

Banks & Credit Unions

Worse Better

Ratings <small>(as of April 2018)</small>		Survey Results									
Reader score	Credit Unions	Customer Service	Website usefulness	Ease of online transactions	Convenience of hours	Convenience of locations	Wait Times	Northeast region	South region	Midwest region	West region
96	Michigan State University Federal Credit Union	↑↑	↑↑	↑↑	↑↑	↑↑	↑↑			•	
96	SchoolsFirst Federal Credit Union	↑↑	↑↑	↑↑	↑	!	↑				•
96	PSECU (Pennsylvania State Employees Credit)	↑↑	↑↑	↑↑	!	!	-	•			
95	ESL Federal Credit Union	↑↑	↑↑	↑↑	↑	↑↑	↑	•			
95	North Carolina State Employees' Credit Union	↑↑	↑↑	↑↑	↑	↑↑	↑↑		•		
95	Star One Credit Union	↑↑	↑↑	↑↑	!	!	-				•
95	Navy Federal Credit Union	↑↑	↑↑	↑↑	↑↑	↑	↑	•	•	•	•
95	Logix Federal Credit Union	↑↑	↑↑	↑↑	↑	!	-				•
95	Tower Federal Credit Union	↑↑	↑↑	↑↑	↑	↑↑	↑↑		•		
95	Mission Federal Credit Union	↑↑	↑↑	↑↑	↑	↑	↑↑				•
94	Ent Credit Union	↑↑	↑↑	↑↑	↑	↑	↑				•
94	BECU	↑↑	↑↑	↑↑	↑	!	!		•		•
94	Tinker Federal Credit Union	↑↑	↑↑	↑	↑	↑↑	↑		•		
94	Lake Michigan Credit Union	↑↑	↑	↑	↑	↑	↑		•	•	
94	Wings Financial Credit Union	↑↑	↑↑	↑↑	!	!	↑			•	
93	Langley Federal Credit Union	↑↑	↑↑	↑↑	↑↑	↑↑	-		•		
93	Northwest Federal Credit Union	↑↑	↑	↑	↑	!	-		•		
93	University of Wisconsin Credit Union	↑↑	↑↑	↑↑	↑	↑	↑			•	

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93	Redwood Credit Union	↑	↑	↑	↑	↑	↓				•
93	Washington State Employees Credit Union	↑	↑	↑	↑	↑	↑				•
93	RBFCU (Randolph-Brooks Federal Credit Union)	↑	↑	↑	↑	↑	↑		•		
93	DCU (Digital Federal Credit Union)	↑	↑	↑	↑	↓	↑	•			
93	Redstone Federal Credit Union	↑	↑	↑	↑	↑	↑		•		
93	University Federal Credit Union	↑	↑	↑	-	-	-		•		
93	Alaska USA Federal Credit Union	↑	↑	↑	↑	↑	↑				•
93	Wright-Patt Credit Union	↑	↑	↑	↑	↑	↑			•	
93	Eastman Credit Union	↑	↑	↑	↑	↑	↑		•		
93	Idaho Central Credit Union	↑	↑	↑	↑	↑	-				•
92	Visions Federal Credit Union	↑	↑	↑	↑	↑	↑	•			
92	Alliant Credit Union	↑	↑	↑	-	-	-		•	•	•
92	Summit Credit Union	↑	↑	↑	↑	↑	↑			•	
92	Wescom Credit Union	↑	↑	↑	-	-	-				•
92	San Diego County Credit Union	↑	↑	↑	↑	↑	↑				•
92	VyStar Credit Union	↑	↑	↑	↑	↑	↑		•		
92	America First Credit Union	↑	↑	↑	↑	↑	↑				•
92	Bethpage Federal Credit Union	↑	↑	↑	↑	↑	↑	•			
92	Elevations Credit Union	↑	↑	↑	↑	↑	↑				•
92	Mountain America Credit Union	↑	↑	↑	↑	↑	↑				•
92	Landmark Credit Union	↑	↑	↑	↑	↑	↑			•	
92	CEFCU (Citizens Equity First Credit Union)	↑	↑	↑	↑	↑	↑			•	•

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92	PenFed (Pentagon Federal Credit Union)								•		•
91	Oregon Community Credit Union				-	-	-				•
91	Provident Credit Union				-	-	-				•
91	Virginia Credit Union						-		•		
91	OnPoint Community Credit Union										•
91	Affinity Federal Credit Union							•			
91	Golden 1 Credit Union										•
91	Suncoast Credit Union								•		
91	Teachers Federal Credit Union (NY)							•			
91	EECU								•		
91	Delta Community Credit Union								•		
91	Hudson Valley Federal Credit Union							•			
91	California Coast Credit Union						-				•
91	SEFCU (State Employees Federal Credit Union, NY)							•			
91	DFCU Financial									•	
90	Coastal Credit Union								•		
90	Members 1st Federal Credit Union							•			
90	Inspirus Credit Union				-	-	-				•
90	American Airlines Credit Union				-	-	-		•		
90	Bellco Credit Union										•
90	First Tech Federal Credit Union										•

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89	Patelco Credit Union	↑	↑	↑	↓	↓	↑				•
89	Security Service Federal Credit Union	↑	↑	↑	↑	↑	↑		•		•
89	Desert Financial Credit Union	↑	↑	↑	↑	↓	↓				•
88	Georgia's Own Credit Union	↑	↑	↑	↓	↓	↓		•		
88	Space Coast Credit Union	↑	↑	↑	↑	↑	↑		•		
87	UNIFY Financial Credit Union	↑	↓	↓	-	-	-				•
87	Apple Federal Credit Union	↑	↑	↑	-	-	-		•		
86	Credit Union 1	↑	↑	↑	-	↓	-			•	•
86	Kinecta Federal Credit Union	↓	↑	↑	↓	↓	↓				•

¹CR could only confirm 2 full-service PSECU branches located in Pennsylvania.

Reader Score – Overall satisfaction with banking experience

Customer Service – Reflects average rating on six-point scale from "excellent" to very poor scale for customer service

Website usefulness - Reflects average rating on six-point scale from "excellent" to very poor scale for Website usefulness

Ease of online transactions - Reflects average rating on six-point scale from "excellent" to very poor scale for Ease of online transactions

Convenience of hours - Reflects average rating on six-point scale from "excellent" to very poor scale for Convenience of hours

Convenience of locations - Reflects average rating on six-point scale from "excellent" to very poor scale for Convenience of locations

Wait Times - Reflects average rating on six-point scale from "excellent" to very poor scale for wait time to see a teller

Northeast region – Bank has three or more full-service location in the Northeastern States

South region – Bank has three or more full-service location in the Southern States

Midwest region – Bank has three or more full-service location in the Midwestern States

West region – Bank has three or more full-service location in the Western States

Bank Size – Bank size is based on the number of customer accounts

Ratings are based on the responses of 16,455 CR members to the Consumer Reports' 2017 Banking Survey, who provided 17,560 ratings of their credit unions. The results don't necessarily mirror the experiences of the general US population. Reader score represents respondents' overall satisfaction with their credit union and isn't limited to the attributes listed in the table. A score of 100 would mean all respondents were completely satisfied; 80 would mean very satisfied, on average; 60, somewhat satisfied. Differences of fewer than 4 points are not meaningful. Ratings for customer service, website usefulness, ease of online transactions, convenience of hours, convenience of locations, and wait times (to see a teller) reflect mean scores on a six-point scale ranging from Excellent to Very Poor. Credit union regions are determined by the presence of at least 3 full-service branches within a census region. A dash ("-") indicates insufficient sample size to provide a rating on an attribute.