

Black Banks

1st Choice Credit Union

Founded in 1946, the Hospital Authority Credit Union was created to provide financial services to employees of Grady Hospital. In 1991, the organization became known as 1st Choice Credit Union.

- Branches: Auburn Avenue Administrative Office (Atlanta) and Grady Memorial Hospital (Atlanta)
- ATMs: Crestview Health & Rehabilitation Center (Atlanta) and Ponce De Leon Center (Atlanta)
- State: Georgia
- Services: Personal and business checking and savings, in addition to loans (personal, mortgage, etc.)
- Assets: \$38.08 million
- Availability: Brick-and-mortar and online

Alamerica Bank

Alamerica Bank was originally organized by a group of prominent Birmingham, Ala., community leaders on Jan. 28, 2000. Alamerica achieved operational profitability after six months of operation.

- Branches: The Alamerica Bank Building (Birmingham)
- ATMs: N/A
- State: Alabama
- Services: Deposit services (business and personal accounts), loan services (commercial and personal loans), internet banking, image statements, and MasterMoney debit cards
- Assets: \$15.54 million
- Availability: Brick-and-mortar and online

Brookland Federal Credit Union

Founded in 1999, Brookland Federal Credit Union is a not-for-profit financial cooperative that provides financial services to members of Brookland Baptist Church and their immediate family members. If you join Brookland Federal, you and your family have a lifetime membership.

- Branches: Brookland Federal Credit Union (West Columbia, S.C.)
- ATMs: Via PULSE® and STARS® networks
- State: South Carolina
- Services: Savings, checking, loans, and other services (financial literacy, guaranteed auto protection, etc.)
- Assets: \$4.73 million
- Availability: Brick-and-mortar and online

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- State: South Carolina
- Services: Savings, checking, loans, and other services (financial literacy, guaranteed auto protection, etc.)
- Assets: \$4.73 million
- Availability: Brick-and-mortar and online

Carver Federal Savings Bank

Carver Federal Savings Bank was founded in 1948 to serve African American communities with limited access to mainstream financial services. The majority of its branches and ATMs are located in low- to moderate-income neighborhoods. Carver Federal Savings Bank is one of the four banks that are considered Black-operated instead of Black-owned.

- Branches: Atlantic Terminal Branch (Brooklyn, N.Y.), Bedford-Stuyvesant — Restoration Plaza Branch (Brooklyn, N.Y.), Crown Heights Branch (Brooklyn, N.Y.), Flatbush Branch (Brooklyn, N.Y.), St Albans Branch (Jamaica, N.Y.), 125th Street Branch (Manhattan, N.Y.), and Malcolm X Boulevard Branch (Manhattan, N.Y.)
- ATMs: Atlantic Terminal Branch (Brooklyn, N.Y.), Bedford-Stuyvesant — Restoration Plaza Branch (Brooklyn, N.Y.), Crown Heights Branch (Brooklyn, N.Y.), Flatbush Branch (Brooklyn, N.Y.), St Albans Branch (Jamaica, N.Y.), 125th Street Branch (Manhattan, N.Y.), Malcolm X Boulevard Branch (Manhattan, N.Y.), and all ATMs in the JPMorgan Chase, Wells Fargo, and Allpoint networks
- State: New York
- Services: Personal and business banking, loans, and community cash
- Assets: \$756.15 million
- Availability: Brick-and-mortar and online

Brooklyn Cooperative Federal Credit Union

Brooklyn Cooperative Federal Credit Union, also known as Brooklyn Coop, was originally founded in 2001. Joining Brooklyn Coop requires a piece of mail as proof of address, a government-issued photo ID, Social Security card or individual Tax Identification Number (TIN), and a \$25 membership fee plus a \$5 minimum savings account balance.

- Branches: Bedford-Stuyvesant Branch (Brooklyn, N.Y.), Bushwick Branch (Brooklyn, N.Y.), and Chestnut Branch (Brooklyn, N.Y.)
- ATMs: Any ATMs in the CO-OP network
- State: New York
- Services: Banking accounts (checking, savings, etc.), loans, and financial counseling and education
- Assets: \$55.28 million
- Availability: Brick-and-mortar and online

Carver State Bank

Established in 1927, Georgia Savings and Realty Corp. was a small, private bank as well as a real estate investment and management company. By 1962, Carver had become a full-service commercial bank, thus its name was changed once more to Carver State Bank.

- Branches: Main Office (Savannah, Ga.) and Skidaway Branch (Savannah, Ga.)
- ATMs: Main Office (Savannah, Ga.), Skidaway Branch (Savannah, Ga.), and any ATMs in the Wells Fargo and MoneyPass networks
- State: Georgia
- Services: Personal accounts (checking and savings), business accounts, loans, development programs, and other services (cashier's checks, money orders, etc.)
- Assets: \$79.54 million
- Availability: Brick-and-mortar and online

Citizens Trust Bank

In 1921, Citizens Trust Bank was created to serve the African American citizens of Atlanta. Today, the bank plays an active role in providing sponsorship support for multiple community organizations.

- Branches: Birmingham (Birmingham, Ala.), Eutaw Branch (Eutaw, Ala.), Cascade Branch (Atlanta), Corporate Headquarters (Atlanta), Westside Branch (Atlanta), East Point Branch (East Point, Ga.), Rockbridge Branch (Stone Mountain, Ga.), and Panola Branch (Stonecrest, Ga.)76
- ATMs: Castleberry Inn ATM (Atlanta), Westside ATM (Atlanta), South Dekalb Mall ATM (Decatur, Ga.), Lithonia ATM (Lithonia, Ga.), Rockbridge Plaza ATM (Stone Mountain, Ga.), Stone Mountain ATM (Stone Mountain, Ga.), and Panola ATM (Stonecrest, Ga.)
- States: Alabama and Georgia
- Services: Banking (savings, checking, etc.) and borrowing (loans, credit cards, etc.) services
- Assets: \$812.60 million
- Availability: Online and brick-and-mortar

City First Bank

City First Bank is a subsidiary of Broadway Financial Corp. that was founded in 1998. In 2021, City First Bank merged with Broadway Federal Bank to become the largest Black-led MDI in the U.S. and the one of two with more than \$1 billion in total assets. City First Bank is also one of the four banks that are considered Black operated instead of Black-owned.

- Branches: Exposition Park Branch (Los Angeles), Inglewood Branch (Los Angeles), and Branch & Corporate HQ (Washington, D.C.)
- ATMs: Exposition Park Branch (Los Angeles), Inglewood Branch (Los Angeles), and Branch & Corporate HQ (Washington, D.C.), in addition to any ATMs in the MoneyPass network
- Locations: California and Washington, D.C.
- Services: Personal and business banking (checking, savings, etc.), small business finance, and cash management
- Assets: \$1.17 billion
- Availability: Brick-and-mortar and online

Columbia Savings & Loan

Columbia Savings & Loan has served Milwaukee's inner city, particularly its growing minority population, since 1924.

- Branches: Columbia Savings & Loan Association (Milwaukee)
- ATMs: N/A
- State: Wisconsin
- Services: Mortgages, church loans, certificates of deposit (CDs), and individual retirement accounts (IRAs)
- Assets: \$26.03 million
- Availability: Brick-and-mortar only

Commonwealth National Bank

Founded in 1976, Commonwealth National Bank is a full-service nationally chartered commercial institution. Commonwealth is the sole bank headquartered in Mobile, Ala., out of the 45 banks doing business there. In addition to being the only MDI in Mobile, it is one of two in Alabama.

- Branches: Main Office Branch (Mobile) and Crichton Branch (Mobile)
- ATMs: Main Office Branch (Mobile), Crichton Branch (Mobile), any Publix Super Market ATM, and any PNC Bank ATM
- State: Alabama
- Services: Consumer and business services, in addition to loans
- Assets: \$61.53 million
- Availability: Brick-and-mortar and online

Credit Union of Atlanta

Founded in 1928, the Credit Union of Atlanta remained stable and secure throughout the Great Depression. Any profits earned are used to secure better rates for the institution's members.

- Branches: Main Office (Atlanta) and Pryor Street Lending Center (Atlanta)
- ATMs: Atlanta Detention Center (Atlanta), Atlanta Public Safety Annex (Atlanta), Credit Union of Atlanta (Atlanta), and Pryor Street Lending Center (Atlanta), in addition to any ATMs in the MoneyPass and STAR networks
- State: Georgia
- Services: Personal savings and checking, business checking, credit builder and personal loans, and payment protection
- Assets: \$84.74 million
- Availability: Brick-and-mortar and online

Faith Community United Credit Union

Originally chartered in 1952 as Second Mount Sinai Baptist Church Credit Union, Faith Community United Credit Union became a Community Development Credit Union (CDCU) in 1991. Faith is one of the largest minority-owned credit unions in Ohio, and it is available to anyone who lives, works, worships, or attends school in Cuyahoga County, as well as their family, business, and organization. Membership is also possible through a Select Employee Group (SEG).

- Branches: Faith Community United Credit Union (Cleveland)
- ATMs: N/A
- State: Ohio
- Services: Deposit services, loan services, insurance, and other services
- Assets: \$19.45 million
- Availability: Brick-and-mortar and online

Faith Cooperative Federal Credit Union

The story of Faith Cooperative Federal Credit Union is a tale of two different organizations. St. John Federal Credit Union was founded in 1959. It became known as Faith Cooperative Federal Credit Union after it was integrated with Friendship-West Baptist Church's vision of a microloan bank.

- Branches: Administrative Offices (Dallas)
- ATM: One located "near the Banquet Hall"
- State: Texas
- Services: Savings, loans, and gap protection
- Assets: \$1.83 million
- Availability: Brick-and-mortar and online

FAMU Federal Credit Union

On May 8, 1935, six individuals were convinced to deposit \$50 to acquire a federal credit union charter, resulting in the founding of Florida A&M College Employees Federal Credit Union. By 1953, the organization renamed to Florida A&M University Federal Credit Union due to its location on the FAMU campus.

- Branches: Office (Tallahassee)
- ATMs: One located in the "first drive-thru lane" as well as any ATMs that are part of American Express, CULIANCE, The Exchange, Honors, Member Access, Plus, Presto, Publix, Walmart, and "other credit unions with the participating listed networks"
- State: Florida
- Services: Accounts (checking, savings, money market accounts), Rattler debit and VISA credit cards, loans, wire transfers, and other services (notary services, bill payments, etc.)
- Assets: \$29.68 million
- Availability: Brick-and-mortar and online

Financial Health Federal Credit Union

Financial Health Federal Credit Union has been serving its local community, which is more than 10,000 Indianapolis members strong, since 1971. Membership is limited to employees of Indiana University (IU) Health and its affiliates as well as individuals who live, work, worship, or attend school in one of 12 Indianapolis ZIP codes.

- Branches: IU Health West Hospital (Avon, Ind.), East Branch (Indianapolis), Indianapolis Urban League Branch (Indianapolis), IU Health Medical Tower (Indianapolis), and Sunstone Branch (Indianapolis)
- ATMs: IU Health West Medical Center (Avon, Ind.), IU Health North Medical Center (Carmel, Ind.), East Branch (Indianapolis), Indianapolis Urban League Branch (Indianapolis), IU Health University Hospital (Indianapolis), Methodist Hospital (3) (Indianapolis), and Sunstone Branch (Indianapolis), in addition to any ATMs in the Alliance One network)
- State: Indiana
- Services: Deposit accounts (checking, savings, etc.) and loans (personal, auto, etc.)
- Assets: \$40.84 million
- Availability: Brick-and-mortar and online

First Independence Bank

In business since May 11, 1970, First Independence Bank has served the Detroit metropolitan area for 50 years. First Independence is the sole African American - owned bank headquartered in Michigan, in addition to being one of two banks headquartered in Detroit.

- Branches: Main Office Branch (Detroit), Seven Mile Branch (Detroit), Lake Street Branch (Minneapolis), and University Branch (Minneapolis)
- ATMs: Clinton Township (Clinton Township, Mich.), 1st Floor International Building (Detroit), City Count Building (Detroit), Livernois (Detroit), Main Office Branch (Detroit), Seven Mile Branch (Detroit), Lake Street Branch (Minneapolis), and University Branch (Minneapolis), in addition to any ATMs in the FIB, Fifth Third Bank, Huntington
- National Bank, U.S. Bank, JPMorgan Chase Bank, Bank of America, Wells Fargo Bank, and Bremer Bank networks
- State: Michigan and Minnesota
- Services: Consumer and business services, in addition to loans
- Assets: \$469.35 million
- Availability: Brick-and-mortar and online

First Legacy Community Credit Union

The School Workers Federal Credit Union was founded by a group of educators in Feb. 14, 1941. On Jan. 1, 2020, First Legacy Community Credit Union merged with Self-Help Federal Credit Union and now operates as a division of Self-Help.

- Branches: Apopka Branch (Apopka, Fla.), DeLand Branch (DeLand, Fla.), Jacksonville (Kendall Town) Branch (Jacksonville, Fla.), Jacksonville (River City) Branch (Jacksonville, Fla.), Jacksonville (Westside) Branch (Jacksonville, Fla.), Jacksonville Downtown (JEA Tower) Branch (Jacksonville, Fla.), Miami Springs (Miami Springs, Fla.), Tallahassee Branch (Tallahassee, Fla.), Winter Park Branch (Winter Park Fla.), Asheville Branch (Asheville, N.C.), Asheville (South) Branch (Asheville, N.C.), Charlotte Branch (Charlotte, N.C.), Charlotte (Beatties Ford Road) Branch (Charlotte, N.C.), Durham (South Mangum Street) Branch (Durham, N.C.), Durham (West Main Street) Branch (Durham, N.C.), Brevard Branch (Pisgah Forest, N.C.), Greensboro Branch (Greensboro, N.C.), Hendersonville Branch (Hendersonville, N.C.), Kinston Branch (Kinston, N.C.), Laurinburg Branch (Laurinburg, N.C.), Lexington Branch (Lexington, N.C.), Maiden Branch (Maiden, N.C.), Morganton Branch (Morganton, N.C.), Old Fort Branch (Old Fort, N.C.), Raleigh Branch (Raleigh, N.C.), Rocky Mount Branch (Rocky Mount, N.C.), Rosman Branch (Rosman, N.C.), Salisbury Branch (Salisbury, N.C.), Wilmington Branch (Wilmington, N.C.), Wilson Branch (Wilson, N.C.), Windsor Branch (Windsor, N.C.), Columbia (Bush River Road) Branch (Columbia, S.C.), Columbia (Federal Building) Branch (Columbia, S.C.), Greenville (Garlington Road) Branch (Greenville, S.C.), Greenville (Mills Ave.) Branch (Greenville, S.C.), Greenville (Woodruff Road) Branch (Greenville, S.C.), Piedmont (Aviation) Branch (Piedmont, S.C.), and Galax Branch (Galax, Va.)
- ATMs: Apopka Branch (Apopka, Fla.), DeLand Branch (DeLand, Fla.), Jacksonville (Kendall Town) Branch (Jacksonville, Fla.), Jacksonville (River City) Branch (Jacksonville, Fla.), Jacksonville (Westside) Branch (Jacksonville, Fla.), Jacksonville Downtown (JEA Tower) Branch (Jacksonville, Fla.), Miami Springs (Miami Springs, Fla.), Tallahassee Branch (Tallahassee, Fla.), Winter Park Branch (Winter Park Fla.), Asheville Branch (Asheville, N.C.), Asheville (South) Branch (Asheville, N.C.), Charlotte Branch (Charlotte, N.C.), Charlotte (Beatties Ford Road) Branch (Charlotte, N.C.), Durham (South Mangum Street) Branch (Durham, N.C.), Durham (West Main Street) Branch (Durham, N.C.), Brevard Branch (Pisgah Forest, N.C.), Greensboro Branch (Greensboro, N.C.), Hendersonville Branch (Hendersonville, N.C.), Kinston Branch (Kinston, N.C.), Laurinburg Branch (Laurinburg, N.C.), Lexington Branch (Lexington, N.C.), Maiden Branch (Maiden, N.C.), Morganton Branch (Morganton, N.C.), Old Fort Branch (Old Fort, N.C.), Raleigh Branch (Raleigh, N.C.), Rocky Mount Branch (Rocky Mount, N.C.), Rosman Branch (Rosman, N.C.), Salisbury Branch (Salisbury, N.C.), Wilmington Branch (Wilmington, N.C.), Wilson Branch (Wilson, N.C.), Windsor Branch (Windsor, N.C.), Columbia (Bush River Road) Branch (Columbia, S.C.), Columbia (Federal Building) Branch (Columbia, S.C.), Greenville (Garlington Road) Branch (Greenville, S.C.), Greenville (Mills Ave.) Branch (Greenville, S.C.), Greenville (Woodruff Road) Branch (Greenville, S.C.), Piedmont (Aviation) Branch (Piedmont, S.C.), and Galax Branch (Galax, Va.), in addition to any ATMs in the Cashpoint and CO-OP networks
- States: Florida, North Carolina, South Carolina, and Virginia
- Services: Personal and business accounts, loans, and services, in addition to real estate
- Assets: \$29.33 million
- Availability: Brick-and-mortar and online

First Security Bank and Trust Company

First Security Bank and Trust Company is located in the heart of Oklahoma City. The bank was among the state's top ten participating banks in the SBA's Paycheck Protection Program, supporting local small businesses hardest hit by the subsequent economic lockdowns. According to First Security's website, 96% of its PPP loans went to minority-owned businesses throughout 2020 and 2021.

- Branches: Main branch (Oklahoma City, Oklahoma).
- ATMs: N/A
- State: Oklahoma.
- Assets: \$74.05 million
- Availability: Brick-and-mortar and online.

GN Bank

In 1934—after working closely with Federal Home Loan Bank of Chicago—13 African American men founded Illinois Service Federal to provide a savings and loan association for Black Chicagoans. The institution was acquired by Groupe Ndoum in 2016, which led to its name change to GN Bank in 2018.

- Branches: Main Office (Chicago) and Chatham Office (Chicago)
- ATMs: N/A
- State: Illinois
- Services: Personal checking and savings accounts as well as business services, lending services, and credit cards
- Assets: \$74.11 million
- Availability: Brick-and-mortar and online

Greater Kinston Credit Union

Greater Kinston Credit Union was founded in 1952 and provides a variety of loans and deposit accounts. People who live, work, worship, or attend functions in Lenoir, Greene, Jones, Craven, and Pitt counties in North Carolina are eligible for membership.

- Branches: Branch Office (Kinston, N.C.)
- ATMs: Part of the Cash Points network
- State: North Carolina
- Services: Debit and credit cards; deposit (checking, savings, etc.), nonprofit, and youth accounts; mortgage and personal lending; and other services (automated services, branch services, etc.)
- Assets: \$14.17 million
- Availability: Brick-and-mortar and online

Hill District Federal Credit Union

Hill District Federal Credit Union got its start in 1970 and has provided financial services to its members for 50-plus years. People who live, work, or worship in Pittsburgh's Hill District—as well as members of an organization that provides economic assistance in the same area—are eligible to join this institution.

- Branches: Hill District Federal Credit Union (Pittsburgh)
- ATMs: N/A
- State: Pennsylvania
- Services: Debit and gift cards, savings, checking, loans, other services (money orders, financial literacy classes, etc.)
- Assets: \$11.42 million
- Availability: Brick-and-mortar and online

Hope Credit Union

In 1995, members of Anderson United Methodist Church organized Hope Federal Credit Union to help low-income Jackson, Miss., residents with asset development, cooperation, and self-empowerment. Hope has since spread across the Deep South through its sponsors and by merging with other financial organizations, the most recent with Tri-Rivers Federal Credit Union in 2017. In June 2020, Netflix invested \$10 million into Hope as part of its \$100 million initiative to support economic opportunities for Black communities.

- Branches: Arba Street Branch (Montgomery, Ala.), McGehee Road Branch (Montgomery, Ala.), College Station Branch (College Station, Ark.), Little Rock Branch (Little Rock, Ark.), West Memphis Branch (West Memphis, Ark.), Central City Branch (New Orleans), Elysian Fields Branch (New Orleans), Mississippi Coast Branch (Biloxi, Miss.), Drew Branch (Drew, Miss.), Greenville Branch (Greenville, Miss.), Itta Bena Branch (Itta Bena, Miss.), Medical Mall Branch (Jackson, Miss.), University Boulevard Branch (Jackson, Miss.), Louisville Branch (Louisville, Miss.), Moorhead Branch (Moorhead, Miss.), Shaw Branch (Shaw, Miss.), Terry MS Branch (Terry, Miss.), Utica Branch (Utica, Miss.), West Point Branch (West Point, Miss.), Crosstown Branch (Memphis, Tenn.), Harvester Lane Branch (Memphis, Tenn.), Madison Avenue Branch (Memphis, Tenn.), and Ridgeway Branch (Memphis, Tenn.), in addition to any credit unions in the Shared Branching network¹⁶¹
- ATMs: Arba Street Branch (Montgomery, Ala.), McGehee Road Branch (Montgomery, Ala.), College Station Branch (College Station, Ark.), Little Rock Branch (Little Rock, Ark.), West Memphis Branch (West Memphis, Ark.), Central City Branch (New Orleans), Elysian Fields Branch (New Orleans), Mississippi Coast Branch (Biloxi, Miss.), Drew Branch (Drew, Miss.), Greenville Branch (Greenville, Miss.), Itta Bena Branch (Itta Bena, Miss.), Medical Mall Branch (Jackson, Miss.), University Boulevard Branch (Jackson, Miss.), Louisville Branch (Louisville, Miss.), Moorhead Branch (Moorhead, Miss.), Shaw Branch (Shaw, Miss.), Terry MS Branch (Terry, Miss.), Utica Branch (Utica, Miss.), West Point Branch (West Point, Miss.), Crosstown Branch (Memphis, Tenn.), Harvester Lane Branch (Memphis, Tenn.), Madison Avenue Branch (Memphis, Tenn.), and Ridgeway Branch (Memphis, Tenn.)
- States: Alabama, Arkansas, Louisiana, Mississippi, and Tennessee¹⁶¹
- Services: Personal (checking and wealth-building accounts, personal loans, credit cards, etc.) and business (checking and loans) banking, in addition to transformational deposits¹⁶²
- Assets: \$525.75 million¹⁶³
- Availability: Brick-and-mortar and online

Howard University Employees Federal Credit Union

Originally chartered on Oct. 11, 1935, Howard University Employees Federal Credit Union (FCU) provides financial services to employees of Howard University and their family members.

Those who join Howard University Employees FCU have a lifetime membership.

- Branches: C B Powell Building (Washington, D.C.)
- ATMs: Part of the CO-OP and CULIANCE networks
- Location: Washington, D.C.
- Services: Accounts (savings, checking, etc.) and loans¹⁶⁷
- Assets: \$13.06 million
- Availability: Brick-and-mortar and online (home loans only)

Industrial Bank

Industrial Bank first opened on Aug. 20, 1934, and is one of the larger Black-owned banks in the U.S. In addition to a wide variety of financial services, Industrial Bank offers free financial education programs.

- Branches: Harlem Banking Center (Manhattan, N.Y.), Frelinghuysen Banking Center (Newark, N.J.), Halsey Street Banking Center (Newark, N.J.), Anacostia Gateway Banking Center (Washington, D.C.), Forestville Banking Center (Washington, D.C.), Georgia Avenue Banking Center (Washington, D.C.), Oxon Hill Banking Center (Washington, D.C.), and U Street Banking Center (Washington, D.C.)
- ATMs: Forestville Office (Forestville, Md.), Oxon Hill Office (Oxon Hill, Md.), Harlem Office (Manhattan, N.Y.), Frelinghuysen Office (Newark, N.J.), Halsey Street Office (Newark, N.J.), Anacostia Gateway Office (Washington, D.C.), Ben's Chili Bowl (Washington, D.C.), D.C. Court of Appeals (Washington, D.C.), D.C. Superior Court (2) (Washington, D.C.), Georgia Avenue Office (Washington, D.C.), Nationals Park (Washington, D.C.), and U Street Office (Washington, D.C.), in addition to any ATMs in the Allpoint network
- Locations: Maryland, New Jersey, New York, and Washington, D.C.
- Services: Personal (loans, checking, etc.) and business (services, loans, etc.) services
- Assets: \$688.62 million
- Availability: Brick-and-mortar and online

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- Branches: Harlem Banking Center (Manhattan, N.Y.), Frelinghuysen Banking Center (Newark, N.J.), Halsey Street Banking Center (Newark, N.J.), Anacostia Gateway Banking Center (Washington, D.C.), Forestville Banking Center (Washington, D.C.), Georgia Avenue Banking Center (Washington, D.C.), Oxon Hill Banking Center (Washington, D.C.), and U Street Banking Center (Washington, D.C.)
- ATMs: Forestville Office (Forestville, Md.), Oxon Hill Office (Oxon Hill, Md.), Harlem Office (Manhattan, N.Y.), Frelinghuysen Office (Newark, N.J.), Halsey Street Office (Newark, N.J.), Anacostia Gateway Office (Washington, D.C.), Ben's Chili Bowl (Washington, D.C.), D.C. Court of Appeals (Washington, D.C.), D.C. Superior Court (2) (Washington, D.C.), Georgia Avenue Office (Washington, D.C.), Nationals Park (Washington, D.C.), and U Street Office (Washington, D.C.), in addition to any ATMs in the Allpoint network
- Locations: Maryland, New Jersey, New York, and Washington, D.C.
- Services: Personal (loans, checking, etc.) and business (services, loans, etc.) services
- Assets: \$688.62 million
- Availability: Brick-and-mortar and online

Liberty Savings Federal Credit Union

Hudson County School Employees Federal Credit Union was founded in 1951 by William and Catherine Miller. The name was changed to Educational Federal Credit Union 1977 before becoming Liberty Savings Federal Credit Union nine years later. Membership is open to anyone who lives, works, worships, or attends school in Hudson County, N.J., or falls within a lengthy list of employment, education, and organizational eligibilities.

- Branches: City Line Branch (Bayonne, N.J.), Five Corners Main Branch (Jersey City, N.J.), and North Hudson Branch (Union City, N.J.)
- ATMs: City Line Branch (Bayonne, N.J.), Five Corners Main Branch (Jersey City, N.J.), and North Hudson Branch (Union City, N.J.), in addition to any ATMs in the CO-OP network
- State: New Jersey
- Services: Deposit accounts (checking, IRA, etc.), loans (auto, mortgages, etc.), insurance services, and investment counseling
- Assets: \$115 million
- Availability: Brick-and-mortar and online

Lower East Side People's Federal Credit Union

Lower East Side (LES) People's Federal Credit Union was originally organized in 1986 to promote economic justice and opportunity in New York City neighborhoods. Individuals interested in joining LES People's FCU will need to open a share (savings) account and must be one of the following: individuals who live, work, volunteer, worship, attend school, or belong to any organization located in the Lower East Side, Central Harlem, East Harlem, or the North Shore of Staten Island; any organization or business located in these communities; residents of New York City who have an annual income of less than \$48,500; anyone who lives in an Housing Development Fund Corp. (HDFC) co-op building; graduates of the Getting Ahead personal financial management class; anyone affiliated with one of its Select Partner Groups; or a family member of an existing member.

- Branches: East Harlem Branch (Manhattan, N.Y.), Lower East Side Branch (Manhattan, N.Y.), and North Shore Branch (Manhattan, N.Y.)
- ATMs: Any ATMs in the CO-OP network
- State: New York1
- Services: Personal (checking, money market, etc.) and business (savings, checking, etc.) accounts as well as loans (personal, auto, etc.)
- Assets: \$87.63 million
- Availability: Brick-and-mortar and online

Mechanics & Farmers Bank

Founded in 1907 by nine businessmen, Mechanics & Farmers Bank (M&F) is a state-chartered commercial bank. By 1935, M&F Bank became the first lending institution in North Carolina to receive Federal Housing Administration (FHA) certification. Mechanics & Farmers merged with Fraternal Bank & Trust in 1921 and acquired Mutual Community Savings Bank in 2008.

- Branches: Charlotte Branch (Charlotte, N.C.), Corporate Headquarters (Durham, N.C.), Durham Branch (Durham, N.C.), Durham Branch — Durham-Chapel Hill Boulevard (Durham, N.C.), Greensboro Branch (Greensboro, N.C.), Raleigh Branch — East Hargett Street (Raleigh, N.C.), Raleigh Branch — Rock Quarry Road (Raleigh, N.C.), and Winston-Salem Branch (Winston-Salem, N.C.)
- ATMs: Any ATMs in the Wells Fargo, JPMorgan Chase, and Bank of America networks
- State: North Carolina
- Services: Personal (checking and savings accounts, loans, etc.) and business (commercial checking and savings, loans, etc.) services, in addition to wealth management
- Assets: \$434.25 million
- Availability: Brick-and-mortar and online

Mount Olive Baptist Church Federal Credit Union

Mount Olive Baptist Church Federal Credit Union is a faith-based, not-for-profit financial institution. It received its federal charter on Oct. 21, 1997. Mount Olive Baptist Church members and their immediate families are eligible to join this organization.

- Branches: Mount Olive Baptist Church FCU (Arlington, Texas)
- ATMs: N/A
- State: Texas
- Services: Loans (auto, unsecured, etc.), savings accounts, direct deposits, and wire transfers
- Assets: \$10.38 million
- Availability: Brick-and-mortar and online

Oak Cliff Christian Federal Credit Union

Officially chartered on Sept. 22, 2008, Oak Cliff Christian Federal Credit Union is a Christian-based financial institution sponsored by Oak Cliff Bible Fellowship. Members, employees, students, or family of Oak Cliff Bible Fellowship (and its subsidiaries) are eligible to join the organization.

- Branches: Oak Cliff Christian FCU (Dallas)
- ATMs: N/A
- State: Texas
- Services: Loans, financial products (IRAs, money market, etc.), direct deposit, money orders, and credit reports
- Assets: \$7.36 million
- Availability: Brick-and-mortar and online

Omega Psi Phi Fraternity Federal Credit Union

Founded in 1986, Omega Psi Phi Fraternity Federal Credit Union is open to members of the fraternity, including its chapters, districts, and other related organizations, and their families, in addition to employees of both the fraternity and the credit union itself.

- Branches: Omega Psi Phi Fraternity Federal Credit Union c/o CAMO (Toccoa, Ga.)
- ATMs: N/A
- State: Georgia
- Services: Accounts (single, joint, etc.), share draft checking, loans, and credit cards
- Assets: \$3.69 million
- Availability: Brick-and-mortar and online

OneUnited Bank

OneUnited Bank was the first online-only Black-owned bank and is the largest Black-owned bank in the U.S. Originally founded in 1968 as Unity Bank and Trust Co., OneUnited has financed almost \$1 billion in loans thus far, predominantly in low- to moderate-income communities.

“Everyone is talking about OneUnited Bank now, but what they’re not focusing on with OneUnited Bank is they’re heavily engaged in financial education and financial literacy in the cities that need it most,” Tyrone Ross, CEO of Onramp Invest, explains. “So I feel like right now, when you support OneUnited, again you get those end roads into their programs they already have instituted to provide access to financial education and financial literacy.”

- Branches: Compton Branch (Compton, Calif.), Corporate Office and Crenshaw Branch (Los Angeles), Miami Branch (Miami), Corporate Headquarters (Boston), Grove Hall Branch (Dorchester, Mass.), and Roxbury Branch (Roxbury, Mass.)
- ATMs: Part of the MoneyPass network or Chase Bank ATMs
- States: California, Florida, and Massachusetts
- Services: Checking, savings, and secured VISA credit card
- Assets: \$627.38 million
- Availability: Brick-and-mortar and online

OPTUS Bank

The story of OPTUS Bank began in 1921, with the founding of Victory Savings Bank by a group of African American leaders. OPTUS is committed to helping anyone, regardless of background or situation, build their wealth and improve their lives.

- Branches: Main Branch (Columbia, S.C.)
- ATMs: Corporate Office (Columbia, S.C.) and Main Branch (Columbia, S.C.)
- State: South Carolina
- Services: Personal (IRAs, consumer loans, etc.) and business (transaction accounts, merchant services, etc.) banking
- Assets: \$380.94 million
- Availability: Brick-and-mortar and online

South Side Community Federal Credit Union

Since 2003, South Side Community Federal Credit Union has offered access to credit and savings services, in addition to financial education, for its members. Individuals are eligible for membership if they live, work, worship, attend school, or belong to an organization within Chicago's South Side.

- Branches: South Side Community Federal Credit Union (Chicago)
- ATMs: N/A
- State: Illinois
- Services: Accounts (savings, checking, etc.), loans (payroll advance, payday alternative, etc.), financial education classes, and other services (transfer sweeps, money orders, etc.)
- Assets: \$7.27 million
- Availability: Brick-and-mortar and online

Southern Teachers & Parents Federal Credit Union

With more than 80 years of service, Southern Teachers & Parents Federal Credit Union provides personalized financial services to its members. Those eligible for membership include alumni, employees, parents, and students of Southern University; employees in Louisiana's Assumption, East Baton Rouge, Lafourche, and West Feliciana parishes; employees in Thibodaux and the Lafourche Parish Juvenile Justice Facility; and their family members.

- Branches: Main Office (Baton Rouge, La.) and LAFEDA Branch (Thibodaux, La.)
- ATMs: Part of the CULIANCE network
- State: Louisiana
- Services: Accounts (checking, savings, and youth), loans, and other services (VISA debit and credit cards, financial counseling, etc.)
- Assets: \$32.16 million
- Availability: Brick-and-mortar and online

St. Louis Community Credit Union

Originally chartered in 1942 as Teachers Credit Union, St. Louis Community Credit Union offers both financial services and several programs to support consumers in the local community. Individuals who live or work in St. Louis City, Franklin, and St. Louis County in Missouri—as well as in St. Clair, Madison, Monroe, and Jersey counties in Illinois—are eligible for membership, in addition to their families.

- Branches: Ferguson Branch (Ferguson, Mo.), Florissant Branch (Florissant, Mo.), Richmond Heights Branch (Richmond Heights, Mo.), St. John Branch (St. John, Mo.), Benton Park Branch (St. Louis), Delmar Divine Branch (St. Louis), Gateway Branch (St. Louis), LifeWise STL (St. Louis), Midtown Branch (St. Louis), South City Branch (St. Louis), Southtown Branch (St. Louis), Sullivan Branch (St. Louis), Urban League of Metropolitan St. Louis — Peter Bunce Campus (St. Louis), Jennings Branch (St. Louis), University City Branch (University City, Mo.), and Wellston — MET Center (Wellston, Mo.)²⁴⁹
- ATMs: Part of the CO-OP network
- State: Missouri
- Services: Loans (auto, personal, etc.), accounts (savings and checking), business development, advocacy, and insurance (life, accidental death and dismemberment (AD&D), etc.)
- Assets: \$406.28 million
- Availability: Brick-and-mortar and online

The Harbor Bank of Maryland

Originally opening its doors in September 1982, The Harbor Bank of Maryland offers banking and other financial services, primarily in the Baltimore metropolitan area. Harbor Bank was also the first community bank in the U.S. to have an investment subsidiary and the first to receive funding from Fannie Mae via the Community Development Financial Institution (CDFI) program. Harbor Bank is one of the four banks that are considered Black-operated instead of Black-owned.

- Branches: Fayette Branch (Baltimore), Harbor East Branch (Baltimore), Northwood Commons Branch (Baltimore), Pimlico Office (Baltimore), Research Park Office (Baltimore), Science & Technology Park Branch (Baltimore), Randallstown Office (Randallstown, Md.), and Silver Spring (Silver Spring, Md.)²⁵⁵
- ATMs: Fayette Branch (Baltimore), Harbor East Branch (Baltimore), Pimlico Office (Baltimore), Research Park Office (Baltimore), Science & Technology Park Branch (Baltimore), and Randallstown Office (Randallstown, Md.), in addition to any ATMs in the All Point network
- State: Maryland
- Services: Personal (checking, mortgages, etc.) and business (checking, savings, etc.) banking, in addition to loans (personal, mortgage, and business)
- Assets: \$370.68 million
- Availability: Brick-and-mortar and online

Tioga-Franklin Savings Bank

Founded as Tioga Building & Loan Association on March 31, 1873, TBLA was a facet of Philadelphia's banking community through the Spanish-American War, World War I, the stock market crash of 1929, World War II, and every financial event up to OPEC oil shock of 1973. That year, TBLA merged with the Franklin Savings and Loan Association to form the Tioga Franklin Savings Association.

Then in July 2000, the bank was renamed Tioga Franklin Savings Bank and became a member of the FDIC, making it Philadelphia's oldest chartered bank. Tioga-Franklin Savings Bank is one of the four banks that are considered Black-operated instead of Black-owned.

- Branches: Main Branch (Philadelphia)
- ATMs: N/A
- State: Pennsylvania
- Services: Personal (checking and savings) and business (checking, savings, etc.) banking, in addition to loans (personal, mortgage, and business)
- Assets: \$63.41 million
- Availability: Brick-and-mortar and online

Toledo Urban Federal Credit Union

Toledo Urban Federal Credit Union originally opened its doors on July 21, 1996, to help its members achieve economic empowerment. Membership in the first community development credit union in Toledo, Ohio, is available to individuals who live, work, worship, perform volunteer services, or participate in associations headquartered in the central city community, in addition to their families.

- Branches: Toledo Urban Federal Credit Union (Toledo, Ohio)
- ATMs: N/A
- State: Ohio
- Services: Checking and share accounts, loans (personal, tuition, etc.), credit and ATM/debit cards, credit counseling, and other services (notary service, overdraft protection, etc.)²⁶⁴
- Assets: \$14.03 million
- Availability: Brick-and-mortar and online

United Bank of Philadelphia

Originally founded in 1992, United Bank of Philadelphia offers personalized banking services in the Greater Philadelphia area to both individuals and businesses. By providing financing to small businesses in urban areas, United Bank supports their growth and allows them to create jobs with livable wages, thus improving the economic condition of those working in the local community.

- Branches: Center City (Philadelphia) and Progress Plaza (Philadelphia)
- ATMs: C-Town Supermarket (Philadelphia), City Hall (Philadelphia), Criminal Justice Center (Philadelphia), Masjidullah Inc. (Philadelphia), Philadelphia Traffic Court (Philadelphia), Police Districts (Philadelphia), The Fillmore-Philadelphia (Philadelphia), and West Philadelphia (Philadelphia)
- State: Pennsylvania²⁶⁹
- Services: Personal and business banking (checking, savings, etc.), in addition to loans (U.S. Small Business Administration (SBA) and commercial loans)
- Assets: \$61.87 million
- Availability: Brick-and-mortar and online

Unity National Bank

Unity National Bank was founded in 1963 and chartered in 1985. "In February 1989, through a series of transactions and diligent efforts, it was acquired from Bay Bancshares by local minority leaders," the bank's history reports. Unity focuses on helping to rebuild the community with an emphasis on commercial loans and mortgages. It also works closely with civic organizations and agencies, such as the NAACP and the Third Ward Redevelopment Council.

- Branches: Atlanta Branch (Atlanta), Blodgett Branch (Houston), and Fort Bend Branch (Missouri City, Texas)
- ATMs: Atlanta Branch (Atlanta), Blodgett Branch (Houston), and Fort Bend Branch (Missouri City, Texas), in addition to any ATMs in the Select network
- States: Georgia and Texas
- Services: Business and personal services (loans, checking and savings accounts, etc.)
- Assets: \$214.60 million
- Availability: Brick-and-mortar and online

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- States: Georgia and Texas
- Services: Business and personal services (loans, checking and savings accounts, etc.)
- Assets: \$214.60 million
- Availability: Brick-and-mortar and online

Virginia State University Federal Credit Union

Authority to establish Virginia State College Federal Credit Union was granted on Oct. 19, 1938. On May 22, 1979, the organization's board of directors voted to change the name to Virginia State University Federal Credit Union.

- Branches: Virginia State University Federal Credit Union (South Chesterfield, Va.)283
- ATMs: Virginia State University Federal Credit Union (South Chesterfield, Va.)284
- State: Virginia
- Services: Loans, accounts (checking, savings, etc.), insurance, and other services (wire transfer, direct deposit, etc.)
- Assets: \$12.63 million
- Availability: Brick-and-mortar and online



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