

America's Best Regional Banks & Credit Unions 2026

By Jennifer H. Cunningham
Editor-in-Chief


Regional banks and credit unions form the financial backbone of communities across the country. They power local economies by supporting small businesses, financing community projects and providing reliable access to everyday banking services. With deep roots in the regions they serve, these institutions build personal relationships with customers, allowing them to tailor their support to local needs.

Credit unions, structured as member-owned cooperatives, operate with service as their guiding mission. That commitment often results in lower fees, competitive loan options and an emphasis on member satisfaction. More than financial service providers, credit unions are community partners, showing up in neighborhoods, participating in local initiatives and helping strengthen the connections that bind their members together.

To recognize the banks and credit unions making a meaningful difference, *Newsweek* and Plant-A Insights Group are proud to present America's Best Regional Banks and Credit Unions 2026.

Our methodology utilized the Texas Ratio (a measure of a bank's credit quality) as well as reviewed profitability and net loans and leases, press coverage over the past two years, an elaborate large-scale independent customer survey of more than 71,000 U.S. citizens 1.9 million social media reviews and 129 million mobile app reviews. We then determined the top 500 regional banks and top 500 credit unions.

We hope this list helps you find the most trusted financial institutions in your area—whether you're planning your next business venture or taking your next step toward financial security.



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Newsweek

America's Best Regional Banks & Credit Unions... ▾					
Star Rating	Institution Name	Institution	Employees	HQ Location	Operating States
★★★★	Texas Security Bank	Bank	91	Dallas, TX	TX

Methodology

America's Best Regional Banks and Credit Unions 2026 recognizes the best regional banks and credit unions in the United States. The ranking is based on a comprehensive research study that incorporates in-depth desk research, a large-scale nationwide survey and millions of online reviews to identify the 500 best regional banks and 500 best credit unions in the country.

More than **8,800 banks and credit unions** were considered in an initial review that measured them across key financial benchmarks that include profitability, Texas ratio, and net loans and leases. Of these, more than **2,400 banks and 2,400** credit unions were selected for an in-depth evaluation in a survey of U.S. customers conducted between July 2025 and September 2025.

More than **66,000 US customers** shared their experiences with banks and credit unions and evaluated them across 12 categorical dimensions that include **Customer Service, Perks and Benefits, and Fees and Interest Rates**. In addition, responses from more than 70,000 participants from previous 2024 and 2023 studies were incorporated to evaluate the consistency and performance of banks and credit unions over time. In total, data from more than 140,000 respondents were considered, making America's Best Regional Banks and Credit Unions 2026 one of the largest studies of its kind.

The survey data was complemented by an analysis of more than **2.3 million social media reviews and over 80 million app store reviews from Apple and Google Play** to provide a holistic view of the performance of banks and credit unions across each physical location and digital platform.

In a final step Media Monitoring platform **Critical Mention by Onclusive** was used to identify banks and credit unions with legal disputes and reputational incidents between December 1, 2023 and December 1, 2025.

The exclusion of a bank or credit union from this ranking is not a reflection on its quality or performance and is not disputed.

The 500 highest-scoring banks and 500 highest-scoring credit unions have been recognized by Newsweek as America's Best Regional Banks and Credit Unions 2026.

Rankings Placement

Placement in the Rankings (defined below) is a positive recognition based on research of publicly available data sources from the time period in question. Newsweek and Plant-A Insights make no claim to the completeness of the firms examined.

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