

# Texas State-Chartered Credit Union System Profile

Financial Data as of December 31, 2019

**Credit Union Department, State of Texas**  
**914 East Anderson Lane**  
**Austin, Texas 78752-1699**  
**(512) 837-9236**

## **FOREWORD**

The Credit Union Department is responsible for promoting the safety and soundness of state-chartered credit unions in Texas. The Department assesses the condition of these institutions so the public can have confidence in the credit union system, and so that the interests of depositors, creditors, and credit union members are protected. The Department is responsible for enforcement of the Texas Credit Union Act. The Department provides high-quality supervision of state-chartered credit unions directed at identifying material or emerging problems in individual institutions or the credit union industry and ensuring that such problems are appropriately corrected. The Department monitors and evaluates the financial health of state-chartered credit unions, along with the various risks facing these institutions, through its risk-focused on-site examination process and an off-site monitoring program. The Department also reviews complaints against state-chartered credit union that are filed with the Department.

The Department works closely with federal and other state regulators to provide regulated credit unions seamless supervision, minimal disruption and costs, and effective use of resources. The Department conducts joint examination programs with both the National Credit Union Administration (NCUA) and the American Mutual Share Insurance Corporation (ASI). These joint examinations with the share insuring organizations result in more efficient and less burdensome examinations for Texas state-chartered credit unions.

## **MISSION STATEMENT**

The mission of the Credit Union Department is to safeguard the public interest, protect the interests of credit union members and promote public confidence in credit unions.

## Statistics at a Glance\*

Total Number of Credit Unions		<b>179</b>
Number of Federally-Insured Credit Unions		<b>174</b>
Number of Non Federally-Insured Credit Unions		<b>5</b>
Total Number of Credit Union Members	\$	<b>3,969,918</b>
Total Assets	\$	<b>44,210,369,070</b>
Total Loans	\$	<b>32,892,939,171</b>
Total Shares & Deposits	\$	<b>37,892,283,758</b>
Net Income	\$	<b>363,837,127</b>
Percent Credit Unions Profitable	%	<b>89.4</b>
Net Worth/Total Asset	%	<b>11.11</b>
Delinquent Loans/Total Loans	%	<b>0.71</b>
Allowance for Loan Losses/Delinquent Loans	%	<b>107.02</b>
Allowance for Loan Losses/Total Loans	%	<b>0.76</b>
Net Charge-Offs/Average Loans	%	<b>0.69</b>
Return on Average Assets	%	<b>0.88</b>
Operating Expenses (-PPL)/Average Assets	%	<b>3.85</b>
Provision for Loan Losses/Average Assets	%	<b>0.52</b>
Total Loans/Total Assets	%	<b>74.40</b>
Total Investments/Total Assets	%	<b>12.06</b>
Fixed Assets/Total Assets	%	<b>2.79</b>
Total Borrowings/Total Savings & NW	%	<b>2.22</b>

*\*Based on the NCUA's consolidated financial performance report obtained March 3, 2020.*

## HIGHLIGHTS

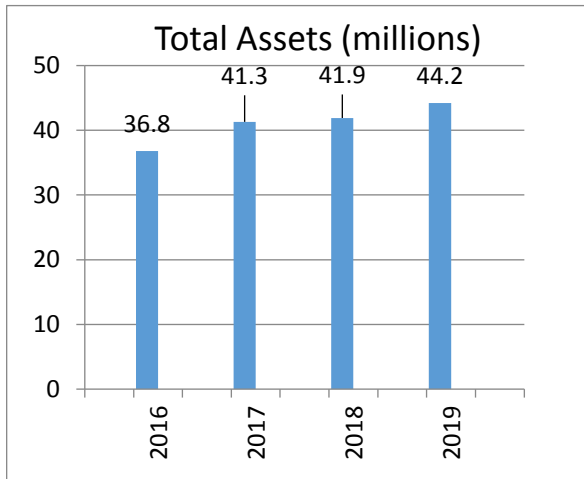
- ◆ **Assets** of state credit unions increased by **\$2.30 billion** or **5.5%** during 2019.
- ◆ **Net Worth** increased by **\$374.6 million** or **8.3%** during 2019.
- ◆ **Loans** increased **\$1.3 billion** or **4.1%** during 2019.
- ◆ **Market Share (Savings & Deposits)** increased **6.2%** during 2019.
- ◆ **Investments** increased **2.2%** during 2019.
- ◆ **Loan Delinquency** declined in 2019 to **0.71%**.

## Assets

Texas state-chartered credit unions finished calendar year 2019 with total assets of **\$44.2** billion, an increase of **\$2.30** billion from 2018. This represents a **5.5%** annual growth rate.

## Loans

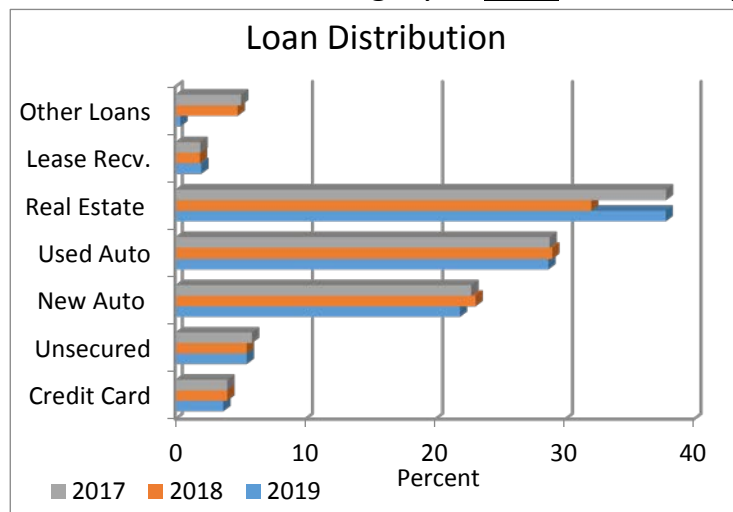
Texas state-chartered credit unions increased total loans by **\$1.3** billion in calendar year 2019, providing for an annual growth rate of **4.1%**. This level of growth is slightly



lower than the national loan growth rate of **6.2%**, for all federally insured credit unions. The low interest rate environment combined with an increasingly competitive loan market, while beneficial for consumers, has kept loan yields relatively low. This is evidenced by the yield on average loans of **5.02%** reported by Texas state-chartered credit unions as of December 31, 2019, marking a **20** basis point increase over the prior year.

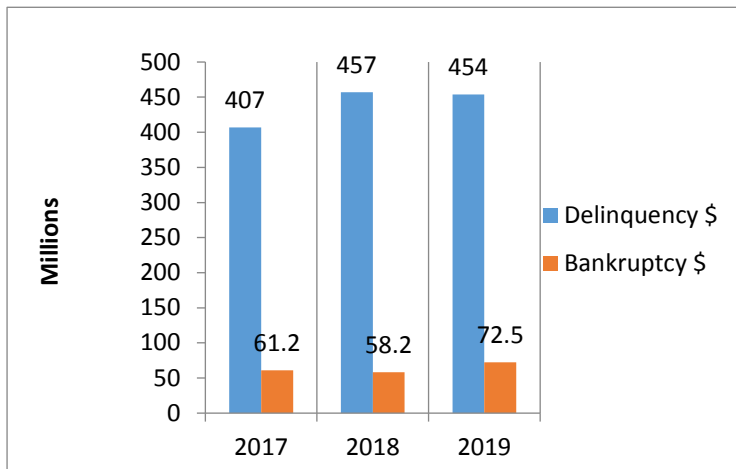
The composition of the **\$32.9** billion Texas state-chartered credit union loan portfolio is as follows:

**33%** in real estate-secured loans, **29%** in used vehicle loans, **22%** in new vehicle loans, **9%** in unsecured credit card loans and other types of unsecured credit, and **7%** in all other loans. Loan growth was strongest in the real estate category at **9.9%** followed by used vehicle loans at **4.4%**. Credit unions decreased their reliance on indirect lending relationships to generate new loans. Total outstanding indirect loan growth slowed to **\$22.6** million or 0.2 percent during 2019, compared to **\$687.2** million, or **7.3%**, in 2018. For 2019, indirect loans represent **30.71%** of total loans at Texas state-chartered credit unions.



## Delinquency and Charge-Offs

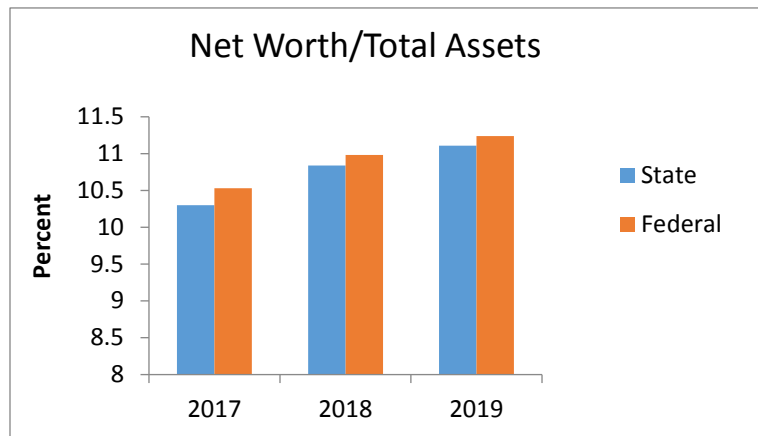
As a percentage of total loans, reportable loan delinquency declined to **0.71%** as of December 31, 2019, marking a **4** basis point year-over-year decline. The Net Charge-Offs to Average Loans ratio declined in 2019, to **0.69%** as of December 31, 2019.



The number of credit union members filing for bankruptcy increased from **4,186** to **4,374**, or **4.5%**. The amount of outstanding loan balances for these members increased considerably from **\$58.2** million to **\$72.5** million, or **24.7%**.

## Net Worth

The Net Worth to Total Assets ratio (Net Worth ratio) increased from **10.82%** to **11.11%** in 2019. Total net worth in dollars increased by **\$374.6** million, or **8.3%**, to **\$4.91** billion. The net worth ratio for Texas state-chartered credit unions is consistent with the Texas federal credit unions Net Worth Ratio average of **11.24%** as of December 31, 2019.



## Operating Results

Texas state-chartered credit unions reported **\$379.7** million in net income for 2019, an increase of **\$15.4** million, or **4.8%**, from 2018 earnings of **\$362.3** million. The **0.88%** Return on Average Assets ratio (ROAA) for Texas state-chartered credit unions compares similarly to the ROAA of **0.94%** reported by all federally insured credit unions nationwide for 2019. While loan and investment yields were slightly higher during 2019, their increase was offset by higher cost of funds for deposits, resulting in a relatively unchanged net margin position for credit unions. The yield on average loans

did increase by 20 basis points to 5.02%, while the yield on average investments increased by 40 basis points to 2.34%.

Loan interest income for 2019 of \$1.62 billion continued to constitute the largest portion of Texas state-chartered credit unions' income. Investment income increased by \$24.5 million, or 15.3%, abetted by a 2.2% increase of \$114.9 million to \$5.33 billion in total investments. Total interest expense, including dividend expense, interest paid on deposits and interest paid on borrowed money, increased by \$88.3 million, or 35.2% in 2019.

### Deposits

In 2019, total shares and deposits increased by 6.2% to \$37.9 billion. Total share drafts increased by 5.0% to \$7.7 billion, while total regular shares increased by 2.2% to \$13.6 billion. Regular shares represent 34.5% of total shares, a decline from the 37.3% level noted as of year-end 2018. Money market shares declined by 0.5% to \$5.2 billion while IRA/KEOGH accounts remained at \$2.1 billion level as of December 31, 2019.

### Liquidity

Cash and cash equivalents increase by \$710.1 million, or 23.8%, and totaled \$3.7 billion as of December 31, 2019. Total short-term investments declined by \$541.9 million, or 12.9%, from 2019. The Cash and Short-Term Investments to Total Assets Ratio (Liquidity Ratio) of 11.61% represents an increase from the 10.90% Liquidity ratio noted as of year-end 2018. Loans comprise 86.8% of total shares and 74.4% of total assets. Total off-balance sheet borrowing capacity increased by \$253 million, or 2.4%, to \$10.8 billion as of December 31, 2019. Outstanding draws against borrowing lines of credit decreased by \$180.1 million, or a 26.4% decline, from year-end 2018 to year-end 2019.

### Number of Credit Unions

Between 2018 and 2019, there was a decline of three Texas state-chartered credit unions from 182 to 179. During the year two institutions merged with other credit unions and the third State-chartered credit unions with assets less \$20 million represents 36.3% of total number of credit unions or 1.3% of assets under supervision.

## Members

Texas state-chartered credit unions have a total membership of **3,969,918** members as of year-end 2019. Total membership increased by **114,209** in the last twelve months, representing a **2.9%** annual growth rate.

## Number of Offices

Texas state-chartered credit unions have established and are maintaining **722** offices. In those offices, they employ **10,304** full-time and **802** part-time staff members.

<b>Texas State-Chartered Credit Unions Offices</b>			
<b>Credit Union</b>	<b>Total Offices</b>	<b>Texas Offices</b>	<b>Out-of-State Offices</b>
1st University Credit Union	2	2	
A New Direction Credit Union	2	2	
Access Community Credit Union	4	4	
ACU Credit Union	1	1	
Alamo City Credit Union	1	1	
ALLIANCE Credit Union	7	7	
Alpine Community Credit Union	1	1	
Amarillo Postal Employees Credit Union	1	1	
American Baptist Association Credit Union	1	1	
America's Credit Union	4	3	1
Amplify Credit Union	6	6	
Angelina County Teachers Credit Union	1	1	
Angelina Federal Employees Credit Union	1	1	
Associated Credit Union of Texas	15	15	
Baptist Credit Union	6	6	
Baylor Health Care System Credit Union	1	1	
Beaumont Community Credit Union	1	1	
Brazos Community Credit Union	1	1	
Brazos Star Credit Union	1	1	
Brazos Valley Schools Credit Union	14	14	
Cabot & NOI Employees Credit Union	2	2	
Capitol Credit Union	3	3	
Caprock Santa Fe Credit Union	1	1	
Centex Citizens Credit Union	3	3	
Cen-Tex Manufacturing Credit Union	1	1	
Central Texas Teachers Credit Union	1	1	
City Credit Union	8	8	
Coastal Community And Teachers Credit Union	8	8	
Coburn Credit Union	1	1	

## Texas State-Chartered Credit Unions Offices

Credit Union	Total Offices	Texas Offices	Out-of-State Offices
Community Resource Credit Union	8	8	
Community Service Credit Union	2	2	
Concho Valley Credit Union	1	1	
Cooperative Teachers Credit Union	1	1	
Corner Stone Credit Union	2	2	
Corpus Christi Postal Emp. Credit Union	1	1	
Credit Union of Texas	16	16	
CTECU	1	1	
Dallas U.P. Employees Credit Union	1	1	
DATCU	13	13	
Del Rio S.P. Credit Union	1	1	
Doches Credit Union	4	4	
East Texas Professional Credit Union	13	13	
Eastex Credit Union	4	4	
Edinburg Teachers Credit Union	1	1	
Education Credit Union	7	7	
Educators Credit Union	8	8	
EECU	15	15	
Energy Capital Credit Union	3	3	
Everman Parkway Credit Union	1	1	
Federal Employees Credit Union	1	1	
First Basin Credit Union	8	8	
First Central Credit Union	5	5	
First Class American Credit Union	2	2	
First Community Credit Union	17	17	
First Priority Credit Union	1	1	
First Service Credit Union	11	11	
Firstmark Credit Union	15	15	
FivePoint Credit Union	9	9	
Fort Worth City Credit Union	3	3	
Fort Worth Community Credit Union	11	11	
Freestone Credit Union	3	3	
Galveston Government Emp. Credit Union	1	1	
GECU	28	28	
Grand Prairie Credit Union	1	1	
Gulf Credit Union	4	4	
Highway District 19 Emp. Credit Union	1	1	
Highway District 2 Credit Union	1	1	
Highway District 9 Credit Union	1	1	
Highway Employees Credit Union	1	1	
Hockley County School Employees Credit Union	1	1	
Houston Highway Credit Union	1	1	



## Texas State-Chartered Credit Unions Offices

Credit Union	Total Offices	Texas Offices	Out-of-State Offices
IBEW Local #681 Credit Union	1	1	
InterCorp Credit Union	1	1	
InTouch Credit Union	13	9	4
InvesTex Credit Union	6	6	
Jafari No-Interest Credit Union	3	3	
Keystone Credit Union	2	2	
LCRA Credit Union	2	2	
Lehrer Interests Credit Union	1	1	
LibertyOne Credit Union	3	3	
Light Commerce Credit Union	1	1	
Linkage Credit Union	1	1	
Lone Star Credit Union	3	3	
Longview Consolidated Credit Union	1	1	
Lubrizol Employees' Credit Union	1	1	
Matagorda County Credit Union	1	1	
MCT Credit Union	5	5	
Members Choice Credit Union	9	9	
Members Credit Union	2	2	
Members First Credit Union	4	4	
MemberSource Credit Union	4	4	
Memorial Credit Union	5	5	
Mesquite Credit Union	1	1	
Metro Medical Credit Union	3	2	1
Midland Municipal Employees Credit Union	1	1	
Midwestern State University Credit Union	1	1	
Mobility Credit Union	3	3	
MTCU	3	3	
My Community Credit Union	7	7	
My Credit Union	6	6	
National Oilwell Varco Employees Credit Union	1	1	
Navarro Credit Union	2	2	
Navy Army Community Credit Union	20	20	
NCE Credit Union	1	1	
Neighborhood Credit Union	14	14	
North East Texas Credit Union	7	7	
Oak Farms Employees Credit Union	1	1	
Odessa Employees Credit Union	2	2	
Orange County Teachers Credit Union	1	1	
Pampa Municipal Credit Union	1	1	
Paris District Credit Union	1	1	
Pasadena Postal Credit Union	1	1	
PIE Credit Union	1	1	
Plus4 Credit Union	4	4	

## Texas State-Chartered Credit Unions Offices

Credit Union	Total Offices	Texas Offices	Out-of-State Offices
Pollock Employees Credit Union	1	1	
Port of Houston Credit Union	1	1	
PosTel Family Credit Union	2	2	
Prestige Community Credit Union	2	2	
Public Employees Credit Union	6	6	
Reed Credit Union	1	1	
Reeves County Teachers Credit Union	1	1	
RelyOn Credit Union	2	2	
Resource One Credit Union	11	11	
Rio Grande Valley Credit Union	5	5	
Schlumberger Employees Credit Union	1	1	
Scott and White Employees Credit Union	1	1	
Service 1 <sup>st</sup> Credit Union	1	1	
Shared Resources Credit Union	2	2	
Skel-Tex Credit Union	1	1	
Smart Financial Credit Union	17	17	
Southern Star Credit Union	1	1	
Southwest 66 Credit Union	3	3	
Southwest Heritage Credit Union	5	5	
Space City Credit Union	2	2	
STAR Financial Credit Union	3	3	
Star of Texas Credit Union	2	2	
Sweetex Credit Union	1	1	
T & FS Employees Credit Union	1	1	
Tarrant County's Credit Union	5	5	
Telco Plus Credit Union	2	2	
Temple Santa Fe Community Credit Union	1	1	
Tex Mex Credit Union	1	1	
Texans Credit Union	12	12	
Texas Bay Credit Union	10	10	
Texas Bridge Credit Union	2	2	
Texas Dow Employees Credit Union	35	35	
Texas DPS Credit Union	1	1	
Texas Health Credit Union	1	1	
Texas Telcom Credit Union	2	2	
Texas Trust Credit Union	20	20	
Texell Credit Union	9	9	
Texoma Community Credit Union	2	2	
THD District 17 Credit Union	2	2	
The Electric Utilities Credit Union	1	1	
Trans Texas Southwest Credit Union	1	1	
Travis County Credit Union	1	1	
Trinity Valley Teachers Credit Union	1	1	
TxDOT Credit Union	2	2	

## Texas State-Chartered Credit Unions Offices

Credit Union	Total Offices	Texas Offices	Out-of-State Offices
Tyler City Employees Credit Union	1	1	
U.S. Employees Credit Union	2	2	
Union Pacific Employees Credit Union	1	1	
Union Square Credit Union	4	4	
United Community Credit Union	4	4	
United Credit Union	1	1	
United Energy Credit Union	2	2	
United Heritage Credit Union	12	12	
United Savers Trust Credit Union	1	1	
United Texas Credit Union	5	5	
Unity One Credit Union	8	6	2
VATAT Credit Union	1	1	
Velocity Credit Union	7	7	
Ward County Credit Union	2	2	
West Texas Credit Union	3	3	
WesTex Community Credit Union	3	3	
Wharton County Teachers Credit Union	1	1	
Witco Houston Employees Credit Union	1	1	

## Out-of-State Credit Unions Operating in Texas

Credit Union	Home Office	Texas Offices
TruWest Credit Union	Arizona	Austin, Round Rock
Premier America Credit Union	California	Houston
ECU	Florida	Conroe
Delta Community Credit Union	Georgia	Southlake
Baxter Credit Union	Illinois	San Antonio
Corporate America Family Credit Union	Illinois	Irving
Assemblies of God Credit Union	Missouri	Waxahachie
Together Credit Union	Missouri	Houston, Dallas, Longview
Eastman Credit Union	Tennessee	Longview

**COMPARISON OF TEXAS CHARTERED  
CREDIT UNIONS AND BANKS**

<b>As of 12/31/19</b>	<b>State Credit Unions</b>	<b>State Banks</b>
<b>No. of Institutions</b>	179	224
<b>Net Worth Ratio</b>	11.11%	13.1%
<b>Total Assets</b>	\$44.2 Billion	\$284.5 Billion
<b>Asset Growth</b>	5.5%	8.4%
<b>Avg. Asset Size</b>	\$247.0 Million	\$1.28 Billion
<b>Institutions with &lt;\$5 Mil. in Assets</b>	156	0
<b>Net Income</b>	\$379.7 Million	\$4 Billion

**COMPARISON OF STATE CHARTERED  
CREDIT UNIONS AND FEDERAL CREDIT UNIONS  
OPERATING IN TEXAS**

<b>As of 12/31/19</b>	<b>State Credit Unions</b>	<b>Federal Credit Unions</b>
<b>No. of Institutions</b>	179	263
<b>Net Worth Ratio</b>	11.11%	11.24%
<b>Total Assets</b>	\$44.2 Billion	\$65.9 Billion
<b>Asset Growth</b>	5.5%	5.4%
<b>Avg. Asset Size</b>	\$247.0 Million	\$250.6 Million
<b>Institutions with &lt;\$5 Mil. in Assets</b>	156	227
<b>Net Income</b>	\$379.7 Million	\$534.1 Million

**CREDIT UNION RANKING BY SIZE**

<b>2019</b>	<b>Credit Union</b>	<b>Headquarters</b>	<b>Assets</b>
1	Texas Dow Employees Credit Union	Lake Jackson	\$3,609,984,926
2	Navy Army Community Credit Union	Corpus Christi	\$3,264,304,436
3	GECU	El Paso	\$2,939,087,041
4	EECU	Fort Worth	\$2,504,825,405
5	Texans Credit Union	Richardson	\$1,606,022,803
6	First Community Credit Union	Houston	\$1,541,379,016
7	Credit Union of Texas	Dallas	\$1,388,262,626
8	Texas Trust Credit Union	Mansfield	\$1,344,026,691
9	United Heritage Credit Union	Austin	\$1,076,815,056
10	DATCU	Denton	\$1,044,507,214
11	Firstmark Credit Union	San Antonio	\$1,020,010,997
12	Fort Worth Community Credit Union	Bedford	\$1,001,618,613
13	Amplify Credit Union	Austin	\$994,465,484
14	Velocity Credit Union	Austin	\$849,082,564
15	Schlumberger Employees Credit Union	Sugar Land	\$830,263,740
16	InTouch Credit Union	Plano	\$812,748,821
17	Neighborhood Credit Union	Dallas	\$810,062,772
18	Brazos Valley Schools Credit Union	Katy	\$787,816,110
19	First Service Credit Union	Houston	\$759,318,816
20	Smart Financial Credit Union	Houston	\$699,499,216
21	FivePoint Credit Union	Nederland	\$678,312,895
22	East Texas Professional Credit Union	Longview	\$653,193,017
23	Members Choice Credit Union	Houston	\$608,865,592
24	Community Resource Credit Union	Baytown	\$564,704,064
25	Resource One Credit Union	Dallas	\$541,219,288
26	Texas Bay Credit Union	Houston	\$501,806,074
27	City Credit Union	Dallas	\$496,316,323
28	My Community Credit Union	Midland	\$429,108,306
29	Associated Credit Union of Texas	League City	\$419,984,654
30	Educators Credit Union	Waco	\$415,310,487
31	Texell Credit Union	Temple	\$406,684,593
32	Union Square Credit Union	Wichita Falls	\$372,924,915
33	Coastal Community And Teachers Credit Union	Corpus Christi	\$354,360,950
34	Public Employees Credit Union	Austin	\$350,675,163
35	MCT Credit Union	Port Neches	\$299,976,930
36	ALLIANCE Credit Union	Lubbock	\$280,101,228
37	Education Credit Union	Amarillo	\$278,059,406
38	Gulf Credit Union	Groves	\$277,935,080
39	First Basin Credit Union	Odessa	\$269,477,956
40	United Texas Credit Union	San Antonio	\$250,837,424
41	Unity One Credit Union	Fort Worth	\$247,321,051
42	America's Credit Union	Garland	\$225,376,302

**CREDIT UNION RANKING BY SIZE**

<b>2019</b>	<b>Credit Union</b>	<b>Headquarters</b>	<b>Assets</b>
43	Energy Capital Credit Union	Houston	\$224,239,018
44	InvesTex Credit Union	Houston	\$222,387,851
45	Mobility Credit Union	Irving	\$220,852,457
46	Fort Worth City Credit Union	Fort Worth	\$212,006,392
47	MemberSource Credit Union	Houston	\$187,863,919
48	Southwest Heritage Credit Union	Odessa	\$171,605,817
49	Texoma Community Credit Union	Wichita Falls	\$168,354,534
50	North East Texas Credit Union	Lone Star	\$161,716,142
51	Capitol Credit Union	Austin	\$141,043,968
52	LibertyOne Credit Union	Arlington	\$133,817,486
53	Members First Credit Union	Corpus Christi	\$130,672,860
54	MTCU	Midland	\$129,451,153
55	Access Community Credit Union	Amarillo	\$128,502,423
56	Plus4 Credit Union	Houston	\$122,492,854
57	Lone Star Credit Union	Dallas	\$121,887,110
58	WesTex Community Credit Union	Kermit	\$116,982,407
59	Cooperative Teachers Credit Union	Tyler	\$114,191,938
60	Rio Grande Valley Credit Union	Harlingen	\$109,895,879
61	Prestige Community Credit Union	Dallas	\$105,114,440
62	Community Service Credit Union	Huntsville	\$102,657,925
63	United Community Credit Union	Galena Park	\$100,523,760
64	Edinburg Teachers Credit Union	Edinburg	\$97,357,781
65	First Central Credit Union	Waco	\$96,925,760
66	Texas Health Credit Union	Austin	\$96,220,830
67	Tarrant County's Credit Union	Fort Worth	\$92,127,789
68	Space City Credit Union	Houston	\$89,184,972
69	Eastex Credit Union	Evadale	\$87,857,017
70	Southwest 66 Credit Union	Odessa	\$84,782,766
71	U.S. Employees Credit Union	Tomball	\$80,456,755
72	Texas DPS Credit Union	Austin	\$80,127,933
73	Members Credit Union	Cleburne	\$80,106,326
74	Centex Citizens Credit Union	Mexia	\$79,501,350
75	Baylor Health Care System Credit Union	Dallas	\$76,173,286
76	Memorial Credit Union	Houston	\$74,102,067
77	Metro Medical Credit Union	Dallas	\$71,790,122
78	RelyOn Credit Union	Dallas	\$66,244,845
79	Service 1st Credit Union	Greenville	\$64,358,703
80	Telco Plus Credit Union	Longview	\$61,865,750
81	PosTel Family Credit Union	Wichita Falls	\$61,687,122
82	Texas Bridge Credit Union	Corpus Christi	\$59,915,598
83	West Texas Credit Union	Odessa	\$57,547,328
84	First Class American Credit Union	Fort Worth	\$57,348,882

**CREDIT UNION RANKING BY SIZE**

<b>2019</b>	<b>Credit Union</b>	<b>Headquarters</b>	<b>Assets</b>
86	Houston Highway Credit Union	Houston	\$53,674,475
87	Scott and White Employees Credit Union	Temple	\$51,201,870
88	Doches Credit Union	Nacogdoches	\$48,656,617
89	My Credit Union	Haslet	\$47,387,792
90	STAR Financial Credit Union	Corpus Christi	\$46,053,750
91	Lubrizol Employees' Credit Union	Deer Park	\$45,903,609
92	Freestone Credit Union	Teague	\$43,508,032
93	Caprock Santa Fe Credit Union	Slaton	\$42,840,893
94	Trans Texas Southwest Credit Union	San Angelo	\$42,383,354
95	Baptist Credit Union	San Antonio	\$37,863,739
96	SPCO Credit Union	Houston	\$36,933,865
97	Keystone Credit Union	Tyler	\$36,483,483
98	Star of Texas Credit Union	Austin	\$36,349,220
99	Travis County Credit Union	Austin	\$33,982,071
100	Cabot & NOI Employees Credit Union	Pampa	\$33,494,679
101	Mesquite Credit Union	Mesquite	\$33,214,141
102	Angelina Federal Employees Credit Union	Lufkin	\$31,061,796
103	Hockley County School Employees Credit Union	Levelland	\$30,357,138
104	Shared Resources Credit Union	Pasadena	\$30,281,421
105	Matagorda County Credit Union	Bay City	\$29,484,838
106	Beaumont Community Credit Union	Beaumont	\$29,315,173
107	Trinity Valley Teachers Credit Union	Palestine	\$28,986,448
108	Brazos Star Credit Union	College Station	\$27,746,378
109	United Energy Credit Union	Humble	\$26,477,283
110	CTECU	Houston	\$26,402,426
111	United Credit Union	Tyler	\$25,383,589
112	LCRA Credit Union	Austin	\$21,754,061
113	Dallas U.P. Employees Credit Union	Dallas	\$21,672,187
114	Brazos Community Credit Union	Alvin	\$20,445,476
115	Tyler City Employees Credit Union	Tyler	\$19,582,089
116	Concho Valley Credit Union	San Angelo	\$19,396,447
117	Midland Municipal Employees Credit Union	Midland	\$18,923,966
118	Southern Star Credit Union	Houston	\$18,447,874
119	Odessa Employees Credit Union	Odessa	\$18,137,258
120	Grand Prairie Credit Union	Grand Prairie	\$18,044,504
121	Temple Santa Fe Community Credit Union	Temple	\$17,731,967
122	Ward County Credit Union	Monahans	\$17,490,726
123	Reed Credit Union	Houston	\$16,481,819
124	First Priority Credit Union	Abilene	\$16,274,160
125	Corner Stone Credit Union	Lancaster	\$16,042,668
126	Amarillo Postal Employees Credit Union	Amarillo	\$16,023,038

**CREDIT UNION RANKING BY SIZE**

<b>2019</b>	<b>Credit Union</b>	<b>Headquarters</b>	<b>Assets</b>
127	A New Direction Credit Union	Dallas	\$15,885,049
128	Alpine Community Credit Union	Alpine	\$15,434,552
129	Corpus Christi Postal Employees Credit Union	Corpus Christi	\$15,306,525
130	TxDOT Credit Union	Abilene	\$15,173,286
131	Linkage Credit Union	Waco	\$14,906,574
132	Germania Credit Union	Brenham	\$14,707,012
133	National Oilwell Varco Employees Credit Union	Houston	\$14,084,266
134	Central Texas Teachers Credit Union	Corsicana	\$13,515,621
135	Reeves County Teachers Credit Union	Pecos	\$13,319,167
136	Angelina County Teachers Credit Union	Lufkin	\$12,860,211
137	1st University Credit Union	Waco	\$11,344,863
138	Cen-Tex Manufacturing Credit Union	Brownwood	\$11,337,769
139	Tex Mex Credit Union	Laredo	\$11,140,494
140	PIE Credit Union	Houston	\$10,469,855
141	Highway District 19 Employees Credit Union	Atlanta	\$10,410,265
142	Longview Consolidated Credit Union	Longview	\$10,397,654
143	Sweetex Credit Union	Longview	\$10,274,468
144	Wharton County Teachers Credit Union	Wharton	\$10,115,376
145	Alamo City Credit Union	San Antonio	\$10,043,199
146	VATAT Credit Union	Austin	\$8,508,292
147	Coburn Credit Union	Beaumont	\$7,549,014
148	Galveston Government Employees Credit Union	Dickinson	\$7,408,878
149	Port of Houston Credit Union	Houston	\$7,086,182
150	United Savers Trust Credit Union	Houston	\$6,512,491
151	The Electric Utilities Credit Union	Big Spring	\$6,052,169
152	Midwestern State University Credit Union	Wichita Falls	\$5,732,144
153	Skel-Tex Credit Union	Skellytown	\$5,722,419
154	ACU Credit Union	Abilene	\$5,704,807
155	Highway District 2 Credit Union	Fort Worth	\$5,411,813
156	NCE Credit Union	Corpus Christi	\$5,154,052
157	Highway District 9 Credit Union	Waco	\$4,702,700
158	Pollock Employees Credit Union	Dallas	\$4,491,154
159	Del Rio S.P. Credit Union	Del Rio	\$4,354,204
160	Everman Parkway Credit Union	Fort Worth	\$4,340,874
161	Oak Farms Employees Credit Union	Houston	\$4,135,077
162	InterCorp Credit Union	Amarillo	\$4,084,696
163	Union Pacific Employees Credit Union	Beaumont	\$3,721,816
164	THD District 17 Credit Union	Bryan	\$3,661,974
165	Pampa Municipal Credit Union	Pampa	\$3,585,990
166	Federal Employees Credit Union	Texarkana	\$3,579,608
167	Pasadena Postal Credit Union	Pasadena	\$3,367,622
168	Corpus Christi SP Credit Union	Corpus Christi	\$3,008,708



**CREDIT UNION RANKING BY SIZE**

<b>2019</b>	<b>Credit Union</b>	<b>Headquarters</b>	<b>Assets</b>
169	Navarro Credit Union	Corsicana	\$2,979,228
170	Light Commerce Credit Union	Houston	\$2,786,843
171	Lehrer Interests Credit Union	Garwood	\$2,206,498
172	American Baptist Association Credit Union	Alvin	\$2,175,916
173	Highway Employees Credit Union	Tyler	\$1,633,630
174	Jafari No-Interest Credit Union	Houston	\$1,210,938
175	Witco Houston Employees Credit Union	Rosenberg	\$1,044,890
176	T & FS Employees Credit Union	Port Arthur	\$890,015
177	IBEW Local #681 Credit Union	Wichita Falls	\$889,695
178	Paris District Credit Union	Paris	\$648,201
179	Orange County Teachers Credit Union	Orange	\$314,763
			<hr/>
			\$44,210,257,583

*\*Based on the NCUA's consolidated financial performance report obtained June 18, 2020.*

## Comparison of State Credit Union Assessment with NCUA

Asset Level	CUD Assessment	NCUA Operating Fee*	Difference	Percent of NCUA Fee
\$1 Million	\$1,500	\$0	<\$1,500>	<1,500%>
\$10 Million	\$4,560	\$2,725	<\$1,835>	<167.33%>
\$25 Million	\$6,660	\$6,811	<\$151>	<97.8%>
\$50 Million	\$10,910	\$13,623	\$2,713	80.09%
\$100 Million	\$20,410	\$27,245	\$6,835	74.91%
\$250 Million	\$32,410	\$68,113	\$35,703	47.58%
\$500 Million	\$52,410	\$136,225	\$83,815	38.47%
\$1 Billion	\$88,410	\$272,450	\$184,040	32.45%
\$1.5 Billion	\$122,910	\$408,675	\$285,765	30.08%
\$2 Billion	\$157,410	\$467,528	\$310,118	33.67%
\$2.5 Billion	\$188,410	\$507,233	\$318,823	37.14%
\$3 Billion	\$219,410	\$546,938	\$327,528	40.12%
\$3.5 Billion	\$250,410	\$586,643	\$336,233	42.69%

Information effective January 1, 2020. \*Not included in the above calculation is NCUA's Overhead Transfer from NCUSIF, which in FY 2019 equates to 60.5%.