



2025 African American Owned Credit Unions

Directory & Financial Trajectory

Prepared by HBCU Money™

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Arkansas: African American-Owned Credit Unions (2025)

| | | |
|---------------------|---------------|---------------------|
| Total State Assets | Total Members | Active Institutions |
| \$12,993,792 | 3,882 | 3 |

| 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.