

Top 15 Best Credit Unions in Texas (2016 Ranking & Review)

2016 RANKING OF TOP CREDIT UNIONS

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?

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.

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.



List of the Best Credit Unions in Texas

This list is sorted alphabetically (click any of the below names to go directly to the detailed review for that bank).

- [**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**](#)
- [**Texas Credit Union**](#)
- [**University Federal Credit Union \(UFCU\)**](#)

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- [*Permission to Use Your FREE Award Emblems*](#)
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- [*Can Anyone Request a Review of a Credit Union?*](#)
- [*Do Credit Unions Have a Say in Their Review & Ranking?*](#)

- [Can Credit Unions Request Corrections & Additions to Their Reviews?](#)

Methodology for Selecting Top Banks and Credit Unions

Fees, conveniences, branch locations, online banking, mobile banking, general accessibility, customer service, and reputation.

These and many more are important considerations used during the review and ranking process to create this list of credit unions in Texas. The process began with a comprehensive review of all credit unions in Texas, and that was then narrowed down to a shortlist that included just the best credit unions in Texas, based on stringent criteria including the factors listed above.

Click here for a detailed explanation of our methodology: [AdvisoryHQ's Methodology for Selecting Top Banks and Credit Unions.](#)

Top Credit Unions in Texas

Bank	Location
A+ Federal Credit Union	Austin
American Airlines Credit Union	Fort Worth
Credit Union of Texas	Dallas
EECU	Fort Worth
First Community Credit Union	Houston
FirstLight Federal Credit Union	El Paso
GECU	El Paso
JSC Federal Credit Union	Houston
Navy Army Community Credit Union	Corpus Christi
Randolph-Brooks Federal Credit Union	Universal City
SACU (San Antonio Federal Credit Union)	San Antonio
Security Service Federal Credit Union	San Antonio
TDECU	Lake Jackson
Texas Credit Union	Richardson
University Federal Credit Union (UFCU)	Austin

(List is sorted alphabetically)

Detailed Review – Top Ranking Credit Unions in Texas

After carefully considering the top Texas credit unions, we created the following list of the best 15. As you continue reading, you'll find detailed reviews for each of our selections as well as highlights of why these particular credit unions were selected.

FEATURED 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 credit union laws from the State of Texas.

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.

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 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 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 easy to join. People simply complete an in-person or online membership application and open a savings account with [as little as \\$15.](#)

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 the Credit Union of Texas 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.

FirstLight Federal Credit Union

[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 [\\$808 million](#) and member deposits of more than [\\$730 million](#). Services available to member-owners of FirstLight 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

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 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, net of returns, they spend 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.



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](#), JSC FCU has grown to include [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.

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 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. What this means is 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](#).

To browse exclusive reviews of all top rated banks in Texas, please click on any of the links below.

- [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](#)
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- [Randolph-Brooks Federal Credit Union](#)
- [San Antonio Federal Credit Union \(SACU\)](#)
- [Security Service Federal Credit Union](#)
- [TDECU](#)
- [Texas Credit Union](#)
- [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 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.

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Cheers,

AdvisoryHQ Team

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