



2025 African American Owned Credit Unions

Directory & Financial Trajectory

Prepared by HBCU Money™

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Pennsylvania: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
\$18,448,781	4,939	8

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%
Hill District	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.