

GEN Z & Credit Unions:



The Banking Blend You Didn't Know You Needed

What Really Matters When Picking Your Bank?

DCU's recent survey* reveals how **Gen Z manages money, embraces banking tech, and views credit unions**—showing they're ready to wake up to a new financial future.

Before the Beans Were Spilled...

33%

of Gen Z were open to joining a credit union.

36%

weren't aware of what you need to join.

25%

thought you needed flawless credit—like, pumpkin spice latte-perfect.

After Pouring Over the Brew

Gen Z is ready to level up.

55%

would now consider joining a credit union, once they have found credit unions offer **better** rates and the same protection as banks.

Steeped in Tech-Driven Banking: AI vs. Real People

54%

want their bank to use AI—if it means shorter wait times and a smoother online experience.

Big reasons for wanting AI:

- Faster help, no more waiting for a reply.
- Financial advice and education at your fingertips.

But don't let go of customer service with a real person! **Human interaction** still matters.

Brewing Up Gen Z's Banking Blend

How Gen Z Picks Their Bank

28%

choose their bank for IRL branch access—sometimes you need that face-to-face!

Account security is the #1 must-have. No exceptions.

Bottom Line: **Gen Z wants smart tech, real talk, and serious security** when it comes to their money moves.

Ready to sip on smarter banking?

Discover how DCU blends cutting-edge technology, genuine human support, and enhanced security to help you achieve your financial goals for Personal & Business Banking.

*Survey insights were collected by DCU through a Researchscape survey fielded between February 28 and March 31, 2025, among 1,298 teens and adults aged 13-28.