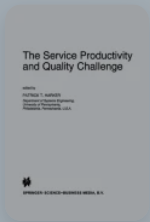


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Service Productivity in U.S. Credit Unions

| Chapter

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small import. The financial condition of credit unions is monitored by the industry's main regulatory body, the National Credit Union Administration (NCUA). The NCUA uses as its criteria various financial ratios, and has the objective of ensuring the financial safety and soundness of the industry. The industry's trade association, the Credit Union National Association (CUNA), is currently seeking a way of monitoring the industry's performance on a different set of criteria: the ability of credit unions to provide their membership with a range of services that is of sufficient quantity and quality to ensure the continued competitive viability of the industry. Thus while NCUA's orientation is toward financial soundness, CUNA's orientation is toward service provision.

We would like to thank Dr. Albert Burger, Director, Center for Credit Union Research, School of Business, University of Wisconsin-Madison, and Dr. Robert

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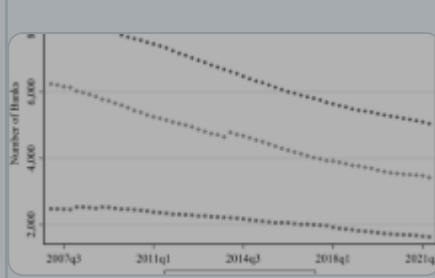
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