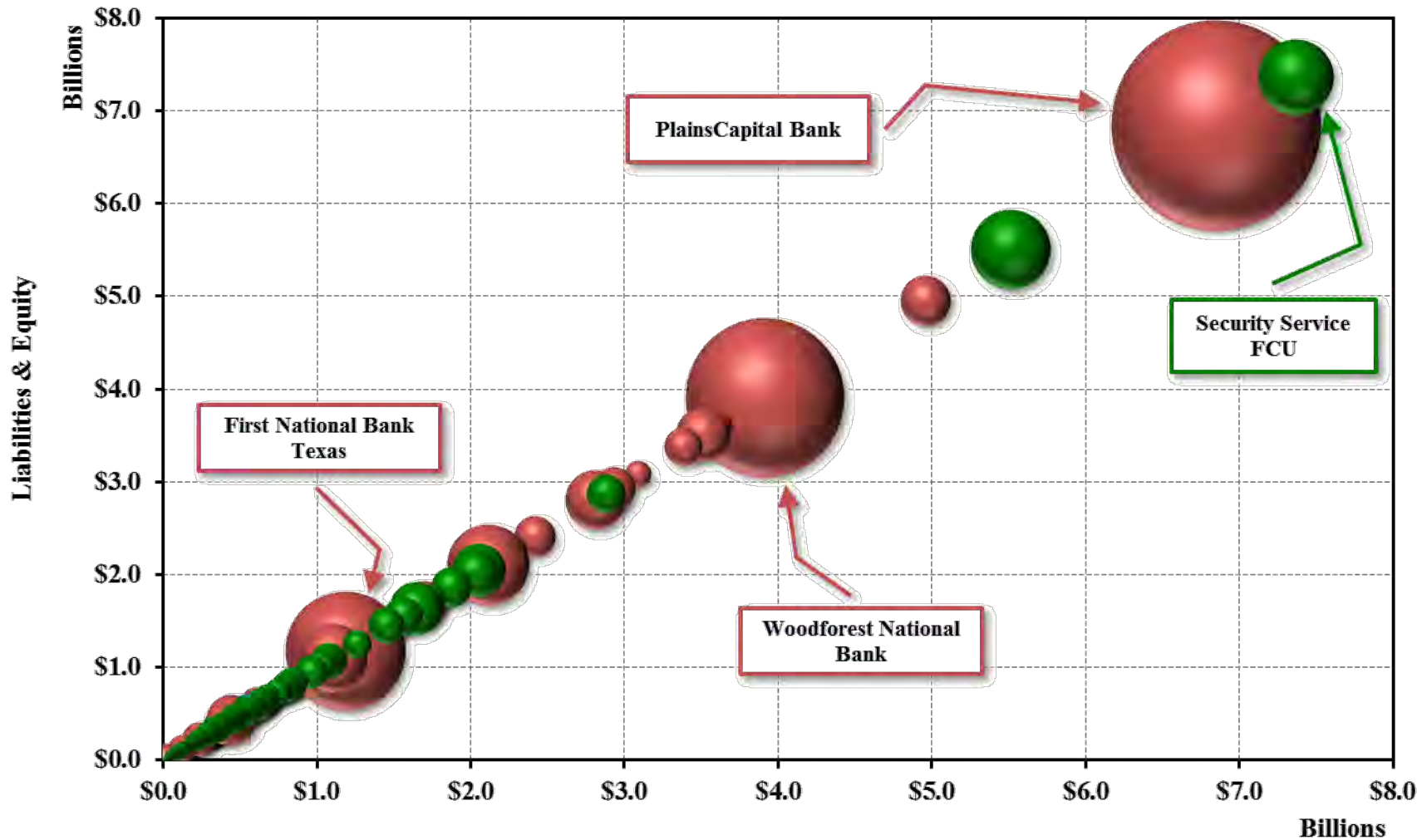
Texas Total Loans & Leases

(FIs less than \$7 billion in assets - Jun 2013)

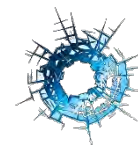


Texas Total Non-Interest Income

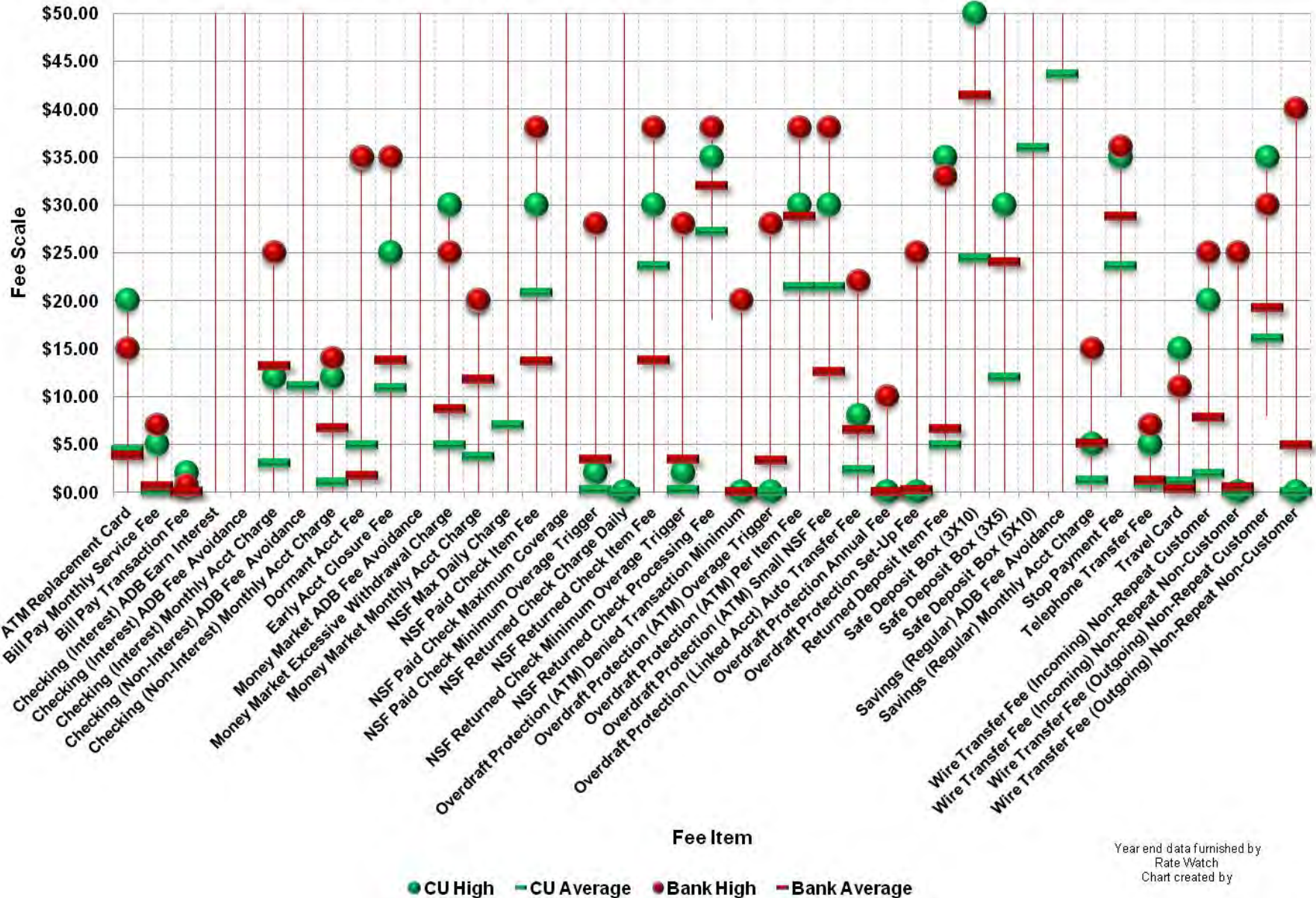
(FIs less than \$7 billion in assets - Jun 2013)



● Banks ● Credit Unions



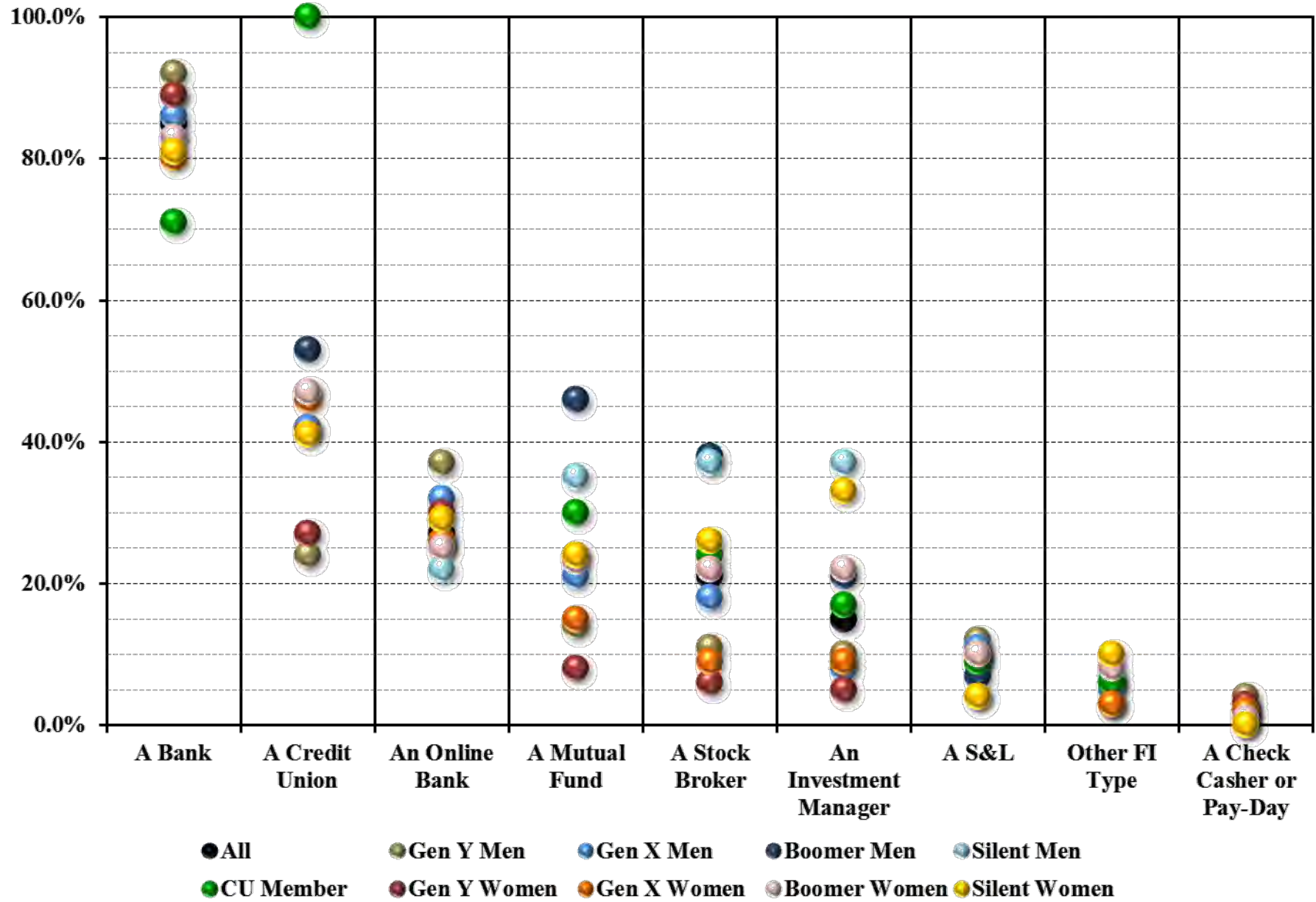
Texas CU and Bank Fee Comparison



Year end data furnished by
Rate Watch
Chart created by



Which of These Kinds of Financial Service Firms Do You Currently Use?



Future of Retail Banking

Seamless Access and Personalization

Majority of Consumers Want
a personalized banking experience



69%

of consumers would provide
personal information in exchange
for more tailored financial advice



77%

Identity Theft Security



73%

Advice on Increasing
Their Savings



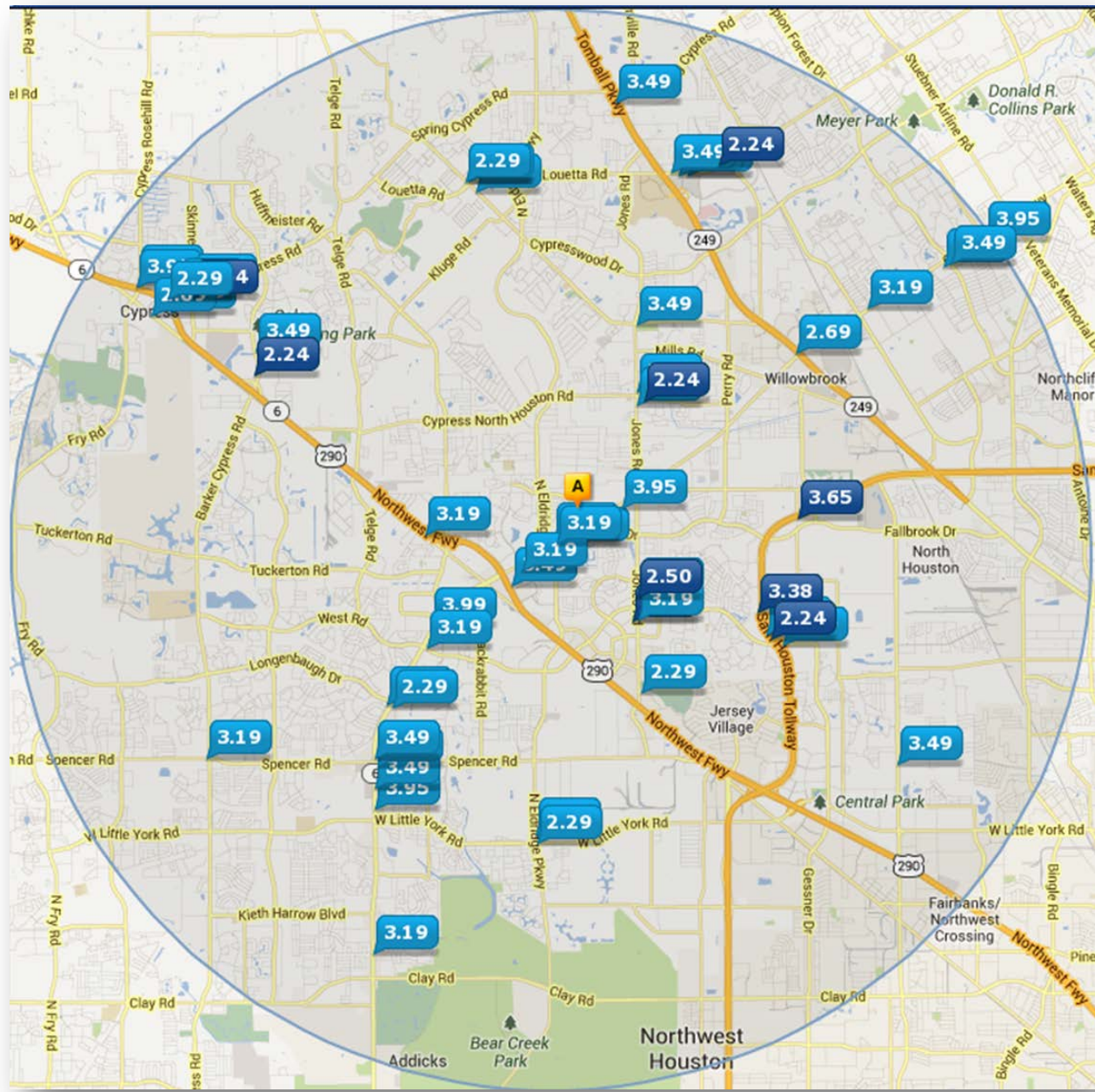
67%

Financial Education

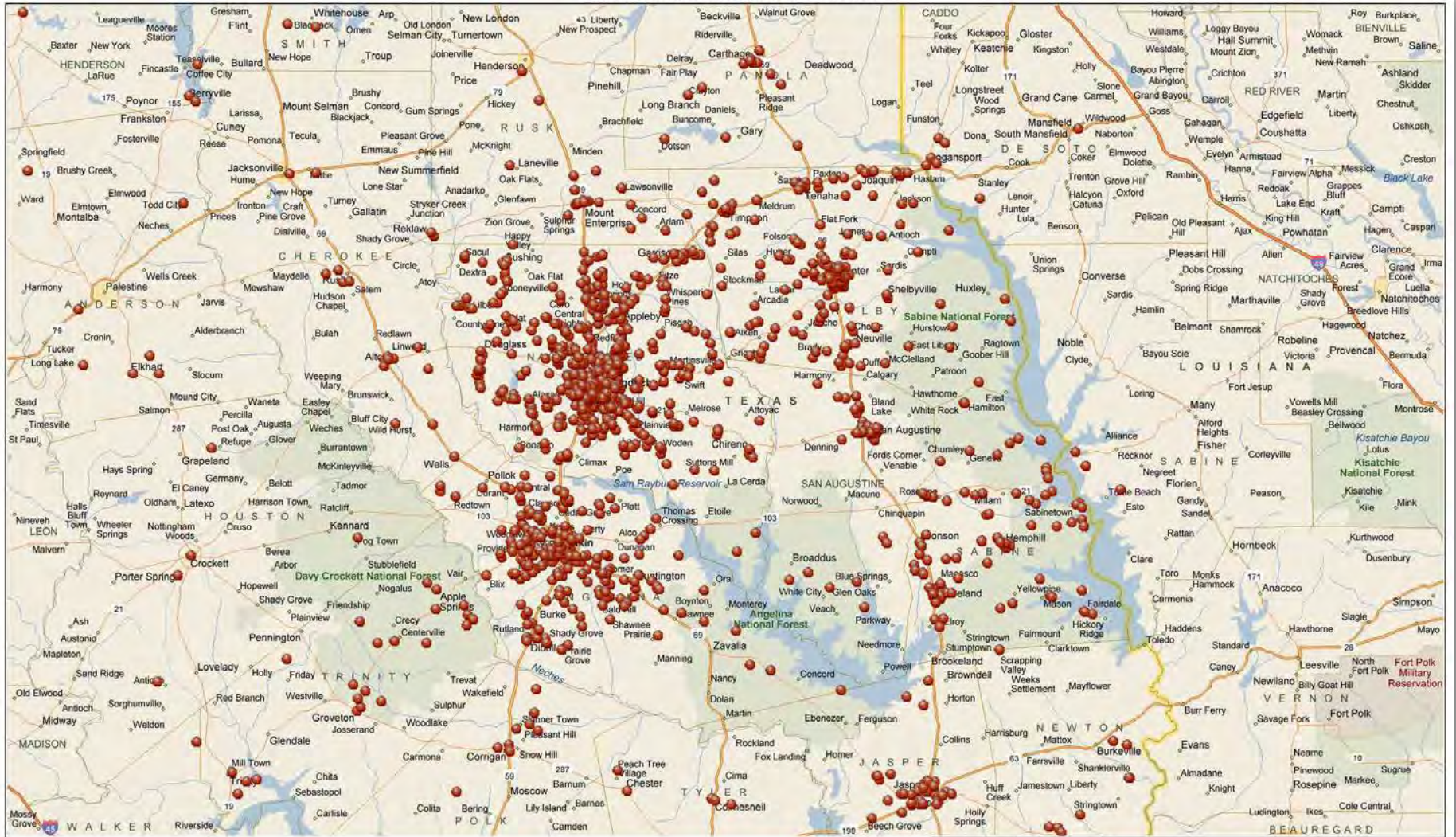


47%

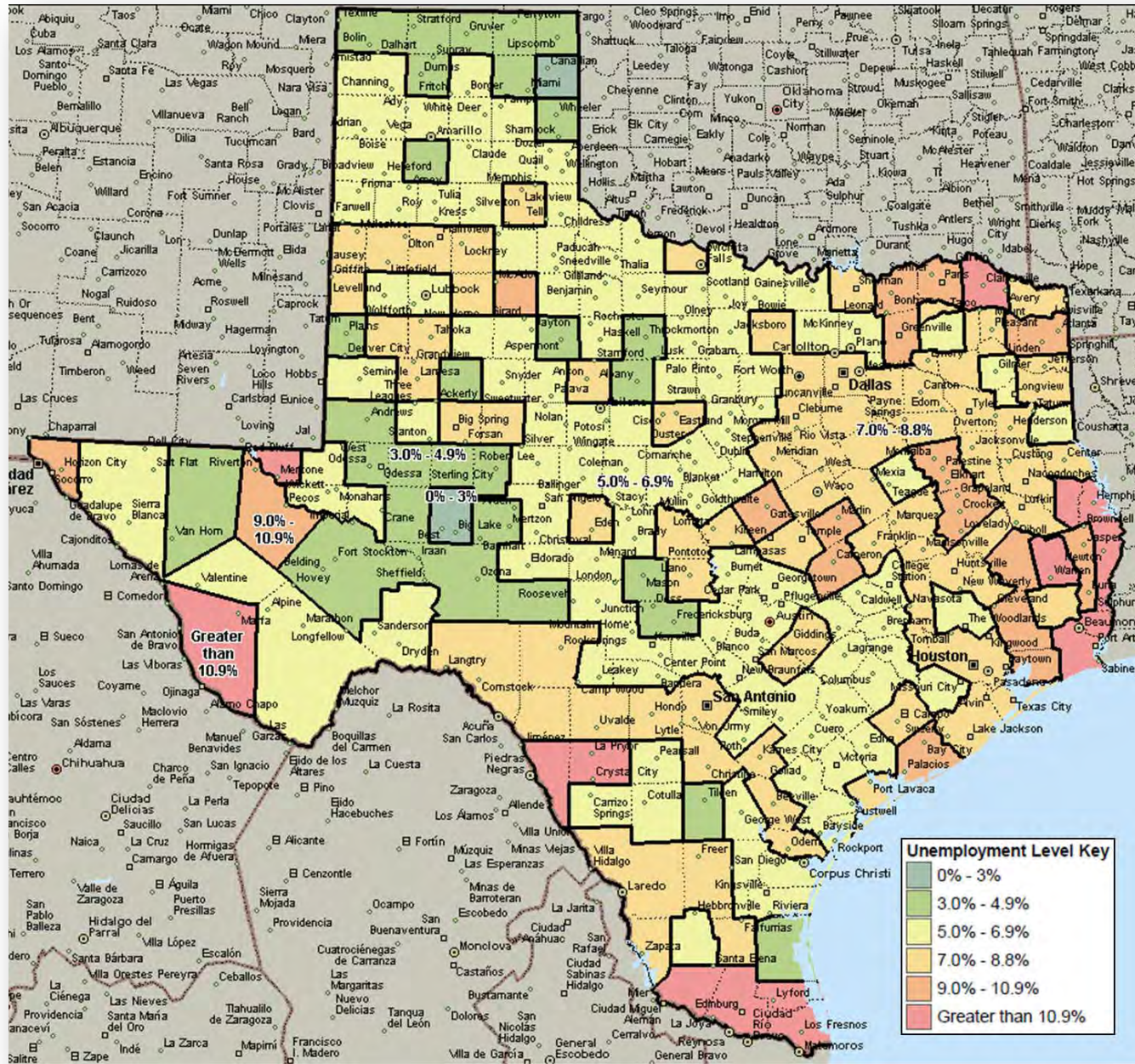
Assessment of
Financial Status



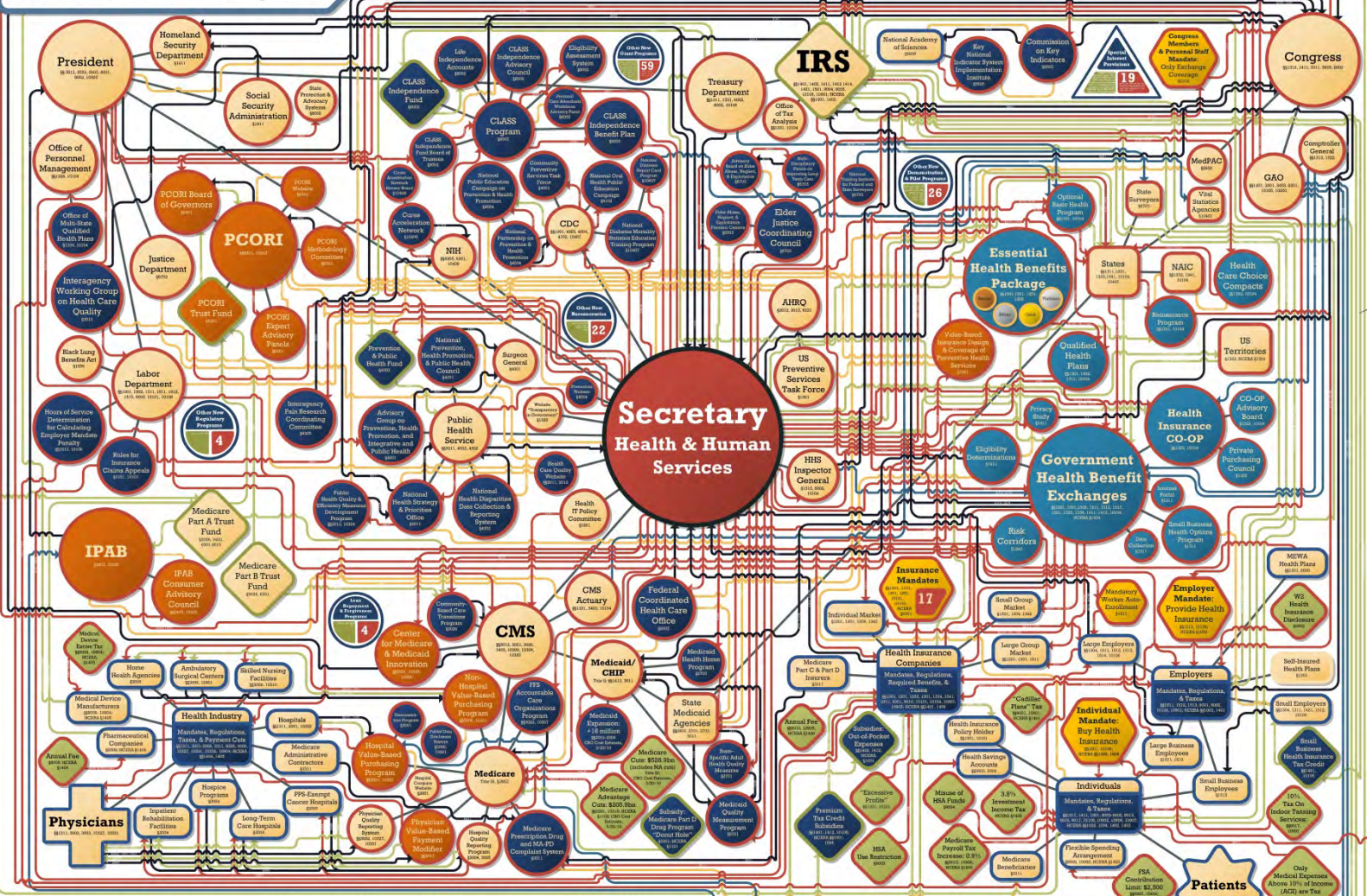
Texas, United States, North America



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 Contain mapping and direction data © 2012 NAVTEQ. All rights reserved. The Data for areas of Canada includes information taken with permission from Canadian authorities, including © Her Majesty the Queen in Right of Canada. © Queen's Printer for Ontario. NAVTEQ and NAVTEQ ON BOARD are trademarks of NAVTEQ. © 2012 Tele Atlas North America, Inc. All rights reserved. Tele Atlas and Tele Atlas North America are trademarks of Tele Atlas, Inc. © 2012 by Aptimed Geographic Solutions. All rights reserved. Portions © Copyright 2012 by Worldatlas Publications Corp. All rights reserved.



Your New Health Care System



New Government

- Orange circle: Rationing Potential
- Yellow circle: Mandates
- Blue circle: Involvement in Health Insurance Market
- Green circle: Taxes & Monetary Fees/Fund/Fees/Cuts
- Red circle: Other Expansions
- Light blue circle: Trust Funds (Rationing Potential)
- Dark blue circle: Other New Trust Funds/Monetary Benefits

Expanded Government

- Light orange circle: Government with Expanded Authority/Responsibility
- Light yellow circle: Government Financial Entity with New Inflows/Outflows
- Light blue circle: State/Territory with Expanded Authority/Responsibility

Private

- Blue circle: Private Entity with New Mandates/Regulations/Responsibilities
- Light blue circle: Unchanged Private Entity
- Light green circle: Special Interest Provisions

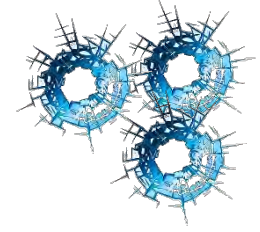
New Relationships

- Red arrow: Regulations/Requirements/Mandates
- Red arrow: Reporting Requirements
- Red arrow: Oversight
- Green arrow: Money Flows
- Green arrow: Consultation/Advisory/Info Sharing
- Red arrow: Structural Connections (Includes Existing)

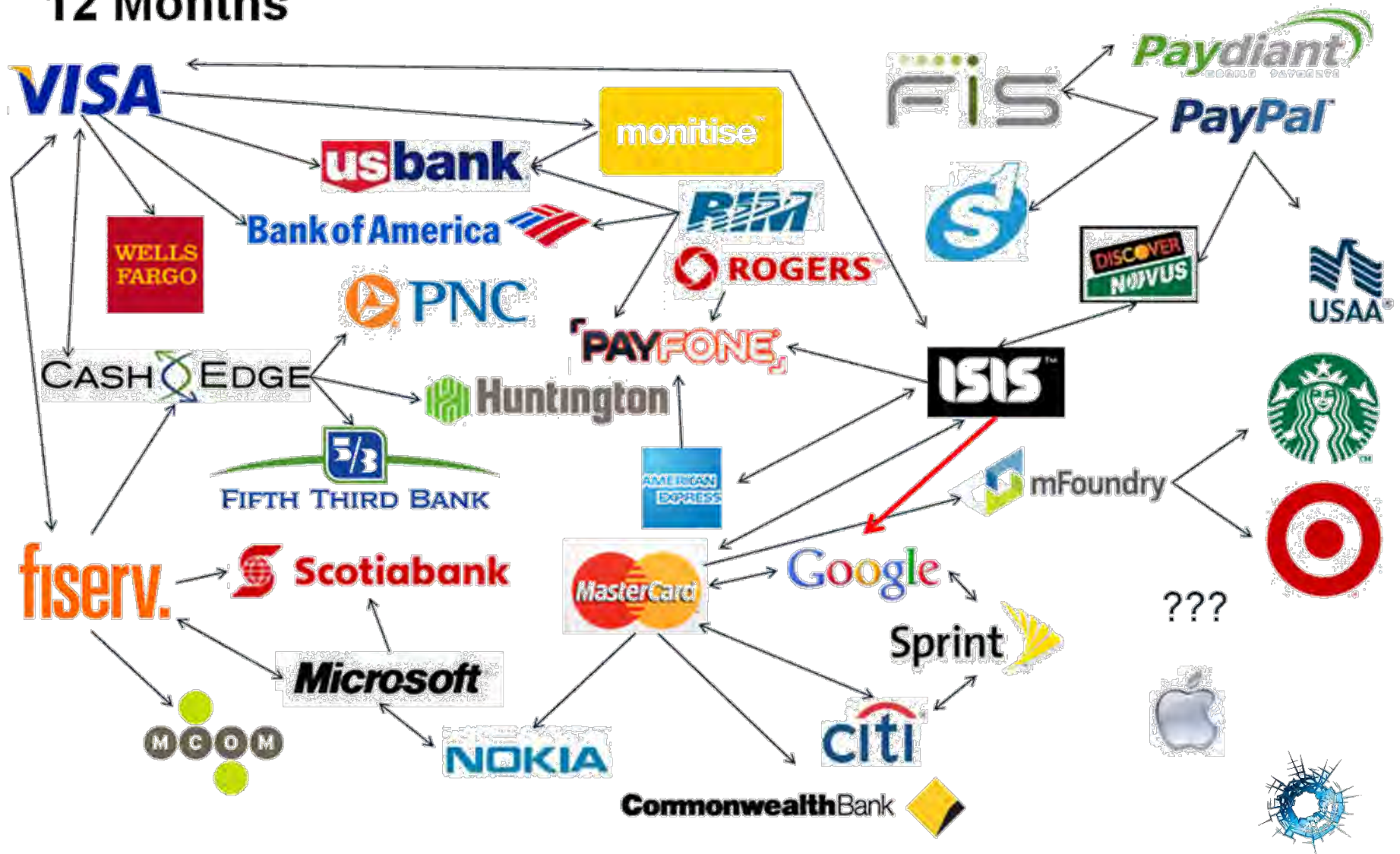
AGI: Adjusted Gross Income
 AHRQ: Agency for Healthcare Research and Quality
 CDC: Centers for Disease Control & Prevention
 CHIP: Children's Health Insurance Program
 CLASS: Community Living Assistance Services & Supports
 CMS: Centers for Medicare & Medicaid Services
 CO-OP: Consumer Operated & Oriented Program
 FSA: Flexible Spending Arrangement
 GAO: Government Accountability Office
 HCERA: Health Care & Education Reconciliation Act
 HHS: Health & Human Services Department

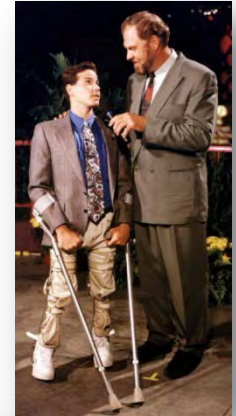
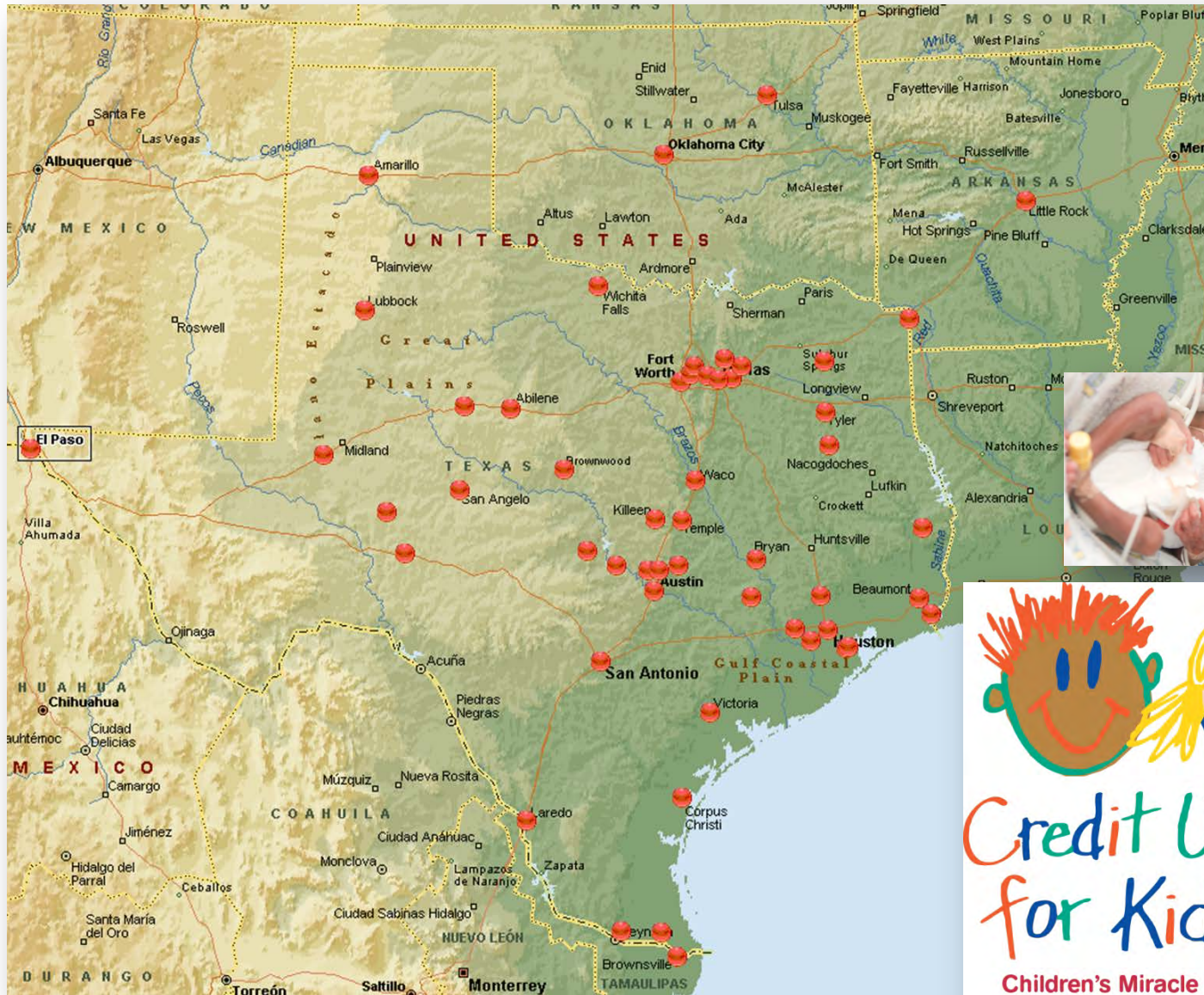
IRA: Health Savings Account
 IPAB: Independent Payment Advisory Board
 IRS: Internal Revenue Service
 MA-PAC: Medicare Advantage Prescription Drug
 MedPAC: Medicare Payment Advisory Commission
 MEDA: Medical Early Risk Detection
 EALORS: Executive Auxiliary Labeled Office Regional Systems
 MEWA: Multiple Employer Welfare Arrangement
 NAUC: National Association of Insurance Commissioners
 NIH: National Institutes of Health
 PCORI: Patient-Centered Outcomes Research Institute
 PPS: Prospective Payment System


Patient Protection & Affordable Care Act, P.L. 111-148;
Health Care & Education Reconciliation Act, P.L. 111-152
 Prepared by: Joint Economic Committee, Republican Staff
 Congressman Kevin Brady, Senior House Republican
 Senator Sam Brownback, Ranking Member



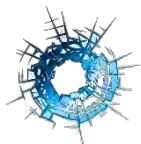
The Mobile Payments Market Has Exploded Over the Last 12 Months



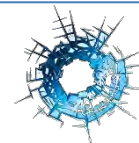


**Credit Unions
for Kids** 

Children's Miracle Network
Hospitals



Research Type	Brief Description	Focus	Dues Paid	Commissioned
Attitudes, Awareness, & Usage Survey	Statewide research on public's perception of financial institutions	External	X	
Compensation Surveys	Refined statistics on forms of industry compensation	Internal to CU	X	X
Econometrics	Refined collection and analysis of economics and statistics to deliver forecasting	Internal and External	X	
Employee Surveys	Satisfaction and behavioral research of CU's personnel	Internal to CU		X
Focus Groups	Specific preferences, strengths and weaknesses on defined topics	Internal	X	X
Image Survey	League and Resources "Report card" as scored by the membership	Internal	X	
Market Audits	Decision analysis on environments around CU	External to CU		X
Member Surveys	Perception, opinion or satisfaction of membership	Internal	X	X
Non-Member Surveys	Perception and satisfaction levels of "communities" around CUs	External to CU		X
Texas CU Profile	Statistical analysis of membership and services in Texas	Internal and External	X	
White Papers & Briefs	Documents exploring specific subjects and trends in Texas and beyond	External	X	





Research



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