



# 2025 African American Owned Credit Unions

Directory & Financial Trajectory

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Prepared by HBCU Money™

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# **African American Owned Credit Union**

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## Virgin Islands: African American-Owned Credit Unions (2025)

Total State Assets	Total Members	Active Institutions
<b>\$141,385,055</b>	<b>14,741</b>	<b>4</b>

Institution	City	State	2025 Total Assets	2016 Total Assets	Asset Change	2025 Total Members	2016 Total Members	Member Change
<a href="#">St. Thomas</a>	Charlotte Amali	VI	\$88,456,927	\$53,945,051	<b>63.98%</b>	8,686	6,685	<b>29.9%</b>
<a href="#">Christiansted</a>	Christiansted	VI	\$32,946,568	\$22,295,917	<b>47.77%</b>	3,382	3,557	<b>-4.9%</b>
Vitelco Employees	Charlotte Amali	VI	\$1,701,716	\$2,187,609	<b>-22.21%</b>	332	417	<b>-20.4%</b>
<a href="#">Mid-Island</a>	Christiansted	VI	\$18,279,844	\$8,717,163	<b>109.70%</b>	2,341	2,354	<b>-0.6%</b>

### Key Insights

The Virgin Islands' African American-owned credit union sector includes 4 active institutions with \$141,385,055 in total assets and 14,741 members in 2025, led by St. Thomas, which holds \$88,456,927 in assets and 8,686 members. This is a relatively strong small-market profile, with two larger institutions—St. Thomas and Christiansted—providing most of the scale, while Mid-Island also shows notable asset growth. Overall, the Virgin Islands appear to have a compact but meaningful Black credit union presence, with enough size to matter locally and enough variation to show both momentum and vulnerability across institutions.