



St. Louis Community
Credit Union

Welcome to the community.



Building Pathways to Economic Empowerment





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St. Louis Community Credit Union

- Community Development Financial Institution (CDFI)
 - Designated by United States Treasury Department
- Low-Income Designated Credit Union
 - Designated by National Credit Union Administration
- 50,000 members
- 10 St. Louis area locations
 - Based in areas lacking financial services
 - Micro-branches in social service agencies





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Financial Products

Credit Matters Loan

- Share-pledge loan, funded by SLCCU, to rebuild or establish credit
- 12 month term with monthly payments of approximately \$52.00
- Payments reported to bureaus

SLCCU Portfolio as of 9/30/2012

- 845 loans
- \$296,153 outstanding

Demographics

- Average age of borrower is 36
- 56% are female





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Financial Products

Freedom “Payday” Loan Alternative

- \$500 line of credit with 10% forced savings per loan advance
- 90-180 day repayment period
- No credit check, but payments are reported to bureaus

SLCCU Portfolio as of 9/30/2012

- 4,294 loans
- \$1,684,813 outstanding

Demographics

- Average age of borrower is 4
- 72% are female





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Financial Products

Payday Saver Loan

- Created with CDFI funding
- Consolidates up to \$1,000 in existing payday loan debt with 12 months to repay
- No credit check, but payments are reported to bureaus

SLCCU Portfolio as of 9/30/2012

- 184 loans
- \$100,952 outstanding

Demographics

- Average age of borrower is 44
- 76% are female





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Financial Education

Outlets for Education

- Branches – Member Service Representatives
- BALANCE – Phone
- Social Service Agencies – SLCCU Financial Education Instructor
- CU Excel Center – SLCCU Financial Education Instructor and other volunteer instructors

CU Excel Center

- Created through the cooperative efforts of the St. Louis Community CU Foundation, SLCCU, and Carrollton Bank
- Visit www.cuexcelcenter.com for more information





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CU Excel Center





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St. Louis Community Credit Union is more
than a financial institution



St. Louis Community[®]
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St. Louis Community CU
FOUNDATION

CU EXCEL  CENTER





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For more information, please contact:

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