

Texas Credit Unions

How do cooperatives in the Lone Star State stack up against other credit unions?

A National Leader

Number Of Credit Unions

475

Texas leads the nation in the number of credit unions. Pennsylvania follows with 419.



Auto Loans Outstanding

\$32.6B

Texas is also first in the nation in auto loans outstanding. California, the state with the largest overall asset base, follows with \$30.6 billion in auto loans outstanding.



Member Penetration

5.7%

5.7% of Texas's 146 million potential members are part of a credit union. Similarly, Utah credit unions are reaching 6.0% of their potential members.



Loans Originated Per Employee

64

Texas credit union employees generate an average of 64 loans each per year. Maryland credit union employees closely follow with 61. Texas and Maryland rank 8th and 9th, respectively, in this metric.



Regional Analysis

Texas is a leader in both assets and number of credit unions in the U.S. south and southwest. Its performance is even more remarkable given 75% of its credit unions have less than \$100 million in assets.

