



2025 African American Owned Credit Unions

Directory & Financial Trajectory

Prepared by HBCU Money™

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Tennessee: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
\$19,342,701	6,277	5

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
TSU	Nashville	TN	\$1,147,207	\$1,560,332	-26.48%	385	460	-16.3%
Memphis Municipal Employees	Memphis	TN	\$15,077,797	\$13,133,069	14.81%	3,131	2,642	18.5%
Fair Break	Memphis	TN	\$22	N/A	N/A	1	N/A	N/A
Metropolitan Teachers	Nashville	TN	\$2,452,133	N/A	N/A	1,818	N/A	N/A
Olivet Baptist	Cordova	TN	\$665,542	N/A	N/A	942	N/A	N/A

Key Insights

Tennessee's African American-owned credit union sector includes 5 active institutions with \$19,342,701 in total assets and 6,277 members in 2025, led by Memphis Municipal Employees, which holds \$15,077,797 in assets and 3,131 members. The state's profile is top-heavy, with one institution providing most of the scale while the others range from modest to very small in footprint. That suggests Tennessee's Black credit union presence is real but uneven, with broader statewide influence depending heavily on the strength and continuity of a limited number of institutions.