
Top 15 Best Credit Unions in Texas | 2017 Ranking | Top Texas Credit Unions

2017 RANKING & REVIEWS TOP RANKING BEST CREDIT UNIONS IN TEXAS

Intro: A Fresh Perspective on Banking with Texas Credit Unions

Banks. Just the word alone can be enough to cause frustration and anxiety for many consumers, but is there an alternative?

As fees continue to rise, even for simple deposit accounts, and banks seem increasingly focused on profits and the bottom line, what can the average individual do to regain control of how to store and manage his/her money?

For many people, the solution is increasingly becoming credit unions. The top credit unions in Texas aren't new.

In fact, many credit unions in Texas have been around since the early to mid 1900s, when they were first created by consumers and company employees who wanted a reprieve from high loan interest rates.

So, why are these credit unions in Texas experiencing such popularity and growth right now?



Award Emblem: Best Credit Unions in Texas

A credit union is designed as a co-op. What this means is that they're member-owned and member operated.

They are also not-for-profit organizations, so even when a credit union in Texas does make a profit, it's reinvested in the people who matter: the members.

This reinvestment comes in the form of cheaper banking products, lower interest rates on loans, and even dividends being paid to members of Texas credit unions.

The following list of credit unions in Texas highlights some of the best financial institutions in the state, each of which is a viable alternative to the standard concept of the bank.

AdvisoryHQ's List of the Top 15 Best Credit Unions in Texas (Statewide)

List is sorted alphabetically (click any of the credit union names below to go directly to the detailed review section for that Texas credit union):

- [A+ Federal Credit Union](#)
- [American Airlines Credit Union](#)
- [Credit Union of Texas](#)
- [EECU](#)
- [First Community Credit Union](#)
- [FirstLight Federal Credit Union](#)
- [GECU](#)
- [JSC Federal Credit Union](#)
- [Navy Army Community Credit Union](#)
- [Randolph-Brooks Federal Credit Union](#)
- [San Antonio Federal Credit Union \(SACU\)](#)
- [Security Service Federal Credit Union](#)
- [TDECU](#)
- [Texans Credit Union](#)
- [University Federal Credit Union \(UFCU\)](#)

Click here for 2016's ranking of the [Top 15 Best Credit Unions in Texas](#)

Top 15 Best Credit Unions in Texas | Brief Comparison & Ranking

Best Credit Unions in Texas	Highlighted Features
A+ Federal Credit Union	Free online & mobile banking tools
American Airlines Credit Union	Prepaid Visa travel credit card
Credit Union of Texas	Build It Rebuild It credit improvement program
EECU	Value-Added Extras package available for checking accounts
First Community Credit Union	High-interest checking account with no minimum balance requirements
FirstLight Federal Credit Union	Dynamic Relationship Rewards program
GECU	Second Chance checking account
JSC Federal Credit Union	MoneyFit program helps members reach their financial goals
Navy Army Community Credit Union	Dedicated team of auto loan experts
Randolph-Brooks Federal Credit Union	12 months to pay back balance transfers without extra interest
San Antonio Federal Credit Union	Flexible and competitive share certificates
Security Service Federal Credit Union	Power Youth checking & savings accounts encourage responsible banking habits
TDECU	Dynamic investment services & advisement
Texans Credit Union	Free money management tools through FinanceWorks

University Federal Credit Union (UFCU)	Personal & online financial planning services
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Table: Top 15 Best Texas Credit Unions | Above list is sorted alphabetically

AdvisoryHQ's Selection Methodology

What methodology does AdvisoryHQ use in selecting and finalizing the credit cards, financial products, firms, services, and products that are ranked on its various top-rated lists?

Please click here "[AdvisoryHQ's Ranking Methodologies](#)" for a detailed review of AdvisoryHQ's selection methodologies for ranking top-rated credit cards, financial accounts, firms, products, and services.

Detailed Review – Top Ranking Best Credit Unions in Texas

Below, please find a detailed review of each credit union on our list of top Texas credit unions. We have highlighted some of the factors that allowed these credit unions in Texas to score so high in our selection ranking.

See Also: [Best Credit Unions in Atlanta, Georgia | Ranking & Comparison Reviews](#)

Credit Union of Texas Review

[Credit Union of Texas](#) was [created in 1931](#) when a group of Dallas teachers applied for a credit union charter with [assets of only \\$65](#).

Now, CUTX is one of the [top 100 credit unions](#) in the U.S., based on asset size, and there are more than [120,000 member-owners](#).

The Board of Directors is elected from the membership pool each year at an annual meeting, and this financial institution operates with adherence to state Texas credit union laws.

Some of the things that make the Credit Union of Texas unique include a sense of tradition, low rates, an empowered team of expert employees, robust technology, and a community-driven approach.



Image Source: [Top Credit Unions in Texas](#)

Key Factors That Led Us to Rank This as a Top Credit Union in Texas

Primary reasons the Credit Union of Texas was included in this ranking of best Texas credit unions are listed below.

CUTXPerks

CUTXPerks is a rewards program for debit card users that lets them accumulate points simply by making purchases with their card. Account holders are automatically enrolled, so there is no formal process to participate in this valuable member option.

Members of this Texas credit union can earn [1/2 a point for every \\$100 spent](#) on PIN-based debit card transactions and [one full point for every \\$100 spent](#) on signature-based debit card transactions.

Users can then redeem their points for gifts by shopping on the CUTXPerks website, or they can save them up and cash them in for larger rewards, such as travel. Users can also gift their points to someone else.

Eligibility

[Membership eligibility](#) is simplified at the Credit Union of Texas. It's open to the following people:

- Anyone who lives, works or attends school in Dallas, Collin, and Rockwall counties
- Anyone who lives or works in certain areas of Grayson, Fannin, Ellis, Tarrant or Denton counties
- Members of any school-related association or organization that works to provide service or assistance to public or private schools
- Employees of certain companies or organizations
- Organizations that have members in the CUTX coverage area
- Anyone who's related, either by marriage or blood, to people that meet the above qualifications

Along with expansive eligibility, CUTX is also an easy credit union in Texas to join. People simply complete an in-person or online membership application and open a savings account with [as little as \\$15](#).

[Don't Miss: Best Credit Unions in Georgia | Ranking | Comparison of the Top Georgia Banks](#)

Build It | Re-Build It

[Build It | Re-Build It](#) is a program designed for those people who have had past credit issues or just don't have any credit history. It's a three-step process designed to help members get their finances on track in a way that's manageable and realistic.

Step One includes opening a Secure Checking PLUS account with the assistance of an Experience Expert who works with members of this program on a one-on-one basis.

Once the account is established and successfully managed for at least four months, members become eligible to move on to the next step of the program, which is loan eligibility.

This personal loan ranges from [\\$500 to \\$1200](#) and includes 12-month repayment terms. This loan payment process is reported to credit bureaus.

After completing step two, participants can then move on to possible eligibility for a CUTX Platinum MasterCard, the First-Time Auto Buyer Loan program or eligibility for a larger personal loan.

Secure Checking

[Secure Checking](#) is a signature account offering from this best credit union in Texas. It is designed to offer not only safety and peace of mind but many benefits and perks not often available with standard checking accounts.

Regarding security, this account includes identity theft protection, cell phone insurance, buyer's protection, and extended warranty coverage.

If members upgrade to Secure Checking Plus, they can also get travel, entertainment, and health discounts. Both accounts are also interest-bearing, feature unlimited check writing, and have no minimum balance requirement.

[Related: Best Credit Unions In North Carolina | Ranking | Review of the Best North Carolina Credit Unions](#)

FirstLight Federal Credit Union Review

[Since 1955](#), when military and civilian employees from Biggs Air Force Base came together, [FirstLight](#) has been a pioneering credit union in Texas. It was initially chartered as Frontier Federal Credit Union, and it [wasn't until 2005](#) that the name was changed to FirstLight.

During its [50-year history](#), FirstLight has grown to include assets of more than [\\$960 million](#) and member deposits of [\\$733 million](#).

Services available to member-owners of this best credit union in Texas include deposit accounts, loans and credit cards, business banking, investments and insurance, and e-services.

Key Factors That Enabled This to Rank as One of the Top Credit Unions in Texas

Listed below are reasons FirstLight was included in this review and ranking of the top credit unions in Texas.

Relationship Rewards

As one of the best Texas credit unions, FirstLight offers members the opportunity to earn rewards on their Simply Checking or Simply More checking account if they meet certain criteria, based on combined loan balances and deposits.

If the criteria are met, the [Relationship Rewards](#) program includes the following benefits:

- Two free non-FirstLight ATM transactions per month
- One free box of custom image checks when the account is opened
- Free personal money orders, cashier's checks, and traveler's checks

- Free notary
- Free automated bill pay
- Free incoming wire transfers
- [0.25% discounts](#) on auto or personal loans
- [25% discount](#) on annual fee rental for safe deposit boxes

Other rewards programs available from this credit union in Texas include the Go Green Rewards Program for people that do their banking online and receive e-Statements and the 50 Rewards program for members that are 50 and older.

e-Pay

As a time-saving convenience for members of FirstLight, there is an online payment center for loans. Users can use the [Web Payments Center](#) to make fast, secure payments using their checking or savings account.

Other e-services available from this Texas credit union include general online banking, free bill pay, e-Statements, and the option to download a mobile app.

The Personal Access Line (PAL), is yet another convenience in which users can access their money via a 24-hour phone service to check account balances, transfer funds, report a lost or stolen card or stop payments on checks.

Visa CUREwards Platinum Card

For members seeking an excellent credit card opportunity from FirstLight, there is the [CUREwards Platinum Visa Card](#).

This card is part of the CUREwards program, which provides the opportunity to take advantage of travel opportunities, merchandise, and various discounts.

Some of the benefits of this card include customized travel planning and river cruises, real-time hotel and experience redemptions, and domestic and international car rentals.

Cardholders earn [one point for every dollar](#) in qualifying purchases with their CUREwards credit card.

FirstLight Financial Manager

The FirstLight [Financial Manager](#) is an exclusive offering that allows members to maintain visibility and control of their finances through an online banking platform. Features include:

- [Account Aggregation](#): You can aggregate your balances and transactions in one place to get a complete view.

- Expense Tracking: See where your money is going and gain insights into how you spend with automatic categorization and tracking functionality.
- Budgets: Budget tools provide visualization to see what you're spending, as well as your goals, in a more understandable, user-friendly way.

Finally, the FirstLight Financial Manager is backed by leading-edge security protection and the highest standards.

Popular Article: [Best Credit Unions in Pennsylvania | Ranking | Review of the Best Pennsylvania Credit Unions](#)

JSC Federal Credit Union Review

[JSC Federal Credit Union](#) has been a longstanding independent financial institution serving the needs of the Houston community [since 1961](#).

Through its history dating back [more than 50 years](#), this best Texas credit union has grown to include over [123,000 members](#) from areas including Houston, League City, Ellington, Friendswood, Texas City, Galveston, Dickinson, Pasadena, Pearland, Seabrook, Deer Park, and La Porte.

This credit union in Texas is full-service, offering not only standard deposit accounts but also no-fee checking, mobile banking technology, Apple Bank, and online banking services. JSC FCU also offers investment services.

Key Factors That Enabled This Rank as One of the Top Texas Credit Unions

During the process of reviewing and ranking credit unions in Texas, the following represent key reasons JSC FCU was included on this list of the top Texas credit unions.

Online Account Opening

JSC FCU strives to make it as simple and easy as possible for new members to join. All residents of Texas who are eligible for membership can apply online, and the application process usually takes about 10 minutes.

Eligibility requirements for this Texas credit union include the following:

- Eligibility is dependent on living, working, worshipping or going to school in Bay Area Houston

- There are more than [2,000 companies](#), churches, organizations, and associations that have members who are eligible to join
- Eligibility can also include immediate family members or people who share a household with a current member

MoneyFit

[MoneyFit](#) is a program that aims to help members become financially fit. This program includes a variety of relevant financial education and workshops and online education modules.

The MoneyFit program is designed to help members take control of their finances and succeed in their individual goals.

The MoneyFit tools are offered to members at not cost, and there's no obligation for participation.

Some of the topics covered by the education seminars and workshops include auto buying, estate planning, home buying, holiday spending, ID theft, and social media.

Online learning module topics include how to manage money and use credit wisely, how to manage debt, how to avoid fraud, and planning for the future.

Verified By Visa

The Visa credit cards and debit cards offered to members of JSC FCU are appointed with [Verified by Visa protection](#). This means that users have an extra level of protection when they buy information using a secure password at checkout.

The Verified program provides authentication that is sent to a merchant, showing the transaction is verified. This service is free, and all members need to do is register their eligible card at the Verified by Visa website.

Users can also let the program know if they will be traveling to provide protection at that point as well.

Express Checking

JSC, a selection for a best credit union in Texas, offers several flexible checking accounts, including Express Checking which is the most popular and carries no minimum balance requirement.

This account has a minimum opening [deposit of only \\$25](#), and there is no monthly service fee.

Express Checking also includes free access to more than [55,000 ATMs](#) without a surcharge fee as well as receiving a free debit card and access to more than 5,000 credit union service centers as part of a shared branching network.

Finally, express checking also lets users earn monthly dividends on balances that are [at least \\$750](#).

Read More: [Best Credit Unions in NYC | Ranking | Best NYC Credit Unions](#)

To browse exclusive reviews of all top rated credit unions in Texas, please click on any of the links below:

- [A+ Federal Credit Union](#)
- [American Airlines Credit Union](#)
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- [TDECU](#)
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- [University Federal Credit Union \(UFCU\)](#)

Conclusion – Top 15 Credit Unions in Texas

People helping people: this is the philosophy of not just Texas credit unions, but of all credit unions. It's a principle that has guided the products and services offered by these distinctive financial institutions through the years.

Many of the credit unions in Texas that were ranked on this list have been serving the needs of the communities they reside in, as well as their residents, for many decades, and they have remained committed to the concept of people helping people.

Each of the top credit unions in Texas included on this list have excelled not just in maintaining their dedication to providing things like low-cost loans and inexpensive checking accounts, but they've also shown a willingness to evolve and modernize their offerings with additions like online and mobile banking.

It's this combination of tradition and history with advanced technology and improving accessibility that led to the rankings on this list of credit unions in Texas.