

Key Findings from the Credit Union Board Election Benchmark

100 largest U.S. credit unions, public sources, October 2026

We read what the 100 largest U.S. credit unions publish about electing their boards, including notices, nomination rules, bylaws, minutes and results.

- **The cycle starts early.** 94 of 100 held their annual meeting between January and May. For federal credit unions using the petition options in the standard bylaws, the nominating committee is appointed at least 120 days before the meeting, so a spring meeting means work begins the previous autumn.
- **Information is patchy.** 55 of 100 published a current election notice on their own site. For 18 we found nothing about board elections.
- **Few races are contested.** 4 of 100 showed a contested board election in their most recent cycle. Where we could compare nominees with seats, 35 of 39 had exactly one nominee per seat.
- **Many seats are filled without a ballot.** 17 of 100 filled at least 49 board seats with no member vote, by acclamation or general consent.
- **The voting method is often unstated.** 65 of 100 do not say how members would vote in a contested election. Of the 35 that do, 18 include online voting.
- **Petition rules vary widely.** 47 of 100 describe a petition route. Requirements ran from 100 to about 26,000 signatures, and 500 was the most common.
- **Turnout is almost never published.** 4 of 100 published a ballot count.

Findings rest on public sources accessed October 23, 2026. “Not found” does not mean a process does not exist.

Votem runs fully managed online, phone and mail elections for unions, pension funds and credit unions.