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U.S. Credit Union Statistics and the Largest Credit Unions

ComplexSearch Research | November 2026 edition | NCUA call report data as of June 30, 2026

On June 30, 2026, the U.S. had **4,214 federally insured credit unions**, 156 fewer (−3.6%) than a year earlier, serving **146.1 million members** with **$2.50 trillion in assets**, according to ComplexSearch's analysis of NCUA 5300 Call Report data[1]. The 10 largest by assets held **19.2%** of that $2.50 trillion, up from 17.6% of the system total in June 2019.

June 2026 (the second quarter) is the latest call report cycle NCUA has posted. The September 2026 file was not yet available when this report was prepared on November 23, 2026. NCUA's Quarterly Credit Union Data Summary for 2026 Q2[2] reports the same count, membership and asset totals.

Observed data

System totals, June 2026 vs. June 2025

Measure (June 30)	2025	2026	Change	Change %
Federally insured credit unions	4,370	4,214	−156	−3.6%
Federal credit unions	2,740	2,649	−91	−3.3%
Federally insured state-chartered credit unions	1,630	1,565	−65	−4.0%
Members	143.79M	146.11M	+2.32M	+1.6%
Total assets	$2,379.0B	$2,498.9B	+$119.9B	+5.0%
Total loans and leases	$1,681.3B	$1,763.5B	+$82.2B	+4.9%
Total shares and deposits	$2,022.0B	$2,127.0B	+$105.0B	+5.2%
Average members per credit union	32,904	34,672	+1,768	+5.4%

1. https://ncua.gov/files/publications/analysis/call-report-data-2026-06.zip
2. https://ncua.gov/files/publications/analysis/quarterly-data-summary-2026-Q2.pdf

Measure (June 30)	2025	2026	Change	Change %
Median credit union assets	$62.4M	$67.7M	+$5.3M	+8.5%

Source: ComplexSearch sums of NCUA call report accounts 010, 083, 025B and 018 from the June 2025[3] and June 2026[1] files. Totals match the NCUA 2026 Q2 data summary[2] to its published rounding. Shares and deposits here are total shares and deposits; NCUA separately reports insured shares and deposits of $1.91 trillion.

Membership grew 1.6% in the year, slower than the 2.0% recorded in the year to June 2025 and below the 3.1% compound annual rate from 2019 to 2026. The typical credit union did not gain members: NCUA's Quarterly U.S. Map Review[4] puts median membership growth at −0.6%. Growth was concentrated in large institutions.

Credit union count, 2019–2026

June 30	Federally insured CUs	Members	Total assets	Avg. members per CU
2019	5,308	118.3M	$1,520.3B	22,289
2020	5,164	122.3M	$1,749.2B	23,690
2021	5,029	127.2M	$1,977.2B	25,296
2022	4,853	132.6M	$2,136.5B	27,327
2023	4,686	137.7M	$2,218.7B	29,393
2024	4,533	141.0M	$2,297.1B	31,109
2025	4,370	143.8M	$2,379.0B	32,904
2026	4,214	146.1M	$2,498.9B	34,672

Source: ComplexSearch calculations from NCUA call report files for each June cycle, for example June 2019[5]. The 2019 and 2022 counts match the 2019 Q2[6] and 2022 Q2[7] NCUA data summaries.

The count fell by 1,094 credit unions (−20.6%) over seven years while members rose by 27.8 million. Annual declines ranged from 2.6% (year to June 2021) to 3.6% (year to June 2025). Credit unions with less than $10 million in assets fell from 1,363 to 761. Those with $1 billion or more rose from 317 to 471 and held 79.5% of system assets in June 2026, up from 66.9%.

What left the list in the latest year

Between the June 2025 and June 2026 call report files, 173 charter numbers left the federally insured list and 17 entered. Sixteen of the exits were charter conversions, such as a state charter becoming a federal charter under a new number. In those cases the same credit union kept

3. https://ncua.gov/files/publications/analysis/call-report-data-2025-06.zip
4. https://ncua.gov/analysis/credit-union-corporate-call-report-data/ncua-quarterly-us-map-review/second-quarter-2026
5. https://ncua.gov/files/publications/analysis/call-report-data-2019-06.zip
6. https://ncua.gov/files/publications/analysis/quarterly-data-summary-2019-Q2.pdf
7. https://ncua.gov/files/publications/analysis/quarterly-data-summary-2022-Q2.pdf

operating. Twelve of the conversions appear in NCUA's Merger Activity and Insurance Reports[8], and four were matched by name and state. Excluding conversions, **157 credit unions left the list and one new charter entered**. That reconciles to the net decline of 156.

Why the 173 charter numbers left (June 2025 → June 2026)	Charters	Assets at June 2025
Merging credit union in an NCUA merger approval report, March 2025–March 2026	138	$42.8B
Not found in those NCUA reports	18	$0.1B
Left federal insurance (NCUA-listed conversion to private insurance)	1	$0.6B
Subtotal: credit unions that left	157	$43.6B
Charter conversion, same credit union under a new number (12 NCUA-listed, 4 name-matched)	16	$26.9B
All charter numbers that left	173	$70.5B

Asset size at June 2025 (157 that left)	Charters	Their assets
Under $10M	67	$0.2B
$10M–$50M	45	$1.2B
$50M–$100M	12	$0.9B
$100M–$500M	25	$4.5B
$500M–$1B	4	$2.6B
$1B+	4	$34.1B

Source: ComplexSearch comparison of charter numbers in the June 2025[3] and June 2026[1] NCUA files. Exits were classified with the merger and conversion detail in NCUA's quarterly activity reports for March 2025[9], June 2025[10], September 2025[11], December 2025[12] and March 2026[13]. Those reports list the quarter NCUA approved a merger, not its effective date. The 18 unmatched exits are all under $50 million, and the June 2026 activity report was not yet posted.

Most exits were small: 112 of the 157 had less than $50 million in assets. Four exits of $1 billion or more accounted for $34.1 billion of the $43.6 billion in assets that left. Three of those four

8. https://ncua.gov/analysis/chartering-mergers/merger-activity-insurance-report
9. https://ncua.gov/files/publications/analysis/insurance-report-activity-march-2025.zip
10. https://ncua.gov/files/publications/analysis/insurance-report-activity-june-2025.zip
11. https://ncua.gov/files/publications/analysis/insurance-report-activity-sept-2025.zip
12. https://ncua.gov/files/publications/analysis/insurance-report-activity-dec-2025.zip
13. https://ncua.gov/files/publications/analysis/insurance-report-activity-mar-2026.zip

combined with other large credit unions. Each was listed in NCUA's September 2025 activity report[11], with "expanded services" given as the reason.

- **Ent and Wings:** Ent Credit Union (charter 68671, Colorado Springs, CO; $10.3B) was the continuing credit union. Wings Financial Credit Union (charter 68601, Apple Valley, MN; $9.5B) was the merging credit union. NCUA's list of proposed mergers[14] shows the Wings Financial member vote on December 4, 2025. NCUA's public reports do not give an effective date. Both credit unions state that the merger took effect January 1, 2026[15]. Ent's surviving charter took the Wings name. Charter 68671 reported as "ENT" in June 2025 and as "WINGS" (Colorado) in June 2026[1]. Charter 68601 no longer appears.
- **Digital and First Technology:** Digital (charter 23521, Marlborough, MA) was the continuing credit union and First Technology (charter 19976, San Jose, CA) was the merging one. Charter 23521 reported in June 2026 as First Technology, California.
- **Unify Financial and CommunityAmerica:** Unify Financial (charter 15732) was the continuing credit union and CommunityAmerica (charter 67664, Lenexa, KS) was the merging one. Charter 15732 reported in June 2026 as CommunityAmerica, Kansas.

Meritrust (Kansas, $2.2B) merged into Premier Members (Colorado), according to NCUA's June 2025 activity report[10]. Newport News Shipbuilding Employees' (Virginia) converted to a federal charter on September 30, 2025, and now reports as Bayport, according to the September 2025 report[11]. It is counted as a conversion, not an exit.

Top 25 credit unions by assets, June 30, 2026

Rank	Charter	Credit union (NCUA name)	State	Total assets	Members	Assets YoY
1	5536	NAVY FEDERAL CREDIT UNION	VA	$204.4B	15,517,448	+6.6%
2	66310	STATE EMPLOYEES'	NC	$60.0B	2,998,339	+6.7%
3	24212	SCHOOLSFIRST	CA	$37.2B	1,579,561	+9.2%
4	62604	BOEING EMPLOYEES	WA	$29.6B	1,594,258	+2.4%
5	227	PENTAGON	VA	$29.2B	2,751,004	−2.7%
6	23521	FIRST TECHNOLOGY [1]	CA	$27.9B	1,870,858	+119.1%
7	24694	AMERICA FIRST	UT	$26.0B	1,588,687	+13.5%

14. https://ncua.gov/support-services/credit-union-merger-acquisition/comments-proposed-credit-union-mergers
15. https://www.ent.com/news-and-events/press-releases/ent-and-wings-credit-unions-share-merger-milestone-and-whats-ahead/

Rank	Charter	Credit union (NCUA name)	State	Total assets	Members	Assets YoY
8	24692	MOUNTAIN AMERICA	UT	$22.9B	1,458,467	+6.1%
9	61650	THE GOLDEN 1	CA	$22.2B	1,199,691	+7.6%
10	68645	SUNCOAST	FL	$20.8B	1,408,203	+10.0%
11	67955	ALLIANT	IL	$20.0B	953,370	+0.3%
12	8111	RANDOLPH-BROOKS	TX	$19.6B	1,152,532	+4.6%
13	68671	WINGS [1]	CO	$19.4B	958,216	+88.0%
14	62514	LAKE MICHIGAN	MI	$17.3B	536,976	+16.1%
15	63194	IDAHO CENTRAL	ID	$15.5B	821,866	+16.9%
16	4735	FOURLEAF	NY	$14.4B	527,355	+3.9%
17	11065	SECURITY SERVICE	TX	$14.4B	721,020	+2.5%
18	68490	VYSTAR	FL	$14.3B	1,024,058	+2.0%
19	5913	GLOBAL	AK	$13.0B	808,644	−0.4%
20	60269	GREENSTATE	IA	$10.9B	359,136	+1.9%
21	24563	ESL	NY	$10.8B	485,535	+12.2%
22	60793	REDWOOD	CA	$10.7B	423,257	+12.6%
23	5588	UNITED NATIONS	NY	$10.7B	266,891	+6.8%
24	2551	POLICE & FIRE	PA	$10.2B	432,372	+4.7%
25	68095	EASTMAN	TN	$10.2B	360,016	+6.9%

Top 25 credit unions by members, June 30, 2026

Rank	Charter	Credit union (NCUA name)	State	Total assets	Members	Members YoY
1	5536	NAVY FEDERAL CREDIT UNION	VA	$204.4B	15,517,448	+5.2%
2	66310	STATE EMPLOYEES'	NC	$60.0B	2,998,339	+2.1%
3	227	PENTAGON	VA	$29.2B	2,751,004	−2.2%
4	23521	FIRST TECHNOLOGY [1]	CA	$27.9B	1,870,858	+59.2%

Rank	Charter	Credit union (NCUA name)	State	Total assets	Members	Members YoY
5	62604	BOEING EMPLOYEES	WA	$29.6B	1,594,258	+3.3%
6	24694	AMERICA FIRST	UT	$26.0B	1,588,687	+4.9%
7	24212	SCHOOLSFIRST	CA	$37.2B	1,579,561	+5.7%
8	24692	MOUNTAIN AMERICA	UT	$22.9B	1,458,467	+7.3%
9	68645	SUNCOAST	FL	$20.8B	1,408,203	+6.3%
10	61650	THE GOLDEN 1	CA	$22.2B	1,199,691	+4.1%
11	8111	RANDOLPH-BROOKS	TX	$19.6B	1,152,532	−2.7%
12	68490	VYSTAR	FL	$14.3B	1,024,058	−0.0%
13	68671	WINGS [1]	CO	$19.4B	958,216	+66.3%
14	67955	ALLIANT	IL	$20.0B	953,370	+3.1%
15	63194	IDAHO CENTRAL	ID	$15.5B	821,866	+12.8%
16	5913	GLOBAL	AK	$13.0B	808,644	+2.3%
17	11065	SECURITY SERVICE	TX	$14.4B	721,020	−3.6%
18	67297	SPACE COAST	FL	$9.2B	705,088	+3.0%
19	62745	ONPOINT COMMUNITY	OR	$9.5B	661,823	+7.0%
20	60153	MUNICIPAL	NY	$5.2B	651,236	+3.2%
21	6694	MEMBERS 1ST	PA	$8.7B	634,162	+3.0%
22	15732	COMMUNITYAMERICA [1]	KS	$9.0B	594,689	+143.3%
23	64131	PENNSYLVANIA STATE EMPLOYEES	PA	$9.7B	547,167	−3.0%
24	66357	DELTA COMMUNITY	GA	$9.1B	547,012	+5.2%
25	68579	PATELCO	CA	$9.8B	542,150	+5.8%

Source for both tables: NCUA call report data, June 2026[1] (FOICU profile and FS220 balance-sheet files), with year-over-year changes against the June 2025 file[3]. Names are shown as NCUA abbreviates them and often omit "Credit Union" or "Federal Credit Union." State is the mailing-

address state. [1] This charter number reported a different name in June 2025 (Digital, Ent and Unify Financial, respectively) and absorbed another large credit union during the year. Its change is not organic growth.

Navy Federal alone held 8.2% of federally insured credit union assets and 10.6% of members. The next-largest, State Employees' of North Carolina, had $60.0 billion in assets, less than a third of Navy Federal's $204.4 billion.

Asset concentration

June 30	Largest CU's asset share	Top 10	Top 100	Top 10 member share	National asset HHI
2019	7.0%	17.6%	44.6%	16.5%	77
2022	7.5%	18.3%	46.3%	19.2%	85
2025	8.1%	18.7%	47.5%	20.9%	94
2026	8.2%	19.2%	48.3%	21.9%	97

Source: ComplexSearch calculations from NCUA call report data for June 2019[5], June 2022[16], June 2025[3] and June 2026[1]. All eight years are in the concentration CSV.

The 100 largest credit unions, 2.4% of all charters, held 48.3% of assets in June 2026. The Herfindahl-Hirschman Index here sums the squared percentage asset shares of every federally insured credit union nationwide. The index runs from near 0 to 10,000 (a single institution). Its rise from 77 to 97 shows assets shifting toward the largest credit unions. It is a national, credit-union-only measure and is not comparable to antitrust screens, which are applied to local markets that include banks.

ComplexSearch scenario: credit union count to 2031

This section is a **ComplexSearch scenario**, not an NCUA figure or forecast. It asks how many federally insured credit unions there would be in June 2031 if the count kept falling within the range observed from 2019 to 2026.

June 30	Slower path (−2.61%/yr)	Trend path (−3.24%/yr)	Faster path (−3.60%/yr)	Members at +1.61%/yr
2026 (observed)	4,214	4,214	4,214	146.1M
2027	4,104	4,077	4,062	148.5M
2028	3,997	3,945	3,916	150.9M
2029	3,892	3,817	3,776	153.3M
2030	3,790	3,693	3,640	155.7M
2031	3,691	3,574	3,509	158.3M

16. https://ncua.gov/files/publications/analysis/call-report-data-2022-06.zip

Formula: count in year t = 4,214 × (1 + g)^(t − 2026). The slower and faster rates are the smallest and largest annual declines observed from June 2019 to June 2026. The trend rate is the compound annual change over that period. Members grow at the latest annual rate, 1.61%. Under these assumptions, about 523 to 705 more credit unions would leave the list by June 2031, and average membership would rise from 34,672 to 42,900–45,100 per credit union.

Sensitivity: June 2031 outcomes

How the 2031 result moves with each input. The base is the June 2026 observed count (4,214) and membership (146.1M). Rates are held constant for five years.

Annual count decline	CUs in 2031	Change vs. 2026	Avg. members per CU at +1.0%/yr	at +1.6%/yr	at +2.2%/yr
2.0%	3,809	−405	40,314	41,526	42,766
2.6%	3,694	−520	41,571	42,821	44,100
3.1%	3,600	−614	42,655	43,937	45,250
3.6%	3,508	−706	43,772	45,088	46,435
4.2%	3,400	−814	45,160	46,518	47,908

Total members in 2031 depend only on the growth rate: 153.6M at 1.0%, 158.2M at 1.6% and 162.9M at 2.2%. Each 0.5-point change in the annual decline rate moves the 2031 count by about 90 credit unions. The 2.6% and 3.6% rows bracket the 2019–2026 observed range, and 2.0% and 4.2% fall outside it. These rows use rounded rates, so they differ by one or two from the main scenario table, which uses unrounded observed rates. Source: ComplexSearch scenario calculations in the `research materials`.

The scenario is mechanical. It does not model merger approvals, new charters, failures, interest rates or deposit flows. Annual membership growth slowed from a 4.3% peak in the year to June 2022 to 1.6% in the latest year, so a steady 1.61% rate is a simplifying choice. All assumptions and formulas are in the research materials.

Methodology

- **Universe:** All credit unions in NCUA's June call report files with credit union type 1 (federal) or 2 (federally insured, state-chartered). Type 3, non-federally insured state-chartered credit unions (85 in June 2026), is excluded, consistent with NCUA's federally insured totals.
- **Accounts:** Total assets = account 010; members = account 083 (current members, not accounts); total loans and leases = 025B; total shares and deposits = 018, all from FS220.txt. Names, state and charter type come from FOICU.txt, joined on charter number (CU_NUMBER).
- **Period:** June 30 of each year from 2019 to 2026. Using the same quarter avoids seasonal differences.

- **Reconciliation:** Counts, members, assets, loans and shares for June 2026 and June 2025 match the NCUA 2026 Q2 data summary[2] at its published rounding. Counts for 2019 and 2022 match the corresponding NCUA summaries.
- **Turnover:** A charter "left" if its number appears in the June 2025 file but not in June 2026. Each exit is classified in this order. First, as a charter conversion or loss of federal insurance if NCUA's activity reports list it in the Conversions table. Second, as a conversion if an entering charter has the same state and the same first 12 name characters. Third, as a merger if it appears as the merging credit union in an NCUA merger approval report from March 2025 to March 2026. Otherwise it is "not identified." Every exit and its classification is in `the research materials`.
- **Reproduction:** `the research materials --download` fetches the eight call report files and five NCUA activity reports from ncua.gov and rebuilds every research dataset; `the research materials` redraws the charts.

Limitations

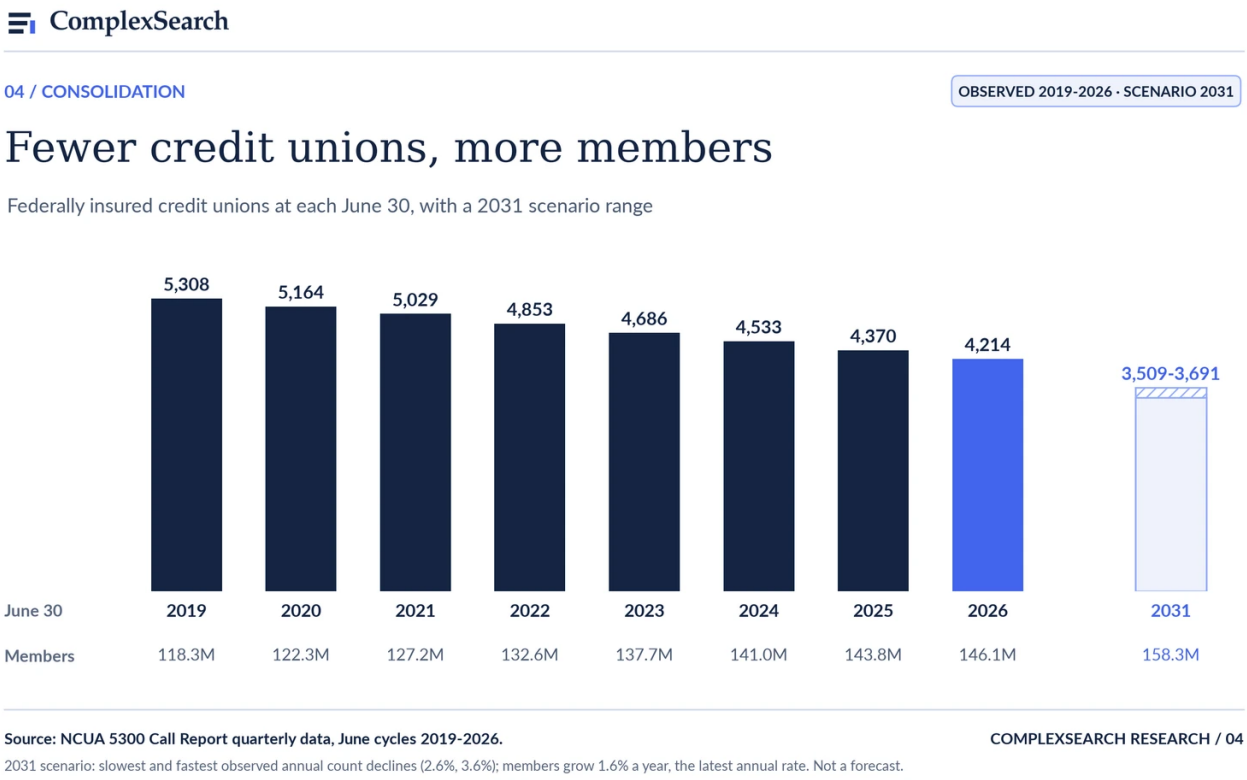
- Call report figures are self-reported by credit unions and may be amended after release. NCUA has revised earlier counts, for example the 2023 Q3 count noted in its data summary.
- The call report does not identify merger partners or exit reasons. NCUA's activity reports list mergers by approval quarter, not by effective date. The 18 unmatched exits may include liquidations or mergers approved after March 2026. Effective dates for named mergers come from the credit unions' own announcements.
- Rankings are by charter. A credit union that combined with another during the year shows its growth inflated relative to organic growth.
- The national HHI is a descriptive concentration index, not an antitrust market test. Credit unions compete locally with banks, which are not included.
- Members are the credit unions' own counts. A person who belongs to more than one credit union is counted more than once.
- June 2026 is the latest available cycle. Figures for September 2026 may differ once NCUA posts them.

How to cite

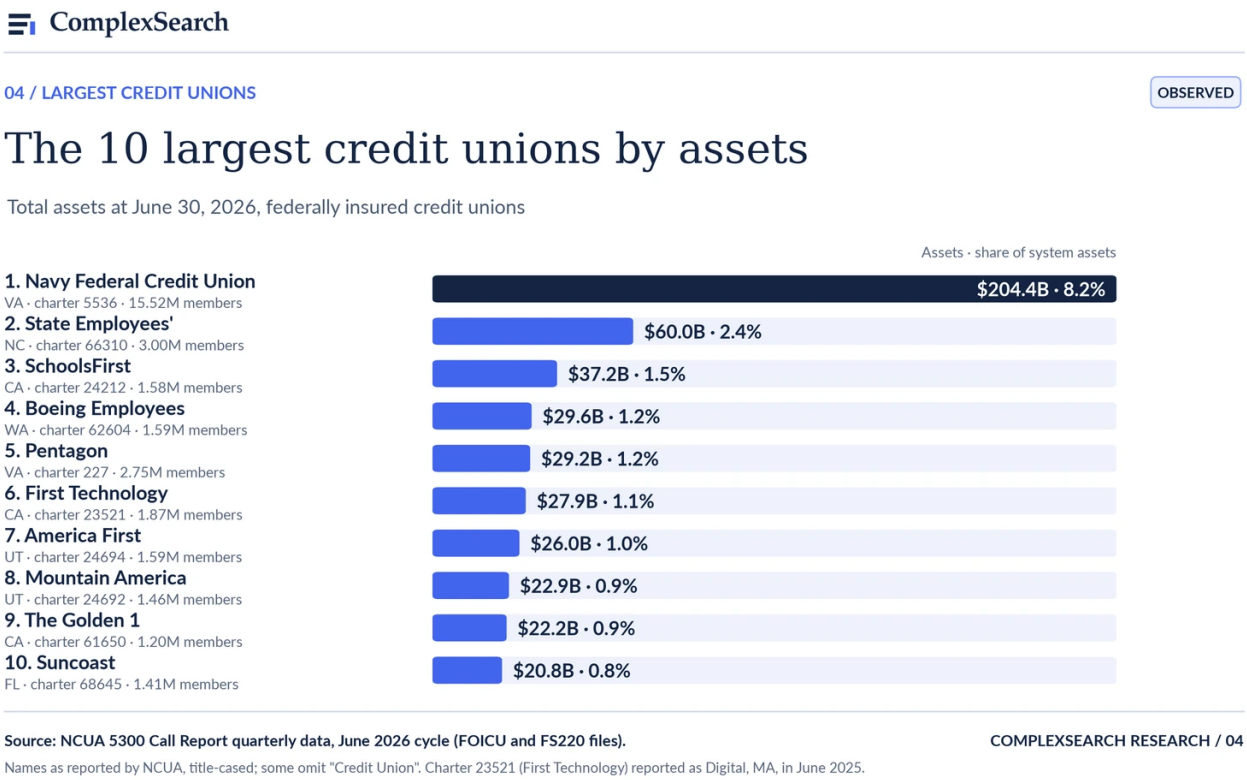
ComplexSearch Research, "U.S. Credit Union Statistics and the Largest Credit Unions," November 2026 edition, analysis of NCUA 5300 Call Report data as of June 30, 2026.

Cite the observed counts and balances as NCUA call report data. Cite the 2031 range as a ComplexSearch scenario, not a forecast.

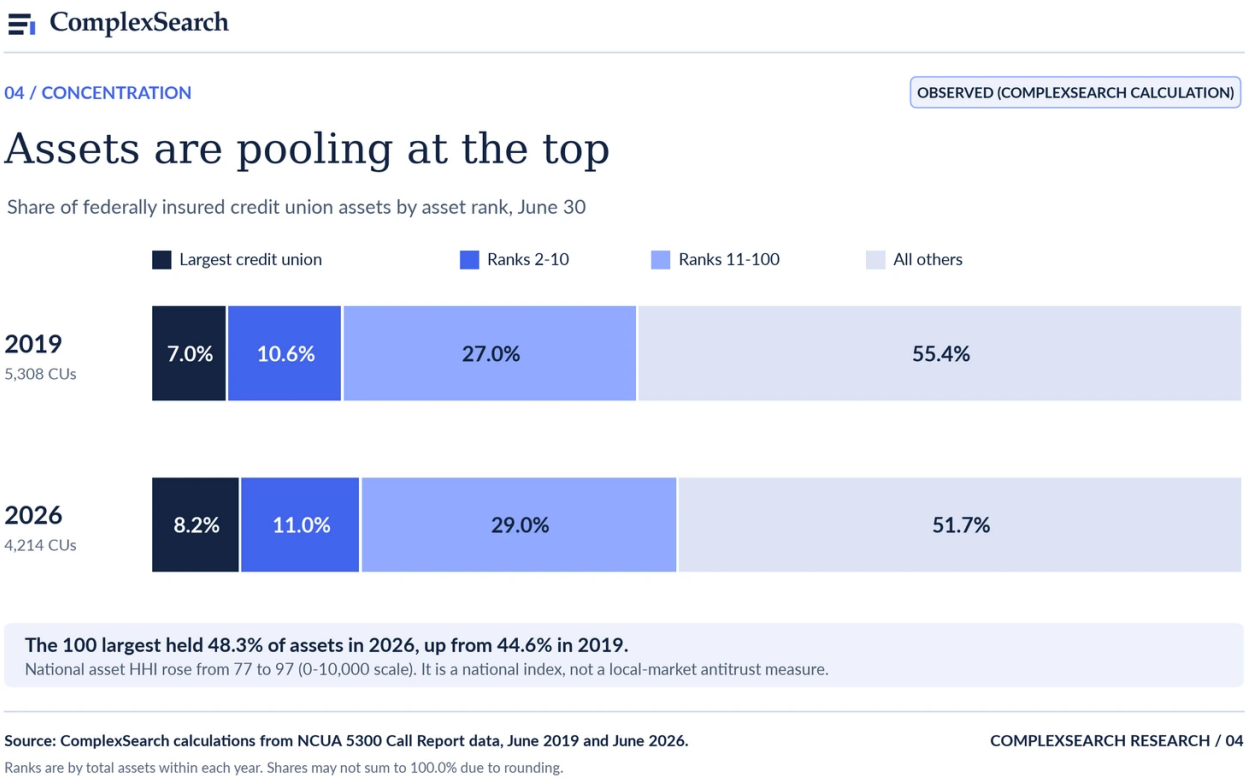
Report charts



Fewer credit unions, more membersThe 2031 bar is a scenario range, not a forecast.Source: NCUA Call Report archive ·



The 10 largest credit unions by assetsRankings compare federally insured charters at June 30, 2026.Source: NCUA quarterly summary and call reports ·



Asset concentration by rankComplexSearch divides each size group’s assets by assets across all federally insured charters in the same quarter.Source: NCUA Call Report archive ·