



As part of employment with the City of Houston, you now have access to the many financial tools, products and services to help you achieve your financial goals with Houston Metropolitan Federal Credit Union. Whether you're just starting out, raising a family, or planning for retirement, our aim is to meet your needs and surpass your expectations. In fact, we've been doing that for well over 70 years.

Houston Metropolitan was founded in 1945 by City of Houston Employees, for City of Houston Employees. Today, we serve over 16,000 members across the Greater Houston Area.

Here are some of the membership advantages every single City of Houston employee has at HMFCU.

Deposit Services

- [Checking](#) (Access to your City of Houston paycheck one day earlier with Direct Deposit)
- [Savings Accounts](#)
- [High-Yield CDs](#)
- IRA
- [Online Banking](#) (with free credit report monitoring) and Bill Pay
- [Savings Rates](#)

Lending Services

- [New and Used Auto Loans](#)
- [Signature/Personal Loans](#)
- [FHA/Conventional Home Loans](#)
- [Credit Cards](#)
- [Member Appreciation Loans](#)
- [Lines of Credit](#)
- [Boats/Motorhome/RV Loans](#)
- [Apply for a Loan](#)

Become a member today by stopping by one of our branches. It's time for you to own your banking experience.

Helpful Links

[Direct Deposit](#) - Update your direct deposit with your HMFCU account information and routing number (313083646).

myhmfcu.org – More information on products and services

[View our Savings and Loan rates](#)

myhmfcu.org/contact - Branches, ATM locations, and hours of operation

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