

Texans deserve loans without abusive terms

FEBRUARY 2023



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

The attached list demonstrates that regulated financial institutions are able to offer Texans short-term loans up to \$2,500 with interest rates that do not exceed 36% APR, even when consumers have lower credit scores or no credit history. This is the type of access to credit that needs support to continue to expand across the state.

Payday loans that average 500% APR or more and auto title loans that average 200% APR are designed to trap Texans in debt. These exorbitantly priced short-term 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.

Texans deserve both access to credit and loans that are structured for successful repayment. The attached list demonstrates that restricting the usurious practices of payday and auto title lenders and establishing fair market standards for these loans will not limit access to credit or harm consumers. ***In fact, it will do the opposite and help Texas families thrive.***



Texas
Fair Lending
Alliance

Organization with loan that meets criteria*	Location/Metro Area	# of Branches
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Statewide		
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Amarillo National Bank	Amarillo	25
Amplify Credit Union	Austin	5
Bank of America	National	356
Capital Good Fund	National	Online
Frost	Texas	150
Oportun	National	Online + 50
PNC	National	341
Regions Bank	National	25
Truist	National	106
US Bank	National	Online
Wells Fargo	National	521
Woodforest	National	204

Employer or Affiliate Based		
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Abilene Teachers Federal Credit Union	Abilene	5
Mt. Olive Baptist Church Federal Credit Union	Arlington	1
Travis County Credit Union	Austin	1
Central Texas Teachers Credit Union	Corsicana	1
Neiman Marcus Group Employees Federal Credit Union	Dallas	1
Southwest Airlines Federal Credit Union	Dallas	2
American Airlines Federal Credit Union	DFW Metroplex	16
City of Deer Park Federal Credit Union	Deer Park	1
Temple-Inland Federal Credit Union	Diboll	1
Moore County Schools Federal Credit Union	Dumas	1
Edinburg Teachers Credit Union	Edinburg	1
Southwest Financial Federal Credit Union	Farmers Branch	1
Everman Parkway Credit Union	Fort Worth	1
Member Preferred Federal Credit Union	Fort Worth	1
Galveston School Employees Federal Credit Union	Galveston	1
Local 20 IBEW Federal Credit Union	Grand Prairie	1
Bayou City Federal Credit Union	Houston	1
Brentwood Baptist Church Federal Credit Union	Houston	1
Houston Texas Fire Fighters Federal Credit Union	Houston	3
Met Tran Federal Credit Union	Houston	1
Southwest Airlines Federal Credit Union	Houston	1
Space City Credit Union	Houston	2
SPCO Credit Union	Houston	1
Houston Belt & Terminal Federal Credit Union	Humble	1
United Energy Credit Union	Humble	2
Community Service Credit Union	Huntsville	2
Brazos Valley Schools Credit Union	Katy	6

* Loan Criteria: (1) Available in Texas, (2) APR does not exceed 36%, (3) Available for \$2,500 or less, (4) Accessible with lower credit score or no credit. Current as of February 1, 2023.

Organization with loan that meets criteria*	Location/Metro Area	# of Branches
Midland Municipal Employees Credit Union	Midland	1
Peco Federal Credit Union	Mineral Wells	1
Pampa Teachers Federal Credit Union	Pampa	1
Northeast Texas Teachers Federal Credit Union	Paris	2
Concho Educators Federal Credit Union	San Angelo	3
Goodyear San Angelo Federal Credit Union	San Angelo	2
San Angelo Federal Credit Union	San Angelo	2
Air Force Federal Credit Union	San Antonio	6
City Public Service IBEW Federal Credit Union	San Antonio	1
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
Seminole Public Schools Federal Credit Union	Seminole	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
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

West Texas		
Abilene Federal Credit Union	Abilene	2
Communities of Abilene Federal Credit Union	Abilene	2
EMOT Federal Credit Union	Abilene	1
First Abilene Federal Credit Union	Abilene	2
First Priority Credit Union	Abilene	1
Alpine Community Credit Union	Alpine	1
Citizens Federal Credit Union	Big Spring	4
Cosden Federal Credit Union	Big Spring	1
Evolve Federal Credit Union	El Paso	5
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

Organization with loan that meets criteria*	Location/Metro Area	# of Branches
Panhandle		
Access Community Credit Union	Amarillo	4
Amarillo National Bank	Amarillo	25
Education Credit Union	Amarillo	8
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
Lefors Federal Credit Union	Lefors	1
Citizens Federal Credit Union	Lubbock	1
Texas Tech Federal Credit Union	Lubbock	5
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
Belton Federal Credit Union	Belton	1
Fannin Federal Credit Union	Bonham	1
Advancial Federal Credit Union	Dallas	6
City Credit Union	Dallas	5
Faith Cooperative Federal Credit Union	Dallas	1
Greater Texas Federal Credit Union	Dallas	2
International Refugee Committee CEO Loan Services	Dallas	1
Oak Cliff Christian Federal Credit Union	Dallas	1
Prestige Community Credit Union	Dallas	2
Randolph-Brooks Federal Credit Union	Dallas	7
RelyOn Credit Union	Dallas	4
Resource One Credit Union	Dallas	8
St Vincent de Paul Mini Loan Program	Dallas	1
Texas Telcom Credit Union	Dallas	2
Credit Union of Texas	DFW Metroplex	15
Neighborhood Credit Union	DFW Metroplex	14
Oportun	DFW Metroplex	17
Texas Dow Employees Credit Union	DFW Metroplex	2
Texas Trust Credit Union	DFW Metroplex	19
DATCU Credit Union	Denton	12
EECU	Fort Worth	16
Pathfinders Lending Circles	Fort Worth	1
Tarrant County's Credit Union	Fort Worth	4
Unity One Credit Union	Fort Worth	5

Organization with loan that meets criteria*	Location/Metro Area	# of Branches
Texas Tech Federal Credit Union	Frisco	1
Las Colinas Federal Credit Union	Irving	3
Mobility Credit Union	Irving	3
Texas Dow Employees Credit Union	Lake Jackson	2
Corner Stone Credit Union	Lancaster	2
Employees United Federal Credit Union	Paris	1
InTouch Credit Union	Plano	6
Lifetime Federal Credit Union	Richardson	2
PosTel Family Credit Union	Wichita Falls	2
Texoma Community Credit Union	Wichita Falls	4
Windthorst Federal Credit Union	Windthorst	1

East Texas		
Texas Trust Credit Union	Athens	1
Red River Employees Federal Credit Union	Atlanta	1
East Texas Professional Credit Union	Carthage	1
Red River Employees Federal Credit Union	Clarksville	1
Credit Union of Texas	Gilmer	2
East Texas Professional Credit Union	Kilgore	1
East Texas Professional Credit Union	Longview	13
Telco Plus Credit Union	Longview	2
East Texas Professional Credit Union	Lufkin	1
East Texas Professional Credit Union	Marshall	2
Red River Employees Federal Credit Union	Marshall	1
East Texas Professional Credit Union	Mount Pleasant	2
East Texas Professional Credit Union	Nacagdoches	1
Red River Employees Federal Credit Union	New Boston	1
Red River Employees Federal Credit Union	Paris	1
Red River Employees Federal Credit Union	Sulpher Springs	1
Red River Employees Federal Credit Union	Texarkana	10
Cooperative Teachers Credit Union	Tyler	2
East Texas Professional Credit Union	Tyler	1
Highway Employees Credit Union	Tyler	1
Kelly Community Federal Credit Union	Tyler	2
United Heritage Credit Union	Tyler	1

Central Texas		
Amplify Credit Union	Austin	5
Austin Federal Credit Union	Austin	1
Austin Telco Federal Credit Union	Austin	21
Capitol Credit Union	Austin	3
Greater Texas Federal Credit Union	Austin	8
Oportun	Austin	3

Organization with loan that meets criteria*	Location/Metro Area	# of Branches
Randolph-Brooks Federal Credit Union	Austin	12
St. Vincent de Paul Mini Loan Program	Austin	1
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	18
VATAT Credit Union	Austin	1
Velocity Credit Union	Austin	7
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
Scott & White Employees Credit Union	Temple	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

Gulf Coast		
Chocolate Bayou Community Federal Credit Union	Alvin	4
Matagorda County Credit Union	Bay City	1
Community Resource Credit Union	Baytown	8
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

Organization with loan that meets criteria*	Location/Metro Area	# of Branches
Mobiloil Federal Credit Union	Beaumont	12
Wellspring Federal Credit Union	Bridge City	3
Space City Credit Union	Clute	3
CoastLife Credit Union	Corpus Christi	8
Gulf Coast Federal Credit Union	Corpus Christi	4
Navy Army Community 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	3
University Federal Credit Union	Galveston	1
Gulf Credit Union	Groves	4
Advancial Federal Credit Union	Houston	2
Credit Human	Houston	1
Cy-Fair Federal Credit Union	Houston	3
First Community Credit Union	Houston	18
First Service Credit Union	Houston	16
Greater Texas Federal Credit Union	Houston	1
Houston Metropolitan Federal Credit Union	Houston	6
MemberSource Credit Union	Houston	4
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	32
United Community Credit Union	Houston	4
United Savers Trust Credit Union	Houston	1
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	13
University Federal Credit Union	League City	1
FivePoint Credit Union	Nederland	9
Gulf Coast Educators Federal Credit Union	Pasadena	7
IBEW LU 66 Federal Credit Union	Pasadena	1
Priority Postal 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
Schlumberger Employee Credit Union	Sugar Land	1
USE Credit Union	Tomball	2

Organization with loan that meets criteria*	Location/Metro Area	# of Branches
Brazos Valley Schools Credit Union	Waller	1
Wharton County Teachers Credit Union	Wharton	1

South Texas		
Brownsville City Employee Federal Credit Union	Brownsville	1
Navy Army Community Credit Union	Brownsville	1
Oportun	Brownsville	1
Security First Federal Credit Union	Brownsville	2
Security Service Federal Credit Union	Brownsville	1
Air Force Federal Credit Union	Del Rio	1
Border Federal Credit Union	Del Rio	5
Firstmark Credit Union	Del Rio	1
Greater Texas Federal Credit Union	Edinburg	1
Navy Army Community Credit Union	Edinburg	1
Security First Federal Credit Union	Edinburg	2
Oportun	Harlingen	1
Security First Federal Credit Union	Harlingen	2
Security Service Federal Credit Union	Harlingen	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
Navy Army Community 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
Navy Army Community Credit Union	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