

TO PROMOTE A HEALTHY TEXAS ECONOMY, ESTABLISH FAIR MARKET STANDARDS FOR CONSUMER LOANS

Texans need access to short-term loans up to \$2,500 with interest rates that do not exceed 36% APR, even when they have lower credit scores or no credit history. The regulated financial institutions and other lenders listed here offer Texans loans on these terms across the state.

Payday loans, which average 500% APR, and auto title loans, which average 200% APR, are designed to trap Texans in debt. These exorbitantly priced loans are detrimental to families and undermine the work and investments of faith-based and charitable organizations across the state to support family financial stability.

This list demonstrates that the usurious practices of payday and auto title lenders are unnecessary for Texans to have access to credit. Establishing fair market standards for these loans will not harm consumers. It will do the opposite. It will help Texas families thrive.





Name	Lenders With Loan That Meets Criteria*	Location/ Metro Area	# of Branches
Bank of America National 320 Capital Good Fund National Online Financial National Bank Texas / First Convenience Bank Toxas 208 Frost Toxas 203 Huntington Bank National Online Navy Federal Credit Union National 32 Opendun National Online Opportun National 310 Regions Bank National 310 Regions Bank National 38 Triat National 33 Upstart National 43 Upstart National 43 US Bank National 43 Weels Fargo National 26 Weels Fargo National 26 Woort Closest National 26 Employer or Affiliate Based ************************************	Statewide		
Capital Good Fund National Online Financial National Bank Texas / First Convenience Bank Texas 258 Frost Texas 203 Huntington Bank National Online Navy Federal Credit Union National 22 OneMain Financial National Online Operum National 30 PRC National 30 Regions Bank National 32 Truist National 32 Upstart National 32 Wester Frage National 32 Wester Frage National 32 Woodforest National 475 Wester Frage National 475 Woodforest National 475 Employer or Affiliate Based ************************************	Amarillo National Bank	Texas	33
Financial National Bank Texas / First Convenience Bank Frost Texas 238 Frost Texas 238 Frost Texas 238 Frost Texas 238 Confine National Online Online National Online Online Naty Federal Credit Union National 32 Operation National National Online Online Online Online National Online	Bank of America	National	329
Frost	Capital Good Fund	National	Online
Huntington Bank Navy Federal Credit Union Navy Tederal Credit Union OneWahan Financial National Online Oportun National Oportun National Oportun National Oportun National Oportun National Online 120 National Sa Regions Bank National Regions Bank National Regions Bank National Regions Bank National Online Usb Bank National Online Online Usb Bank National Online	Financial National Bank Texas / First Convenience Bank	Texas	268
Navy Federal Credit Union National Online OneMain Financial National Online - 120 Opportum National Online - 120 PMC National 310 Regions Bank National 43 I ruist National Online Upstart National Online Wels Fargo National 475 Woodforest National 475 Woodforest National 475 Woodforest National 475 Woodforest National 216 Employer or Affiliate Based Employer or	Frost	Texas	203
Navy Federal Credit Union National Online OneMain Financial National Online - 120 Opportum National Online - 120 PMC National 310 Regions Bank National 43 I ruist National Online Upstart National Online Wels Fargo National 475 Woodforest National 475 Woodforest National 475 Woodforest National 475 Woodforest National 216 Employer or Affiliate Based Employer or	Huntington Bank	National	Online
OneMain Financial National Online Oportun National 310 PNC National 310 Regions Bank National 88 Truist National 43 Upstart National Online US Bank National Online Wells Fargo National 216 Woodforest National 216 Employer or Affiliate Based ************************************		National	32
PNC	-	National	Online
Regions Bank National 43 Truist National 43 Upstart National Online US Bank National 275 Woodforest National 275 Woodforest National 276 Wells Fargo National 276 Woodforest National 276 Wells Park I Fargo National 276 Wells Park I Fargo National 276 Wells Park I Fargo National 276 Wells Park Federal Credit Union Austin 1 Wells National 276 Wells Park I Federal Credit Union Dallas 1 Wells National 276 Wells Park Federal Credit Union Dela 3 Wells National 276 Wells Park Federal Credit Union Dela 3 Wells National 276 Wells Park Federal Credit Union Dela 3 Wells National 276 Wells Park Federal Credit Union Dela 3 Wells National 276 Wells Park Federal Credit Union Dela 1 Wells National 276 Wells Park Federal Credit Union Dela 1 Wells Park Federal Credit Union Dela 1 Wells National 276 Wells Park Federal Credit Union Dela 1 Wells Park Federal Credit Union Dela 1 Wells National Enderal Credit Union Fort Worth 1 Wells Park Park Park Park Park Park Park Park	Oportun	National	Online + 120
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Upstart National Online US Bank National Online Wells Fargo National 475 Woodforest National 216 Employer or Affiliate Based ************************************		National	43
US Bank National Q75 Wells Fargo National Q75 Woodforest National 216 Employer or Affiliate Based Pational 216 Employer or Affiliate Based Property Cedit Union Austin 1 Central Texas Teachers Credit Union Austin 1 Neiman Marcus Group Employees Federal Credit Union Dallas 1 Southwest Airlines Federal Credit Union Dallas 3 American Airlines Federal Credit Union Der Metroplex 14 City of Deer Park Federal Credit Union Der Park 1 City of Deer Park Federal Credit Union Der Park 1 City of Deer Park Federal Credit Union Diboil 1 Moore County Schools Federal Credit Union Diboil 1 Moore County Schools Federal Credit Union Edinburg Teachers Credit Union 1 Werman Parkway Credit Union Fort Worth 1 Werman Parkway Credit Union Fort Worth 1 Local 20 IBEW Federal Credit Union Houston 1 Bayou City Federal Credit Union <td></td> <td></td> <td></td>			
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San Angelo Federal Credit UnionSan Angelo2Soarion Credit UnionSan Antonio6			1
Soarion Credit Union San Antonio 6			
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,	City Public Service IBEW Federal Credit Union	San Antonio	1

Lenders With Loan That Meets Criteria*	Location/ Metro Area	# of Branches
HEB Federal Credit Union	San Antonio	1
Synergy Federal Credit Union	San Antonio	6
Texas Associations of Professionals Federal Credit Union	San Antonio	1
Seagoville Federal Credit Union	Seagoville	1
San Patricio Co Teachers Federal Credit Union	Sinton	2
Scurry County School Federal Credit Union	Snyder	1
Nizari Progressive Federal Credit Union	Sugar Land	4
Schlumberger Employee Credit Union	Sugar Land	1
Scott & White Employees Credit Union	Temple	1
Texarkana Terminal Employees Federal Credit Union	Texarkana	1
McMurrey Federal Credit Union	Tyler	1
Victoria Teachers Federal Credit Union	Victoria	1
Ellis County Teachers & Employees Federal Credit Union	Waxahachie	1
Midwestern State University Credit Union	Wichita Falls	1
Wichita Falls Federal Credit Union	Wichita Falls	1
Wichita Falls Federal Credit Officia	Wichita Falls	
West Texas		
Abilene Teachers Federal Credit Union	Abilene	5
Communities of Abilene Federal Credit Union	Abilene	2
First Watch Credit Union	Abilene	2
First Priority Credit Union	Abilene	1
Texas Tech Credit Union	Abilene	2
Citizens Federal Credit Union	Big Spring	5
Cosden Federal Credit Union	Big Spring	1
Evolve Federal Credit Union	El Paso	6
FirstLight Federal Credit Union	El Paso	8
GECU	El Paso	25
Oportun	El Paso	1
Texas Trust Credit Union	San Angelo	2
Oportun	Socorro	1
Panhandle		
Access Community Credit Union	Amarillo	4
Amarillo National Bank	Amarillo	33
Education Credit Union	Amarillo	9
Intercorp Credit Union	Amarillo	1
Santa Fe Federal Credit Union	Amarillo	3
Texas Plains Federal Credit Union	Amarillo	5
Pantex Federal Credit Union	Borger	4
Citizens Federal Credit Union	Lubbock	1
Texas Tech Federal Credit Union	Lubbock	3
WesTex Federal Credit Union	Lubbock	3
Members Financial Federal Credit Union	Midland	1
MTCU	Midland	3
Southwest 66 Credit Union	Odessa	3
North Texas		
Allied Federal Credit Union	Arlington	3
LibertyOne Credit Union	Arlington	1
Fannin Federal Credit Union	Bonham	1
Advancial Federal Credit Union	Dallas	6
City Credit Union	Dallas	5

Faith Cooperative Federal Credit Union	Lenders With Loan That Meets Criteria*	Location/ Metro Area	# of Branches
Greater Press Federal Credit Union Dallas 2	Faith Cooperative Federal Credit Union	Dallas	1
Oak Cliff Christian Federal Credit Union Dallas 1 Prestige Community Credit Union Dallas 2 RekyOn Credit Union DFW Metropike 7 RekyOn Credit Union Dallas 3 Resource One Credit Union Dallas 8 St Vincent de Paul Mini Loan Program Dallas 1 Credit Union Of Trosa DFW Metropiex 15 Neighborhood Credit Union DFW Metropiex 16 Opprum DFW Metropiex 16 Opprum DFW Metropiex 17 Texas Trast Credit Union DFW Metropiex 19 DATCU Credit Union DFW Metropiex 19 Texas Trast Credit Union Derton 12 EECU Fort Worth 17 Pathindres Lending Circles Fort Worth 1 Tarrant County's Credit Union Fort Worth 2 Unity One Credit Union Fort Worth 2 Unity One Credit Union Irving 3 Mobility Credit Union Park 1 Unity One Cred		Dallas	2
Prestige Community Credit Union	International Refugee Committee CEO Loan Services	Dallas	1
Randolp/H-brooks Federal Credit Union Dallas 3	Oak Cliff Christian Federal Credit Union	Dallas	1
RelyOn Credit Union Dallas 3 Resource One Credit Union Dallas 8 St Vincent de Paul Mini Loan Program Dallas 1 Texas Telcom Credit Union Dallas 1 Credit Union of Texas DFW Metroplex 15 Neighborhood Credit Union DFW Metroplex 16 Opportun DFW Metroplex 17 Texas Dow Employees Credit Union DFW Metroplex 12 Texas Dow Employees Credit Union DFW Metroplex 12 DATCU Credit Union DFW Metroplex 12 DATCU Credit Union DFW Metroplex 12 DATCU Credit Union DFW Metroplex 12 EECU Fort Worth 17 Pathinders Lending Cricles Fort Worth 1 Tarrant County's Credit Union Fort Worth 1 Las Colinas Federal Credit Union Irving 3 Unity One Credit Union Irving 3 David Union Irving 3 Corner Stone Credit Union Irving 3	Prestige Community Credit Union	Dallas	2
Resource One Credit Union	Randolph-Brooks Federal Credit Union	DFW Metroplex	7
5t Vincent de Paul Minit Loan Program Dallas 1 Texas Telcom Credit Union Dallas 1 Credit Union of Yeas DFW Metroplex 15 Neighborhood Credit Union DFW Metroplex 16 Oportun DFW Metroplex 17 Texas Drust Credit Union DFW Metroplex 2 1exas Trust Credit Union DFW Metroplex 19 DARCU Credit Union Denton 12 EECU Fort Worth 17 Pathfinders Lending Circles Fort Worth 1 Tarrant County's Credit Union Fort Worth 1 Las Colinas Federal Credit Union Fort Worth 2 Las Colinas Federal Credit Union Irving 3 Las Colinas Federal Credit Union Irving 3 Las Colinas Federal Credit Union Irving 3 Corner Stone Credit Union Irving 3 Las Colinas Federal Credit Union Paris 1 Infouch Credit Union Paris 1 Infouch Credit Union Richardson 1	RelyOn Credit Union	Dallas	3
Texas Telcom Credit Union Dallas 1 Credit Union Dallas 1 Credit Union of Texas DFW Metroplex 15 Credit Union DFW Metroplex 16 Credit Union DFW Metroplex 16 Credit Union DFW Metroplex 17 Creas Down Employees Credit Union DFW Metroplex 2 Creas Trust Credit Union DFW Metroplex 2 Creas Trust Credit Union DFW Metroplex 19 DATCU Credit Union DFW Metroplex 17 DATCH Country S Credit Union DFW Metroplex 17 DATCH Country S Credit Union DFW Metroplex 17 DATCH COUNTRY S CREDIT Union DFW Morth 1 DFW	Resource One Credit Union	Dallas	8
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East Texas Professional Credit Union Tyler 1 Kelly Community Federal Credit Union Tyler 2			
Kelly Community Federal Credit Union Tyler 2			
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Lenders With Loan That Meets Criteria*	Location/ Metro Area	# of Branches
Central Texas		
Austin Federal Credit Union	Austin	1
Austin Telco Federal Credit Union	Austin	21
Capitol Credit Union	Austin	3
Greater Texas Federal Credit Union	Austin	10
Oportun	Austin	3
Randolph-Brooks Federal Credit Union	Austin	23
Texas Health Credit Union	Austin	1
Texell Credit Union	Austin	2
Travis County Credit Union	Austin	1
United Heritage Credit Union	Austin	9
University Federal Credit Union	Austin	20
VATAT Credit Union	Austin	1
Velocity Credit Union	Austin	6
Belton Federal Credit Union	Belton	1
Texell Credit Union	Belton	1
Security Service Federal Credit Union	Boerne	1
Brazos Valley Schools Credit Union	Brenham	1
Austin Telco Federal Credit Union	Buda	1
Randolph-Brooks Federal Credit Union	Buda	1
Brazos Star Credit Union	College Station	1
Brazos Valley Schools Credit Union	College Station	1
Randolph-Brooks Federal Credit Union	Dripping Springs	1
Texell Credit Union	Killeen	1
Randolph-Brooks Federal Credit Union	Kyle	1
United Heritage Credit Union	Kyle	1
University Federal Credit Union	Kyle	1
Rocket Federal Credit Union	McGregor	1
Security Service Federal Credit Union	New Braunfels	1
Austin Telco Federal Credit Union	San Marcos	1
Greater Texas Federal Credit Union	San Marcos	1
Randolph-Brooks Federal Credit Union	San Marcos	2
University Federal Credit Union	San Marcos	2
Austin Telco Federal Credit Union	Taylor	1
Texell Credit Union	Temple	4
1st University Credit Union	Waco	1
First Central Credit Union	Waco	1
Members Choice of Central TX Federal Credit Union	Waco	3
Texell Credit Union	Woodway	1
	woodway	
Gulf Coast		T_
Chocolate Bayou Community Federal Credit Union	Alvin	2
Matagorda County Credit Union	Bay City	1
Community Resource Credit Union	Baytown	10
Beaumont Community Credit Union	Beaumont	1
DuGood Federal Credit Union	Beaumont	11
Education First Federal Credit Union	Beaumont	8
IBEW Community Federal Credit Union	Beaumont	1
Rave Financial	Beaumont	12
Wellspring Federal Credit Union	Bridge City	3
Space City Credit Union	Clute	3

Lenders With Loan That Meets Criteria*	Location/ Metro Area	# of Branches
CoastLife Credit Union	Corpus Christi	8
Gulf Coast Federal Credit Union	Corpus Christi	4
Rally Credit Union	Corpus Christi	17
STAR Financial Credit Union	Corpus Christi	2
Texas Bridge Credit Union	Corpus Christi	2
Coastal Community Federal Credit Union	Galveston	4
University Federal Credit Union	Galveston	1
Gulf Credit Union	Groves	4
Advancial Federal Credit Union	Houston	4
Credit Human	Houston	1
Cy-Fair Federal Credit Union	Houston	4
First Community Credit Union	Houston	19
First Service Credit Union	Houston	8
Greater Texas Federal Credit Union	Houston	1
Priority Trust Credit Union	Houston	6
MemberSource Credit Union	Houston	3
Oportun	Houston	21
Resource One Credit Union	Houston	3
Smart Financial Credit Union	Houston	14
Texas Bay Credit Union	Houston	9
Texas Dow Employees Credit Union	Houston	25
United Community Credit Union	Houston	4
Brazos Valley Schools Credit Union	Katy	2
Texas Community Federal Credit Union	Kingsville	2
Beacon Federal Credit Union	La Porte	5
Associated Credit Union of Texas	League City	12
University Federal Credit Union	League City	1
FivePoint Credit Union	Nederland	12
Gulf Coast Educators Federal Credit Union	Pasadena	7
IBEW LU 66 Federal Credit Union	Pasadena	1
Shared Resources Credit Union	Pasadena	1
Cal-Com Federal Credit Union	Port Lavaca	3
MCT Credit Union	Port Neches	1
Randolph-Brooks Federal Credit Union	Portland	1
Brazos Valley Schools Credit Union	Sealy	1
Houston Federal Credit Union	Sugar Land	13
USE Credit Union	Tomball	2
Brazos Valley Schools Credit Union	Waller	1
Wharton County Teachers Credit Union	Wharton	1
,		<u>'</u>
South Texas		
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South Texas		
Brownsville City Employee Federal Credit Union	Brownsville	1
Rally Credit Union	Brownsville	1
Oportun	Brownsville	1
Security First Federal Credit Union	Brownsville	2
Security Service Federal Credit Union	Brownsville	1
Texas National Bank	Brownsville	1
Soarion Credit Union	Del Rio	1
Border Federal Credit Union	Del Rio	3
Greater Texas Federal Credit Union	Edinburg	1
Rally Credit Union	Edinburg	1
Security First Federal Credit Union	Edinburg	2

^{*}Loan Criteria: Available in Texas, APR \leq 36%, Amount \leq \$2,500, Accessible with lower and no credit

Lenders With Loan That Meets Criteria*	Location/ Metro Area	# of Branches
Texas National Bank	Edinburg	1
Texas National Bank	Elsa	1
Oportun	Harligen	1
Security First Federal Credit Union	Harligen	2
Security Service Federal Credit Union	Harligen	1
La Joya Area Federal Credit Union	La Joya	2
Laredo Federal Credit Union	Laredo	3
Oportun	Laredo	1
South Texas Regional Federal Credit Union	Laredo	1
Tex Mex Credit Union	Laredo	1
Rally Credit Union	McAllen	2
Oportun	McAllen	1
Security First Federal Credit Union	McAllen	2
Security Service Federal Credit Union	McAllen	2
South Texas Federal Credit Union	McAllen	2
Texas National Bank	McAllen	2
Texas National Bank	Mercedes	1
Rally Credit Union	Misson	1
Texas National Bank	Mission	1
Security Service Federal Credit Union	Pleasanton	1
Credit Human	San Antonio	22
Firstmark Credit Union	San Antonio	11
Greater Texas Federal Credit Union	San Antonio	1
Oportun	San Antonio	2
Randolph-Brooks Federal Credit Union	San Antonio	32
River City Federal Credit Union	San Antonio	4
Security Service Federal Credit Union	San Antonio	23
Select Federal Credit Union	San Antonio	1
Oportun	San Juan	1
Texas National Bank	San Juan	1
Texas National Bank	Weslaco	1

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