Georgia-based Workmen's Circle CU is top-performing US credit union of 2025

FINANCIALS RESEARCH

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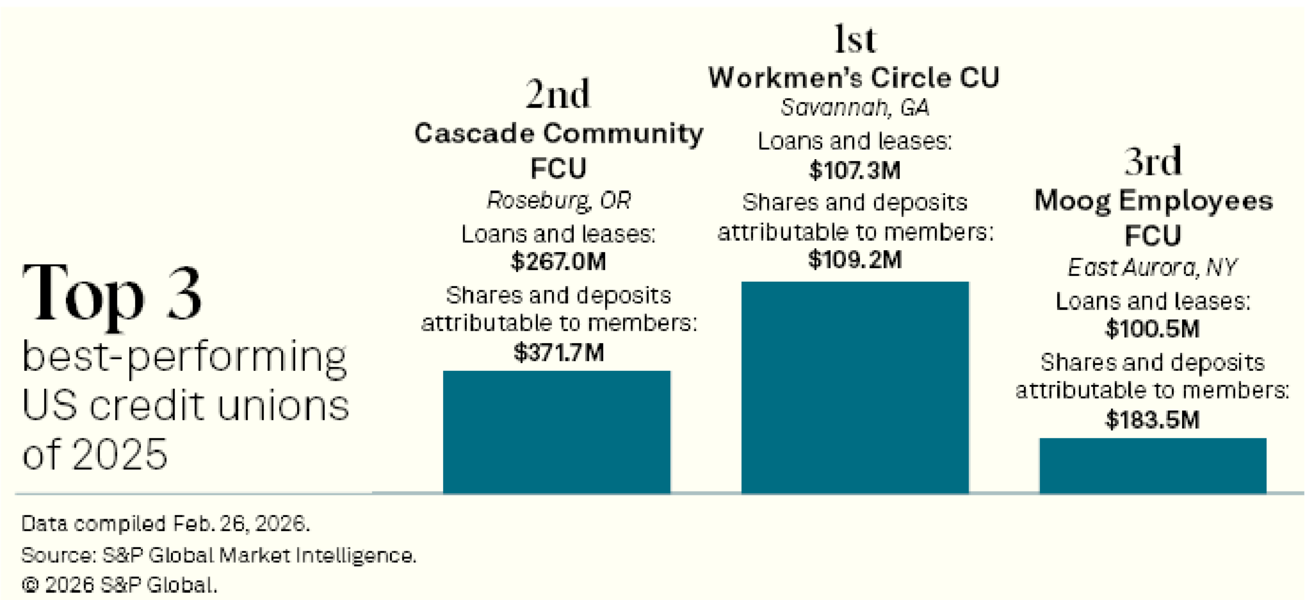
Market Intelligence

Savannah, Georgia-based Workmen's Circle CU ranked first in S&P Global Market Intelligence's list of the top 100 US credit unions by key metrics for 2025, rising from 10th place in 2024.

Workmen's Circle CU outperformed the industry median in all six ranking metrics among eligible credit unions and exceeded the median in five metrics compared to the top 100 credit unions. Its return on average assets (ROAA) rose 85 basis points year over year to 1.95%, the 12th highest among the top 100 credit unions and surpassing the top 100's median of 1.46%.

The credit union's 0.8% member growth for 2025, although lower than the 1.3% member growth reported in 2024, was still above the industry median of 0.7%. Workmen's Circle CU's shares and deposits per member ratio was roughly $64,939, the second highest among the top 100 credit unions in 2025.

Its net worth ratio increased 43 basis points year over year to 19.57%. Workmen's Circle CU's key credit quality metrics in 2025 were strong, as it ended the year with total delinquent loans as a percentage of total loans and net charge-offs to average loans at 0.00% each.



About this analysis

To compile this ranking, S&P Global Market Intelligence calculated scores for each company based on six weighted financial metrics: member change (20%), shares and deposits per member (20%), net worth as a percentage of total assets (20%), return on average assets (20%), delinquent loans as a percentage of total loans (10%) and net charge-offs as a percentage of average loans (10%). Each company's standard deviation from the industry mean was calculated for every ranking metric, then combined to derive a performance score. To help normalize the data and mitigate the impact of outliers, caps and floors were applied for each metric.

To be included in the ranking, a credit union must have reported at least $100 million in total assets and a net worth ratio of at least 7% as of Dec. 31, 2025. Based on these criteria, 1,797 credit unions qualified for the ranking.

Roseburg, Oregon-based Cascade Community FCU climbed to second place, from third in 2024. It reported an ROAA of 2.40% in 2025, the sixth highest among the top 100 credit unions. The credit union's member growth rose 96 basis points to 4.8%, more than double the top 100 median of 2.3%. Its net worth ratio rose to 17.13% in 2025, an increase of 139 basis points from a year earlier.

The credit union's 0.14% loan delinquency ratio, although higher than the 0.06% ratio reported in 2024, was below the top 100 median of 0.38%.

East Aurora, New York-based Moog Employees FCU took the third spot in 2025, beating the industry median in five of the six ranking metrics. Along with Workmen's Circle CU, Moog Employees FCU was among the credit unions with a net charge-off ratio of 0.00% in 2025. Its net worth ratio rose to 26.40%, up 32 basis points from the previous year.

Moog Employees FCU's 2025 member growth of 0.2% was below the industry median of 0.7%.

Seventy-five of the 100 top-performing credit unions from 2024 retained a place in the 2025 ranking. Olympia, Washington-based WCLA CU, which took the top spot in 2024, fell to No. 25 after posting deteriorating credit quality and capital adequacy metrics for 2025. The credit union's loan delinquency ratio rose by 143 basis points year over year to 1.89%, while its net worth ratio dropped 48 basis points to 16.44%. Its member growth also declined 218 basis points to 0.5%.

Vienna, Virginia-based Navy FCU, the largest US credit union by assets, ranked No. 1,293 in 2025, down from No. 1,078 in 2024. Member growth slowed by 81 basis points year over year to 6.1% in 2025. Its 2.34% net charge-off ratio, although lower than the ratio reported in 2024, remained higher than the top 100 median of 0.12%.

Best-performing US credit unions of 2025

Based on financials for the year ended Dec. 31, 2025

Rank	Company	City, state/territory	Total assets ($M)	Member change (%)	Shares and deposits/ member ($)[1]	Net worth/ assets (%)	ROAA (%)	Total delinquent loans/total loans (%)[2]	NCOs/ average loans (%)
1	Workmen's Circle CU	Savannah, GA	135.9	0.8	64,939	19.57	1.95	0.00	0.00
2	Cascade Community FCU	Roseburg, OR	449.7	4.8	19,092	17.13	2.40	0.14	0.08
3	Moog Employees FCU	East Aurora, NY	249.9	0.2	21,321	26.40	2.08	0.22	0.00
4	Sacramento CU	Sacramento, CA	837.8	6.1	23,100	14.65	1.47	0.06	0.12
5	Lincoln County CU[3]	Libby, MT	177.7	0.0	24,441	21.59	1.83	0.59	0.16
6	Utica Gas & Electric Employees FCU	New Hartford, NY	131.2	4.9	25,879	16.51	1.62	1.17	0.10
7	Long Beach Firemen's CU	Long Beach, CA	203.4	-1.0	44,758	28.39	1.68	0.44	0.03
8	Eastman CU	Kingsport, TN	9,906.9	3.5	23,600	14.27	1.73	0.28	0.33
9	Greater Community CU	Dawson, MN	284.9	0.0	26,170	20.70	1.63	0.53	0.39
10	Citymark FCU	Plains, PA	144.1	26.7	14,957	16.32	2.22	0.94	0.47
11	Schlumberger Employees CU	Sugar Land, TX	895.6	-1.7	23,940	24.90	1.69	0.76	0.23
12	Consolidated FCU	Portland, OR	693.3	62.3	17,467	15.97	0.94	0.22	0.20
13	Educators CU	Waco, TX	593.2	-1.1	17,298	19.70	2.06	0.17	0.06
14	Central Maine FCU	Lewiston, ME	140.0	23.0	18,337	15.01	1.01	0.54	0.06
15	Cottonwood Community FCU	Cottonwood, ID	278.9	2.0	23,724	14.48	1.59	0.89	0.03
16	Cedar Falls Community CU	Cedar Falls, IA	233.9	1.7	22,019	16.44	1.57	0.82	0.36
17	Freedom Northwest CU	Kamiah, ID	645.2	-0.3	25,425	13.08	2.41	0.39	0.04
18	Sterling FCU	Sterling, CO	237.9	2.3	19,023	16.92	1.27	0.18	0.12
19	Nebraska Energy FCU	Columbus, NE	319.9	-1.8	21,053	19.09	1.28	0.07	0.01
20	Beacon CU	Wabash, IN	1,766.7	13.3	27,234	13.16	0.47	0.10	0.03
21	Families & Schools Together FCU	Hanford, CA	316.7	5.2	13,504	19.62	2.88	0.45	0.28
22	Platinum FCU	Duluth, GA	347.4	8.8	22,971	10.32	1.67	0.63	0.17
23	Omaha FCU	Omaha, NE	114.1	34.0	11,548	14.96	1.71	0.59	0.16
24	Community First CU	Neenah, WI	6,370.4	3.1	33,460	13.00	1.31	0.15	0.09
25	WCLA CU	Olympia, WA	143.3	0.5	72,184	16.44	1.63	1.89	0.03
26	Self Reliance Financial FCU	New York, NY	2,011.0	112.9	53,471	15.03	0.23	0.60	0.00
27	OTIS FCU	Jay, ME	288.4	6.3	19,394	16.14	1.54	1.38	0.31
28	Firefighters CU	Onalaska, WI	131.2	-0.5	22,201	15.65	1.29	0.36	0.04
29	Southwest Oklahoma FCU	Lawton, OK	116.2	-1.9	19,552	18.36	1.85	0.77	0.24
30	Alaska Air Group FCU	Seatac, WA	129.8	10.7	12,564	14.70	1.63	0.48	0.15
31	First Choice America Community FCU	Weirton, WV	687.5	-3.9	18,022	17.98	1.82	0.37	0.04
32	Sovita CU	Flint, MI	576.1	-1.2	27,228	15.97	1.01	0.14	0.09
33	OC FCU	Garfield Heights, OH	305.7	6.0	17,293	13.40	1.46	0.07	0.06
34	Aspire Community FCU	Minot, ND	179.7	-0.3	24,356	14.96	1.15	0.30	0.09
35	Police and Fire FCU	Philadelphia, PA	9,991.1	-4.1	18,657	18.00	1.89	0.24	0.36
36	Elevate FCU	Brigham City, UT	249.4	2.4	12,935	20.89	1.72	0.21	0.20
37	Goldenwest FCU	Washington Terrace, UT	3,952.3	6.7	16,202	13.22	1.74	0.35	0.22
38	Boulder Dam CU	Boulder City, NV	865.0	-1.1	37,680	14.18	1.24	0.08	0.09
39	IDB Global FCU	Washington, DC	826.0	10.5	50,386	12.36	0.61	0.29	0.09
40	Self-Help CU	Durham, NC	2,161.7	11.1	15,874	24.04	1.24	1.86	0.09
41	Affidian FCU	Denver, CO	358.4	1.9	20,397	18.20	1.24	0.93	0.23
42	Hawaii County Employees FCU	Hilo, HI	141.6	0.9	20,100	15.15	1.25	0.15	0.08
43	Lake Michigan CU	Caledonia, MI	15,952.7	4.9	25,910	11.55	1.39	0.48	0.15
44	Century CU	Saint Louis, MO	172.9	5.6	14,911	17.93	1.46	0.75	0.28
45	Abbott Laboratories Employees CU	Gurnee, IL	1,116.0	2.1	29,255	14.33	0.92	0.11	0.14
46	California Lithuanian CU	Santa Monica, CA	152.5	2.1	61,138	19.65	0.63	0.75	0.01
47	Greater Springfield CU	Springfield, MA	226.8	1.7	16,996	19.13	1.30	0.56	0.02
48	Syracuse Fire Department Employees FCU	Syracuse, NY	141.8	3.5	18,015	14.87	1.63	0.97	0.08
49	NuVista FCU	Montrose, CO	168.9	1.8	20,289	14.01	1.28	0.24	0.01
50	Mayo Employees FCU	Rochester, MN	1,457.8	1.8	16,539	14.41	1.57	0.08	0.03
51	Miami Firefighters FCU	Miami, FL	183.7	3.8	25,814	12.45	1.14	0.54	-0.04
52	TVA Community CU	Muscle Shoals, AL	416.2	0.8	18,154	18.39	1.24	0.28	0.26
53	Genesee Valley FCU	Geneseo, NY	169.9	-1.3	14,904	16.17	2.61	0.11	0.17
54	Houston Police FCU	Houston, TX	989.2	3.9	26,201	16.28	1.03	0.58	0.90
55	People's Community FCU	Vancouver, WA	280.6	-1.3	23,581	14.68	0.95	0.00	0.01
56	St. Francis X FCU	Petoskey, MI	259.3	1.3	22,392	13.73	1.07	0.14	0.01
57	N C P D FCU	Plainview, NY	903.7	-0.7	44,935	16.30	0.67	0.30	0.02
58	Southern Energy CU	Birmingham, AL	3,563.1	5.8	35,239	14.52	0.43	0.28	0.07
59	Co-Op CU of Montevideo	Montevideo, MN	400.1	3.1	18,820	15.68	1.76	2.81	0.13
60	Missouri Electric Cooperative Employees CU	Jefferson City, MO	366.3	1.9	23,185	11.52	1.24	0.08	0.00
61	Waterbury Connecticut Teachers FCU	Middlebury, CT	354.2	0.2	13,271	16.76	1.68	0.34	0.10
62	Brotherhood CU	Lynn, MA	125.9	-1.8	13,985	41.68	3.48	0.60	-0.03
63	Superior CU Inc.	Lima, OH	1,866.0	-1.3	15,459	15.03	1.75	0.07	0.05
64	Elko FCU	Elko, NV	329.3	4.1	15,347	13.12	1.83	0.47	0.04
65	Synergy FCU	San Antonio, TX	319.5	1.4	21,835	15.86	0.94	0.74	0.09
66	Artesia CU	Artesia, NM	163.5	2.2	13,942	16.20	1.61	0.39	0.23
67	Kellogg Community CU	Battle Creek, MI	961.6	2.3	15,634	16.98	1.45	0.69	0.28
68	Naheola CU	Pennington, AL	213.6	3.4	13,729	17.66	1.65	1.07	0.15
69	Oxford FCU	Mexico, ME	360.4	3.2	14,968	15.77	1.44	0.32	0.24
70	Meridia Community FCU	Hamburg, NY	138.0	2.5	11,296	15.90	2.48	0.19	0.20
71	Naft FCU	Pharr, TX	147.7	2.7	10,127	17.11	1.94	0.43	0.17
72	TRU FI CU	Macclenny, FL	135.9	2.8	14,988	12.73	1.89	0.10	0.05
73	Robins Financial CU	Warner Robins, GA	4,791.4	0.1	14,605	17.30	1.68	0.45	0.40
74	Redwood CU	Santa Rosa, CA	9,757.6	6.5	20,523	12.89	1.48	0.71	0.66
75	East Texas Professional CU	Longview, TX	1,401.4	2.6	10,747	19.09	1.88	0.48	0.25
76	Wymar FCU	Geismar, LA	161.2	1.4	26,388	16.26	0.87	1.08	0.26
77	First Priority CU	East Boston, MA	143.3	20.9	20,117	12.61	0.40	0.11	0.05

78	Members FIRST Community CU	Quincy, IL	104.8	2.9	10,015	26.13	1.98	0.14	0.42
79	Cleveland Selfreliance FCU	Parma, OH	105.2	-2.9	26,586	18.43	0.49	0.00	0.05
80	Safe 1 CU	Bakersfield, CA	1,105.9	4.8	10,445	15.92	1.85	0.39	0.34
81	Members' Advantage CU	Wisconsin Rapids, WI	183.6	-1.3	13,092	18.47	1.67	0.17	0.20
82	Santa Ana FCU	Santa Ana, CA	108.9	2.3	17,539	13.02	1.41	0.00	0.05
83	Town & Country CU[3]	Minot, ND	759.0	0.8	24,820	12.79	1.16	0.40	0.13
84	Western Division FCU	Williamsville, NY	218.5	5.4	16,384	14.17	1.13	0.06	0.17
85	Self-Help FCU	Modesto, CA	2,387.7	18.8	11,482	26.06	0.94	0.87	0.19
86	Wailuku FCU	Kahului, HI	129.2	1.4	21,056	12.25	1.48	0.42	0.14
87	Signet FCU	Paducah, KY	374.8	13.5	13,614	17.08	0.84	0.98	0.33
88	Grasslands FCU	Circle, MT	130.0	1.1	28,695	14.07	0.82	0.16	0.22
89	Denver Fire Department FCU	Denver, CO	217.1	0.5	29,707	13.41	0.83	0.08	0.02
90	Bank-Fund Staff FCU	Washington, DC	6,981.0	2.4	58,159	13.28	0.83	0.39	0.07
91	Telcoe FCU	Little Rock, AR	494.4	3.6	17,704	20.17	0.50	0.11	0.00
92	Michigan Schools and Government CU	Clinton Township, MI	4,281.4	5.5	21,958	12.25	1.15	0.64	0.25
93	Santa Barbara Teachers FCU	Santa Barbara, CA	305.4	-1.6	28,632	13.50	0.93	0.01	-0.01
94	Genisys CU	Auburn Hills, MI	6,213.8	4.3	17,485	15.42	1.73	1.15	0.78
95	Marshall Community CU	Marshall, MI	361.5	3.0	18,318	16.58	1.46	1.70	0.31
96	Library of Congress FCU	Hyattsville, MD	339.8	-2.0	28,145	16.16	0.92	0.41	0.43
97	Star One CU	Sunnyvale, CA	9,345.1	2.7	60,221	14.53	0.41	0.13	0.05
98	Heartland CU	Springfield, IL	554.8	3.8	13,595	13.31	1.82	0.22	0.22
99	Clark County CU	Las Vegas, NV	1,584.2	7.4	23,367	11.32	0.97	0.47	0.38
100	Iron Mountain Kingsford Community FCU	Kingsford, MI	144.8	-1.9	11,702	17.58	1.97	0.29	0.11
	Median for all 1,797 credit unions			**0.7**	**13,760**	**11.14**	**0.74**	**0.72**	**0.43**

Data compiled Feb. 26, 2026.

ROAA = return on average assets; NCOs = net charge-offs.

Analysis limited to US credit unions with more than $100 million in total assets and a net worth ratio of at least 7% as of Dec. 31, 2025.

S&P Global Market Intelligence used six weighted financial metrics to identify top-performing US credit unions: member change (20%), shares and deposits per member (20%), net worth as a percentage of total assets (20%), ROAA (20%), delinquent loans as a percentage of total loans (10%), and NCOs as a percentage of average loans (10%). The mean for each metric was identified across the dataset, and standard deviations from these means were calculated for each metric for each institution and aggregated to determine a relative performance score. Scores for each metric also were capped to help normalize the data.

[1] Shares and deposits are limited to balances attributable to members.

[2] Delinquent loans include loans that are at least 60 days delinquent.

[3] Merger target.

Data based on regulatory filings as of Dec. 31, 2025.

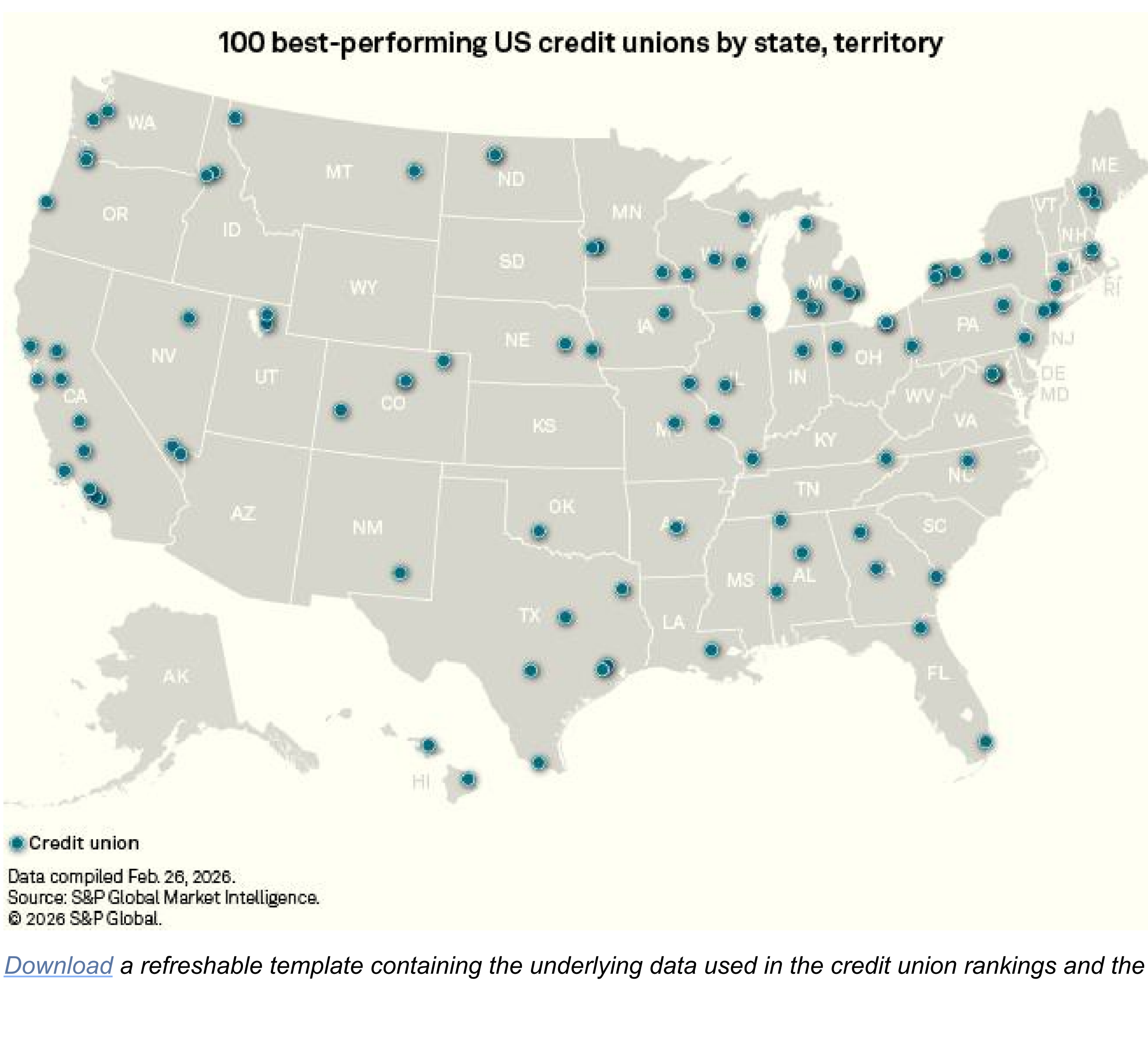
Source: S&P Global Market Intelligence.

California led the nation with 10 credit unions in the top 100, followed by Michigan and New York with eight each.

Sacramento-based Sacramento CU was the highest-ranked credit union headquartered in California, placing fourth in 2025, up from 11th in 2024. Santa Rosa-based Redwood CU was the largest California-based credit union by assets, ranking 74th in the top 100.

Sovita CU, based in Flint, was the highest-ranked Michigan credit union, placing 32nd in the top 100.

Moog Employees FCU was the top-ranked credit union in New York, followed by New Hartford-based Utica Gas & Electric Employees FCU at sixth in the analysis.



Download a refreshable template containing the underlying data used in the credit union rankings and the list of the top 100.

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