



# 2025 African American Owned Credit Unions

Directory & Financial Trajectory

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Prepared by HBCU Money™

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# **African American Owned Credit Union**

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## 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.