

Founded in April 1954

Serving Saint Louis City/County,
Jefferson County & Franklin County

10,809 members in Missouri

PEOPLE **HELPING**

PEOPLE





SERVING OUR COMMUNITY EVERY DAY

We are not a bank—we're a people-first, not-for-profit cooperative that goes the extra mile. Whether it's helping a member rebuild their credit after a rough patch or guiding someone through a challenging financial crisis, our staff is trained to solve real problems. Recently, seven of our team became certified financial counselors, so we can offer free, personalized advice—from building a realistic budget and managing debt to improving credit scores and planning for emergencies.

REAL STORIES, REAL IMPACT

When unexpected challenges arise, our members receive the personalized support they need. For example, when Noranda Aluminum closed in 2016, putting over 400 jobs at risk, our team stepped in when no other institution would. We rewrote 78 loans—lowering interest rates (even to 0% in some cases) and extending due dates—to help every affected family navigate the crisis. And when similar challenges emerged again in 2024, we were there once more to offer the same level of assistance. These examples aren't isolated; they represent the everyday commitment of our credit union to support our community.





KEEPING IT LOCAL

Our approach keeps resources within our community. The Credit Union tax exemption enables us to reinvest surplus funds directly into lower fees, better rates, and local programs that support working-class families. Taxing credit unions would be a tax on the people, making everyday essentials less accessible for the people we serve and stifling local spending that strengthens our neighborhoods.



We provide personalized assistance that ensures members have the tools and advice they need at every stage of life.



We offer valuable tools, resources, and services at no cost—not because we have to, but because we care about our members' success.



We teach kids and teens the importance of managing money wisely, preparing them with the skills they need to make sound financial decisions as adults.



We help members set financial goals—whether it's buying a home, starting a business, or planning for retirement—and provide the resources and guidance to make those dreams achievable.

We urge you to protect the tax-exempt status of credit unions. This isn't just about keeping our books balanced—it's about preserving a unique model that delivers real benefits to working-class families. Taxing credit unions would strip away the resources we use to help the community, forcing higher fees and less affordable rates. Please stand with us to ensure that credit unions can continue to offer the personalized, life-changing support that your constituents need.