



Affordable Loan Options for Texans

Small, Safe, and Affordable Personal Loans for Those with No Credit or Low Credit Scores

About This Resource

This RAISE Texas resource highlights select financial institutions across Texas that offer **small, safe, and affordable personal loans** that are accessible to Texans with no credit or credit scores under 600.

Important Notes:

- This is not a comprehensive list but rather a **sampling of options** from institutions with larger service areas and a sizeable membership base.
- Each credit union has **additional qualifications and membership requirements**.
- **Loan availability, rates and terms may vary**, and approval is at the institution's discretion.
- While some loans require a **credit check**, many financial institutions consider:
 - » The reason for the loan,
 - » Your account standing, and
 - » Your relationship with the institution.

Organization	City	Contact	Website	Credit Check?	Loan Name	Loan Amount	APR	Term
Statewide								
Amarillo National Bank	Statewide	806-378-8213	anb.com	Yes	Personal Loan	\$500 min	18%	Varies
Bank of America	Statewide	800-669-6607	bankofamerica.com	Yes	Balance Assist*	Up to \$500	0%	3 months
Capital Good Fund	Statewide	866-584-3651	capitalgoodfund.org	No	Impact Loan	\$300–1,500	12%	15 months
First National Bank Texas / First Convenience Bank	Statewide	800-677-9801	1stnb.com	Yes	Smart Cash Loans	\$250–1,500	12–18%	6 to 12 months
Frost	Statewide	800-513-7678	frostbank.com	Yes	Personal Loan	\$2,000–4,999	11.25%	36 months
Huntington Bank	Statewide	800-480-2265	huntington.com	No	Standby Cash*	\$100–500	12%	3 months
Navy Federal Credit Union	Statewide	888-842-6328	navyfederal.org	Yes	Personal Expense Loan	\$250–50,000	8.99–18%	6–60 months
OneMain Financial	Statewide	800-290-7002	onemainfinancial.com	Yes	Personal Loan*	\$1,500–20,000	18–35.99%	24, 36, 48, 60 months
Oportun	Statewide	866-488-6090	oportun.com	Yes	Personal Loan	\$300–10,000	35.99% max	Varies
PNC	Statewide	888-762-2265	pnc.com	Yes	Personal Loan	\$1,000–35,000	8.19–24.99%	6–60 months
Regions Bank	Statewide	800-734-4667	regions.com	Yes	Unsecured Personal Loan	\$2,000–50,000	9.24–29.99%	36–60 months
Upstart	Statewide	855-438-8778	upstart.com	Yes	Personal Loan	\$1,000–50,000	7.4–35.99%	36 or 60 months
US Bank	Statewide	800-872-2657	usbank.com	Yes	Simple Loan*	\$100–1000	35.65%	3 months
Woodforest National Bank	Statewide	877-968-7962	woodforest.com	Yes	Line of Credit	\$50–2,500	Varies	24 months
Central Texas								
Austin Federal Credit Union	Austin	512-444-6419	austinfcu.com	Yes	Personal Loan	\$350–15,000	9.99–17.9%	18–48 months
Capitol Credit Union	Austin	512-477-9465	ccutx.org	No	Buy Now Pay Later	\$100–2,500	15%	4 months
Greater Texas Federal Credit Union	Austin	800-749-9733	gtfcu.org	No	Helping Hand Loan	\$700–2,500	12.99% min	10 months
Nizari Progressive Federal Credit Union**	Austin	512-450-1401	nizaricu.org	Yes	Emergency Loan	Up to \$5,000	5.99%	60 months max
Randolph-Brooks Federal Credit Union	Austin	210-945-3300	rbfcu.org	Yes	Signature Loan	\$500 min	18%	60 months max
Star of Texas Credit Union	Austin	512-458-8253	staroftexascu.org	Yes	Emergency Loan	Up to \$1,000	11.9% min	12 month max
Travis County Credit Union**	Austin	512-477-2641	tccu.net	Yes	Signature Loan	Up to \$15,000	11.49–17.74%	48 months max
United Heritage Credit Union	Austin	512-435-4545	uhcu.org	Yes	Personal Loan	\$500 min	9.75–17.75%	60 months max
University Federal Credit Union	Austin	512-467-8080	ufcu.org	Yes	Personal Loan	\$500 min	11.9–17.9%	60 months max
Greater Texas Federal Credit Union	Bastrop	800-749-9732	gtfcu.org	No	Helping Hand Loan	\$700–2,500	12.99% min	10 months
Belton Federal Credit Union	Belton	254-215-2025	beltonfcu.com	No	STS Loan*	\$200–\$1,000	28%	6 months max
Mid-Tex Federal Credit Union	Brownwood	352-248-6005	mtfcu.org	Yes	Personal Loan	\$500 min	11–18%	12-36 months

* An application fee of up to \$40 may apply to this loan

** Limited to employee/congregation membership

Organization	City	Contact	Website	Credit Check?	Loan Name	Loan Amount	APR	Term
Greater Texas Federal Credit Union	Bryan	800-999-0310	gtfcu.org	No	Helping Hand Loan	\$700–2,500	12.99% min	10 months
Randolph-Brooks Federal Credit Union	Buda	210-945-3300	rbfcu.org	Yes	Signature Loan	\$500 min	18%	60 months max
Greater Texas Federal Credit Union	Cedar Park	800-749-9733	gtfcu.org	No	Helping Hand Loan	\$700–2,500	12.99% min	10 months
Brazos Star Credit Union	College Station	979-846-7456	brazosstarcu.com	No	CashNOW PAL*	Up to \$2,000	28%	12 months
Greater Texas Federal Credit Union	College Station	800-999-0310	gtfcu.org	No	Helping Hand Loan	\$700–\$2500	12.99% min	10 months
Randolph-Brooks Federal Credit Union	Dripping Springs	210-945-3300	rbfcu.org	Yes	Signature Loan	\$500 min	18%	60 months max
Randolph-Brooks Federal Credit Union	Georgetown	210-945-3300	rbfcu.org	Yes	Signature Loan	\$500 min	18%	60 months max
Greater Texas Federal Credit Union	Kyle	800-749-9732	gtfcu.org	No	Helping Hand Loan	\$700–\$2,500	12.99% min	10 months
Randolph-Brooks Federal Credit Union	Kyle	210-945-3300	rbfcu.org	Yes	Signature Loan	\$500 min	18%	60 months max
Randolph-Brooks Federal Credit Union	Lockhart	210-945-3300	rbfcu.org	Yes	Signature Loan	\$500 min	18%	60 months max
Greater Texas Federal Credit Union	Manor	800-749-9732	gtfcu.org	No	Helping Hand Loan	\$700–\$2,500	12.99% min	10 months
Rocket Federal Credit Union	McGregor	254-840-2873	rocketfcu.com	Yes	Signature Loan	Up to \$2500	12.2% min	36 moths max
University Federal Credit Union	Pflugerville	512-467-8081	ufcu.org	Yes	Personal Loan	\$500 min	11.9–17.9%	60 months max
Randolph-Brooks Federal Credit Union	San Marcos	210-945-3300	rbfcu.org	Yes	Signature Loan	\$500 min	18%	60 months max
University Federal Credit Union	San Marcos	512-467-8080	ufcu.org	Yes	Personal Loan	\$500 min	11.9–17.9%	60 months max
Scott & White Employees Credit Union	Temple	254-724-2776	swecu.org	Yes	Signautre Unsecured	\$500 min	10–18%	24 months max
Texell Credit Union	Temple	254-773-1604	texell.org	Yes	Personal Loan	\$500 min	9.9% min	12 months max
1st University Credit Union	Waco	254-752-2797	culink.net	Yes	Personal Loan	\$500 min	9.25%	24 months max
Educators Credit Union	Waco	254-776-7900	edcu.com	Yes	Signature Loan	\$500 min	12.44% min	63 months max
First Central Credit Union	Waco	254-776-9333	firstcentralcu.com	Yes	Small Dollar Personal Loan*	\$800 & below	13.75–28%	1–6 months
GENCO Federal Credit Union	Waco	254-776-9950	gencofcu.org	Yes	Personal Loan	\$500 min	10.90% min	60 months max
Members Choice of Central TX Federal Credit Union	Waco	254-776-7070	choicefcu.com	Yes	Personal Loan	Up to \$10,000	8.75% min	60 months max

East Texas								
Texas Trust Credit Union	Athens	972-263-5171	texasrustcu.org	Yes	Personal Loan	\$500 min	8.99–17.90%	Varies
Credit Union of Texas	Bonham	903-475-5000	cutx.org	Yes	Personal Loan	\$500–\$10,000	11.95–18%	Up to 60 months
East Texas Professional Credit Union	Carthage	903-631-0280	etpcu.org	Yes	Express Loan	\$500 min	18%	6 months min
Temple-Inland Federal Credit Union**	Diboll	936-829-1616	t-ifcu.com	Yes	Signature Loan	Up to \$5,000	11.25–14.99%	60 months max
Credit Union of Texas	Gilmer	903-475-5000	cutx.org	Yes	Personal Loan	\$500-\$10,000	11.95–18%	Up to 60 months

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East Texas Professional Credit Union	Kilgore	903-983-2513	etpcu.org	Yes	Express Loan	\$500 min	18%	6 months min
East Texas Professional Credit Union	Longview	903-323-0230	etpcu.org	Yes	Express Loan	\$500 min	18%	6 months min
Telco Plus Credit Union	Longview	903-753-5588	telcoplus.org	No	Quick Cash and Save*	\$330–990	28%	1–6 months
East Texas Professional Credit Union	Lufkin	936-634-2292	etpcu.org	Yes	Express Loan	\$500 min	18%	6 months min
East Texas Professional Credit Union	Marshall	903-472-4670	etpcu.org	Yes	Express Loan	\$500 min	18%	6 months min
East Texas Professional Credit Union	Nacogdoches	903-323-0230	etpcu.org	Yes	Express Loan	\$500 min	18%	6 months min
Credit Union of Texas	Paris	903-475-5000	cutx.org	Yes	Personal Loan	\$500–\$10,000	11.95–18%	Up to 60 months
RedRiver Credit Union	Texarkana	800-822-3317	rrcu.com	Yes	Unsecured Loan	\$500 min	13.3% min	60 months max
Cooperative Teachers Credit Union	Tyler	903-561-2603	coopteachers.com	Yes	Personal Loan	\$500 min	8.99–10.49%	60 months max
East Texas Professional Credit Union	Tyler	903-581-5431	etpcu.org	Yes	Express Loan	\$500 min	18%	6 months min
Kelly Community Federal Credit Union	Tyler	903-597-7291	kellycommunity.org	Yes	Personal Loan	\$500 min	11% min	60 months max
Keystone Credit Union	Tyler	903-882-4343	keystonecu.com	Yes	Personal Loan	\$500 min	11% min	36 months max
McMurrey Federal Credit Union**	Tyler	903-595-3300	mcmurreyfcu.com	Yes	Special Signature Loan	Up to \$1,500	18%	12 months
United Heritage Credit Union	Tyler	903-597-7484	uhcu.org	Yes	Personal Loan	\$500 min	9.75–17.75%	60 months max

Gulf Coast								
Chocolate Bayou Community Federal Credit Union	Alvin	281-331-2253	chocolatebayou.org	Yes	Personal Loan	Up to \$10,000	Varies	Varies
Community Resource Credit Union	Baytown	281-422-3611	crcu.org	No	Quick Cash Loan*	\$200–1,000	28%	12 months max
Beaumont Community Credit Union	Beaumont	409-899-1035	bmtccu.com	Yes	2nd Chance Loans	\$500 min	15–18%	Varies
Comments Cents Credit Union	Beaumont	409-842-5233	commoncentscu.com	No	No Credit Check Loan*	\$200–1,000	28%	12 month max
DuGood Federal Credit Union	Beaumont	409-899-3430	dugood.org	Yes	Personal Loan	\$500 min	11.75%	60 months max
Rave Financial	Beaumont	409-788-7283	bankwithrave.com	No	Express Loan*	\$1,500	17.70%	12 months
Wellspring Federal Credit Union	Bridge City	409-697-2461	wellspringcu.com	Yes	Personal Loan	\$500–150,000	11.75% min	6–60 months
Space City Credit Union	Clute	713-222-1244	spacecitycu.com	Yes	Signature Loan	\$500 min	11.99–17.99%	24–48 months
CoastLife Credit Union	Corpus Christi	361-985-6810	coastlifecu.com	No	Auto Title Loan	Based on Car Value	17.25%	24 months
Rally Credit Union	Corpus Christi	800-622-3631	rallycu.com	Yes	Signature Loan	\$500 min	12.5–18%	48 months max
STAR Financial Credit Union	Corpus Christi	361-242-7827	starcu.org	Yes	Personal Loan	\$300–5,000	10–17.75%	6–60 months
Texas Bridge Credit Union	Corpus Christi	361-855-2239	txbcu.com	Yes	Signature Loan	\$500 min	17.75%	Up to 60 months
Coastal Community Federal Credit Union	Galveston	409-765-6067	coastalcommunityfcu.org	Yes	Signature Loan	Up to \$25,000	9.90% min	Varies

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Bayou City Federal Credit Union**	Houston	713-704-3980	bfcu.com	No	Non-Credit Based Loans	\$1,000-2,000	18%	Varies
Brentwood Baptist Church Federal Credit Union**	Houston	713-723-2769	bbfcu.org	Yes	Signature Loan	\$100 min	13–18%	Varies
Cy-Fair Federal Credit Union	Houston	281-571-5000	cyfairfcu.org	Yes	Signature Loan	\$500 min	12.12% min	60 months max
First Community Credit Union	Houston	281-856-5300	fccu.org	Yes	Personal Loan	\$500 min	17.24% max	24–60 months
First Service Credit Union	Houston	713-676-7777	fscu.com	Yes	Personal Loan	\$1,000–40,000	11.99% min	60 months max
Greater Texas Federal Credit Union	Houston	800-749-9734	gtfcu.org	No	Helping Hand Loan	\$700–\$2,500	12.99% min	10 months
MemberSource Credit Union	Houston	713-627-4000	membersourcecu.org	Yes	Personal Loan	\$1,000–35,000	10.05% min	60 months max
Met Tran Federal Credit Union	Houston	713-861-4780	mettranfcu.org	Yes	Unsecured Personal Loan	Up to \$7,500	18%	24 months min
PriorityTrust Credit Union	Houston	713-970-6200	prioritytrustcu.org	Yes	Second Chance Loans	\$750 or \$1,500	18%	12 or 24 months
Smart Financial Credit Union	Houston	713-850-1600	smartcu.org	Yes	Personal Loan	\$500 min	8.99–17.99%	36 months max
Southwest Airlines Federal Credit Union**	Houston	214-357-5578	swacu.org	Yes	Signature Loan	\$500 min	9.49–18%	60 months max
Space City Credit Union	Houston	713-222-1244	spacecitycu.com	Yes	Signature Loan	\$500 min	11.99–17.99%	24–48 months
Texas Bay Credit Union	Houston	713-715-6625	texasbaycu.org	Yes	Starter Loan	Up to \$2,000	18%	Up to 24 months
Brazos Valley Schools Credit Union	Katy	281-391-2149	bvscu.org	Yes	Personal Loan	\$500 min	9–18%	60 months max
Beacon Federal Credit Union	La Porte	281-471-1782	beaconfed.org	Yes	Anytime Any Day Loan	\$500 min	7.95% min	12 months max
Texas Dow Employees Credit Union	Lake Jackson	800-839-1154	tdecu.org	Yes	Personal Loan	\$1,000–10,000	7.74–17.99%	12–72 months
Associated Credit Union of Texas	League City	281-479-3441	acutx.org	No	Build Your Credit Loan	\$500	9.99%	6 months
FivePoint Credit Union	Nederland	409-962-8793	5pointcu.org	Yes	Signature Loan	\$500–100,000	10.75–17%	72 months max
Gulf Coast Educators Federal Credit Union	Pasadena	281-487-9333	gcefcu.org	Yes	Title Loan	80% Car Value	5.49–17%	36–84 months
Shared Resources Credit Union	Pasadena	713-473-9244	srcu.net	Yes	Personal Loan	\$500 min	13–18%	36 months max
Cal-Com Federal Credit Union	Port Lavaca	361-552-1606	calcomfcu.org	Yes	Signature Loan	\$500 min	14–17%	60 months max
MCT Credit Union	Port Neches	409-727-1446	mctcu.org	Yes	Signature Loan	\$500 min	11.75%	60 months max
San Patricio Co Teachers Federal Credit Union**	Sinton	361-364-3683	sanpatcu.com	Yes	Signature Loan	\$500 min	11.5–17.99%	6–60 months
Houston Federal Credit Union	Sugar Land	281-243-0500	houstonfcu.org	Yes	Loan Special	Up to \$2,500	11.5% min	18 months max
Nizari Progressive Federal Credit Union**	Sugar Land	281-921-8500	nizaricu.org	Yes	Emergency Loan	Up to \$5,000	5.99%	60 months max
Nizari Progressive Federal Credit Union**	Sugarland	281-921-8550	nizaricu.org	Yes	Emergency Loan	Up to \$5,000	5.99%	60 months max
Wharton County Teachers Credit Union	Wharton	979-532-1930	wctcu.org	Yes	Emergency Loan	Up to \$1,500	15%	10 months

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North Texas								
Allied Federal Credit Union	Arlington	817-856-4444	alliedfcu.com	No	Fast Cash Loan*	\$200–1,000	28%	Up to 6 months
Greater Texas Federal Credit Union	Arlington	800-749-9732	gtfcu.org	No	Helping Hand Loan	\$700–2,500	12.99% min	10 months
Advancial Federal Credit Union	Dallas	800-322-2709	advancial.org	Yes	Signature Loan	\$500 min	8.9% min	Varies
City Credit Union	Dallas	214-515-0100	citycu.org	Yes	Personal Loan	\$300 min	Varies	Up to 60 months
Credit Union of Texas	Dallas	972-263-9497	cutx.org	Yes	Personal Loan Loan	\$500–10,000	11.95–18%	Up to 60 months
Faith Cooperative Federal Credit Union**	Dallas	972-228-5222	faithfcu.com	No	Liberty Loan*	\$200–500	28%	6 months
International Refugee Committee (IRC) CEO Loan Services	Dallas	214-461-9781	irc-ceo.org	No	Personal Loan*	Up to \$2,500	7.99–13.99%	Up to 48 months
Neighborhood Credit Union	Dallas	214-748-9393	myncu.com	No	Quick Cash Loan*	Up to \$2,000	28%	Up to 12 months
Neiman Marcus Group Employees Federal Credit Union**	Dallas	214-573-5322	neimanmarcusfcu.com	No	Quick Cash Loan	\$530 or \$1,030	28%	6 months max
Nizari Progressive Federal Credit Union**	Dallas	972-808-7688	nizaricu.org	Yes	Emergency Loan	Up to \$5,000	5.99%	60 months max
Nizari Progressive Federal Credit Union**	Dallas	972-808-7688	nizaricu.org	Yes	Emergency Loan	Up to \$5,000	5.99%	60 months max
Prestige Community Credit Union	Dallas	972-715-4444	prestigecu.org	Yes	Signature Loan	Up to 2X gross monthly income	10.99–18%	Varies
Resource One Credit Union	Dallas	214-319-3100	r1cu.org	No	Quick Cash Loan*	Up to \$2,000	25%	12 months
Southwest Airlines Federal Credit Union**	Dallas	214-357-5577	swacu.org	Yes	Signature Loan	\$500 min	9.49–18%	Up to 60 mos
St Vincent de Paul Mini Loan Program	Dallas	214-520-0650	svdpdallas.org	No	Emergency Loan	\$500–2,500	3%	Up to 12 months
Texas Telcom Credit Union	Dallas	214-320-8818	textelcu.org	Yes	Personal Loan	\$500 min	10.75–18%	Varies
DATCU Credit Union	Denton	940-387-8585	datcu.org	Yes	Personal Loan	Up to \$1,500	10.99% min	Up to 12 months
Southwest Financial Federal Credit Union**	Farmers Branch	214-630-7111	swfinancial.org	No	Hassle-Free Loan	Up to \$1,000	Varies	Varies
American Airlines Federal Credit Union**	Fort Worth	800-533-0335	aacreditunion.org	No	Fast Funds Loan*	\$500	18%	4 months
Everman Parkway Credit Union**	Fort Worth	817-293–8412	epcreditunion.com	Yes	Signature Loan	\$500 min	18%	Varies
Pathfinders Lending Circles	Fort Worth	817-731-1173	pathfinderstc.org	No	Lending Circles	\$500	0%	10 months
Tarrant County's Credit Union	Fort Worth	817-884-1470	tccu-tx.com	No	Payday Plus Loan	Up to \$1,000	18% max	6 months max
Tarrant County's Credit Union	Fort Worth	817-884-1470	tccu-tx.com	No	Rapid Loan*	\$250–1,500	18%	12 months
Unity One Credit Union	Fort Worth	800-628-5517	unityone.org	No	Cash Advance Loan	Varies	18%	Varies
Local 20 IBEW Federal Credit Union**	Grand Prairie	214-363-9223	local20ibewfcu.com	Yes	Signature Loan	Up to \$6,000	12–18%	1–48 months
Las Colinas Federal Credit Union	Irving	214-273-5094	lascolinasfcu.com	No	Instacash*	\$200–1,000	28%	12 months
Mobility Credit Union	Irving	214-574-2000	mobilitycu.com	No	PAL*	\$200–800	28%	3–6 months

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Corner Stone Credit Union	Lancaster	972-218-9266	cornerstonecreditunion.net	No	Emergency Loan*	\$500–2,000	28%	6–12 months
InTouch Credit Union	Plano	800-337-3328	itcu.org	Yes	Signature Loan	\$500 min	13.99% min	Up to 48 months
Seagoville Federal Credit Union**	Seagoville	972-287-5685	seagovillefcu.com	Yes	Personal Loan	Up to 10% of yearly income	9.15%	Up to 36 months
Midwestern State University Credit Union**	Wichita Falls	940-397-4622	mwsucu.com	Yes	Paycheck Loan	Based on average deposit	15%	1 month
PosTel Family Credit Union	Wichita Falls	940-761-8600	postelcu.com	Yes	Personal Loan	\$500 min	10.9–18%	Up to 12 months
Wichita Falls Federal Credit Union**	Wichita Falls	940-322-9328	wffedcu.com	No	Salary Advance Loan*	\$500–700	23%	4 months
Windthorst Federal Credit Union	Windthorst	940-423-6776	windthorstfcu.org	Yes	Signature Loan	\$500 min	9–18%	24 months max
Panhandle								
Access Community Credit Union	Amarillo	806-353-9999	accesscreditunion.com	Yes	Personal Loan	\$499 min	12.99–17.9%	6 months max
Amarillo National Bank	Amarillo	806-378-8000	anb.com	Yes	Personal Loan	\$500 min	18%	Varies
City Federal Credit Union	Amarillo	806-373-4313	cityfederalcu.com	Yes	Emergency Funds Loan	\$500 min	11–18%	Varies
Santa Fe Federal Credit Union	Amarillo	806-373-0736	santafefcu.com	No	Cash 4 U Loan*	Up to \$500	18%	4 months max
Texas Plains Federal Credit Union	Amarillo	806-373-6641	texasplainsfederal.org	No	Paycheck Advance Loan	\$300–500	18%	4 months max
The People's Federal Credit Union	Amarillo	906-359-8571	tpfcu.com	Yes	Regular Signature Loan	Up to \$15,000	10–12% min	36 months max
Pantex Federal Credit Union	Borger	806-273-5692	pantexfcu.com	Yes	Signature Loan	Up to \$2,000	9.99%	12 months max
Moore County Schools Federal Credit Union**	Dumas	806-935-5423	mcsfcreditunion.com	Yes	Signature Loan	Up to \$4,500	14.25–18%	24 months max
Texas Tech Federal Credit Union	Lubbock	806-742-3606	texastechfcu.org	Yes	Personal Loan	\$500 min	18%	Varies
WesTex Federal Credit Union	Lubbock	806-765-5701	westexfcu.com	Yes	Personal Loan	Up to \$2,500	7.10%	12 months max
Members Financial Federal Credit Union	Midland	432-520-3443	membersffcu.org	Yes	Personal Loan	\$500 min	18%	Varies
Pampa Teachers Federal Credit Union	Pampa	806-665-0057	ptfcu-tx.com	Yes	Signature Loan	\$300 min	18%	36 months max
South Texas								
Brownsville City Employee Federal Credit Union**	Brownsville	956-548-6041	brownsvillecityfcu.com	No	Short Term Small Loan	\$200–1,000	Varies	2-6 months
Border Federal Credit Union	Del Rio	830-774-2328	borderfcu.com	No	Credit Builder	\$2,000	15%	24 months max
Greater Texas Federal Credit Union	Edinburg	800-749-9734	gtfcu.org	No	Helping Hand Loan	\$700–2,500	12.99% min	10 months
Security First Federal Credit Union	Edinburg	956-661-4000	securityfirstcu.com	Yes	Personal Loan	\$500 min	12.99–17.99%	36 months max
Randolph-Brooks Federal Credit Union	Floresville	210-945-3300	rbfcu.org	Yes	Signature Loan	\$500 min	18%	60 months max
Rio Grande Valley Credit Union	Harlingen	956-423-5792	rgvcu.coop	Yes	\$500 Loan*	\$500	17.74%	8 months

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Texas Community Federal Credit Union	Kingsville	361- 595-5538	texasfcu.org	Yes	Personal Loan	\$500 min	18%	Varies
La Joya Area Federal Credit Union	La Joya	956-585-6207	lajoyacreditunion.coop	Yes	Signature Loan	\$500 min	18%	Varies
Laredo Federal Credit Union	Laredo	956-722-3971	laredofcu.org	Yes	Signature Loan	Up to \$15,000	8–18%	12–48 months
Tex Mex Credit Union	Laredo	956-722-1032	texmexcreditunion.com	Yes	Unsecured Loan	\$500 min	17.50%	12 months
Randolph-Brooks Federal Credit Union	Live Oak	210-945-3300	rbfcu.org	Yes	Signature Loan	\$500 min	18%	60 months max
Concho Educators Federal Credit Union**	San Angelo	325-944-4551	conchoeducators.org	Yes	Personal Loan	\$300–10,000	10.5–18%	8–36 months
San Angelo Federal Credit Union	San Angelo	325-653-8320	safcu.com	No	Livesaver Loan*	1000.00	28%	90 Days
Texas Trust Credit Union	San Angelo	325-944-3535	texasrustcu.org	Yes	Personal Loan	\$500 min	8.99–17.90%	Varies
Credit Human	San Antonio	800-688-7228	credithuman.com	No	Qmoney Loan	\$200–500	28%	60 days
Firstmark Credit Union	San Antonio	210-442-0199	firstmarkcu.org	Yes	Personal Loan	\$500 min	Varies	24 months
Generations Federal Credit Union	San Antonio	210-229-1128	mygenfcu.org	Yes	Gen NOW	\$500–4,000	9.50% min	36 months max
Greater Texas Federal Credit Union	San Antonio	800-749-9732	gtfcu.org	No	Helping Hand Loan	\$700–2,500	12.99% min	10 months
HEB Federal Credit Union	San Antonio	210-938-7850	hebfcu.org	Yes	Personal Loan	\$500–50,000	12.98–17.99%	3–48 months
River City Federal Credit Union	San Antonio	210-225-0708	rivercityfcu.org	No	My Cash PAL*	\$250–1,000	28%	12 months max
Security Service Federal Credit Union	San Antonio	800-880-8212	ssfcu.org	Yes	Signature Loan	\$250–50,000	12.24–17.95%	66 months max
Select Federal Credit Union	San Antonio	210-223-6561	selectfcu.org	Yes	Select Cash Now*	\$300–1,000	18–28%	6–12 months
Soarion Credit Union	San Antonio	210-673-5610	soarion.org	Yes	Signature Loan	\$500 min	11–12%	12–60 months
Greater Texas Federal Credit Union	San Marcos	800-749-9732	gtfcu.org	No	Helping Hand Loan	\$700–2,500	12.99% min	10 months

West Texas								
Abilene Teachers Federal Credit Union	Abilene	325-677-2274	abileneteachersfcu.org	Yes	Personal Signature Loan	\$500 min	10.25–17.95%	1–60 months
Communities of Abilene Federal Credit Union	Abilene	866-292-7675	coafcu.org	Yes	Personal Signature Loan	\$600–30,000	9–18%	6–60 months
First Priority Credit Union	Abilene	617-482-4787	firstprioritycu.com	Yes	Personal Loan	\$500–5,000	10.99–14.99%	48 months
First Watch Credit Union	Abilene	325-670-2429	myfwcu.org	Yes	Signature Loan	\$200–5,000	9.99–17.99%	Varies
Citizens Federal Credit Union	Big Spring	432-267-6373	citizensfcu.com	Yes	Personal Loan	Varies	9.99–18%	48 months
Cosden Federal Credit Union	Big Spring	432-264-2600	cosden.org	No	PAL	\$300–2,000	18%	6–12 months
Evolve Federal Credit Union	El Paso	915-593-5866	evolvefcu.org	Yes	Personal Loan	\$2,500	12.5–18%	48 months max
FirstLight Federal Credit Union	El Paso	915-562-1172	firstlightfcu.org	No	Express Loan*	\$200–2,000	18%	Varies
GECU	El Paso	800-772-4328	gecu.com	Yes	GECU Fast Cash	\$200–1,000	27.90%	2–6 months

* An application fee of up to \$40 may apply to this loan

** Limited to employee/congregation membership

Organization	City	Contact	Website	Credit Check?	Loan Name	Loan Amount	APR	Term
One Source Federal Credit Union	El Paso	800-532-0223	www.onesourcefcu.org	Yes	Signature Loan	Up to \$20,000	9.99–17.99%	72 months max
Raiz Federal Credit Union	El Paso	877-378-3281	raiz.us	No	Credit Builder Loan	\$2,000	12.99% min	12 months max
First Basin Credit Union	Odessa	432-333-5600	www.firstbasin.com	Yes	Signature Loan	\$500 min	9.9% min	48 months max
Southwest 66 Credit Union	Odessa	432-363-6600	southwest66.com	Yes	Borrow and Save	\$500 min	10.45% min	Varies
West Texas Credit Union	Odessa	432-332-8171	westtexascu.com	Yes	Personal Loan	\$500 min	8.74% min	60 months max

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LOOKING FOR MORE RESOURCES?

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