

**FOR IMMEDIATE RELEASE**



**For more information, contact:**

**Randy Willert, 218.834.2266**  
**rwillert@thfcu.org**

## **THFCU named a Top-Performing U.S. Credit Union**

**TWO HARBORS, Minn.** – Two Harbors Federal Credit Union (THFCU) has been named a top-performing U.S. credit union by S&P Global Market Intelligence. The analysis was conducted among nearly 1,800 credit unions from across the country that met S&P standards for 2024 asset size and net worth ratio.



Randy Willert  
THFCU President/CEO

THFCU ranked in the 96<sup>th</sup> percentile among all credit unions in the study, which focused on six weighted financial metrics, including membership growth, return on average assets, delinquency, and deposits per member.

“We’re honored by the distinction,” said THFCU President/CEO Randy Willert, “Credit unions by and large are healthy, financially sound institutions, delivering outstanding returns to their members. To be recognized as a high performer among thousands of other credit unions is all the more impressive.”

The S&P report was created in 2011, and has been an annual event ever since. Rankings are conducted across banks and credit unions of various sizes and that serve different regions. THFCU’s mention was in the category entitled ‘Best-performing U.S. credit unions of 2024.’

Willert credits his staff and the THFCU board of directors, as well as the credit union membership, for the award. “We’re fortunate to have outstanding local experts, skilled in personal finance, business operations, and thoughtful strategy. But our members can also take credit – THFCU is a cooperative, meaning that those who do business with us are our owners. Using our services, making loan payments on time, being smart and careful with their personal information... all of these contribute to our health and performance. In that spirit, we share this honor with the thousands of community residents that choose THFCU as their primary financial institution.”

THFCU is a full service financial cooperative serving Two Harbors and surrounding communities. They recently celebrated their 77<sup>th</sup> year of operation, and have been part of the statewide 100-year anniversary of credit unions in Minnesota. Learn more at [thfcu.org](http://thfcu.org).