

How to choose a credit union

Check the field of membership first. If you cannot join, nothing else matters. Then compare charter type, assets and branch locations, and ask the credit union about fees and rates.

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Start with the field of membership. That is the group of people a credit union may serve. If you cannot join, no other detail matters. Every federal listing on this site shows the field of membership on record. The eligibility checker walks you through the common paths: a community area, an employer or common bond, an association, a family member, or joining a named association. Use it first, then browse the listings.

Compare charter types after you know which credit unions you can join. The charter field says whether a credit union is federal or state. Both kinds on this site are federally insured. State charters show no field of membership on this site, so ask the credit union who can join.

Look at total assets and member count. These show size. They do not show service, fees or rates. Branch counts also vary widely. In the current listings, Navy Federal Credit Union reports 386 branch locations. Alliant reports 1, with over \$20 billion in assets. Size alone does not tell you how you will bank. The numbers come from the June 2026 call report, and they change every quarter.

Check the branch count and the head office location. The listing shows where the credit union is headquartered. Its branches or service area may be elsewhere. If you want in-person service, check the credit union's own site for branch locations near you.

Ask about services a listing cannot show. This index records register figures. It does not record the fee schedule, interest rates, app quality or shared-branch networks. Check the credit union's own website or call it for those.

Read the source note on each listing. It names the call report cycle the data comes from. Figures can lag the register. Confirm anything you rely on with the credit union directly. Each listing carries the NCUA charter number, which identifies the credit union on the register.

Watch the low-income designation. The listing shows it as a yes or no. It is an NCUA designation for a credit union that mostly serves members below the median income. Ask the credit union what it means for you.

Take your time. Check the field of membership, compare the charter and assets, then confirm the rest on the credit union's own site or by phone. This guide is general information, not financial advice. Ask a qualified professional about your own money.

Frequently asked questions

How many credit unions should I compare?

Start with the ones you can actually join. Use the who-can-join filter on the city pages, then compare the shortlist by charter, size and location.

Can I join a credit union even if I do not live in its area?

Yes, if its field of membership covers a group you belong to, such as an employer, an occupation, a church or an association. Some credit unions also let anyone join through a low-cost association.

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>