



# 2025 African American Owned Credit Unions

Directory & Financial Trajectory

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Prepared by HBCU Money™

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# Executive Summary

African American-owned credit unions represent a critical but chronically underappreciated tier of the Black financial ecosystem. In 2025, these institutions collectively hold more than \$8.15 billion in assets and serve 726,929 members — a substantial expansion from \$3.81 billion in assets and 521,078 members in 2016. That trajectory confirms that Black-owned cooperative finance is not a relic of a prior era. In many markets, it is actively growing, deepening community trust, and filling financial access gaps that mainstream institutions have never fully addressed.

The strategic significance of this sector extends well beyond its balance sheets. Credit unions are member-owned by legal structure, which means they are among the few financial institutions in America constitutionally oriented toward community reinvestment rather than profit extraction. In communities historically subjected to redlining, predatory lending, and systematic exclusion from conventional banking, African American-owned credit unions serve as financial anchors — circulating capital closer to home and building wealth at a collective rather than individual level.

Placing the sector's \$8.15 billion in assets against the broader credit union landscape, however, reveals the magnitude of the gap that strategic ambition must close. As of Q1 2025, the federally insured credit union system held \$2.37 trillion in total assets and served 143.2 million members across 4,411 institutions. African American-owned credit unions hold approximately 0.34 percent of total system assets and serve roughly 0.51 percent of total system members. In a sector whose cooperative structure was designed precisely to serve communities excluded from mainstream finance, those ratios represent an underdevelopment problem, not a demographic one. The national system's 453 Minority Depository Institution-designated credit unions collectively hold \$95.1 billion in assets; the African American-owned institutions within that pool account for less than 9 percent of MDI sector assets — a gap that reflects both the relative scale of other minority-owned institutions and the degree to which African American cooperative finance has not yet fully captured the federal support mechanisms available to MDI-designated institutions, including CDFI certification, NCUA low-income designations, and technical assistance through the agency's ACCESS initiative.

The national system's structural dynamics make the urgency of scale even clearer. NCUA Q1 2025 data shows that institutions with \$1 billion or more in assets — just 454 credit unions, roughly 10 percent of all federally insured institutions — control approximately 78 percent of total system assets. Those institutions grew loans at 5.6 percent, grew membership at 4.5 percent, and grew net worth at 8.9 percent year over year. By contrast, institutions under \$10 million in assets posted declines across every major metric: assets down 9.6 percent, members down 7.8 percent, and net worth down 6.1 percent. The median African American-owned credit union, with approximately \$2.47 million in assets and 618 members, sits squarely in that bottom tier — the tier the national system is actively consolidating away from. Scale is not merely a competitive advantage in today's credit union industry; it is increasingly a condition of survival.

The sector does contain institutions that have achieved meaningful scale and are growing accordingly. Hope Credit Union in Mississippi holds \$700 million in assets with nearly 40,000 members and posted 300 percent asset growth since 2016. Andrews Federal Credit Union in Maryland holds \$2.47 billion in assets. St. Louis Community Credit Union holds \$431 million and serves over 52,000 members in Missouri. These institutions demonstrate what is possible when African American-owned cooperative finance reaches the asset thresholds where the national system's structural economics begin to work in an institution's favor rather than against it. But they are the exception. The overwhelming majority of the sector's 205 active institutions — down from 318 in 2016, a decline of 35 percent over nine years — remain in the asset tiers where the national data shows the steepest rates of contraction.

The aggregate numbers, however, tell only part of the story. The gap between the mean and the median reflects a sector with a small number of large, institutionally mature organizations carrying a disproportionate share of the weight, while the majority of institutions operate at a scale that constrains their capacity to modernize, compete, and grow.

Several structural concerns compound this picture. Alarming, only 40 percent of African American-owned credit unions maintain an active public website — a figure that signals a serious digital infrastructure deficit at a moment when financial services are overwhelmingly delivered through online and mobile platforms. Institutions without a web presence are

functionally invisible to younger depositors, prospective members, and the broader financial marketplace. This is not a marginal limitation; it is a competitive disadvantage that compounds annually.

A related concern involves institutional sponsorship. Also alarming is that an estimated 30 percent of African American-owned credit unions are directly affiliated with religious congregations, versus the overall percentage of all credit unions being approximately 5 percent faith-based. Church-sponsored credit unions have played a historically important role in Black financial life, providing trusted access to savings and credit in communities where formal banking was unavailable or unwelcoming. That legacy has real value. It also carries real risk: congregation-tied institutions are exposed to membership aging, pastoral transitions, declining attendance, and governance structures not designed for long-term financial institution management. As the congregational base that anchored many of these credit unions continues to shift demographically, the institutions they sponsor face succession challenges that go beyond normal organizational turnover.

## **ADDITIONAL NOTES**

- African American-owned credit unions now hold \$8.15 billion in total assets across 205 active institutions, representing 0.34 percent of the \$2.37 trillion held by all federally insured credit unions nationally.
- Total assets in the sector have more than doubled since 2016, rising from \$3.81 billion — a 114 percent increase — while membership grew 39.5 percent from 521,078 to 726,929 members over the same period.
- AACUs average assets per institution: approximately \$39.8 million. AACUs median assets per institution: approximately \$2.47 million. The gap between the mean and median reflects a sector dominated at the top by a small number of large institutions while the majority operate at a scale that limits their competitive viability.
- AACUs average members per institution: approximately 3,546. AACUs median members per institution: approximately 618.
- Approximately 40 percent of African American-owned credit unions maintain an active public website, representing a critical digital infrastructure deficit in an era of mobile-first financial services.

- An estimated 30 percent of African American-owned credit unions are affiliated with religious congregations — compared to approximately 5 percent of all U.S. credit unions — introducing institutional succession risk as American religious participation continues its long-term demographic decline.
- Louisiana has the largest number of active African American-owned credit union institutions (25), followed by Illinois (23), New York (15), Texas (14), Virginia (13), and Alabama and the District of Columbia with 12 and 10 respectively. Maryland leads all states in total sector assets at \$4.47 billion, followed by Mississippi at \$1.05 billion and Missouri at \$480 million.
- California — the most populous U.S. state and home to one of the largest African American populations in the country — has a single active African American-owned credit union with \$318,105 in assets and 262 members, a presence that has contracted since 2016.
- The sector's credit union count has declined from 318 institutions in 2016 to 205 active institutions in 2025, a reduction of 35 percent, driven primarily by closures, mergers into non-Black institutions, and voluntary dissolutions.
- For comparison, the national credit union system added 2.9 million members over the past year alone, reaching 143.2 million total members — nearly 200 times the total membership of all African American-owned credit unions combined.

## **HBCU CREDIT UNIONS: A SECTOR WITHIN A SECTOR IN CRISIS**

Within the broader landscape of African American-owned credit unions sits a more concentrated and more acute institutional emergency: the near-collapse of HBCU-based credit unions. These institutions represent the most direct expression of the principle that Black universities should anchor Black financial infrastructure — credit unions explicitly chartered to serve HBCU students, faculty, staff, and alumni, controlled by and accountable to those same communities.

In 2020, eleven HBCU-based credit unions existed nationwide, collectively holding \$88.7 million in total assets and serving approximately 14,953 members. By 2025, five of those eleven institutions had either closed or been absorbed through

acquisition, cutting the number of Black university-controlled financial institutions nearly in half in less than five years. Howard University Employees Federal Credit Union, Savannah State Teachers Federal Credit Union, Tennessee State University's credit union, Shaw University's federal credit union in Raleigh, and Prairie View A&M University Federal Credit Union have all ceased to exist as independent institutions. The Prairie View closure is particularly instructive: the institution was absorbed by a school district credit union, ending 85 years of independence for a financial institution founded specifically to serve a historically Black university community.

The six remaining HBCU-based credit unions now hold a combined \$76.8 million in total assets and serve 11,588 members — a total membership that has declined more than 7 percent since 2016 even as aggregate assets have held relatively stable. Southern Teachers & Parents Federal Credit Union in Baton Rouge leads the group at \$28.9 million in assets, followed by Florida A&M University Federal Credit Union in Tallahassee at \$28.5 million. Virginia State University Federal Credit Union in South Chesterfield has demonstrated the strongest growth trajectory in the group, expanding assets 54.4 percent since 2016 to reach \$13.3 million. The remaining three institutions — Councill Credit Union at Alabama A&M in Normal, Arkansas A&M College Federal Credit Union in Pine Bluff, and Xavier University's Credit Union in New Orleans — each hold under \$2 million in assets, and all three have contracted since 2016. Councill has lost nearly 28 percent of its assets and 30 percent of its members. Xavier's credit union has shed 36.3 percent of its assets. Arkansas A&M has declined 22.7 percent in assets. The median asset trajectory across all six surviving institutions is negative.

The structural causes of this collapse are not difficult to identify. HBCU credit unions have historically lacked functional websites, mobile banking applications, debit card programs, and the basic digital infrastructure that members now treat as non-negotiable. Without it, these institutions were constitutionally incapable of retaining members whose financial needs outpaced what a single-branch, limited-service operation could offer. As students graduated and alumni dispersed geographically, the membership base that sustained these institutions eroded — and no enrollment pipeline was sufficient to replace it when the service offering could not compete with institutions the members encountered elsewhere.

The governance failure runs deeper than technology. HBCU administrations have largely treated their affiliated credit unions as peripheral afterthoughts rather than strategic institutional assets. A proposal circulated as early as 2012 called for

consolidating HBCU-based credit unions into a unified national institution — pooling their combined access to an estimated 180,000 HBCU employees, 400,000 students, and over one million alumni into a financial vehicle with the scale to offer mortgages, business lending, and a competitive suite of services. That consolidation never materialized. The alliance was never formed. And five institutions have since closed that might have survived within a larger coordinated structure.

What remains is a foothold, not a foundation. The six surviving HBCU-based credit unions are not yet beyond the point of rescue, but the window for strategic intervention is narrowing with each closure. Florida A&M University Federal Credit Union's membership growth of 16.5 percent since 2016 and Virginia State University Federal Credit Union's 54.4 percent asset expansion demonstrate that growth is achievable when an institution has even modest institutional support. The question is whether HBCU administrations, alumni associations, and the broader African American institutional ecosystem will treat the survival of these credit unions as a priority before the quiet collapse becomes a completed one.

## **GEOGRAPHIC ANALYSIS**

The geographic distribution of the sector adds a further layer of strategic complexity. African American-owned credit union assets are not evenly distributed across the country; they are heavily concentrated in a small number of states, and that concentration has significant implications for where the sector's strength is real and where it is largely absent. Maryland alone accounts for approximately \$4.47 billion in assets — more than half the national total — driven primarily by Andrews Federal Credit Union and Municipal Employees Credit Union of Baltimore. Mississippi follows with \$1.05 billion, anchored by Hope Credit Union. Missouri holds \$480 million, concentrated almost entirely in St. Louis Community Credit Union. Virginia contributes \$471 million across 13 institutions. Together, these four states account for roughly 80 percent of all African American-owned credit union assets nationally.

That concentration illuminates both the sector's depth in certain markets and its near-absence in others. California, the nation's most populous state and home to one of the largest African American populations outside the South, has a single active

institution — a church-affiliated credit union in San Francisco with \$318,000 in assets and 262 members, a presence that has contracted since 2016. Illinois, with 23 institutions concentrated in Chicago, holds \$83 million in combined assets but is characterized by widespread membership erosion even among institutions posting modest asset gains. Indiana’s sector is contracting across nearly every metric. Minnesota’s two institutions collectively serve six members. These are not merely gaps on a map; they represent markets where the Black community’s financial capital flows almost entirely through institutions with no structural obligation to reinvest in those communities.

The South remains the geographic core of African American cooperative finance, a pattern with deep historical roots. Louisiana’s 25 institutions — the largest institutional count of any state — represent a dispersed community network stretching across Baton Rouge, New Orleans, Shreveport, and smaller parishes. Alabama’s 12 institutions show genuine breadth. Georgia’s 9 institutions, led by the Credit Union of Atlanta, reflect a network with real asset depth even as membership trends remain uneven. Mississippi’s profile is arguably the most compelling in the dataset: a mature, growing sector anchored by Hope Credit Union’s remarkable expansion, which has positioned that institution as one of the most significant community development financial institutions in the region regardless of ownership classification.

The Sun Belt and mid-Atlantic corridors represent the sector’s strongest growth opportunities. Virginia’s 13-institution network, despite concentration in Transportation Credit Union’s \$334 million asset base, reflects a geographic spread that aligns with African American population density in the Richmond, Northern Virginia, and Hampton Roads corridors. Texas, with 14 institutions spread across Houston, Dallas, Beaumont, Arlington, Plano, and Killeen, shows the distributed character of a state where no single institution dominates — a structure that, properly coordinated, could support a more robust statewide ecosystem. South Carolina’s sector, led by Curis Financial at \$91 million, has sufficient scale to serve as an anchor for regional coordination in the Carolinas, where North Carolina currently has only two active institutions.

The sector’s geographic gaps in the Midwest and West — where African American communities in cities like Los Angeles, Chicago, Detroit, and Minneapolis either lack accessible Black-owned credit union options or are served by institutions too

small to function as genuine financial anchors — represent both a failure of institutional development and an opportunity for strategic expansion. The populations exist. The need exists. The institutional infrastructure does not.

## **STRATEGIC IMPERATIVES**

Taken together, these dynamics suggest a sector at a strategic inflection point. The growth in aggregate assets is encouraging and should not be minimized. Nearly 727,000 members represent a genuine constituency — real households, educators, public employees, and workers choosing to participate in Black-owned cooperative finance. That level of participation reflects institutional relevance and community trust that took generations to build.

But sustaining and extending that relevance will require more than organic growth. It will require deliberate coordination: shared services platforms that allow smaller institutions to access technology and compliance infrastructure they cannot afford individually; strategic merger or affiliation frameworks for credit unions at risk of insolvency or leadership discontinuity; targeted digital investment to close the web presence gap; geographic expansion strategies that move institutional infrastructure into the population centers where it is most absent; and active member recruitment strategies to replace aging membership bases before attrition becomes irreversible. The federal architecture for supporting this work — MDI designation, CDFI certification, low-income credit union status, NCUA technical assistance — exists and remains underutilized by the sector.

The African American community already possesses the institutional foundation for a meaningful cooperative financial network. The assets exist. The membership exists. The infrastructure, however imperfect, exists. The question is whether the sector can move from a collection of individual institutions — many operating in isolation, some quietly struggling — toward a coordinated ecosystem capable of compounding its strength across generations. The data makes clear that the opportunity is real. It also makes clear that the window for capturing it requires intentional action now.

*Please send questions about the directory to: [hbcumoney@yahoo.com](mailto:hbcumoney@yahoo.com)*

# **Nationwide African American Owned Credit Unions**

## Alabama: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$168,067,335</b>	<b>24,111</b>	<b>12</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
Tvh	Tuskegee	AL	\$4,944,830	\$4,304,727	14.87%	714	756	-5.6%
<a href="#">Gulf Coast</a>	Mobile	AL	\$44,002,723	N/A	N/A	5,507	N/A	N/A
<a href="#">Councill</a>	Normal	AL	\$2,473,481	\$3,433,882	-27.97%	517	744	-30.5%
<a href="#">The Bridgeway</a>	Phenix City	AL	\$65,151,356	N/A	N/A	7,755	N/A	N/A
<a href="#">Fedmont</a>	Montgomery	AL	\$12,862,890	N/A	N/A	1,240	N/A	N/A
Sixth Avenue Baptist	Birmingham	AL	\$5,294,356	\$4,242,878	24.78%	839	878	-4.4%
Demopolis	Demopolis	AL	\$2,622,748	\$699,428	274.98%	703	848	-17.1%
Federation Of Greene County Empl.	Eutaw	AL	\$1,854,810	N/A	N/A	879	N/A	N/A
Nrs Community Development	Birmingham	AL	\$1,420,761	\$1,014,888	39.99%	776	370	109.7%
<a href="#">Birmingham City</a>	Birmingham	AL	\$9,606,446	N/A	N/A	2,557	N/A	N/A
<a href="#">Fireman's</a>	Birmingham	AL	\$6,948,389	\$4,790,301	45.05%	875	831	5.3%
<a href="#">Alabama Law Enforcement Credit Unio</a>	Birmingham	AL	\$10,884,545	\$8,280,757	31.44%	1,749	1,427	22.6%

### Key Insights

Alabama's African American-owned credit union sector includes 12 active institutions with \$168,067,335 in total assets and 24,111 members in 2025, led by The Bridgeway, which holds \$65,151,356 in assets and 7,755 members. The picture is fairly diverse: several institutions show strong asset growth, a few are expanding membership, and newer or newly tracked credit unions add meaningful scale, though some long-standing institutions continue to lose members. Taken together, the data suggests Alabama has one of the deeper Black credit union networks in the region, with enough institutional spread to matter economically, but with uneven performance that may shape which communities benefit most from that infrastructure over time.

### Arkansas: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$12,993,792</b>	<b>3,882</b>	<b>3</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
Arkansas Am & N College	Pine Bluff	AR	\$1,889,486	\$2,442,959	-22.66%	541	527	2.7%
Arkansas Education Association	Little Rock	AR	\$8,473,430	N/A	N/A	1,946	N/A	N/A
People Trust Community	North Little Ro	AR	\$2,630,876	N/A	N/A	1,395	N/A	N/A

#### Key Insights

Arkansas's African American-owned credit union sector includes 3 active institutions with \$12,993,792 in total assets and 3,882 members in 2025, led by Arkansas Education Association with \$8,473,430 in assets and 1,946 members. The sector is small but not insignificant, with most of its scale concentrated in one institution and limited historical comparison data for two of the three credit unions. That makes Arkansas look less like a broad network and more like a narrow base of Black-owned financial presence, where the strength of a few institutions carries outsized importance for community access and continuity.

### California: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$318,105</b>	<b>262</b>	<b>1</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
Jones Methodist Church	San Francisco	CA	\$318,105	\$463,022	<b>-31.30%</b>	262	289	<b>-9.3%</b>

#### Key Insights

California's African American-owned credit union sector is represented by 1 active institution, Jones Methodist Church, with \$318,105 in assets and 262 members in 2025. The numbers indicate a very limited Black credit union footprint in the state, and the declines in both assets and membership since 2016 suggest that this presence has become smaller rather than stronger. In a state as large as California, that makes the sector stand out less for scale and more for symbolic continuity—a reminder of how thin Black-owned cooperative finance can be even in major markets.

## Connecticut: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$4,197,796</b>	<b>983</b>	<b>3</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
<a href="#">Science Park</a>	New Haven	CT	\$3,689,101	N/A	N/A	613	N/A	N/A
First Baptist Church (Stratford)	Stratford	CT	\$347,826	\$427,455	<b>-18.63%</b>	155	300	<b>-48.3%</b>
East End Baptist Tabernacle	Bridgeport	CT	\$160,869	\$165,560	<b>-2.83%</b>	215	408	<b>-47.3%</b>

### Key Insights

Connecticut's African American-owned credit union sector includes 3 active institutions with a combined \$4,197,796 in assets and 983 total members in 2025, with Science Park dominating the landscape at \$3,689,101 in assets and 613 members. This suggests that while these institutions remain important community-based financial anchors, the sector is fragile and highly concentrated, and the declines among the smaller credit unions since 2016 may signal broader challenges for sustaining Black-owned financial infrastructure, community wealth-building, and equitable access to trusted local financial services.

### Delaware: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$5,815,448</b>	<b>2,625</b>	<b>1</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
<a href="#">Stepping Stones Community</a>	Wilmington	DE	\$5,815,448	\$1,309,002	344.27%	2,625	335	683.6%

#### Key Insights

Delaware's African American-owned credit union sector includes 1 active institution, Stepping Stones Community, with \$5,815,448 in total assets and 2,625 members in 2025. Although the state's sector is small and entirely dependent on a single institution, the dramatic growth since 2016 in both assets (344.27%) and membership (683.6%) suggests strong momentum and rising community trust. For the Black community, this points to the important role a single thriving African American-owned financial institution can play in expanding financial inclusion, supporting local economic empowerment, and creating a stronger foundation for community wealth-building.

## District of Columbia: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$266,479,010</b>	<b>23,873</b>	<b>10</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
<a href="#">Government Printing Office</a>	Washington	DC	\$29,097,156	\$38,795,258	-25.00%	3,994	3,834	4.2%
<a href="#">District Of Columbia Teachers</a>	Washington	DC	\$49,350,169	\$45,178,105	9.23%	3,897	5,938	-34.4%
<a href="#">Hud</a>	Washington	DC	\$47,817,459	\$48,194,527	-0.78%	5,054	5,005	1.0%
<a href="#">Dept Of Labor</a>	Washington	DC	\$137,604,555	N/A	N/A	8,493	N/A	N/A
Mt Gilead	Washington	DC	\$76,090	\$56,747	34.09%	51	57	-10.5%
Sargent	Washington	DC	\$283,671	\$367,394	-22.79%	391	406	-3.7%
John Wesley Ame Zion Church	Washington	DC	\$94,337	\$84,679	11.41%	100	165	-39.4%
Paramount Baptist Church	Washington	DC	\$159,246	\$97,796	62.83%	185	505	-63.4%
Mt. Airy Baptist Church	Washington	DC	\$1,130,590	\$1,324,002	-14.61%	236	456	-48.2%
<a href="#">Phi Beta Sigma</a>	Washington	DC	\$865,737	N/A	N/A	1,472	N/A	N/A

### Key Insights

The District of Columbia's African American-owned credit union sector includes 10 active institutions with a combined \$266,479,010 in assets and 23,873 total members in 2025, led by Dept of Labor Credit Union, which holds \$137,604,555 in assets and 8,493 members. The data suggests a sector with meaningful scale and a stronger institutional presence than many states, but it is still somewhat concentrated, with a few larger credit unions carrying much of the financial weight while several smaller institutions show mixed or declining membership and asset trends. For the Black community, this means African American-owned credit unions in D.C. remain important vehicles for financial inclusion, trusted banking access, and community wealth-building, though the uneven growth patterns may point to long-term sustainability challenges for smaller institutions and the need for strategies that strengthen the broader ecosystem.

## Florida: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$38,661,056</b>	<b>5,062</b>	<b>3</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
<a href="#">Florida A &amp; M University</a>	Tallahassee	FL	\$28,450,143	\$20,134,125	<b>41.30%</b>	3,918	3,362	<b>16.5%</b>
Unity Of Eatonville	Eatonville	FL	\$3,155,292	N/A	N/A	370	N/A	N/A
Madison Education Assoc.	Madison	FL	\$7,055,621	\$4,508,015	<b>56.51%</b>	774	789	<b>-1.9%</b>

### Key Insights

Florida's African American-owned credit union sector includes 3 active institutions with \$38,661,056 in total assets and 5,062 members in 2025, led by Florida A & M University, which accounts for \$28,450,143 in assets and 3,918 members. The state's footprint is compact, but the leading institutions show real financial strength, especially in asset growth, suggesting that Florida's Black credit union presence is anchored more by a few relatively solid organizations than by a large network. That gives the sector a visible base of stability, though its reach and long-term influence depend heavily on the continued health of just a small number of institutions.

## Georgia: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$207,537,045</b>	<b>35,421</b>	<b>9</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
<a href="#">Savannah Schools</a>	Savannah	GA	\$44,188,311	N/A	N/A	4,020	N/A	N/A
F A B Church	Savannah	GA	\$401,671	\$290,350	<b>38.34%</b>	265	282	<b>-6.0%</b>
<a href="#">Valdosta Teachers</a>	Valdosta	GA	\$12,644,112	N/A	N/A	2,326	N/A	N/A
<a href="#">Omega Psi Phi Fraternity</a>	Toccoa	GA	\$5,238,572	\$1,087,410	<b>381.75%</b>	2,426	1,068	<b>127.2%</b>
United Neighborhood	Augusta	GA	\$3,392,198	\$2,049,525	<b>65.51%</b>	648	1,043	<b>-37.9%</b>
<a href="#">Savannah Postal</a>	Savannah	GA	\$24,743,889	\$19,533,481	<b>26.67%</b>	2,057	2,303	<b>-10.7%</b>
<a href="#">Credit Union Of Atlanta</a>	Atlanta	GA	\$81,201,593	\$69,867,385	<b>16.22%</b>	14,201	18,424	<b>-22.9%</b>
<a href="#">1st Choice</a>	Atlanta	GA	\$32,472,412	\$20,622,393	<b>57.46%</b>	8,599	8,601	0.0%
<a href="#">Macon-Bibb Employees Credit Union</a>	Macon	GA	\$3,254,287	\$2,668,257	<b>21.96%</b>	879	1,318	<b>-33.3%</b>

### Key Insights

Georgia's African American-owned credit union sector includes 9 active institutions with \$207,537,045 in total assets and 35,421 members in 2025, led by Credit Union of Atlanta, which holds \$81,201,593 in assets and 14,201 members. What stands out here is that asset growth is fairly widespread across the sector, but membership trends are more uneven, with several institutions gaining financial strength even as their member counts fall or flatten. That pattern suggests Georgia's Black credit union network has real institutional depth, but future influence may depend on turning balance-sheet growth into broader community participation and stronger member retention.

### Illinois: African American-Owned Credit Unions (2025)

Total State Assets			Total Members			Active Institutions		
<b>\$83,034,431</b>			<b>21,567</b>			<b>25</b>		

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
<a href="#">Northside L</a>	Broadview	IL	\$5,063,431	\$7,197,180	<b>-29.65%</b>	858	1,993	<b>-56.9%</b>
Chicago Avenue Garage	Chicago	IL	\$4,726,056	\$7,036,898	<b>-32.84%</b>	547	833	<b>-34.3%</b>
Cta-74th Street Depot	Chicago	IL	\$9,129,839	\$8,361,723	<b>9.19%</b>	738	700	<b>5.4%</b>
Community	Chicago	IL	\$124,509	\$252,399	<b>-50.67%</b>	154	227	<b>-32.2%</b>
Cta South	Chicago	IL	\$1,207,537	\$1,148,749	<b>5.12%</b>	618	569	<b>8.6%</b>
St. Martin De Porres Parish	Chicago	IL	\$428,276	\$212,290	<b>101.74%</b>	165	141	<b>17.0%</b>
Shiloh Englewood	Chicago	IL	\$281,532	\$254,331	<b>10.70%</b>	139	150	<b>-7.3%</b>
Israel Methcomm	Chicago	IL	\$2,079,949	\$1,191,236	<b>74.60%</b>	223	238	<b>-6.3%</b>
C T A F C	Chicago	IL	\$771,727	\$991,515	<b>-22.17%</b>	680	418	<b>62.7%</b>
Trinity U.C.C.	Chicago	IL	\$3,590,667	\$2,992,751	<b>19.98%</b>	671	937	<b>-28.4%</b>
<a href="#">M.W.P.H. Grand Lodge Of Illinois</a>	Chicago	IL	\$653,951	\$458,199	<b>42.72%</b>	277	462	<b>-40.0%</b>
Gideon	Waukegan	IL	\$276,545	\$275,539	<b>0.37%</b>	280	272	<b>2.9%</b>

### Illinois: African American-Owned Credit Unions (2025) - Continued

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
<a href="#">South Side Community</a>	Chicago	IL	\$5,713,829	\$4,088,785	<b>39.74%</b>	1,600	1,775	<b>-9.9%</b>
<a href="#">For Members Only</a>	Chicago	IL	\$5,191,239	N/A	N/A	9,670	N/A	N/A
Park Manor Christian Church	Chicago	IL	\$1,417,893	\$926,587	<b>53.02%</b>	257	355	<b>-27.6%</b>
<a href="#">Sherwin Williams Emp.</a>	South Holland	IL	\$39,855,654	N/A	N/A	3,225	N/A	N/A
St. Mark	Chicago	IL	\$523,549	\$664,669	<b>-21.23%</b>	175	338	<b>-48.2%</b>
Fellowship Baptist Church	Chicago	IL	\$985,740	\$539,447	<b>82.73%</b>	382	411	<b>-7.1%</b>
Bethel A.M.E. Church	Chicago	IL	\$54,292	N/A	N/A	89	N/A	N/A
Berean	Chicago	IL	\$213,710	\$98,814	<b>116.28%</b>	261	233	<b>12.0%</b>
St. Helena Parish	Chicago	IL	\$294,774	\$118,949	<b>147.82%</b>	145	228	<b>-36.4%</b>
Imperial	Springfield	IL	\$73,717	\$33,906	<b>117.42%</b>	202	188	<b>7.4%</b>
Mt. Zion	Zion	IL	\$376,015	\$232,816	<b>61.51%</b>	211	255	<b>-17.3%</b>

#### Key Insights

Illinois's African American-owned credit union sector includes 23 active institutions with \$83,034,431 in total assets and 21,567 members in 2025, led by Sherwin Williams Emp., which holds \$39,855,654 in assets, while For Members Only has the largest membership at 9,670 members. What stands out is the sector's density: Illinois has one of the largest counts of institutions, especially in Chicago, but the landscape is mixed, with many smaller credit unions showing declining membership even as some post strong asset gains. That makes Illinois look like a deep but uneven ecosystem—rich in institutional presence and history, yet clearly facing the challenge of translating that breadth into sustained member growth and stronger collective scale.

## Indiana: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$20,538,963</b>	<b>2,356</b>	<b>5</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
Gary Firefighters Association	Gary	IN	\$1,630,208	\$2,012,522	-19.00%	299	383	-21.9%
Profinance	Merrillville	IN	\$14,758,287	\$14,826,316	-0.46%	1,427	1,919	-25.6%
Gary Police Department Employees	Gary	IN	\$1,281,742	\$1,754,622	-26.95%	103	213	-51.6%
Mt Zion Indianapolis	Indianapolis	IN	\$1,137,976	\$839,819	35.50%	245	356	-31.2%
<a href="#">Urban Beginnings Choice</a>	Fort Wayne	IN	\$1,730,750	N/A	N/A	282	N/A	N/A

### Key Insights

Indiana's African American-owned credit union sector includes 5 active institutions with \$20,538,963 in total assets and 2,356 members in 2025, led by Profinance, which holds \$14,758,287 in assets and 1,427 members. The overall picture is one of contraction: most institutions with historical comparisons show declines in both assets and membership, indicating a sector that has maintained a presence but lost ground over time. In practical terms, Indiana's Black credit union footprint appears to be surviving more than expanding, which may limit its ability to broaden community reach unless newer institutions help reverse that trajectory.

## Louisiana: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
\$126,599,310	27,212	27

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
<a href="#">Southern Teachers &amp; Parents</a>	Baton Rouge	LA	\$28,918,690	\$28,345,792	2.02%	4,326	5,124	-15.6%
Southeast Louisiana Veterans Health	New Orleans	LA	\$2,997,780	\$1,834,207	63.44%	962	744	29.3%
<a href="#">East Baton Rouge Teachers</a>	Baton Rouge	LA	\$4,955,554	\$3,367,370	47.16%	1,574	1,950	-19.3%
Union	Farmerville	LA	\$611,512	\$920,926	-33.60%	569	633	-10.1%
Avenue Baptist Brotherhood	Shreveport	LA	\$601,722	\$532,485	13.00%	93	97	-4.1%
<a href="#">Bayou Community</a>	Saint Gabriel	LA	\$18,488,668	N/A	N/A	1,696	N/A	N/A
<a href="#">Iberville</a>	Plaquemine	LA	\$8,661,528	\$5,476,745	58.15%	2,043	3,051	-33.0%
W B R T	Port Allen	LA	\$2,668,759	\$2,333,476	14.37%	1,089	952	14.4%
Xavier University	New Orleans	LA	\$1,686,710	\$2,648,335	-36.31%	380	400	-5.0%
S H P E	Greensburg	LA	\$4,058,655	\$2,722,960	49.05%	1,305	1,114	17.1%
James Ward, Jr.	Jennings	LA	\$2,025,524	\$2,105,752	-3.81%	485	422	14.9%
G G W	New Orleans	LA	\$929,905	\$805,200	15.49%	137	236	-41.9%
Caddo Parish Teachers	Shreveport	LA	\$17,078,402	\$11,020,969	54.96%	3,366	2,885	16.7%
Concordia Parish School Emp	Ferriday	LA	\$3,190,529	\$3,878,337	-17.73%	1,363	1,277	6.7%
T E A	Houma	LA	\$2,562,259	\$2,154,970	18.90%	933	713	30.9%

### Louisiana: African American-Owned Credit Unions (2025) - Continued

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
Arabi Sugar Workers	New Orleans	LA	\$1,884,880	\$1,394,806	35.14%	287	221	29.9%
Teamsters Local Union #270	New Orleans	LA	\$916,019	\$691,795	32.41%	499	449	11.1%
U B C Southern Council Industria Wo	Minden	LA	\$842,947	\$680,506	23.87%	402	392	2.6%
St. Mary Parish School Emp.	Franklin	LA	\$484,611	\$399,037	21.45%	270	273	-1.1%
<a href="#">Tulane/Loyola</a>	New Orleans	LA	\$15,972,035	\$19,939,370	-19.90%	3,201	3,998	-19.9%
A M E Church	Metairie	LA	\$70,268	\$97,396	-27.85%	266	330	-19.4%
Graphic Arts	Shreveport	LA	\$1,090,239	N/A	N/A	413	N/A	N/A
Immaculate Heart Of Mary	Lafayette	LA	\$623,525	\$871,778	-28.48%	371	367	1.1%
Cogic	Lafayette	LA	\$442,117	\$288,839	53.07%	274	437	-37.3%
Orleans Parish Sheriff's	New Orleans	LA	\$4,836,472	\$6,090,533	-20.59%	908	948	-4.2%

#### Key Insights

Louisiana's African American-owned credit union sector includes 25 active institutions with \$126,599,310 in total assets and 27,212 members in 2025, led by Southern Teachers & Parents, which holds \$28,918,690 in assets and 4,326 members. What stands out most is the sector's breadth: Louisiana has a large number of smaller and mid-sized institutions spread across multiple communities, with many showing asset growth even when membership trends are mixed. That makes Louisiana's Black credit union landscape look less like a single dominant hub and more like a dispersed community network—one whose long-term strength may depend on whether local institutions can convert financial growth into sustained member engagement.

## Maryland: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$4,474,099,256</b>	<b>291,724</b>	<b>7</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
<a href="#">Securityplus</a>	Baltimore	MD	\$575,990,434	\$359,615,457	60.17%	35,009	33,478	4.6%
<a href="#">Transit Employees</a>	Greenbelt	MD	\$97,987,241	\$105,095,932	-6.76%	10,772	15,221	-29.2%
<a href="#">Andrews Federal Credit Union</a>	Suitland	MD	\$2,474,149,138	\$1,067,731,873	131.72%	142,076	115,310	23.2%
<a href="#">W S S C</a>	Laurel	MD	\$34,336,461	N/A	N/A	3,339	N/A	N/A
<a href="#">Mt. Jezreel</a>	Silver Spring	MD	\$230,960	N/A	N/A	187	N/A	N/A
<a href="#">None Suffer Lack</a>	Suitland	MD	\$26,524,819	\$20,185,313	31.41%	1,983	3,211	-38.2%
<a href="#">Municipal Empl.Credit Union Of Balt</a>	Baltimore	MD	\$1,264,880,203	\$1,200,584,252	5.36%	98,358	113,005	-13.0%

### Key Insights

Maryland's African American-owned credit union sector includes 7 active institutions with a combined \$4,474,099,256 in assets and 291,724 total members in 2025, led by Andrews Federal Credit Union, which holds \$2,474,149,138 in assets and 142,076 members. The data suggests a sector with substantial scale and a relatively strong institutional base, though it is still concentrated in a few large credit unions, while smaller institutions show more mixed patterns in membership and asset growth. For the Black community, this indicates that African American-owned credit unions in Maryland remain powerful vehicles for financial inclusion, economic stability, and community wealth-building, but the uneven performance across institutions also points to the importance of sustaining and strengthening the broader ecosystem so smaller community-based institutions can remain viable over time.

## Michigan: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$158,613,523</b>	<b>20,756</b>	<b>4</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
Tandem	Warren	MI	\$24,116,699	N/A	N/A	2,151	N/A	N/A
<a href="#">A.B.D.</a>	Warren	MI	\$68,401,966	\$60,584,253	<b>12.90%</b>	6,326	13,928	<b>-54.6%</b>
New Rising Star	Detroit	MI	\$96,926	\$110,910	<b>-12.61%</b>	82	139	<b>-41.0%</b>
<a href="#">One Detroit</a>	Detroit	MI	\$65,997,932	N/A	N/A	12,197	N/A	N/A

### Key Insights

Michigan's African American-owned credit union sector includes 4 active institutions with a combined \$158,613,523 in assets and 20,756 total members in 2025, led by One Detroit, which has \$65,997,932 in assets and 12,197 members. The data suggests a modest but meaningful sector that is somewhat concentrated, with a few institutions carrying most of the assets and membership, while some older institutions show declines in both scale and member base. For the Black community, this means African American-owned credit unions in Michigan continue to serve as important channels for trusted financial services and local economic empowerment, but the uneven performance across institutions may raise concerns about the long-term stability and renewal of the broader Black financial ecosystem.

## Minnesota: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$1,514,903</b>	<b>6</b>	<b>2</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
Tribe	Eagan	MN	\$449,746	N/A	N/A	1	N/A	N/A
<a href="#">Arise Community</a>	Minneapolis	MN	\$1,065,157	N/A	N/A	5	N/A	N/A

### Key Insights

Minnesota's African American-owned credit union sector includes 2 active institutions with just \$1,514,903 in total assets and 6 total members in 2025, led by Arise Community, which holds \$1,065,157 in assets and 5 members. The numbers suggest an extremely limited footprint, with the sector existing more as a minimal institutional presence than as a broad community financial network. In Minnesota, the issue is less about uneven growth and more about scale itself—the Black credit union presence is so small that its long-term significance will depend on whether these institutions can expand far beyond their current reach.

## Mississippi: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$1,048,447,070</b>	<b>85,325</b>	<b>11</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
<a href="#">Healthplus</a>	Jackson	MS	\$10,490,920	\$6,661,928	<b>57.48%</b>	2,708	1,819	<b>48.9%</b>
<a href="#">Jackson Area</a>	Jackson	MS	\$143,181,152	\$64,722,046	<b>121.22%</b>	15,650	12,681	<b>23.4%</b>
Shelby/Bolivar County	Boyle	MS	\$4,290,126	\$1,976,197	<b>117.09%</b>	1,951	2,093	<b>-6.8%</b>
Citizens Choice	Natchez	MS	\$783,234	\$1,056,455	<b>-25.86%</b>	395	452	<b>-12.6%</b>
Issaquena County	Mayersville	MS	\$1,105,662	\$1,209,035	<b>-8.55%</b>	522	466	<b>12.0%</b>
<a href="#">Hope</a>	Jackson	MS	\$700,210,754	\$175,201,226	<b>299.66%</b>	39,924	31,777	<b>25.6%</b>
<a href="#">First Unity</a>	Mccomb	MS	\$12,079,698	\$621,626	<b>1843.24%</b>	4,115	434	<b>848.2%</b>
Natchez Educators	Natchez	MS	\$1,305,141	N/A	N/A	389	N/A	N/A
Community Partners	Newton	MS	\$5,586,543	N/A	N/A	2,061	N/A	N/A
<a href="#">Members Exchange</a>	Jackson	MS	\$138,944,958	N/A	N/A	12,333	N/A	N/A
<a href="#">Mississippi Public Employees</a>	Jackson	MS	\$30,468,882	\$22,574,050	<b>34.97%</b>	5,277	6,806	<b>-22.5%</b>

### Key Insights

Mississippi's African American-owned credit union sector includes 11 active institutions with \$1,048,447,070 in total assets and 85,325 members in 2025, led by Hope, which holds \$700,210,754 in assets and 39,924 members. This is one of the strongest state profiles in the dataset: several institutions show major gains in assets and membership, and the overall scale suggests a mature Black credit union presence rather than a small niche network. In Mississippi, that means Black-owned credit unions are not just preserving access—they appear to be operating as substantial engines of financial reach, institutional growth, and community-level economic influence.

## Missouri: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$480,942,363</b>	<b>58,622</b>	<b>4</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
West Side Baptist Church	Saint Louis	MO	\$370,992	N/A	N/A	335	N/A	N/A
<a href="#">Weddevelopment</a>	Kansas City	MO	\$2,967,470	N/A	N/A	553	N/A	N/A
<a href="#">St. Louis Community</a>	Saint Louis	MO	\$431,547,983	N/A	N/A	52,478	N/A	N/A
<a href="#">Kansas City</a>	Kansas City	MO	\$46,055,918	N/A	N/A	5,256	N/A	N/A

### Key Insights

Missouri's African American-owned credit union sector includes 4 active institutions with \$480,942,363 in total assets and 58,622 members in 2025, led by St. Louis Community, which holds \$431,547,983 in assets and 52,478 members. The sector has substantial scale, but it is highly concentrated, with one institution accounting for most of the assets and membership while the others operate on a much smaller footing. In Missouri, that creates a strong headline presence for Black-owned credit unions, but also means the state's overall profile depends heavily on the continued strength of a single dominant institution.

## New Jersey: African American-Owned Credit Unions (2025)

<b>Total State Assets</b>	<b>Total Members</b>	<b>Active Institutions</b>
\$37,749,626	5,023	9

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
Mercer County Improvement Authority	Hamilton	NJ	\$396,099	\$412,834	-4.05%	202	199	1.5%
Plainfield Police & Firemen's	Plainfield	NJ	\$1,362,759	N/A	N/A	514	N/A	N/A
Israel Memorial A M E	Newark	NJ	\$392,127	\$611,264	-35.85%	182	228	-20.2%
Peoples Transport	Mount Ephraim	NJ	\$11,834,630	N/A	N/A	1,376	N/A	N/A
Fort Dix	Joint Base Mdl	NJ	\$6,892,704	N/A	N/A	551	N/A	N/A
Local 1233	Newark	NJ	\$13,743,204	\$9,539,686	44.06%	912	691	32.0%
Messiah Baptist Church	East Orange	NJ	\$586,958	\$254,990	130.19%	167	185	-9.7%
Heard A.M.E.	Roselle	NJ	\$201,615	\$233,592	-13.69%	183	237	-22.8%
Newark Post Office Employees	Newark	NJ	\$2,339,530	\$3,275,958	-28.58%	936	1,200	-22.0%

### Key Insights

New Jersey's African American-owned credit union sector includes 9 active institutions with a combined \$37,749,626 in assets and 5,023 total members in 2025, led by Local 1233, which holds \$13,743,204 in assets, while Peoples Transport has the largest membership at 1,376 members. The data suggests a sector with a relatively broad institutional presence but modest overall scale, with performance varying significantly across institutions as some grow while others experience declines in both assets and membership. For the Black community, this indicates that African American-owned credit unions in New Jersey still provide important local, trusted financial access points, but the uneven growth patterns may reflect sustainability challenges that could affect long-term community wealth-building, economic stability, and the strength of Black-owned financial infrastructure.

## New York: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$76,050,579</b>	<b>11,700</b>	<b>15</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
Transit Authority Division B	New York	NY	\$6,275,724	N/A	N/A	1,525	N/A	N/A
Abyssinian Baptist Church	New York City	NY	\$1,015,395	\$1,039,280	-2.30%	352	351	0.3%
Far Rockaway Postal	Far Rockaway	NY	\$234,266	\$604,585	-61.25%	59	99	-40.4%
Church Of The Master	New York	NY	\$945,303	\$655,679	44.17%	298	354	-15.8%
Union Congregational	New York	NY	\$195,110	N/A	N/A	64	N/A	N/A
St. Philip's Church	New York	NY	\$1,264,540	N/A	N/A	309	N/A	N/A
<a href="#">Concord</a>	Brooklyn	NY	\$8,158,747	\$8,948,195	-8.82%	493	1,291	-61.8%
<a href="#">Rockland Employees</a>	Spring Valley	NY	\$55,113,196	N/A	N/A	7,287	N/A	N/A
Union Baptist Greenburgh	White Plains	NY	\$407,787	N/A	N/A	171	N/A	N/A
Spc Brooklyn	Brooklyn	NY	\$389,905	N/A	N/A	298	N/A	N/A
Urban Empowerment	New York	NY	\$371,682	N/A	N/A	66	N/A	N/A
<a href="#">St. John United</a>	Buffalo	NY	\$1,166,048	N/A	N/A	433	N/A	N/A
Southern Baptist Church Of New York	New York	NY	\$82,896	N/A	N/A	105	N/A	N/A
Paul Quinn	Jamaica	NY	\$344,732	\$324,821	6.13%	145	169	-14.2%
Berea	Brooklyn	NY	\$85,248	\$143,970	-40.79%	95	299	-68.2%

### Key Insights

New York's African American-owned credit union sector includes 15 active institutions with \$76,050,579 in total assets and 11,700 members in 2025, led by Rockland Employees with \$55,113,196 in assets and 7,287 members. Even with a relatively high number of institutions, the data shows that much of the sector's scale is concentrated in one large player, while many smaller church- and community-based credit unions operate at a much smaller level and, where historical comparisons exist, often show membership erosion. For Black communities across New York, this points to a network that still preserves local financial presence and institutional legacy, but one that may need stronger support, modernization, or collaboration to remain broadly impactful over time.

## North Carolina: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$14,749,892</b>	<b>4,166</b>	<b>2</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
Mount Vernon Baptist Church	Durham	NC	\$138,294	\$181,473	<b>-23.79%</b>	203	315	<b>-35.6%</b>
<a href="#">Greater Kinston</a>	Kinston	NC	\$14,611,598	\$11,090,265	<b>31.75%</b>	3,963	4,962	<b>-20.1%</b>

### Key Insights

North Carolina's African American-owned credit union sector includes 2 active institutions with \$14,749,892 in total assets and 4,166 members in 2025, led overwhelmingly by Greater Kinston, which holds \$14,611,598 in assets and 3,963 members. The sector is highly concentrated, and while Greater Kinston has grown its assets since 2016, both institutions show membership decline, suggesting that financial strength has not translated into broader participation. That imbalance makes North Carolina's Black credit union presence look narrow rather than expansive, with long-term impact tied closely to whether its leading institution can sustain and deepen member engagement.

### Ohio: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$18,326,521</b>	<b>5,060</b>	<b>4</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
Mahoning Valley	Youngstown	OH	\$586,233	N/A	N/A	202	N/A	N/A
Mt Zion Woodlawn	Cincinnati	OH	\$139,280	\$105,354	<b>32.20%</b>	166	253	<b>-34.4%</b>
Cleveland Church Of Christ	Cleveland	OH	\$423,636	\$213,869	<b>98.08%</b>	368	517	<b>-28.8%</b>
<a href="#">Toledo Urban</a>	Toledo	OH	\$17,177,372	\$5,533,501	<b>210.43%</b>	4,324	2,207	<b>95.9%</b>

#### Key Insights

Ohio's African American-owned credit union sector includes 4 active institutions with \$18,326,521 in total assets and 5,060 members in 2025, led by Toledo Urban, which holds \$17,177,372 in assets and 4,324 members. Ohio's profile is striking because one institution now accounts for nearly all of the sector's scale, and its rapid growth sharply contrasts with the smaller credit unions, which remain much more limited in reach and, in some cases, have lost members. That makes Ohio less a balanced network and more a story of one standout institution carrying the state's Black credit union presence.

## Oklahoma: African American-Owned Credit Unions (2025)

<b>Total State Assets</b>	<b>Total Members</b>	<b>Active Institutions</b>
<b>\$1,004,564</b>	<b>405</b>	<b>1</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
Morning Star	Tulsa	OK	\$1,004,564	N/A	N/A	405	N/A	N/A

### Key Insights

Oklahoma's African American-owned credit union sector consists of 1 active institution, Morning Star, with \$1,004,564 in assets and 405 members in 2025. With only one institution in the state and no historical comparison shown here, the sector appears limited in scale but still significant as a point of Black-owned financial presence in Tulsa. In a landscape this small, the visibility and continuity of a single credit union can matter more than its size alone.

## Pennsylvania: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$18,448,781</b>	<b>4,939</b>	<b>8</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
S I Philadelphia	Philadelphia	PA	\$203,557	\$237,066	-14.13%	74	170	-56.5%
Mount Carmel Baptist	Philadelphia	PA	\$707,744	\$830,434	-14.77%	106	374	-71.7%
Pinn Memorial	Philadelphia	PA	\$257,302	\$229,059	12.33%	91	406	-77.6%
Holy Trinity Baptist	Philadelphia	PA	\$29,358	\$20,731	41.61%	111	90	23.3%
<a href="#">Hill District</a>	Pittsburgh	PA	\$15,925,528	\$4,345,317	266.50%	3,655	2,633	38.8%
Morning Star Baptist	Clairton	PA	\$292,100	\$561,217	-47.95%	278	374	-25.7%
Wayland Temple Baptist	Philadelphia	PA	\$204,172	\$227,291	-10.17%	79	219	-63.9%
New Life	Philadelphia	PA	\$829,020	\$512,420	61.79%	545	891	-38.8%

### Key Insights

Pennsylvania's African American-owned credit union sector includes 8 active institutions with \$18,448,781 in total assets and 4,939 members in 2025, anchored by Hill District, which leads with \$15,925,528 in assets and 3,655 members. The numbers show a sharply uneven landscape: one institution has expanded dramatically and now carries most of the sector's weight, while many of the smaller Philadelphia-area credit unions have lost members and, in several cases, assets since 2016. For Black communities in Pennsylvania, this suggests that the future of Black-owned cooperative finance may depend less on the number of institutions alone and more on whether smaller legacy credit unions can adapt, grow, or connect to stronger regional support systems.

## South Carolina: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$163,251,965</b>	<b>18,629</b>	<b>5</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
<a href="#">Edisto</a>	Orangeburg	SC	\$23,081,060	N/A	N/A	2,796	N/A	N/A
<a href="#">Trinity Baptist Church</a>	Florence	SC	\$2,385,739	\$2,442,203	<b>-2.31%</b>	191	185	<b>3.2%</b>
<a href="#">Pee Dee</a>	Florence	SC	\$41,455,498	\$26,682,861	<b>55.36%</b>	4,711	6,516	<b>-27.7%</b>
<a href="#">Brookland</a>	West Columbia	SC	\$5,033,822	\$3,442,842	<b>46.21%</b>	1,256	1,259	<b>-0.2%</b>
<a href="#">Curis Financial</a>	Columbia	SC	\$91,295,846	N/A	N/A	9,675	N/A	N/A

### Key Insights

South Carolina's African American-owned credit union sector includes 5 active institutions with \$163,251,965 in total assets and 18,629 members in 2025, led by Curis Financial, which holds \$91,295,846 in assets and 9,675 members. The state shows a blend of scale and spread: two larger institutions account for much of the footprint, while others contribute smaller but still meaningful community presence, with asset growth outpacing membership growth in several cases. Overall, South Carolina appears to have a credible Black credit union base, but one whose future strength may depend on expanding participation, not just growing balance sheets.

## Tennessee: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$19,342,701</b>	<b>6,277</b>	<b>5</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
TSU	Nashville	TN	\$1,147,207	\$1,560,332	<b>-26.48%</b>	385	460	<b>-16.3%</b>
<a href="#">Memphis Municipal Employees</a>	Memphis	TN	\$15,077,797	\$13,133,069	<b>14.81%</b>	3,131	2,642	<b>18.5%</b>
Fair Break	Memphis	TN	\$22	N/A	N/A	1	N/A	N/A
<a href="#">Metropolitan Teachers</a>	Nashville	TN	\$2,452,133	N/A	N/A	1,818	N/A	N/A
Olivet Baptist	Cordova	TN	\$665,542	N/A	N/A	942	N/A	N/A

### Key Insights

Tennessee's African American-owned credit union sector includes 5 active institutions with \$19,342,701 in total assets and 6,277 members in 2025, led by Memphis Municipal Employees, which holds \$15,077,797 in assets and 3,131 members. The state's profile is top-heavy, with one institution providing most of the scale while the others range from modest to very small in footprint. That suggests Tennessee's Black credit union presence is real but uneven, with broader statewide influence depending heavily on the strength and continuity of a limited number of institutions.

### Texas: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$91,122,491</b>	<b>15,581</b>	<b>14</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
<a href="#">Port Arthur Teachers</a>	Port Arthur	TX	\$35,865,240	N/A	N/A	3,103	N/A	N/A
Sp Trainmen	Houston	TX	\$2,877,585	N/A	N/A	495	N/A	N/A
<a href="#">Faith Cooperative</a>	Dallas	TX	\$2,320,038	\$415,643	<b>458.18%</b>	993	507	<b>95.9%</b>
Pilgrim Cucc	Houston	TX	\$980,450	N/A	N/A	212	N/A	N/A
Our Mother Of Mercy Parish Houston	Houston	TX	\$3,032,836	N/A	N/A	510	N/A	N/A
Pear Orchard	Beaumont	TX	\$952,152	\$917,218	<b>3.81%</b>	315	339	<b>-7.1%</b>
<a href="#">Met Tran</a>	Houston	TX	\$10,829,089	\$8,799,837	<b>23.06%</b>	2,744	2,653	<b>3.4%</b>
Brentwood Baptist Church	Houston	TX	\$1,388,120	\$1,075,811	<b>29.03%</b>	634	1,027	<b>-38.3%</b>
Covenant Savings	Killeen	TX	\$3,786,703	\$2,722,629	<b>39.08%</b>	1,221	1,408	<b>-13.3%</b>
<a href="#">Mount Olive Baptist Church</a>	Arlington	TX	\$10,469,470	\$5,718,032	<b>83.10%</b>	1,296	1,157	<b>12.0%</b>
Empowerment Community Development	Houston	TX	\$1,005,040	\$1,495,842	<b>-32.81%</b>	610	777	<b>-21.5%</b>
<a href="#">Oak Cliff Christian</a>	Dallas	TX	\$7,006,924	\$4,212,241	<b>66.35%</b>	1,577	1,633	<b>-3.4%</b>
<a href="#">Redeemer</a>	Plano	TX	\$5,279,343	N/A	N/A	1,031	N/A	N/A
<a href="#">Light Commerce</a>	Houston	TX	\$5,329,501	\$2,688,175	<b>98.26%</b>	840	831	<b>1.1%</b>

#### Key Insights

Texas's African American-owned credit union sector includes 14 active institutions with \$91,122,491 in total assets and 15,581 members in 2025, led by Port Arthur Teachers, which holds \$35,865,240 in assets and 3,103 members. What makes Texas distinctive is its spread: no single institution fully defines the state's profile, and several credit unions across Houston, Dallas, Beaumont, Arlington, Plano, and Killeen show meaningful scale or growth. That gives Texas the look of a distributed Black credit union ecosystem—one with multiple centers of strength, but also uneven momentum from institution to institution.

## Virgin Islands: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$141,385,055</b>	<b>14,741</b>	<b>4</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
<a href="#">St. Thomas</a>	Charlotte Amali	VI	\$88,456,927	\$53,945,051	<b>63.98%</b>	8,686	6,685	<b>29.9%</b>
<a href="#">Christiansted</a>	Christiansted	VI	\$32,946,568	\$22,295,917	<b>47.77%</b>	3,382	3,557	<b>-4.9%</b>
Vitelco Employees	Charlotte Amali	VI	\$1,701,716	\$2,187,609	<b>-22.21%</b>	332	417	<b>-20.4%</b>
<a href="#">Mid-Island</a>	Christiansted	VI	\$18,279,844	\$8,717,163	<b>109.70%</b>	2,341	2,354	<b>-0.6%</b>

### Key Insights

The Virgin Islands' African American-owned credit union sector includes 4 active institutions with \$141,385,055 in total assets and 14,741 members in 2025, led by St. Thomas, which holds \$88,456,927 in assets and 8,686 members. This is a relatively strong small-market profile, with two larger institutions—St. Thomas and Christiansted—providing most of the scale, while Mid-Island also shows notable asset growth. Overall, the Virgin Islands appear to have a compact but meaningful Black credit union presence, with enough size to matter locally and enough variation to show both momentum and vulnerability across institutions.

## Virginia: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$471,206,369</b>	<b>36,184</b>	<b>13</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
<a href="#">RICHMOND HERITAGE</a>	RICHMOND	VA	\$10,908,271	\$7,041,902	54.91%	1,689	1,917	-11.9%
<a href="#">VIRGINIA STATE UNIVERSITY</a>	SOUTH CHESTERFI	VA	\$13,344,322	\$8,643,044	54.39%	1,906	2,310	-17.5%
<a href="#">TRANSPORTATION</a>	ALEXANDRIA	VA	\$334,397,519	N/A	N/A	14,794	N/A	N/A
METROPOLITAN CHURCH	SUFFOLK	VA	\$12,700,036	\$7,906,977	60.62%	1,919	1,872	2.5%
<a href="#">RVA FINANCIAL</a>	RICHMOND	VA	\$76,200,839	N/A	N/A	10,719	N/A	N/A
BRUNSWICK COUNTY TEACHERS	LAWRENCEVILLE	VA	\$501,354	\$683,431	-26.64%	281	377	-25.5%
HIGH STREET BAPTIST CHURCH	ROANOKE	VA	\$2,356,040	\$1,827,880	28.89%	277	304	-8.9%
GLAMORGAN EMPLOYEES	LYNCHBURG	VA	\$1,988,759	\$1,040,785	91.08%	381	229	66.4%
Planters	Suffolk	VA	\$2,635,123	\$4,016,230	-34.39%	499	914	-45.4%
<a href="#">Port Of Hampton Roads IIa</a>	Norfolk	VA	\$8,305,589	\$6,669,822	24.52%	1,526	1,870	-18.4%
<a href="#">Halifax County Community</a>	South Boston	VA	\$6,452,059	\$6,956,734	-7.25%	1,727	4,561	-62.1%
First Baptist Church Of Vienna (Va)	Vienna	VA	\$1,087,416	\$1,424,168	-23.65%	345	398	-13.3%
Mount Pleasant Baptist Church	Alexandria	VA	\$329,042	\$156,148	110.72%	121	121	0.0%

### Key Insights

Virginia's African American-owned credit union sector includes 13 active institutions with \$471,206,369 in total assets and 36,184 members in 2025, led by Transportation with \$334,397,519 in assets and 14,794 members. The sector has notable breadth, but the figures also show a split pattern: a few larger institutions account for most of the scale, while many smaller credit unions post mixed results, with asset growth in some cases but membership slippage in others. For Black communities in Virginia, that mix suggests both resilience and strain—there is still meaningful institutional reach, but sustaining community-rooted finance may require stronger pipelines for member growth, succession, and long-term competitiveness.

## West Virginia: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$415,958</b>	<b>198</b>	<b>1</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
W. Virginia State Convention	Hilltop	WV	\$415,958	\$201,236	<b>106.70%</b>	198	155	<b>27.7%</b>

### Key Insights

West Virginia's African American-owned credit union presence is represented by 1 active institution, W. Virginia State Convention, with \$415,958 in assets and 198 members in 2025. Even though the footprint is very small, the credit union's 106.70% asset growth and 27.7% membership increase since 2016 suggest steady local relevance and a capacity to endure. For the surrounding Black community, that kind of growth matters because it shows that even a small institution can remain a meaningful financial anchor where Black-owned financial options are limited.

### Wisconsin: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$764,689</b>	<b>239</b>	<b>1</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
Holy Redeemer Community Of Se Wis.	Milwaukee	WI	\$764,689	\$793,101	-3.58%	239	233	2.6%

#### Key Insights

Wisconsin's African American-owned credit union sector is represented by 1 active institution, Holy Redeemer Community of Southeast Wisconsin, with \$764,689 in assets and 239 members in 2025. Its profile is relatively stable rather than expansive, with assets down slightly since 2016 but membership up modestly. In Wisconsin, this looks less like a growing sector and more like a small but persistent community institution maintaining a foothold.