
Top 14 Best Credit Unions in Houston, TX | 2017 Ranking | Comprehensive List of the Best Houston Credit Unions

2017 RANKING & REVIEWS TOP RANKING BEST CREDIT UNIONS IN HOUSTON, TEXAS

Intro: Finding the Best Credit Unions in Houston, TX

Many people are turned off by the extremely high profits that executives earn in the banking industry.

This, combined with the sometimes hidden fees and predatory loans often found at traditional banking institutions, has led people to search for alternative banking solutions, like Texas credit unions.



Award Emblem: Top 14 Best Credit Unions in Houston, Texas

If you are located in Houston, Texas, then credit unions in Houston can be such a solution, and if you are seeking the top Houston credit unions, then this review is designed for you.

In the below review of the “best credit unions in Houston, Texas,” AdvisoryHQ’s research and editorial team has broken down some of the qualities that allowed us to include these credit unions in this year’s ranking of the best credit unions in Houston.

AdvisoryHQ's List of the Top 14 Best Credit Unions in Houston

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

- [**BP Federal Credit Union**](#)
- [**Cy-Fair Federal Credit Union**](#)
- [**First Community Credit Union**](#)
- [**First Service Credit Union**](#)

- [Harris County Federal Credit Union](#)
- [Houston Police Federal Credit Union](#)
- [Houston Texas Fire Fighters](#)
- [JSC Federal Credit Union](#)
- [Members Choice Credit Union](#)
- [Memorial Credit Union](#)
- [People’s Trust Federal Credit Union](#)
- [Primeway Federal Credit Union](#)
- [Smart Financial Credit Union](#)
- [Texas Bay Credit Union](#)

Top 14 Credit Unions in Houston, TX | Brief Comparison & Ranking

Best Credit Unions in Houston	Highlighted Features
BP Federal Credit Union	Comprehensive checking & savings accounts
Cy-Fair Federal Credit Union	Convenient mobile & online banking
First Community Credit Union	Overdraft protection options
First Service Credit Union	New & improved mobile banking experience
Harris County Federal Credit Union	Wide selection of loan products
Houston Police Federal Credit Union	Dynamic, family-oriented checking account options
Houston Texas Fire Fighters Federal Credit Union	Comprehensive mobile alert options
JSC Federal Credit Union	Quick & easy sign-up process for credit cards
Members Choice Credit Union	Multiple savings accounts & products
Memorial Credit Union	Overdraft protection options
People’s Trust Federal Credit Union	Wide range of insurance products
PrimeWay Federal Credit Union	Variety of savings options & accounts
Smart Financial Credit Union	Interest-bearing savings account
Texas Bay Credit Union	Mobile & text message banking features

Table: Top 14 Best Credit Unions in Houston | 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 Houston, TX

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

See Also: [Credit Unions in Austin | Review of the Best Austin Credit Unions](#)

BP Federal Credit Union Review

[BP Federal Credit Union](#) is a credit union that serves BP employees and contractors globally.

The organization was founded in 1937 and has since grown into a large financial institution with thousands of members and over [\\$100 million](#) in assets, making it one of the largest Texas credit unions to consider.

Key Factors That Enabled This Credit Union to Rank as a Top Credit Union in Houston

Below are key factors that enabled BP Federal Credit Union to rank as one of the top credit unions in Houston, TX.

Membership Eligibility

Accounts are available to BP employees and their family members or domestic partners. Those eligible include full-time, part-time, temporary or casual employees as well as retirees or annuitants.

BP contractor employees are also eligible for membership. For a full list of eligible contractors, check out BP Federal Credit Union’s website [here](#).

Comprehensive Accounts

BP Federal Credit Union offers checking and savings accounts that offer varied terms and benefits, making them one of the top credit unions in Houston.

Checking

[Checking accounts](#) can be opened with a minimum balance of \$25, or if the account is opened with direct deposit, then the \$25 minimum is not necessary. The account does not have a minimum balance requirement in order to stay active.

Overdraft protection is also available, so if you are interested, inquire about the overdraft protection terms, conditions, and benefits when opening an account.

Checking accounts can be linked to a Visa debit card, and you'll have access to Allpoint ATMs for money withdrawals. Fees may apply.

Savings Accounts

You can also open a [savings account](#) with a minimum opening balance of \$25 and another active account at this top Houston credit union.

If the savings account holder does not have another active account, which includes checking, loans, and/or credit cards, a \$100 minimum balance must be maintained in the savings account to avoid a \$5 monthly fee.

The BP Federal website states that savings accounts are federally insured up to \$250,000 and backed by the US government and the National Credit Union Administration.

Check out the website or ask a BP Federal Credit Union representative to learn all about the checking and savings account terms and conditions.

Home and Mobile Banking

As one of the best Texas credit unions, BP Federal also offers [Money Market](#) and [Certificate](#) accounts.

BP Federal offers online services that allow members to bank from their home computers. Online and e-services include:

- Direct deposit
- E-notifications
- E-statements
- Online bill pay

It also offers a mobile app that provides mobile deposit services and more. Fees may apply.

Loans and Credit

BP Federal also has loans and credit cards available for which members may apply. Some of the loans available are:

- Auto
- Boat/watercraft/RV/motorcycle
- Home loans
- Visa and MasterCard credit cards

Don't Miss: [Top Ranked Best Credit Unions in America](#) | [Best U.S. Credit Unions](#)

Cy-Fair Federal Credit Union Review

[Cy-Fair Federal Credit Union](#) began with teachers inside of Cy-Fair High School who had a vision for a better way to bank.

They established a credit union in the high school in 1956, and, 60 years later, the credit union has grown into a major financial institution with more than 20,000 members.

Key Factors That Enabled This Credit Union to Rank as a Top Credit Union in Houston

Below are key factors that enabled Cy-Fair Federal Credit Union to rank as one of the top credit unions in Houston, TX.

Membership Eligibility

You can open an account at Cy-Fair Credit Union if you live, work or attend school or church within Cypress-Fairbanks Independence School District boundaries.

You can also apply for membership if you reside within the following zip codes in Waller County: 77423, 77445, 77484, 77446 or 77447.

Immediate family members of current members are also eligible, as well as members of certain employer groups.

Cy-Fair Mission and Values

Cy-Fair strives to be a key partner during its members' financial journeys.

As stated on its website, this top Texas credit union's vision is to anticipate and deliver unique solutions for its diverse and growing membership. It strives to provide member service and products that unlock and cultivate its member's financial future.

Community Connection

Cy-Fair works to stay active within the community through involvement, outreach, and development in the local Houston area.

As an example, Cy-Fair hosts an Annual Community Shred Day in the parking lot of one of its branches.

Members are welcome to come by and fill trucks with shredded documents while enjoying free food, music, and on-site education and goodies.

Checking and Savings Options

Cy-Fair Federal Credit Union offers several checking and savings account options.

Although the terms and benefits of each account varies, checking accounts can be linked to a MasterCard debit card, online banking and bill pay, and access to 55,000 Allpoint ATMs. Fees may apply.

Insured savings accounts include Christmas Club accounts, IRA savings accounts, Kids Club accounts, Money Market accounts, and Share Certificates accounts.

Convenient Mobile & Online Banking

Mobile Banking

Accounts can be connected to Cy-Fair's mobile banking app, which allows account holders to:

- Deposit checks remotely
- Check balance and transaction history
- Pay bills and credit cards
- Make money transfers
- ATM and branch locator

Online Banking

Online banking allows members to bank from home and manage accounts from a home computer. Services available through online banking are:

- Check balance and transaction history
- Set email alerts at customized account balance levels and for bill due dates
- Pay bills and make online transfers

- Schedule auto bill pay
- Deposit checks from home using your scanner
- Open new accounts
- Manage purchase rewards

Loan Availability

As one of the top Texas credit unions, Cy-Fair can offer members a wide range of loans. Available loans include:

- Real estate
- Auto loans
- Student loans
- Personal loans
- Credit cards

Cy-Fair also offers insurance products, including auto insurance, home insurance, several types of life insurance, and supplemental insurance.

Related: [Best Credit Unions in Los Angeles](#) | [List of LA Credit Unions](#)

First Community Credit Union Review

[First Community Credit Union](#) was chartered in 1954 to serve only the employees of Spring Ranch Independent School District. Since then, the credit union has expanded and now serves several communities in the Greater Houston area.

It is now one of the largest credit unions in Houston and boasts [\\$1.2 billion in assets, over 115,000 members, and 18 branch locations](#). It offers loans, local mortgages, business services, credit cards, and savings and checking accounts.



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

Key Factors That Enabled This Credit Union to Rank as a Top Credit Union in Houston

Below are key factors that enabled First Community Credit Union to rank as one of the top credit unions in Houston.

Versatile Checking Account Options

First Community Credit Union offers five different checking account options. The checking accounts are:

- **Texans Checking**
- **Free Checking**
- **First Rewards**
- **Money Management Accounts**
- **First Money Market Fund**

Online banking is available to account holders with each type of checking option.

Also, all checking accounts can be linked to mobile banking apps (for Android, Apple, iPad, and tablets), online bill pay, Visa debit cards, and e-statements.

Some of the other benefits of checking accounts with this top Houston credit union include:

- 55,000 ATMs nationwide with FCCU & Allpoint ATMs
- Unlimited teller transactions

- Automated phone services
- Unlimited check writing

Overdraft Protection Options

First Community has several overdraft protection options available to help account holders in the event that certain accounts are overdrawn.

Overdraft Transfers

One of the options for overdraft protection is linking a savings account, line of credit or credit card to your checking account.

For a fee, FCCU will transfer funds to a checking account to cover transactions that would have otherwise caused the account holder to overdraw the account.

If the transfer draws from a credit card, it will be treated as a cash advance. A specific fee schedule for this service is available on the FCCU website.

Overdraft Privilege

After an account has been active for 60 days and certain qualifications are met, FCCU will cover an overdrawn account to a predetermined limit. The program will cover checks, debit card purchases, ATM withdrawals, and ACH transactions for a fee.

In order to utilize overdraft privilege, account holders must opt in to the program.

Account holders have 30 days to bring the account back to a positive balance. This program can save members from embarrassment and also help guide them through a short-term financial crisis.

FCCU doesn't guarantee that every overdrawn account will be covered. Additionally, a specific fee schedule for this service is available on the FCCU [website](#).

Community Outreach

As one of the top Texas credit unions, First Community Credit Union is dedicated to community outreach throughout the Houston area.

It gives back to the community by awarding scholarships, offering charitable donations, and participating and organizing events like annual food drives, Pink Parade for Breast Cancer Awareness, Children's Miracle Network, and more.

Insurance & Loans

FCCU rounds out its comprehensive service offerings with a range of available loans and insurance products to apply for. Available loans include:

- Auto loans
- Home loans
- Personal loans
- Business loans
- Lifestyle loans

Insurance products include vehicle warranties and asset protection, life and disability protection, and homeowner's insurance.

Popular Article: [**Best Credit Unions in California | Top Rated California Credit Unions**](#)

First Service Credit Union Review

[First Service Credit Union](#) began as Brownbuilder Federal Credit Union in 1978. This Houston credit union saw a few name changes before finally merging with First Service Credit Union in 2013 and taking on its name.

Over time, the union has grown from a small organization to a full-service credit union in Houston offering bank accounts, loans, and technology-based solutions.

Key Factors That Enabled This Credit Union to Rank as a Top Credit Union in Houston

Below are key factors that enabled First Service Credit Union to rank as one of the top credit unions in Houston.

Overdraft Protection

In the unfortunate circumstance of an overdrawn account, First Service Credit Union provides overdraft protection so that members can avoid embarrassing declined transactions and merchant fees as well as to limit non-sufficient funds fees.

The program works by linking a savings account to a checking account. First Service will make an automatic transfer to checking from savings if a transaction overdraws on the checking account.

Courtesy Pay

You can also opt in to courtesy pay, which is another form of overdraft protection. First Service will cover overdrawn transactions if you qualify for the program and have elected to opt in.

Eligibility requirements include the following:

- Account holder is 18 years old or older
- Qualifying checking account is in good standing
- No delinquent loans
- No tax levies
- Account has a positive balance at least once every 30 days

Fees may apply, so be sure to inquire about that when determining whether to sign up for overdraft protection or courtesy pay through this top credit union in Texas.

Account Options

First Service offers a large selection of account options with varied benefits and terms. Available accounts include:

Choice Rewards Checking

[This account](#) allows you to earn rewards every time you use your Visa debit card. You gather points and can redeem gift certificates for restaurants, gas stations, stores or travel credits.

You'll earn 1 point for every dollar spent using your signature and 1 point for every two dollars spent using your PIN. The account provides home banking, online bill pay, and e-statements as well as no monthly service charge or minimum balance.

Right Rewards Checking

[This account](#) offers no monthly services charges, unlimited transactions, free online banking, free bill pay, and free e-statements.

It also offers dividends that are paid if the account has a minimum of \$500 in monthly direct deposits, conducts ten signature-based Visa debit transactions, and receives e-statements.

ATM fees are refunded up to \$4 per transaction and up to a \$12 monthly limit.

Fresh Start Checking

[This account](#) is designed for account holders who are in need of rebuilding their banking history. This account has a \$9 monthly service charge, unlimited transactions, a free debit card, free online banking, free online bill pay, and free e-statements.

Members with no overdraft and six consecutive months of direct deposit may be eligible for an upgrade to a Choice Rewards or Right Rewards checking account.

Additional Accounts

As a top credit union in Texas, First Service Credit Union also offers a variety of savings accounts, which include:

- Primary savings
- Money market
- IRAs
- Certificate of deposit
- Club accounts

It also offers specialized business accounts and youth banking options.

Modern Solutions

First Service offers modern technological solutions that are expected from the larger, national banks. Members can use online banking and online bill pay as well as receive e-statements and e-alerts to monitor accounts.

It has also built a [mobile banking app](#) for account holders. The app allows 24/7 access from Apple or Android phones to First Service accounts.

Services on the app include the following:

- Manage accounts from your device
- Mobile check deposit
- View account history
- Make money transfers

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

Harris County Federal Credit Union Review

[Harris County Federal Credit Union](#) started when Thelma Joyce Alsup, an employee in the sheriff's office, worked to establish the credit union in 1951.

The organization has grown to serve over [15,000](#) members in Harris County, TX and offers checking accounts, savings accounts, loans, investment products, and more.

Key Factors That Enabled This Credit Union to Rank as a Top Credit Union in Houston

Below are key factors that enabled Harris County Federal Credit Union to rank as one of the top credit unions in Houston.

Membership Eligibility

Membership at this top credit union in Texas is open to any current or retired employees of Harris County, as well as their immediate family members.

Anyone who lives, works, or attends school or church in the following zip codes is also eligible for membership: 77002, 77003, 77004, 77006, 77011, 77020, 77023, and 77026.

Member-Oriented Scholarships

Harris County Federal Credit Union awards annual [scholarships](#) to qualifying high school seniors who are on their way to college.

Two \$1,000 scholarships and three \$500 scholarships are awarded to students in good standing, whose parents/legal guardians or grandparents are primary members of Harris County Federal Credit Union and using at least two credit union products or services.

Versatile Banking

Harris County Credit Union offers a wide selection of [checking](#) and [savings](#) accounts that you can select based on your individual needs and goals.

All checking accounts are linked to a debit card which can be used surcharge-free at any Allpoint ATM. Additional fees may apply.

Online and Mobile Solutions

Accounts can also be linked to online banking, which allows account holders to pay bills, view and print e-statements, view account summaries, update personal information, and transfer funds with 24/7 access.

Customers using iPhone or Android phones can also download Harris County Federal Credit Union's [mobile banking app](#), which offers services such as the following:

- View account balance and account history
- Transfer funds
- Send and receive money
- Mobile check deposits
- ATM and branch locator
- And more

Text Banking

Accounts holders can also utilize text banking to check account balances and receive eAlerts relating to balances, electronic deposits, withdrawals, and payment due dates.

Simply send specific text commands and conveniently receive information on your phone.

Fees may apply for services within online, mobile, and text banking. Ask Harris County Federal Credit Union to learn about the details.

Available Loans

Harris County Federal also has a wide selection of loans available for which members may apply. Available loans include:

- Personal loans
- Share/CD loans
- Vehicle loans
- Home equity loans
- Mortgages

Also available are a number of Visa and MasterCard credit card options available depending on needs and creditworthiness.

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

- [BP Federal Credit Union](#)
- [Cy-Fair Federal Credit Union](#)
- [First Community Credit Union](#)
- [First Service Credit Union](#)
- [Harris County Federal Credit Union](#)
- [Houston Police Federal Credit Union](#)
- [Houston Texas Fire Fighters](#)
- [JSC Federal Credit Union](#)
- [Members Choice Credit Union](#)
- [Memorial Credit Union](#)
- [People's Trust Federal Credit Union](#)
- [PrimeWay Federal Credit Union](#)
- [Smart Financial Credit Union](#)
- [Texas Bay Credit Union](#)

Conclusion – Top 14 Credit Unions in Houston, TX

Hopefully, this list has offered some insights about your local Houston credit unions and which institution will work best for you.

Since all credit unions, including Houston credit unions, have limitations on membership eligibility, you'll first need to be sure that you qualify for membership when deciding which union to bank with.

After you've determined that you're eligible for membership, then you can consider the other features that these credit unions in Houston, Texas have to offer.

Some have stellar online and mobile banking features while others offer convenient overdraft protection and credit card options.

Everyone has different needs and preferences, so it's up to you to determine which one of these top-rated best credit unions in Houston can satisfy your particular needs.

Be sure to conduct your own research in order to sort out which Houston credit union offers what you're looking for.

You can always head to the branch locations to learn more about the institution and the terms, fees, and conditions of all the accounts and products before opening an account.