



2025 African American Owned Credit Unions

Directory & Financial Trajectory

Prepared by HBCU Money™

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Michigan: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
\$158,613,523	20,756	4

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.B.D.	Warren	MI	\$68,401,966	\$60,584,253	12.90%	6,326	13,928	-54.6%
New Rising Star	Detroit	MI	\$96,926	\$110,910	-12.61%	82	139	-41.0%
One Detroit	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.