



2025 African American Owned Credit Unions

Directory & Financial Trajectory

Prepared by HBCU Money™

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

Total State Assets	Total Members	Active Institutions
\$14,749,892	4,166	2

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	-23.79%	203	315	-35.6%
Greater Kinston	Kinston	NC	\$14,611,598	\$11,090,265	31.75%	3,963	4,962	-20.1%

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.