Building Pathways to Economic Empowerment
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
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
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
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
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
CU Excel Center
St. Louis Community Credit Union is more than a financial institution
For more information, please contact:

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