

IDAHO CREDIT UNIONS

HELPING PEOPLE, COMMUNITIES, AND THE ECONOMY

1.4 million Idahoans –72% of the population – have chosen credit unions as their financial services providers.

Members use their credit unions to save money, obtain loans, credit cards, and other financial tools. What makes credit unions different is their not-for-profit, member-owned, cooperative structure. This allows credit unions to reinvest earnings back into their members, delivering value such as lower loan rates, higher savings yields, and lower fees.

A Popular Choice for Consumers

23 Credit Unions
Serving Idaho*

244 Credit Union
Branches

1.4 Million
Members

*includes credit unions with headquarters or branches in the state.

A \$1 Billion Boost to Idaho's Gross Domestic Product

An independent analysis by Oxford Economics finds Idaho's credit unions are essential to the economy.*



\$1
BILLION
Economic
Contribution



4,300 Credit Union
Jobs



\$169
MILLION
in Direct Financial
Benefits to
Credit Union
Members*



\$616
MILLION
in Wages



9,000
Jobs Supported in
the Economy

Committed to the Community: A Legacy of Helping People

Credit unions were founded by working-class consumers.

An analysis of Idaho credit unions' community support shows that their people-helping-people service legacy continues today. Across the state, they look out for Idahoans' financial well-being, by providing financial education, giving back to the community, helping their members save for a brighter future, and by making the loans that help them afford life.

A Place to Call Home

\$7.3 BILLION

Home Loans



\$192,000

Downpayment Assistance

\$760 MILLION

Loans to First-Time Homebuyers



\$1.8 BILLION

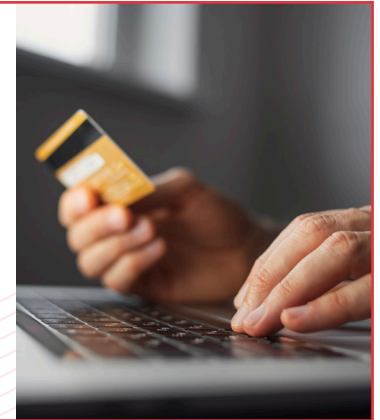
Refinanced Home Loans

Credit Unions Have Your Back



A staff member at the credit union was able to save over \$40,000 for an elderly member that was involved in fraud. The staff knew the member and their family so well that she was able to contact the member and law enforcement to stop the transaction."

Lewis Clark Credit Union



Supporting a Stronger Financial Future



9,000 HOURS

of Free Financial Education



66,000

Students Taught



\$83 MILLION

Deposited in Children's Savings Accounts



As part of our commitment to financial wellness in the communities we serve, we've partnered with local elementary schools to support disadvantaged and homeless students by providing essential financial literacy education. Through this program, we're not just teaching kids about money – we're investing in their futures and working to break the cycle of poverty."

PIFCU

Recognizing Good Credit

Idaho members saved significantly when credit unions lowered their loan interest rates, recognizing their history of paying on time.



Clarity Credit Union has saved our members over \$1,888,572 in interest through our Progress in Credit (PIC) Program! If members are enrolled in the program, have had a loan with us for at least 6 months and increase their credit score by at least 40 points they automatically qualify for the PIC Program.”

Clarity Credit Union

Credit Union Giving

\$4.4

**Million in Contributions to
Community Partners, Children's
Hospitals, Scholarships**

59,000

**Hours of Community Service
by Credit Union Employees**

1,000+

**Non-Profits
Supported**



Frontier Credit Union has made a significant impact in the Teton Valley by providing an interest-free loan to support the development of a critical childcare facility. The project has enabled 75 children, from infants to preschoolers, to have access to quality care, which is essential for working families in the Teton Valley.”

Frontier Credit Union

Serving the Underserved

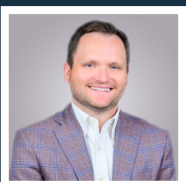
Credit unions have proven they are committed to serving people and communities of all economic means.

\$16 MILLION
in Credit Building Loans



Learn More

For more information, visit gowestassociation.org/IDImpact



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