



AMERICA'S BEST REGIONAL BANKS & CREDIT UNIONS 2026



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.



Jennifer H. Cunningham

Editor-in-Chief

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.

Intellectual Property Rights

All content within the rankings ("Rankings") is the exclusive property of Plant-A Insights Group LLC ("Plant-A"). This work, including all data, analyses, and derived rankings, is copyrighted under United States and international copyright laws. Unauthorized use, including but not limited to the publication, reproduction, modification, distribution, transmission, or display of any material without the prior written consent of Plant-A, is strictly prohibited.

Disclaimer of Liability

Plant-A, its subsidiaries, and their respective officers, directors, employees, and agents (collectively, the "Plant-A Parties") disclaim all liability and responsibility for any errors or omissions in the Rankings or for any actions taken based on the contents of this publication. Neither Plant-A nor Newsweek guarantees the completeness or accuracy of the information contained in the Rankings.

By accessing, using, or relying upon the Rankings, you waive all claims and have no recourse against Plant-A Parties for any alleged or actual infringements of any rights of any party, including privacy rights, proprietary rights, intellectual property rights, rights of publicity, rights of credit for material or ideas, or any other rights, including the right to approval of uses such as copy that may be deemed to be distorted, derogatory, or offensive.

This disclaimer is intended to be as broad and inclusive as permitted under the law. If any portion hereof is held invalid or unenforceable, the remainder of the disclaimer shall nonetheless remain in full force and effect. This disclaimer constitutes the entire agreement between you and Plant-A regarding the use of the Rankings.

Copyright © 2025 Plant-A Insights Group LLC. All rights reserved.

Nature of the Rankings

The Rankings are prepared by Plant-A and reflect an editorial content piece, based on both primary and secondary market research. This includes publicly available data and specific data provided directly to Plant-A. These Rankings are published in conjunction with Newsweek and should be viewed as an editorial work, not as definitive financial or business guidance. The ranking only includes firms that qualify according to the criteria described in this document.

Data Accuracy and Periodicity

The Rankings are generated from Financial & Regulatory Data of banks reported by FDIC and Call Reports of Credit Unions reported by NCUA for quarter ending June 30th 2025. They are inherently a reflection of historical data and may not include subsequent developments, unforeseen events, or additional data not covered during the research period. The results of this ranking should not be used as a sole source of information for future deliberation. The information provided through this list should rather be considered in conjunction with other available information about the financial advisory firm. The quality of banks and credit unions firms that are not included in the ranking is not disputed.

No Endorsement or Quality Assurance

Plant-A does not endorse nor validate the business practices or the standing of the ranked companies. The inclusion or exclusion of any company in the Rankings should not be used as a basis for Financial, business, or other decisions. All decisions based on any information presented in the Rankings should be made in conjunction with other available information and independent advice.