

How to read a credit union listing

Every listing on this site shows the charter number, field of membership, total assets and member count from the NCUA quarterly call report. Here is what each field means.

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A credit union listing on this site has a set of register facts from the NCUA quarterly call report. Each one comes from a specific file in the cycle data. Here is what they mean.

The NCUA charter number is the credit union's number on the NCUA register. It is the stable ID of the listing. Use it when you ask the NCUA or the credit union about the record.

The charter field says whether the credit union is federal, which means NCUA-chartered, or state, which means state-chartered and federally insured. Both appear in the call report data.

The who-can-join field shows the field-of-membership kind on record for federal charters. It has four values. Community means people who live, work, worship or study in a defined area. Employer or group means a common bond, such as a company or an industry. Association or church means members of an organisation. Open means anyone can join, for example through a low-cost association. For state charters this field stays empty, because they report no type-of-membership code to the NCUA.

The field of membership on record shows the NCUA wording for a federal credit union. Examples in the current listings are Military, Educational, Community and Associational - faith-based. It comes from the type-of-membership code in the call report data.

Total assets is the balance-sheet figure from the call report, in US dollars. It shows size. It does not show fees, rates or services.

Members is the member count from the call report. It changes every quarter.

The low-income designation is a yes or no flag from the NCUA. Yes means the credit union mostly serves members below the median income. Ask the credit union what the designation means for you.

Branch locations is the number of branches the credit union reported. In the current listings it runs from 1 to 386.

Year organized is the year the credit union was organized, as filed.

The source note on each listing says where the data came from. It names the call report cycle and the date the data was read. The figures are as filed, but they can lag the register. Confirm with the credit union before you act on any figure.

A listing is a register record, not a recommendation or financial advice. The credit union decides who may join under its own charter.

Frequently asked questions

How recent are the figures on a listing?

They come from the call report cycle named in the source note. Figures change each quarter

and can lag the register by several months.

Why does the field of membership show on some listings and not others?

State charters do not report a field of membership to the NCUA. Only federal charters have a type-of-membership code on record, so that field stays empty for state-chartered credit unions.

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>