



2025 African American Owned Credit Unions

Directory & Financial Trajectory

Prepared by HBCU Money™

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Texas: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
\$91,122,491	15,581	14

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
Port Arthur Teachers	Port Arthur	TX	\$35,865,240	N/A	N/A	3,103	N/A	N/A
Sp Trainmen	Houston	TX	\$2,877,585	N/A	N/A	495	N/A	N/A
Faith Cooperative	Dallas	TX	\$2,320,038	\$415,643	458.18%	993	507	95.9%
Pilgrim Cucc	Houston	TX	\$980,450	N/A	N/A	212	N/A	N/A
Our Mother Of Mercy Parish Houston	Houston	TX	\$3,032,836	N/A	N/A	510	N/A	N/A
Pear Orchard	Beaumont	TX	\$952,152	\$917,218	3.81%	315	339	-7.1%
Met Tran	Houston	TX	\$10,829,089	\$8,799,837	23.06%	2,744	2,653	3.4%
Brentwood Baptist Church	Houston	TX	\$1,388,120	\$1,075,811	29.03%	634	1,027	-38.3%
Covenant Savings	Killeen	TX	\$3,786,703	\$2,722,629	39.08%	1,221	1,408	-13.3%
Mount Olive Baptist Church	Arlington	TX	\$10,469,470	\$5,718,032	83.10%	1,296	1,157	12.0%
Empowerment Community Development	Houston	TX	\$1,005,040	\$1,495,842	-32.81%	610	777	-21.5%
Oak Cliff Christian	Dallas	TX	\$7,006,924	\$4,212,241	66.35%	1,577	1,633	-3.4%
Redeemer	Plano	TX	\$5,279,343	N/A	N/A	1,031	N/A	N/A
Light Commerce	Houston	TX	\$5,329,501	\$2,688,175	98.26%	840	831	1.1%

Key Insights

Texas's African American-owned credit union sector includes 14 active institutions with \$91,122,491 in total assets and 15,581 members in 2025, led by Port Arthur Teachers, which holds \$35,865,240 in assets and 3,103 members. What makes Texas distinctive is its spread: no single institution fully defines the state's profile, and several credit unions across Houston, Dallas, Beaumont, Arlington, Plano, and Killeen show meaningful scale or growth. That gives Texas the look of a distributed Black credit union ecosystem—one with multiple centers of strength, but also uneven momentum from institution to institution.