

WYOMING CREDIT UNIONS

HELPING PEOPLE, COMMUNITIES, AND THE ECONOMY

More than 330,000 credit union members – over 50% of the population – trust credit unions as their financial partners.

And no wonder. Credit unions' not-for-profit, member-owned, cooperative structure inherently holds them accountable to the people and communities they serve.

**A Popular Choice
for Consumers**

23 Credit Unions
Serving Wyoming*

69 Credit Union
Branches

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

A \$178 Million Boost to Wyoming's Gross Domestic Product

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



\$178
MILLION
Economic
Contribution



900 Credit Union
Jobs



\$15
MILLION
in Direct Financial
Benefits to
Credit Union
Members*



\$112
MILLION
Total Labor Income



1,700
Jobs Supported in
the Economy

Committed to the Community: A Legacy of Helping People

Credit unions, like many cooperatives across Wyoming, were founded by working-class consumers.

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

A Place to Call Home

\$1.2 BILLION
Home Loans



\$23 MILLION
Loans to First-Time Homebuyers



\$29 MILLION
Refinanced Home Loans



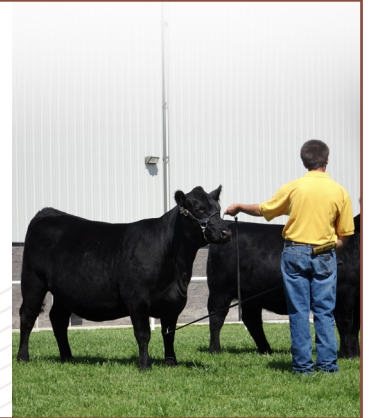
Supporting a Stronger Financial Future

Free Financial Education For 8,400 Wyoming Adults and Children



Atlantic City FCU offers a 0% youth ag loan to 4H and FFA members for purchase of their show animals and associated expenses. The youth member fills out an application and creates a budget for their project. This program helps educate the youth on savings and lending skills."

Atlantic City Federal Credit Union



Credit Union Giving

Wyoming's credit unions made over \$800,000 in charitable contributions, supporting local Wyoming projects including support for the Hunger Initiative, support for local athletic facilities, school supplies for children, childcare assistance, local 4-H and FFA programs, assistance for first responders and military, and more.



500+
Non-Profits Supported



During the summer, we encourage local businesses to fill a backpack with school supplies and then challenge other businesses in the community to do the same. We collected nearly 100 backpacks to support students and teachers in Albany County. We received several thank you notes from teachers on the impact these backpacks have helping children in need experience a better learning experience."

StagePoint Federal Credit Union



Trona Valley FCU was awarded a grant for the Member Impact Fund provided by The Federal Home Loan Bank of Des Moines (FHLB Des Moines) in the amount of \$52,252.00. The credit union divided the grant, with some matching funds, between five good causes - The United Way, Wyoming 211, Wyoming Governor Residence Foundation, Boys and Girls Clubs, and Sweetwater One Public School. With credit unions' "People Helping People" philosophy, it was an honor for Trona Valley to partner with these entities and to continue in the success of giving back."

Trona Valley Federal Credit Union

Serving the Underserved

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

\$1.3 MILLION
Credit Building Loans



Credit building loans help consumers make on-time payments, which improves their credit standing and credit scores.

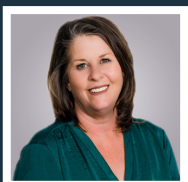


We've all heard about mortgage wire fraud in the nation, but to see it happen right in front of our eyes puts into perspective just how many dollars can be gone in an instant. Back in February 2024, a member was working with our Jackson branch to send his wired funds to the title company for a home purchase. Due to our very robust wire process, we determined that the emailed wire instructions sent to our member were in fact a bad actor trying to intercept those funds. Our member thanked several of our employees for catching these details in a close call scam situation. That's a savings of \$93k to our member."

Meridian Trust Federal Credit Union

Learn More

Learn more about Oxford Economics' Independent analysis and methodology and download additional resources at gowestassociation.org/impact/wyimpact/



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