

Credit union rules in the United States

How the register describes US credit unions: federal and state charters, the field of membership, and the NCUA call report data behind each listing on this site.

Updated October 20, 2026

Every credit union listed on this site is federally insured. The listings come from the NCUA quarterly call report data. This guide explains the register terms you will see.

There are two charter types on this site. A federal credit union is chartered by the NCUA. A state credit union is chartered at the state level and is federally insured. The charter field on each listing shows which one applies. Federal credit unions report a field of membership code to the NCUA, and the listing shows it. State credit unions report none, so that field stays empty on their listings.

The field of membership is the group of people a credit union may serve. This site records four kinds. Community means people who live, work, worship or study in the area. Employer or group means a common bond, such as a workplace or an industry. Association or church means members of an organisation. Open means anyone, for example through a low-cost association. You can filter the listings by this rule. The field of membership on record is the NCUA wording, such as Military, Educational or Community.

Credit unions file quarterly call reports with the NCUA. This site reads these files from the 5300 quarterly data. One file gives the charter number, name, address, charter type, membership code, low-income flag and year organized. One gives total assets and member count. One gives the reported website. A branch table gives locations and the main-office phone. The NCUA data is US Government work in the public domain, so it is free to read and share.

This site lists a set of federally insured credit unions, not every credit union on the register. The index uses data from the June 2026 cycle, read on 2026-10-20. Figures change each quarter. Each listing names its source cycle.

A listing is a register record, not a recommendation. The credit union decides who may join under its own charter. The field of membership on the listing is the register version. Confirm with the credit union before you apply.

The listing address is the head office. The actual service area may be wider or narrower than the address suggests. Read the field of membership to see who can join.

This guide is general information. It is not legal or financial advice. Ask a qualified professional about your own situation.

Frequently asked questions

Is a state-chartered credit union on this site federally insured?

Yes. Every listing on this site is a federally insured credit union. The charter field shows whether it is federal or state. Confirm insurance details with the credit union.

Can I join a credit union in a state I do not live in?

Yes, if you meet its field of membership. A community charter covers people who live, work, worship or study in its area. An employer or association charter covers its own group.

Sources

[NCUA Credit Union and Corporate Call Report data \(5300 quarterly\)](https://ncua.gov/analysis/credit-union-corporate-call-report-data/quarterly-data) — <https://ncua.gov/analysis/credit-union-corporate-call-report-data/quarterly-data>

This guide is about United States.