

Giving **chances**
Giving **back**
Giving **hope**



St. Louis Community[®]
Credit Union

What we do matters.

Since its humble beginnings at a dining room table in 1942, St. Louis Community Credit Union has embraced the universal credit union motto of “**people helping people.**”

We are a **leader** and **voice** for **social justice** in the financial services world.

We describe ourselves as a progressive, full-service financial institution, but at heart we are so much more. For 75 years, we have been changing lives and giving back to the individuals and communities we serve.

YES, WHAT WE DO MATTERS!

With 15 branches — and still growing — St. Louis Community serves mostly low-income individuals who primarily reside in St. Louis City, as well as north St. Louis County. This makes us unique. We reach our 52,000 strong membership base through branches located in some of St. Louis’ most financially underserved zip codes, including mini-branch offices inside social service agencies.

Since 2009, we have been a certified Community Development Financial Institution (CDFI) and Low-Income Designated (LID) credit union. Our giveback to the community manifests, in part, through our ability to provide financial hope to marginalized and disenfranchised consumers. We provide hardworking people with imperfect credit a chance to achieve economic stability and mobility. Our affordable loan and account offerings help those who may not otherwise have mainstream banking options.

WE DON'T JUDGE, WE HELP.

Even our staff is special. Most of them live and work in the neighborhoods we serve. They show genuine care for the well-being of our members — their neighbors — because they understand that they have a direct impact on the lives of everyone they assist. Employees work diligently to know our members by name and treat them with the respect and compassion that they deserve from their financial institution.

Let's not forget this: When you do business with St. Louis Community, you are making a difference. Your membership actually means something.

I encourage you to learn more about the many ways St. Louis Community Credit Union gives back to our community and invests in the future of our city. Community isn't just our middle name — it's our way of seeing the world.

Sincerely,



Kirk D. Mills
President

St. Louis Community Credit Union

Credit, commitment, compassion.

St. Louis Community Credit Union is a Community Development Financial Institution serving St. Louis City and St. Louis County in Missouri, and St. Clair, Madison, Monroe and Jersey counties in Illinois. We're part of the communities we serve. Our connection is real.

STRENGTH IN NUMBERS

MORE THAN
\$250 MILLION
IN TOTAL ASSETS

52,000
MEMBERS

We meet the ever-growing banking needs of low- and moderate-income individuals. Because we are a not-for-profit financial cooperative, we can offer better rates and fewer fees than most large financial institutions. Income from loans and investments is returned to our members in the form of higher interest rates on savings accounts, lower interest rates on loans and fewer fees. But there's so much more to us than that.

As a CDFI, St. Louis Community Credit Union is dedicated to delivering responsible, affordable lending to help low-income and other marginalized people and communities join the economic mainstream. We're also a Low-Income Designated credit union and a Minority Depository Institution as designated by the National Credit Union Administration. We are a Community Development Credit Union with membership in the National Federation of Community Development Credit Unions.

At St. Louis Community, we take great pride in the neighborhoods we serve. We live and work here, so we're actively involved in improving our communities. We invest time and resources into developing offices, as well as product and service offerings that cater to underserved populations.

We hold more than \$250 million in total assets and serve 52,000 members. **But our impact goes beyond numbers.**

WE HAVE A PASSION TO SERVE OUR COMMUNITY, THROUGH:

- Branches in underserved areas
- Affordable account services and loans
- Partnerships that uplift individuals and families through free financial education and support
- Community outreach efforts that strengthen our region
- Hiring and promoting employees who come from the communities we serve



Robert's Story

Giveback is something every member of our staff strives to make part of his or her work. Just ask Robert.

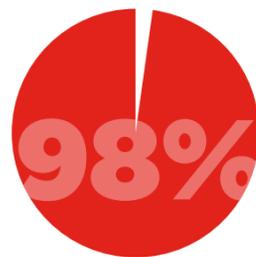
Robert is a longtime Credit Union member and a familiar face at our South City branch. Last winter, however, he became seriously ill and wasn't able to visit his favorite branch for some time. A branch manager and several other staff members noticed this, and called him at home to check in. Robert then received a card signed by all of the South City tellers and member service representatives, who all greeted him with warm hugs and excitement when he was well enough to return to the branch.

"Elated" and "touched" are just a couple of the words Robert uses to describe how he felt about the care our staff showed him. "Never, ever, from any professional service, did someone call me to see how I was doing because they haven't seen me for a while," he says. "It brought tears to my eyes, it really did."

Our South City branch staff demonstrated how, in small ways, we can brighten a member's life. Even small gestures are a meaningful part of our overall giveback to the community.

We work where our members live.

At St. Louis Community Credit Union, we meet our members where they are.



CITY RESIDENTS THAT LIVE WITHIN TWO MILES OF A BRANCH

We settle our branches in underserved neighborhoods, offering full-service financial support to those who often have little or no access to mainstream banking services. Where other financial institutions are closing their branches, St. Louis Community is rushing in.

Nearly all of our branches are located on public transportation routes, near transit stops or on major bus lines. In fact, 98% of all city residents live within two miles of a St. Louis Community branch. Additionally, three of our branches are embedded in social service and workforce development agencies.

Gateway Branch

We realize that providing access to financial and community resources is important to building an empowered community. The partnerships we build help us further our reach. In 2016, this came full circle when we opened one of our newest locations, the St. Louis Community Credit Union Gateway Branch.*

Established in 1965, Gateway Bank was the first and only minority-owned commercial bank in Missouri, operating in a neighborhood where few other banks focused. It was acquired by Central Bank of Kansas City in 2009. Then in 2012, that institution announced that it was leaving the area — at a time when St. Louis was the third highest underbanked African-American community in the U.S., according to the FDIC.

Losing this community resource would have left a huge void for north St. Louis city residents. But thanks to additional funding from the Community Development Block Grant, as well as support from the City of St. Louis, Stifel Bank & Trust, the St. Louis City NAACP, TIAA Direct and others, St. Louis Community Credit Union was able to build a new state-of-the-art facility while still preserving Gateway Bank's great heritage.



* This activity is financed in part through an allocation of Community Development Block Grant funds from the Department of Housing and Urban Development and the City of St. Louis' Community Development Administration.

Ferguson Branch

In August 2014, we announced plans to close our leased location in Dellwood, Missouri and move to a branch that we owned in Ferguson. One week later, unrest in the Ferguson community made national headlines.

The events of that summer did not cause us to rethink our decision, but increased our resolve to come to Ferguson. We needed to be there as part of our overall giveback, to help revitalize the community by creating opportunity for economic prosperity. The St. Louis Community Credit Union Ferguson branch officially opened in October 2014.

In its first year of service, our Ferguson branch processed more than 65,790 transactions and opened more than 1,230 accounts. We also helped Ferguson members secure more than \$1.1 million in loans.

Through our Ferguson Strong initiative, we accomplished more than opening a branch.

- We developed programs to assist Ferguson residents with financial education and loans for cars, to support their efforts to secure better employment.
- We worked to hire young people for intern positions as a means to brighten their prospects for future employment.
- We provided funding to agencies engaged in improving living conditions of residents who could not maintain a safe, healthy home.
- We are partnering with the Urban League on the Save Our Sons initiative by offering financial education to young men in the community.
- We humbly served on the Ferguson Commission's Economic Inequity & Opportunity Working Group committee.

Our members are pleased. The community is getting back on track and we are hopeful for brighter days.

Mini-Branches

It was the spirit of partnership that led to locating St. Louis Community Credit Union mini-branches within social service agencies. We wanted to work with our stellar social service advocates to bring low-cost, mainstream banking services to "financial deserts," where most social service agencies are housed. It was a natural fit.

There are three mini-branches: Metropolitan Education and Training (MET) Center, Grace Hill and Kingdom House. The Grace Hill location has closed loans totaling over \$1.7 million. This helps us add continued support to the social and economic well-being of local families.

Each mini-branch ranges in size from 300 to 800 square feet and operates like any other credit union office. These locations are equipped with teller stations for transactions and a member service representative for loan services. Individuals can conveniently open accounts, make deposits, cash checks, apply for loans and more. Financial counseling is also available.

We are a conduit for broader social change by investing in people, families, neighborhoods and regions.

FIRST YEAR OF SERVICE

MORE THAN
65,790
TRANSACTIONS

OPENED MORE THAN
1,230
ACCOUNTS

Financial services, with community service.

SAVINGS TO MEMBERS

**\$8.2
MILLION**

OUR MEMBERS SAVE ALMOST \$8.2 MILLION ANNUALLY BY AVOIDING HIGH-INTEREST PAYDAY LOANS.

Membership

As part of our overall giveback, we offer solutions-based products and services. To become a member of St. Louis Community, an individual simply has to open a regular savings account with a minimum deposit of \$1 and maintain that minimum balance for their share in the Credit Union. A member is then eligible to apply for all other services.

We also offer traditional accounts such as checking and money market, along with car, signature, home and home equity loans. But our giveback extends to specialized financial and credit-building products designed for unbanked or underbanked members in need of a second chance.

Second Chances

We offer checking services for individuals with past account management problems, even including no minimum balance requirements. Our payday loan alternative features lower rates, longer terms and the ability to save money at the same time. St. Louis Community also offers a payday consolidation loan to help free members from high-cost predatory lenders.

In 2015, we had over 6,000 second-chance checking accounts and 4,723 members use our Freedom Payday Loan Alternative line of credit. By helping our members avoid the average Missouri interest rate of 444% for payday loans, we save them almost \$8.2 million per year.

Credit Building Opportunities

Many of our members have diminished credit, which can affect the quality of everyday life, as well as their future. St. Louis Community offers our members a Credit Check-Up service designed to let them know just where they stand financially. A specially trained representative provides members with a copy of their credit report, briefly reviews the highlights and offers service solutions that may help put money back in their pockets. We even offer a credit-building loan for which everyone qualifies.

Car Ownership

Reliable transportation is something many of us take for granted. So we work to make our services convenient to our members who don't have access.

However, simply offering a short-term fix of "convenient access" isn't enough. Our commitment to personal and financial empowerment is life-long, and we strongly believe that reliable transportation is critical. This is why we not only offer auto financing with extremely competitive rates for members with strong credit, but we also provide fair and affordable loans for people with negative credit history. We even offer an auto loan option for financing older cars that do not meet traditional industry criteria.

We are also part of a unique lending partnership called the *Sure Rides*® Auto Loan program, designed to help qualified individuals get to work by giving them access to affordable car loans. St. Louis Community Credit Union joined forces with St. Louis Agency on Training and Employment (SLATE, the City of St. Louis' job training agency), Family and Workforce Centers of America (FWCA), Employment Connection, the Urban League Employment Services, Job Corps and Beyond Housing child/adult care facility partners to help bridge this transportation gap and create pathways out of poverty through stable employment. This program benefits more than just our members; it makes our communities stronger.

Home Ownership

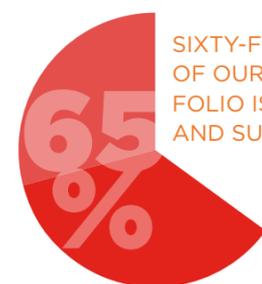
Concerned with our community's lag in homeownership, we partnered with Carrollton Bank to offer affordable mortgage terms for first-time buyers, resulting in increased homeownership within our Credit Union membership.

For every member who moves from renting to owning, we are not just closing another loan. We are creating an opportunity to accumulate wealth. The Credit Union is playing a key role in giving members a strong sense of pride as they invest in themselves and in their long-term financial security.

**OUR
COMMITMENT**

TO PERSONAL AND FINANCIAL
EMPOWERMENT IS LIFE-LONG

LOAN PORTFOLIO



SIXTY-FIVE PERCENT OF OUR LOAN PORTFOLIO IS NON-PRIME AND SUB-PRIME.

THE CREDIT UNION IS PLAYING A

KEY ROLE

IN GIVING MEMBERS A STRONG
SENSE OF PRIDE

Investing in those who need it most.

About Our Members

Our St. Louis Community Credit Union membership is 52,000 strong and growing.

WHO THEY ARE

The diversity of our membership is our greatest strength. For people of limited means, as well as people of great wealth, St. Louis Community Credit Union is a place where all individuals stand on equal ground to access the financial resources they need to get a reliable vehicle, purchase their first home, or simply have an affordable checking account that won't take advantage of them when life happens or mistakes occur.

For these reasons, and so many more, it's no surprise that St. Louis Community Credit Union is the largest Minority Depository Institution in the Midwest per the National Credit Union Administration (NCUA). We are not your typical financial institution because we look beyond age, ethnicity, profession and life experience to do one thing: serve.

LOANS TO MEMBERS

St. Louis Community Credit Union makes an average of 7,600 loans per year, originating \$33,000,000 on average per year.

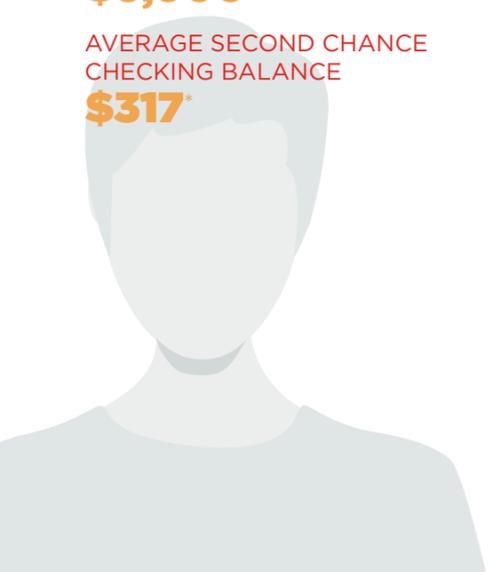
AVERAGE
SLCCU MEMBER

MAJORITY
FEMALE

AVERAGE AGE
43

AVERAGE LOAN BALANCE
\$6,000*

AVERAGE SECOND CHANCE
CHECKING BALANCE
\$317*



* 2015 Credit Union figures



Michelle's Story

In more than 30 years of banking at St. Louis Community, Michelle had never come to us with such an emergency. As a cancer survivor, she had found new hope in a new job offer. But there was a catch — the job was a 45-minute drive from her home, and her very old car couldn't handle the new commute. Public transportation wasn't an option, and she didn't want to take out a high-cost title loan, which would have yielded very little cash.

Michelle hadn't had a car loan in 10 years. She'd worked at a financial institution for many years, and she knew what banks expected from borrowers. "I thought I couldn't afford it," she says, "and I had some credit issues."

She completed St. Louis Community's online loan application. A Credit Union staff member called her and assured her that, no, her credit score wasn't as bad as she thought, and yes, we could work with her. For Michelle, the Credit Union's help was a surprise and a relief. "Once I found out they could help me, even before I had the car, it was just like a weight lifted," she says.

Michelle was able to close at a branch convenient to her and set up automatic biweekly payments she can manage. She now has a message for people down on their financial luck: "Never underestimate St. Louis Community, and never underestimate what they can help you do if you give them a chance."

Creating Pathways to Wealth

Sure Rides[®] Auto Loan Program

provides vehicle financing for transportation, which gives people vital access to jobs. On average, we originate

\$23,500,000
in auto loans per year.



Freedom Payday Loan Alternatives

give borrowers an affordable alternative to payday loans. On average these members save

\$8.2 million
per year.



Home Ownership

helps our members and our communities build wealth. On average, we provide over

\$2,000,000
in first mortgages per year.



Freedom Second Chance Checking

offers members affordable checking without requiring a credit check and overlooks outstanding negative balances reported up to \$500. On an annual average,

6,300

members use second chance checking.



Partnering for positive impact.



At Carrollton Bank, we feel very fortunate to work with St. Louis Community Credit Union. As a privately held, family-owned community bank, the cultures are very similar. Working with St. Louis Community is like working with family. Over the past three years, I've had a chance to work with hundreds of St. Louis Community Credit Union members. Knowing that the home is a centerpiece to financial freedom and a means to build wealth, it has been especially satisfying because many didn't believe homeownership was possible. I commend St. Louis Community for their commitment to help members have access to the tools necessary to become homeowners.

TERRENCE ROGERS Vice President, Mortgage Lending, Carrollton Bank

Leveraging Resources

Since becoming a CDFI in 2009, St. Louis Community Credit Union has received more than \$3.3 million in funding from sources including banks, private donors, governmental entities and foundations, all with a mission match to help the underserved. Leveraging these resources has enabled us to reach deeper into the market and improve quality of life for those typically unable to access traditional financial services.

Grant Funding



Bank Partnerships

CARROLLTON BANK

Carrollton Bank and St. Louis Community Credit Union work collaboratively to increase lending, provide greater access to affordable services and expand financial education to underserved St. Louis communities. This involves support of a mini-branch, a financial learning center, small-dollar loan products and additional programs. The relationship also expanded to a mortgage offering for low- to moderate-income individuals.

TIAA DIRECT

St. Louis Community Credit Union has worked with TIAA Direct* since 2012. TIAA partners with us to help low- to moderate-income communities thrive by creating opportunities for economic prosperity. Among other things, TIAA funded advanced technology at our historic Gateway Branch through Interactive Teller Solution access — a fast and easy way to bank.

TIAA Direct is committed to serving those who serve others, and St. Louis Community Credit Union is providing a great service to our home city and the residents of this community with the Gateway Branch. We are investing in new technology, funding and services that will help St. Louis Community Credit Union offer economic opportunities and financial solutions that the community can use to grow and develop further.

RICK CALERO CEO, TIAA Direct



* TIAA Direct is a trade name of TIAA-CREF Trust Company, FSB.

Through partnerships with social service agencies, Prosperity Connection® reaches unemployed workers, the formerly incarcerated, survivors of domestic violence, the homeless, single parents, immigrants and refugees, and future entrepreneurs. These often marginalized consumers receive financial capability from the Credit Union or another banking partner and the education from Prosperity Connection. It's a win-win for the underserved, and another way for us to put more back into the community.



Financial Education with Prosperity Connection®

Prosperity Connection was established in 2009 by the leadership of St. Louis Community Credit Union. It is a 501(c)(3) non-profit that helps individuals and families earn economic independence through the provision of free financial education* and support services.

St. Louis Community Credit Union provides significant support to Prosperity Connection so that the organization can provide a variety of empowerment services to members of the credit union, as well as the St. Louis community at large. Services include free financial coaching and group seminars, access to academic scholarship funds for adult students and more. Prosperity Connection works collaboratively with St. Louis Community Credit Union, as well as other financial institution partners, to provide its clients with a range of affordable account services and consumer loan options that meet their unique financial needs.

A tremendous amount of Prosperity Connection's outreach is done through a growing number of Excel Centers®. These spaces are used to facilitate group classes and individual coaching sessions, as well as events such as Fatherhood Symposiums and workforce development training. Classes and coaching sessions are open to the entire community.

Since 2009, Prosperity Connection has offered financial education and outreach to more than 33,000 people, reaching more than 6,000 in 2015 alone. Prosperity Connection's educators lay a foundation for personal financial knowledge with a core curriculum that includes budgeting, banking, credit, predatory lending and avoiding identity theft. Additional topics include debt reduction, paying for college and tackling student loans, auto-buying, FHA home-buying, emotional spending and more. Frequently clients first attend a class that helps them become more comfortable with the instructor before taking the step to start individualized financial coaching.

For more information, please visit prosperityconnection.org.

* Certain project costs have been underwritten by the Missouri Department of Economic Development, Neighborhood Assistance Program. These educational activities are financed (in part) through an allocation of Community Development Block Grant funds from the Department of Housing and Urban Development and the City of St. Louis' Community Development Administration.

SINCE 2009

OUTREACH TO MORE THAN

33,000

PEOPLE

MORE THAN

6,000

REACHED IN 2015 ALONE

The City of Pagedale couldn't be more pleased that St. Louis Community Credit Union chose to locate within our city. The idea that they offer mainstream banking services to our residents provides a great resource. Equally as important is their partnership with the RedDough Money Center, providing needed services, educational opportunities and more in the fight against predatory lending.

MARY CARTER Mayor, City of Pagedale

Another outreach arm of Prosperity Connection is RedDough® Money Center. RedDough is an investment in change. As a non-profit alternative to payday lending and check cashing services, RedDough provides a lower-cost option and true pathway to financial freedom. It offers:

- Small-dollar consumer installment loans up to \$500 (36% APR; 4-6 months to repay)
- Check cashing
- MoneyGram® services: money orders, bill payments and money transfers
- Prepaid debit cards by netSpend®
- Stamps, copies, faxes

Because RedDough is operated by Prosperity Connection, it is able to keep its rates and fees low, plus reinvest money earned back into the community to support financial education and human services available at its neighboring Excel Center. By doing business with RedDough, consumers not only enhance their own financial well-being, but they are helping to create wealth throughout the community.

For more information, please visit reddough.com.



Community outreach.

We have built our reputation as a key contributor to the betterment of the communities we serve. Here are just a few examples.

Operation Food Search

We support Operation Food Search, the largest distributor of free food in the St. Louis area and a leading fighter in the local war against hunger. Our funding supports the agency's Operation Backpack program, which sends students of St. Louis Public Schools home with weekend backpacks of healthy food.

Sista Strut

The breast cancer epidemic has a drastic effect on the health of all women. However, the statistics for African-American women are staggering. As part of our giveback to the community, St. Louis Community Credit Union has proudly sponsored the annual Sista Strut 3K Breast Cancer Walk since its inception in 2010. With an estimated 7,000 people participating, Sista Strut unites the community in hopes of finding a cure for this devastating disease.

Coat-A-Kid

We also contribute to Coat-A-Kid, which gives free winter coats to underserved children in Head Start and St. Louis Public Schools. In 2015, our funds provided coats, hats and gloves to 200 children in need at Lexington Elementary School in north St. Louis. We helped distribute the coats as well, working with the awesome Coat-A-Kid volunteers and meeting some of Lexington's wonderful learners.

WE LIVE AND BREATHE GIVEBACK — FROM THE INSIDE OUT

WE ARE MAKING A DIFFERENCE

IN OUR CORNER OF THE WORLD, AND WE'RE THANKFUL FOR THE OPPORTUNITY.



Marva's Story

Marva loves her home, but not long ago she faced a difficult choice. She had accumulated two mortgages on the house plus, in her words, "a string of little, messy credit card debt." She says, "I was at the point where I was pretty much going to be forced to put my house up for sale."

Desperate to find a way out of her situation, Marva turned to her banking professionals at St. Louis Community Credit Union to consolidate her various credit card bills and her second mortgage into a home equity line of credit (HELOC). But we gave her something better: a completely refinanced mortgage with one lower, simpler monthly payment to cover all of her home and credit card debt.

Marva worked with St. Louis Community's mortgage partner, Carrollton Bank, through a St. Louis Community branch convenient to her home. She said the process was a breeze, and praised the compassionate service.

With her debt refinanced and lowered, Marva has been able to check many items off her to-do list. She also was able to replace her older car, something she had feared she would need to put off for many years.

Best of all, Marva has begun saving money. "It's been much better," she says. "It's freed up money for me, and it's helped me quite a bit. I didn't want to live and die with this debt over my head. Now I'm doing just fine."

Our members are our neighbors.

EMPLOYEES WHO LIVE IN THE COMMUNITIES WE SERVE



Our employees don't just serve our communities — 89% of them live there, allowing us to truly connect with our membership. They know our members by name and strive to treat them with the respect they deserve.

Mission Giveback

St. Louis Community designated the second Monday in October as Mission Giveback day, launching a citywide community service effort. We work with local charities — diverse groups encompassing animal welfare, senior services, at-risk children, food pantries, hospice patients and more — to deploy our 150-plus staff volunteers to service sites to help those in need. Through our organization-wide Mission Giveback event, we donate more than 600 hours of service to our community.



MISSION GIVEBACK DAY

2nd MONDAY IN OCTOBER

EQUALS

600+ HOURS

OF SERVICE TO THE COMMUNITY

Anne's Story



Anne, a disabled, elderly homeowner, faced a cold winter in her Ferguson home. Her plumbing leaked and her house was so cold that she was sleeping with a heating pad and a space heater.

Now Anne's home is warm, safe and livable after home repairs by the Community Action Agency of St. Louis County (CAASTLC). St. Louis Community Credit Union and CAASTLC received a \$300,000 grant from the Federal Home Loan Bank of Des Moines' Affordable Housing Program (AHP), to assist county residents in desperate need of home repairs.

CAASTLC has a robust weatherization program that provides insulation and heating/cooling repairs for low-income St. Louis County residents. However, many homes fall outside the program's scope because of serious health and safety repairs that must be addressed before any weatherization work can be done. This grant funding allowed CAASTLC to perform essential repairs on 39 homes, paving the way for home weatherization.

All home repair and weatherization recipients also received the Healthy Homes curriculum — one-on-one education on living a safe, healthy life in their homes.

The impact of this program goes far beyond weatherizing homes. CAASTLC officials say that the St. Louis Community grant also helped social services and neighborhood stabilization by taking care of deferred maintenance, improving air quality and health, decreasing medical costs and lowering utility bills.

"I'm so happy with how this turned out," Anne says. Because of her healthier home, she no longer needs to take one of her medications and has increased stamina for her work as a volunteer grandparent at the YMCA. Her great-granddaughters, ages 2 and 5, live with her, and their healthier home benefits them as well.

"This house, at 3:00 in the morning, would be so cold," Anne says. "At 3:00 this morning, it was heaven."

Grants like these are part of St. Louis Community's overall giveback to the community.

This house, at 3:00 in the morning, would be so cold. At 3:00 this morning, it was heaven. — ANNE

Money matters, people matter more.

St. Louis Community Credit Union is more than a financial institution. And our connection to our members goes far beyond the financial services we provide. At the heart of our business is a purpose and a passion: to serve the underserved, to empower our members and to strengthen the communities where they live.

To learn more about our business, our mission and how we give back to the community, visit our website at stlouiscommunity.com.



We don't **judge**, we **help**.

MISSION STATEMENT

Through caring **service** and **education**, we provide the residents of the St. Louis region with **safe, affordable** and **accessible** financial services and products.



St. Louis Community[®]

Credit Union

Welcome to the community.

314 534 7610

stlouiscommunity.com

Federally insured by NCUA.

