

IDAHO CREDIT UNIONS' 2020 COMMUNITY IMPACT REPORT

BUILDING BRIGHTER FINANCIAL FUTURES

Credit unions help members manage their money, borrow responsibly, and save for the future.

9,755 IDAHOANS

received financial education thanks to a credit union

1.6 MILLION

savings accounts open in Idaho credit unions

\$2.4 MILLION

saved for a rainy day in Idaho credit union savings accounts

EMPOWERMENT LENDING: IT'S NOT ABOUT YOUR CREDIT SCORE. IT'S ABOUT YOU!

Every consumer's story is different, and credit unions tailor their loans to fit members' unique and specific needs. Whether it's for family planning loans, keys to the door for a first-time homebuyer, or a second chance loan to a member who needs help building credit, credit unions are invested in Main Street.

EMPOWERMENT LOANS



2,521 special loans totaling \$300 million



Veterans and military families, Families with unique needs, Minority households, People with disabilities, First-time homebuyers, Repriced auto loans



840 home loans to low and moderate income borrowers, including veterans, farmers, and rural residents

Credit unions are not-for-profit cooperative financial services providers, owned by the very members using their services.

GIVING BACK: CREDIT UNIONS' DNA

Credit unions reinvest their earnings in Main Street, providing direct financial benefits to their members. Credit unions are your community partners. After all, the nearly 3,000 employees of Idaho's credit unions live here, too! Whether they are collecting school supplies, volunteering at the food bank, or painting houses for the disabled, they're committed to community service

\$82.3 MILLION BACK TO THE COMMUNITY



Direct Financial Benefits to Members

Fewer fees, higher returns on savings, and lower interest rates on loans



Charitable Contributions

Community organizations, children's hospitals, and student scholarships



500+

Non-profits supported

INVESTED IN MAIN STREET

Credit union loans help Idahoans open businesses on Main Street, run their farms and ranches, get the keys to homes, and buy the cars and trucks that get them where they need to go.

\$780 MILLION

in commercial and small business loans

\$4 BILLION

in real estate loans

\$3.4 BILLION

in new and used vehicle loans



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