



Save.



Borrow.



Thrive.



St. Louis Community[®]
Credit Union

“I had plenty of choices for financing my car, but I chose St. Louis Community Credit Union because of its commitment to the community.”

— **Ryan C.**, Member, SLCCU

“Belonging to me means feeling welcome and feeling okay to be yourself, basically. It’s like a small family here.”

— **Roy H.**, Facilities Specialist, SLCCU



Hope is not abstract at St. Louis Community Credit Union. It is action.

“SLCCU made the process easy, with straightforward communication and genuine support. I knew exactly what was expected, and I always felt like they were invested in my success, not just the transaction.”

— **Monica C.**, CEO, The GEM Factory

“The SLCCU community is a circle that keeps expanding, and everyone is welcome to it.”

— **Jasmine F.**, AVP Branch Operations, SLCCU



“Access to affordable financial products helps participants save money, reduce debt, build credit and reduce the need for predatory services like payday lenders and check-cashing stores, allowing participants to keep more of their income to make choices that support their future.”

— **Natalie G.W.**, MSW, CFSW, Dir. of Economic Wellness, LifeWise STL



What is hope?

Hope is an internal shift from panic to peace. It is a quiet confidence for an unrealized, yet attainable, dream. Hope is the ability to see possibilities on the dreariest of days. Ultimately, hope is action — the commitment to move forward with purpose.

St. Louis Community Credit Union is a place where the seeds of financial hope are cultivated through caring service and adaptive tools that assist our membership in their efforts to learn, save, borrow and ultimately thrive. When people have access to the information, resources and encouragement needed to be their best selves, our entire community benefits.

As a not-for-profit financial cooperative, our mission guides us toward a singular purpose — to serve our membership through the delivery of quality financial products and services. To fully achieve this objective, it requires that we look beyond our institution to form meaningful partnerships with mission-aligned entities and organizations that complement and bolster our work through their specialized expertise. Throughout this report, you will learn more about these efforts and the ways in which we collaborate to leverage our internal strengths with the strengths of external partners to better serve our membership.

Hope is not abstract at St. Louis Community Credit Union. It is a mindset shift from “no” to “how.” It is reflected in accounts opened, loans extended, businesses supported and futures stabilized. It is measured in trust earned, resilience built and opportunities expanded — often for those who have historically been excluded from the financial mainstream.

This annual report is both a reflection of that progress and a demonstration of our responsibility to steward the resources entrusted to us with care, transparency and purpose.

As we look ahead, we remain committed to translating hope into action — day after day, member by member, community by community. We invite you to explore this report as a testament to what is possible when people come together around a shared belief: that everyone deserves access to financial tools that empower them to thrive.

Best,



Angela Franks
Chairperson, Board of Directors
St. Louis Community Credit Union



Keeping it in the family:

Denise's blueprint for building generational wealth

Successfully navigating your finances is an important foundational skill to establish in life. For Denise, money management is a family affair.

Known for her tremendous heart for serving children and families, Denise rolled up her sleeves and got to work. She began doing community outreach, became a member of her neighborhood association and later took on leadership roles within the group. This allowed her the opportunity to serve as a trusted resource to the community. In addition to her civic involvement, Denise landed a job at a mental health agency. As luck would have it, there was a St. Louis Community Credit Union branch close by her workplace.

“As a family, we’ve always been part of credit unions,” Denise explains. “We had family members who were principals in the local school district, so we always knew about SLCCU.” When the time came for Denise to secure a bank account, the choice was clear. “My husband had been a member since probably around 1994 or 1996,” she clarifies. “When we got married, I wanted my own SLCCU account!”

Once their immediate family began to take shape, Denise and her husband made sure that their money management values were passed down.



“We live within our means,” Denise tells us. “We have what sustains us so that when things do happen, we have a succession plan.”

When the couple had their first child, they opened a savings account at SLCCU for him. It didn't stop there. “I remember having my newborn daughter on my lap while I opened an account for her,” Denise shares. “We deposited all the money we received from the baby shower into that account. Now my husband, my two children and I are all members of SLCCU,” Denise says.

Modeling smart money behaviors led to incredible learning opportunities for Denise's children. They began to see the power of money management firsthand. “I've taught my kids that whatever money they get from family, to keep half and put the other half into their credit union account.” Denise says. “When I do a lot of banking-related stuff, I take the kids with me. I pay my bills online and show them, ‘look you can do this.’”

Now that the children are young adults, they have the playbook needed to help navigate their finances for years to come. Denise is grateful to

Impact at a glance

2025 loan volume

the credit union for being a key part of her and her family's financial journey. "You have added to the expertise I need," she shares. "We've secured houses, cars, and we've grown as we added to our family. If there was any service I needed, I knew I could go to you."

Denise makes it a point to share the playbook with others she knows, so SLCCU can be part of their financial journey as well.

"I am excited that you support my community and the people who look like me," Denise says. "I brought my friends and even my cousins into the branch when I bank. It's amazing. I tell people, 'I have a place for you.' I appreciate the services you all provide," she tells us.

"They need to know that you are an organization that is concerned about their finances and wants to see them grow personally. You have a valuable service that can be offered to anyone."

We're happy to help Denise, her family and all the communities SLCCU serves!

Every loan we issue gives individuals and families the opportunity to chart their own financial path — whether that means owning a business, securing reliable transportation or purchasing a home. Throughout 2025, the credit union issued nearly 6,500 loans that ranged from \$300 credit builder loans to multi-million-dollar business loans.

2025 loan production

	Loans Issued	Dollars Issued
Payday loan alternative	848	\$406,801
New & used vehicle	1,019	\$23,356,106
Power & recreational vehicle	20	\$343,975
Credit builder	202	\$121,264
Secured	161	\$1,322,625
Unsecured	4,100	\$7,297,852
Mortgage & home equity	50	\$2,761,261
Business	53	\$33,320,764
TOTAL	6,453	\$68,930,648



"Since I stepped into my role four years ago, we have 127 businesses we work with and \$70 million plus in commitments across the St. Louis region," shares **Alex Fennoy, SLCCU Senior Vice President, Business Services.** The success he's helped spearhead is an incredible accomplishment, but to him, what feels most important about SLCCU is the way everyone is truly welcome. *"A lot of financial institutions talk like they're open to doing business with anyone, but my lived experience does not match that. Often, only certain people belong, and those institutions aren't even trying to expand their reach,"* he added.



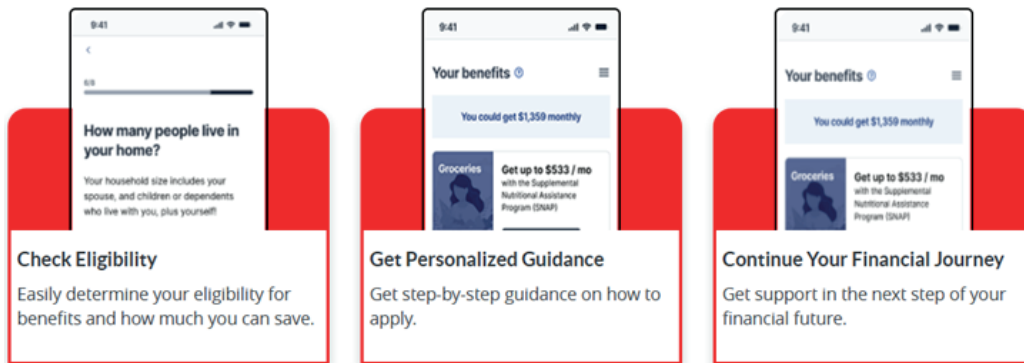
Volunteerism and community support

Nearly 80% of staff participated in the **Mission Giveback Fund** program by voluntarily donating a minimum of \$5 per paycheck to support organizations and causes critical to the wellbeing of St. Louisans. **A total of \$23,500 was donated by staff to support tornado relief, food insecurity, educational opportunities, emergency housing and immigrant services.** In addition to mission-directed donations, **staff volunteered more than 350 hours to local charities like LifeWise STL, The Salvation Army and many more.**



Pathways Resource Connector

When pressing life issues arise that are beyond the credit union's capacity to help, our staff increasingly refers those in need to the **Pathways Resource Connector**. Through this free digital platform, members and non-members alike are able to access local, state and federal benefits like food assistance, WIC, healthcare and more. **Between June and December, a total of 216 people gained access to \$3.14 million in potential annual benefits.**



Financial wellness

In 2025, the credit union provided access to free, high-quality financial education by reaching **895 individuals through 64 group seminars and 85 one-on-one financial coaching sessions**. Members and clients of partner organizations benefited from credit check-ups, homebuying seminars and personalized guidance designed to strengthen financial confidence. These efforts also connected participants to additional financial products, tools and resources that support long-term stability and opportunity.





Building opportunity through partnership

Lisette's role in community impact

After 20 years in retail, Lisette S. made a leap into banking. “I was tired of the hours and wanted to do something more meaningful,” she said. With strong cash-handling and customer service experience, she applied to several banks — but quickly realized most were focused on sales quotas. “That wasn’t me. So, I looked into credit unions.”

When St. Louis Community Credit Union offered her a position, it felt right. “I had a few options, but chose SLCCU because of the mission.”

Eight years later, Lisette has worked in several roles and now serves as Director of Strategic Partnerships on the Strategic Initiatives team. “People think of us as the ‘fun’ team, because we’re always out at events,” she laughed. “But our real work is building partnerships that strengthen the credit union and help members stay with us long-term.”

Through her work, she collaborates with local nonprofits and leads programs like the matched savings initiative. Eligible members save toward a specific goal and receive matching funds — sometimes up to 10-to-1 — to help them reach it faster.

One story stands out. A family had been using a gas station restroom near their home, because they couldn’t afford to fix their broken toilet. Through matched savings, they were finally able to replace it. Another participant used a 10-to-1 match to repair an electrical box after a fire. Others pay down debt, manage emergencies or invest in long-term goals — all while participating in financial education.

“We worked with a single mom who bought her own home, but had some debt,” Lisette shared. “The match money went to her creditors, and we did an extensive credit review to help her plan. It’s not just relief today — it’s tools for the future.”

Lisette understands how overwhelming finances can be, especially on a tight budget. “That was me for the longest time. My parents

worked full-time but struggled, and we relied on my grandparents. They didn't budget — so they couldn't teach us. Because of that, I relate to our members."

What motivates her most is seeing that spark of possibility. "I love when people realize they have more control than they think — and that we're here to help."

For Lisette, SLCCU is different, because members are part-owners. Instead of profits going to shareholders, they go back into the community.

"We keep your money safe — but we're so much more than that," she said. "We help people learn, grow and thrive. When you bank with us, you're helping others too — especially those who need it most."

Building assets, expanding opportunity (2023–2025)

Over the last three years, our wealth-building programs supported more than **1,300 participants** in establishing emergency savings, paying down debt and acquiring long-term assets. **With more than \$235,000 saved through Matched Savings and over \$600,000 accumulated through Save to Prosper, participants strengthened their financial foundations while leveraging substantial matching and prize funds.** The results reflect both individual commitment and the power of intentional incentive design.

The power of saving

Matched Savings Program*	2023	2024	2025	Total
Participants	79	165	214	458
Cumulative savings	\$20,553	\$77,092	\$137,640	\$235,285
Matched funds	\$14,600	\$188,040	\$101,580	\$304,220
*Stats for savers are non-duplicative year-over-year				
Save to Prosper Program^				
Participants	669	783	867	867
Cumulative savings	\$458,449	\$527,066	\$601,265	\$601,265
Prize funds	\$16,000	\$20,700	\$21,200	\$57,900

^Save to Prosper participant and cumulative savings totals carry over year-to-year



St. Louis' economic development sector has been on an unrelenting treadmill — working tirelessly to address deep-rooted systemic challenges while responding to the periodic crises that disrupt lives and livelihoods. These efforts are thoughtful, well-intentioned and often well-resourced. Yet the nature of a treadmill is such that no matter how hard or how long one runs, forward motion remains elusive.

This is not to suggest a lack of progress. Dedicated leaders across philanthropy, business, government and the nonprofit sector continue to advance important work. But the persistent reality remains: for far too many households of low wealth, meaningful economic security continues to feel out of reach. A fully inclusive and equitable regional economy has yet to take shape.

Perhaps the challenge is not a lack of ideas or commitment, but an overreliance on singular solutions to problems that are inherently systemic. The world will not stop long enough for us to perfect answers that facilitate relief, opportunity and stability for households. Nor can we expect one program, one institution or one sector to undo generations of structural inequity.

At St. Louis Community Credit Union, we believe progress requires a different track — one rooted in shared ownership, patient capital and practical action. As a community-owned financial cooperative, the households we serve are not passive beneficiaries of our work; they are our members and our owners. Their lived experience informs how we design products, deploy capital and measure success.

In 2025, this belief translated into action. We strengthened partnerships that expanded access to responsible financial services, supported small businesses and entrepreneurs often overlooked by traditional systems and invested in solutions that prioritize long-term stability over short-term fixes. These outcomes were not the result of a single initiative, but of a coordinated, community-driven approach that recognizes economic development as an ecosystem — one that must work for everyone to truly work at all.

The challenges before us are complex and persistent. But so too is our commitment. We remain focused on building financial pathways that meet people where they are, honor their dignity and move our region closer to the inclusive economy it deserves.

Progress does not come from standing still in pursuit of perfection. It comes from moving forward — together.

Sincerely,



Kirk D. Mills, CFA
President & CEO
St. Louis Community Credit Union



St. Louis Community[®]
Credit Union

Welcome to the community.[®]

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.

Federally insured by NCUA.



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