



Newsletter

No. 03-26



March 18, 2026



Credit Union Department
914 East Anderson Lane
Austin, Texas 78752

Phone: 512-837-9236

Fax: 512-832-0278

Email: [cudmail@cud.texas.gov](mailto:cudmail@ cud.texas.gov)

Web Site: www.cud.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.

Annual Credit Union Survey

The Department emailed on February 26 to each credit union a link containing our annual customer service online survey. We are looking to examine our current performance across a range of issues critical to our success. The best way to do this is by asking credit unions to participate in this survey and to provide us with our opinion on how the Department is currently performing. Your responses will be completely anonymous and analyzed in combination with our credit union answers. This survey will run from **February 26 until April 27**. By participating in this survey, you will be making an important contribution helping the Department to improve and better serve the citizens of Texas. Your opinion counts.

We appreciate your time!



Publication Deadlines

To meet the submission deadlines for the applicable issues of the *Texas Register*, it is necessary for the Department to establish the schedule shown below. Completed applications received after the deadline for the month cannot be published until the following month.

Publication Date

Application Deadline

April 2026

Friday, April 10

May 2026

Friday, May 15



Texas State-Chartered Credit Union System Profile

The Texas State-Chartered Credit Union System Profile, which provides Aggregate Financial Data as of December 31, 2025, is now on the Credit Union Department website. Highlights include statistics on total assets, loans, delinquency, net worth, profitability and membership growth. Texas credit unions continue to grow and prosper and serve the financial needs of our citizens.

TEXAS CREDIT UNION DATA

(As of December 31, 2025)

Q4 2025 Dual Charter System Update	State-Chartered CUs	Federally Chartered CUs	Total	% of State-Chartered CUs
Credit Unions	159	227	386	41%
Members	4.10 M	6.91 M	11.01 M	37%
Assets	\$61.62 B	\$108.18 B	\$169.80 B	36%
Average Asset Size	\$387.51 M	\$476.56 M		
Net Worth Ratio*	11.65%	11.71%	n/a	n/a

**Reflects Net Worth/Total Assets for Prompt Corrective Action Ratio*

~~~~~

### **Applications Approved**

There were no applications approved.

---

### **Applications Received**

The following application was received and will be published on March 27, 2026, issue of the *Texas Register*.

---

### **Field of Membership**

**First Central CU (Waco)** – Members of Cornerstone Credit Union Foundation located in Texas, to be eligible for membership in the credit union.

~~~~~



This newsletter is produced monthly as a part of the Department's continued communication outreach with the credit unions it regulates. Delivery is generally provided by electronic notification of its availability on the Department's website.

Suggestions and comments concerning the newsletter, or its content are welcomed.

~~~~~

To learn more about CUD click <http://www.cud.texas.gov> or contact us at 914 E. Anderson Lane, Austin, TX 78752

