There are over 3X more credit union minority depository institutions (MDIs) than bank MDIs. 

More Diverse

- 513 Credit Unions
- 147 Banks

There are more than 10X as many female CEOs in credit unions than in banks.

Mortgage Loans Made in Low to Moderate Income Neighborhoods as a Percent of Total Loans

Sources: HMDA data (FFIEC & CFPB), FDIC, NAFCU calculations

See more of what makes us different at nafcu.org/cu-difference
While credit unions make financial services more accessible to more communities, banks close their doors.

Credit unions want to see small businesses succeed and have stepped up to fill the lending gap left by banks.

Nearly twice as much of Americans’ deposits are insured at credit unions (90%) vs banks (50%).

Since the 2008 financial crisis, regulators have placed greater emphasis on capital reserves as a first line of defense. Credit unions’ leverage ratio is nearly 2 percentage points higher than banks.

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