COMMENTARY BY COMPETISCAN:

Credit Union Trends: A Look Ahead

By Jessica Duncan, AVP of Insights

In 2025, the number of approved credit union mergers was similar to previous years; however, a significant highlight was the increase in mergers of equals. Based on the CEO Advisory Group's review of NCUA data, the total assets acquired in approved mergers between Q1 and Q3 2025 alone estimated $40+ billion, a value higher than the $35 billion in total assets acquired from the entirety of 2022 through 2024.

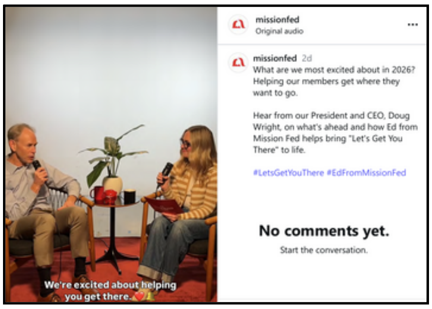
This strategy indicates a growing interest in mergers focused on expansion and building scale. While this restructuring may provide the necessary foundation to compete in the rapidly evolving digital banking space, it raises questions about its implications for the credit union marketplace, particularly regarding core values and marketing strategies.

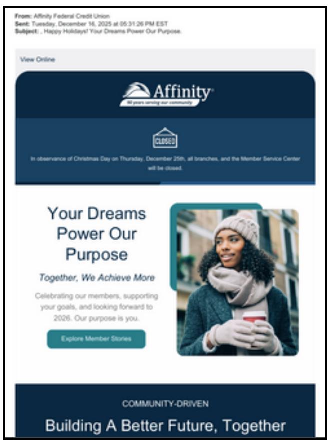
Member-Centric Values Must Remain

According to the J.D. Power 2025 Credit Union Satisfaction Study, credit unions excel in overall satisfaction compared to banks. Key areas where credit unions surpass retail banks include trust, personal interactions, and effective problem resolution. Marketing the member-centric message must remain as it keeps the core value proposition front and center.

"Helping our members get where they want to go"

"Mission Federal Credit Union - Online interview with CEO, "What are you most excited about in 2026?"





"Celebrating our members, supporting your goals, and looking forward to 2026. Our purpose is you."

Affinity Federal Credit Union, Dec. 2025 Email

*https://ceoadvisory.com/credit-union-merger-analysis-third-quarter-2025/

*2025 U.S. Credit Union Satisfaction Study | J.D. Power

Digital Convenience - A Must Have

Consumers have increasing expectations for digital banking convenience, and their experiences must match these demands. While fairness and trust cultivate loyalty, relying on outdated or inadequate technology may cause members to reconsider their commitment to the organization.

Recent communications regarding mergers, such as those from DCU and Radiant Credit Union, highlighted technology as a significant advantage of the merger and the ability to provide improved digital banking services.

At the heart of this merger is one simple goal: to better serve our members


RADIANT
The power to shine

It's Official: Radiant Credit Union and First Coast Community Credit Union are Merging!

Posted on
October 31, 2025

by: Radiant Credit Union

Radiant Credit Union, Oct. 2025 Email

As we move forward with combining the two credit unions, you can expect more product offerings and cutting-edge technology


From: DCU
Date: Wed, Dec 17, 2025, 12:31 PM
Subject: Next Steps For The DCU & First Tech Merger

DCU

DCU and First Tech merge as one credit union, starting January 1, 2026

Following last week's history-making announcement that the First Tech member vote approved the merger with DCU, our Legal Day One will be on January 1, 2026. This is the day that DCU and First Tech will officially unite to form a single credit union named First Technology Federal Credit Union.

What's next?

While we'll be officially combined on January 1, 2026, it will take some time for us to fully integrate our technology and operating systems, teams, and cultures to serve our members as one credit union. We will operate as DCU and First Tech,

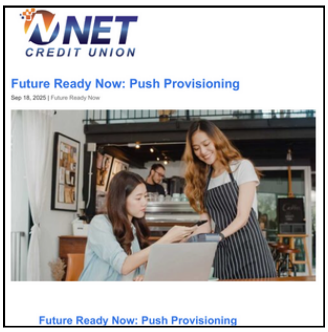
DCU, Dec. 2025 Email

When NET Credit Union announced the availability of Push Provisioning in digital banking through an email, they stated:

"NET offers numerous features that propel us into the future of banking. You don't have to worry about being left behind, as the future of banking is accessible with NET."

This message established a clear tone, demonstrating NET's commitment to providing modern digital experiences for its members today and in the future.

Future Ready Now: Push Provisioning


NET CREDIT UNION

Future Ready Now: Push Provisioning

Future Ready Now: Push Provisioning

NET Credit Union, Sept. 2025 Email

Blend Human Connection & Digital Capabilities

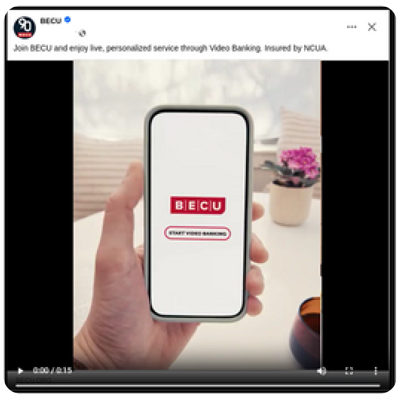
In recent years, Competiscan has noticed a consistent trend of announcements for new digital features or improvements to websites and mobile platforms. Among these announcements, one in particular caught attention due to its straightforward and sincere message from the CEO of Allegacy Credit Union. Credit unions excel in establishing human connections with their members, and that unique factor should not get lost in the highly digital world we now live in.

A Message from the CEO | Better Digital Banking Coming Soon

Allegacy FCU, Aug. 2025 Email

"Managing your money online should be simple — but we know it hasn't always felt that way. Over the last year, we've listened closely to your feedback. Many of you have shared your frustrations, and I've experienced them myself. Your input has guided our next big step forward."

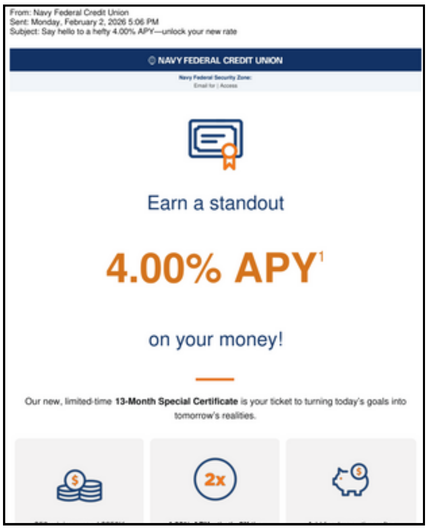
Many credit unions likely have a strategic focus in 2026 to attract new, younger members. The youngest generations of the U.S. population are distinguished by their deep-rooted tech fluency, digital influence, and a strong preference for seamless, visually engaging digital experiences. However, Gen Z, along with the rising Gen Alpha audience, also places high value on authenticity in their banking partnerships. BECU's approach to attracting younger membership has been through digital campaigns, featuring the ability to join the credit union virtually and have access to personalized service through video banking.



Pricing Still Matters

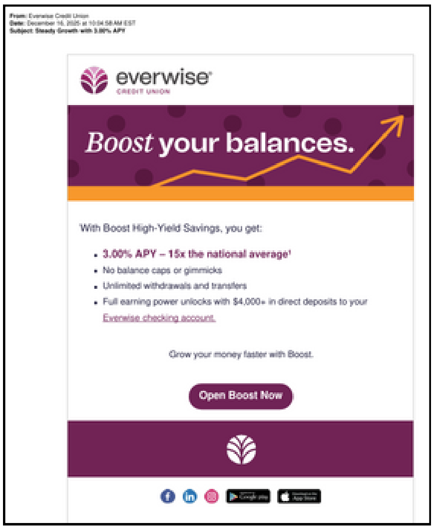
At the end of the day, pricing remains a significant motivator in financial relationships and often favors credit unions with their advantageous deposit products and loan rates. Keep highlighting these benefits of your products. Comparison charts or references to the national average are great ways to stack your product up against the competition.

Say hello to a hefty 4.00% APY—unlock your new CD rate that's 2X the national average



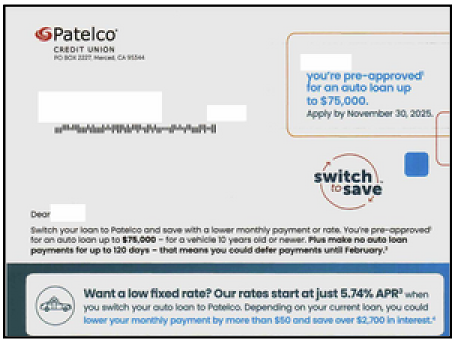
Navy Federal Credit Union, Feb. 2026 Email

3.00% APY – 15x the national average
No balance caps or gimmicks



Everwise Credit Union, Dec. 2025 Email

Save over $2,700 in interest



Patelco CU, Oct. 2025 Mailer

Final Thoughts

With peer-to-peer mergers anticipated to continue within the credit union sector, consumers will begin to perceive digital equivalence with larger banks and fintechs. While this perception is crucial, credit unions must continue to emphasize the other benefits they are renowned for: being trusted, fair, and member-centric.

THANK YOU

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Not a client? Sign up for a demo today.

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