



Newsletter

No. 12-25



December 17, 2025



Credit Union Department

914 East Anderson Lane

Austin, Texas 78752

Phone: 512-837-9236

Fax: 512-832-0278

Email: cudmail@tud.texas.gov

Web Site: www.tud.texas.gov

The Credit Union Department (CUD) is the state agency that regulates and supervises credit unions chartered by the State of Texas. The Department is professionally accredited by the National Association of State Credit Union Supervisors (NASCUS) certifying that CUD maintains the highest standards and practices in state credit union supervision.

Our **Mission** is to safeguard the public interest, protect the interests of credit union members and promote public confidence in credit unions.

Credit Union Commission

The Commission is the policy making body for CUD. The Commission is a board of private citizens appointed by and responsible to the Governor of Texas.

Members:

Jim Minge, Chair
Becky L. Ames
David Bleazard
Karyn C. Brownlee
Cody R. Huggins
Sara J. Oates
David F. Shurtz
Kay Rankin-Swan

Next Commission Meeting

Friday, March 27, 2026, beginning at 9:00 a.m. in the offices of CUD.

Key Performance Trends

The financial performance of Texas chartered credit unions remains sound. During the second and third quarters of 2025, several key performance trends strengthened. Although reportable loan delinquencies remain slightly above historical levels, delinquency trends have stabilized. Notably, early-stage loan delinquencies (30 to 59 days past due) declined in the quarter ending September 30, 2025, reaching their lowest level in more than four years; an encouraging sign of improving asset quality.

Earnings performance, which was modest throughout 2024 and early 2025, has also shown steady and significant improvement. The stabilization and improvement of both delinquency and earnings trends are particularly noteworthy, as these measures had deteriorated during the two years prior to 2025.

As of September 30, 2025, the annualized Return on Average Assets (ROAA) Ratio for all Texas chartered credit unions was 0.76 percent, representing a 23-basis point increase since March 31, 2025.

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## Member Complaints

Our office continues to observe a rise in member complaints involving Texas chartered credit unions. While this trend initially appeared to be a temporary post-pandemic development, complaint volumes have continued to rise well beyond that period.

During the fiscal year ending 2025, there were 696 member complaints closed by the Department, nearly double the number we closed three years earlier. This trend has continued into Fiscal Year 2026. In the first quarter alone, our office closed 220 complaints, which annualizes to approximately 880 complaints for the year, representing an estimated 25 percent year-over-year increase.

## **Member Complaints (Continued)**

Notably, four Texas credit unions account for approximately 35 percent of all complaints closed.

The Department believes member complaints are most effectively resolved at the credit union level. No party is better positioned to understand a member's relationship and circumstances than the member's own credit union. Prompt and effective resolution often leads to better outcomes for all involved and may reduce the need for regulatory review and involvement.

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Applications Approved

Applications approved since November 19, 2025

<u>Credit Union</u>	<u>Changes or Groups Added</u>
<u>Field of Membership - Approved</u>	
Associated CU of Texas (League City)	See Newsletter 09-25
<u>Merger or Consolidation - Approved</u>	
Texoma Community CU (Wichita Falls) and IBEW Local #681 CU (Wichita Falls)	See Newsletter 07-25

Applications Received

There were no applications received.

Upcoming Holiday Schedule for CUD

The Department's Office will be closed on **December 23** at (12:00 p.m.) and all-day **December 24-26, 2025**, in observance of the Christmas Holidays and **January 1, 2026**, in observance of the New Year.



The Credit Union Commission and Staff of the Department would like to extend our best wishes for the New Year of Health, Happiness, and Prosperity!