

Recent Developments in the Credit Union Industry

By Douglas K. Pearce

Less than a decade ago, U.S. depository institutions could be clearly distinguished from each other. Banks made commercial loans and offered checkable deposits. Savings and loan associations and mutual savings banks made residential mortgage loans and offered fixed-rate passbook savings accounts. Credit unions made consumer instalment loans and offered dividend-paying share accounts. In recent years, however, financial deregulation and high and volatile interest rates have led to a substantial blurring of these differences as each type of intermediary has broadened its range of activities in an effort to become a "financial supermarket."

Changes in the structure and behavior of the credit union industry have been particularly striking. Since 1977, regulatory changes have relaxed many of the traditional restrictions on

credit unions. While these changes have improved the prospects for growth of the credit union industry, similar deregulation of other depository institutions has exposed credit unions to more intense competition. Moreover, because ceilings on deposit and loan rates were still in effect when short-term interest rates rose sharply in the late 1970s, growth of credit unions slowed substantially from 1979 to 1981. The credit union industry responded by making significant balance sheet adjustments and expanding the roles of their trade associations.

This article argues that credit unions adapted well to the new financial environment and that they are likely to continue to compete effectively in unregulated markets. The first section reviews the distinctive features of credit unions, the regulatory framework in 1976 before deregulation, and the performance of credit unions from 1961 to 1976. The second section describes the restructuring of the credit union industry with respect to the regulatory framework and functions of the trade associations. The third section examines the performance of credit unions from 1977 to

Douglas K. Pearce is an associate professor of economics at the University of Missouri-Columbia and a visiting scholar at the Federal Reserve Bank of Kansas City. The author thanks Terry Fitzgerald for research assistance and Walter L. Johnson for helpful comments. The views expressed here are those of the author and do not necessarily reflect the opinions of the Federal Reserve Bank of Kansas City or the Federal Reserve System.

Credit Union Industry Developments 1994

Ensheng Dong



Credit Union Industry Developments 1994:

This book delves into Credit Union Industry Developments 1994. Credit Union Industry Developments 1994 is an essential topic that must be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Credit Union Industry Developments 1994, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
 - Chapter 1: Introduction to Credit Union Industry Developments 1994
 - Chapter 2: Essential Elements of Credit Union Industry Developments 1994
 - Chapter 3: Credit Union Industry Developments 1994 in Everyday Life
 - Chapter 4: Credit Union Industry Developments 1994 in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, this book will provide an overview of Credit Union Industry Developments 1994. The first chapter will explore what Credit Union Industry Developments 1994 is, why Credit Union Industry Developments 1994 is vital, and how to effectively learn about Credit Union Industry Developments 1994.
 3. In chapter 2, this book will delve into the foundational concepts of Credit Union Industry Developments 1994. This chapter will elucidate the essential principles that need to be understood to grasp Credit Union Industry Developments 1994 in its entirety.
 4. In chapter 3, the author will examine the practical applications of Credit Union Industry Developments 1994 in daily life. The third chapter will showcase real-world examples of how Credit Union Industry Developments 1994 can be effectively utilized in everyday scenarios.
 5. In chapter 4, the author will scrutinize the relevance of Credit Union Industry Developments 1994 in specific contexts. This chapter will explore how Credit Union Industry Developments 1994 is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, this book will draw a conclusion about Credit Union Industry Developments 1994. The final chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Credit Union Industry Developments 1994.

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