

Creating a career path while laying the groundwork for a secure financial future is a common objective of the newly minted working class. When that career path begins with military service, financial planning is often pushed onto the back burner.

Portlander's Gabriel Court and Alex Glover are exhibit "A".

"When you go into the military lifestyle you don't know when your card is going to be punched," Court Said. "Consequently, a lot of your money or liquid assets begin to evaporate very quickly."



Gabriel and Alex served multiple tours overseas, honing skills, and living the lessons of planning and discipline.

Post military service, the pair dreamed of starting their own small business dedicated to building motorcycles and assisting DIY enthusiasts create and maintain their own garage icons.

That's when the item left on the back burner suddenly reached the boiling point.

"We knew nothing about funding or starting a new business," Glover said. "We went to a bank and floated our business plan to them, and we didn't get the money, and little to no feedback," he added.

Rich Muckey, Chief Lending Officer at Rivermark Community Credit Union, knows the story all too well.

"It's probably one of the toughest things to get is a new loan for a small business," Muckey said. "The banking system is built around businesses operating a few years and having a track record," he noted.

Rivermark, like credit unions across the country, are answering the call. They recognize communities are built one small business at a time.

"The ability to help veterans and help other small businesses has a cumulative effect," he said.

Trained to focus on the mission, Alex and Gabe forged ahead. They were guided to Business Impact NW, a regional nonprofit that helps underbanked entrepreneurs. Together with the Small Business Administration and Rivermark CCU, Legion Motorcycle was born.

"Going from knowing nothing to now having the doors open, is like day and night," Glover said. "I would not be here without the support of Business Impact NW, the SBA and Rivermark," he added.

Weekends are especially busy at Legion Motorcycle. Wrenches turn and torches weld. More than just building bikes, Gabe and Alex are building a brighter future.

"What it really means to me, this is going to sound weird because it's just a small business, but it's a step towards financial independence," Court said.

Visiting artists gather to create, fabricate and resurrect steel and rubber, transforming it into gems of rolling sculpture.

“We have a lot of vets who come in here to work on their bikes. It starts to build that platoon like mentality back where your military family comes back without the stressors of combat. That’s wonderful”, Court said.

When credit unions join in the platoon, there are impacts greater than just the balance sheet.

“It’s going to buy more time on the back end of my life. While it’s a struggle right now it’s one thing I am extremely grateful for. I own this place! That’s awesome,” Court said.

Federal law places a limit on small business lending by credit unions. Rivermark, like other credit unions, pursue their mission by exploring pathways around the roadblock through loan participations and partnerships like those with Business Impact NW.

Congress could aid in supporting small business lending to veteran, women and minority-owned businesses by exempting loans to these populations from the current federal restrictions. Muckey believes it would be a positive step.

“I think that’s big. Anytime we can carve out and give more room in the Cap to a group of people it helps open availability for other loans to other worthy small businesses,” he said.

Alex Glover and Gabriel Court are well on their way to fulfilling their mission and realizing their dream. To the credit union, it’s just another day at mission command. A mission that is committed to serving those who have served us.

“***“I would not be here without the support of Business Impact NW, the SBA and Rivermark.”***
- Alex Glover, co-founder, Legion Motorcycle”