OHIO CREDIT UNION LEAGUE

Credit Union Fact Sheet

Ohio's 192 not-for-profit credit unions are committed to making financial services accessible and affordable for all people, families, businesses, and communities. Credit unions are democratic, financial cooperatives, owned by their members. Credit unions' boards of directors are elected by membership and proudly operate on the philosophy of People Helping People.

OHIO CREDIT UNIONS

Consumer value. Community values.

ACCESS & AFFORDABILITY

Credit unions benefit Ohioans by making credit and other financial services affordable and accessible.

OHIOANS CHOOSE CREDIT UNIONS

3.3 million Ohioans (1 out of 4) choose credit unions for their financial services.

SAFE & SECURE

Credit unions maintain share insurance on member accounts.

EMPLOYMENT FORCE

Ohio credit unions employ more than 8,964 Ohioans full-time.

AVERAGE SIZE

Ohio credit unions average 17,281 members and $263 million in assets, with an average loan balance of $18,856.

TAXES

Credit unions pay taxes. State-chartered credit unions pay sales tax, use tax, real and personal property taxes, and payroll taxes. Federally-chartered Ohio credit unions pay real and personal property taxes and payroll taxes. Credit union members also pay taxes on their interest and dividends.

CREDIT UNION STATISTICS (as of 6/30/2026)

	Ohio	United States
Total Credit Unions	192	4,299
Federally-Chartered	105	2,649
State-Chartered	87	1,650
Total Members	3.3M	147M
Assets	$50.5B	$2.5T
Loans	$34.8B	$1.8T
Savings	$43.3B	$2.1T
Loans/Share %	80.2%	82.8%
Capital (total)	$5.9B	$292B
Capital/Assets (net worth)	11.6%	11.6%