

Mary Vasquez often spoke with Sara Rodriguez when she came into Portland's Point West Credit Union to deposit money in her husband's account. Mary, who is bilingual and serves as the credit union's community advocate, asked Sara if she'd like to have her own checking or savings account.

How could the credit union support Sara's own goals?

Sara, a mother of five, shared that she often made and sold tamales to help support her family. Starting with recipes passed on by her grandmother and mother, Sara updated her tamales using organic corn masa and gluten-free ingredients. People loved them. But Sara lacked the money she needed to grow a business.

That's where your credit union can help, Mary offered.

Point West loaned Sara \$500, which she used to pay business registration fees to officially launch Sara's Tamales.

"That loan helped me get started," Sara remembers. "I took a couple of more loans out after I paid the first one off, because I needed to buy more ingredients to make more tamales."

Credit unions have a long history of lending to individuals who lack sufficient collateral or credit history. In 2018, Oregon credit unions provided more than \$2.74 billion in loans to noncitizens and others who banks typically turn away.

The investment pays off.

Three years after getting her first loan, Sara's Tamales is thriving. Sara sells to customers at local farmers' markets and at specialty grocery stores. She saved enough money to put down half the payment for a small house. The credit union financed the other half.

Now Sara is close to having what she needs to purchase a food truck. Someday, she says, she'll own a restaurant that is run by employees and allows her to enjoy time off with her husband and family.

"They reached out to me when I needed help," Sara says about Mary and the credit union. "They gave me the opportunity where the banks did not."



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