

OREGON CREDIT UNIONS

HELPING PEOPLE, COMMUNITIES, AND THE ECONOMY

2.3 million Oregonians – more than half the population – have chosen credit unions as their financial services partners.

They see the value their credit unions deliver to their own households, to their community, and in Oregon's economy.

A \$1.9 Billion Boost to Oregon's Gross Domestic Product

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

A Popular Choice for Consumers

63 Credit Unions
Serving Oregon*

364 Credit Union
Branches

2.3 Million
Members

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



A Place to Call Home

\$9.5 BILLION
Home Loans



\$5.5 MILLION
Downpayment Assistance



\$719 MILLION
Loans to First-Time Homebuyers



\$772 MILLION
Refinanced Home Loans



Committed to the Community: A Legacy of Helping People

Credit unions were founded by working-class consumers.

An analysis of Oregon credit unions' community support shows that their people-helping-people service legacy continues today. Across the state, credit unions look out for Oregonians' 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 afford life.

gowestassociation.org

 **GoWEST**
CREDIT UNION ASSOCIATION

*As not-for-profit financial cooperatives owned by their members, credit unions reinvest earnings in their members through benefits such as lower loan rates, higher savings yields, and lower fees.

Supporting a Stronger Financial Future



70,000
Students Taught



\$58 MILLION
Deposited in Children's
Savings Accounts

Credit Union Giving

\$9 MILLION in Contributions to Community Partners,
Children's Hospitals, Scholarships

55,000 Hours of Community Service
by Credit Union Employees

1,200+ Non-Profits
Supported



44 North CU offers Camp Scholarships. We encourage our Youth members to apply, in their own words or drawings. Every youth member that applies, receives a scholarship. For 2023 we had 24 applicants and gave out \$2000.00 in scholarship monies to these kiddos."

44 North Credit Union



The Rogue Community Rally is an annual volunteer event inspired by our enduring commitment to living, giving and supporting local. In 2023, 563 team members across Oregon and Idaho volunteered 1,172 hours of their time during Rogue Community Rally."

Rogue Credit Union



Serving the Underserved

Credit unions have proven they are committed to serving people and communities of all economic means. Credit builder loans help consumers make on-time payments, which improves their credit standing and credit scores. ITIN loans are made to individuals who file tax returns, but don't have a social security number. Applicants must meet credit score, downpayment, and other financial requirements. These loans help people contribute to Oregon's economy by becoming homebuyers.

\$4 MILLION
in Credit Building Loans



\$57 MILLION
in Individual Taxpayer
Identification (ITIN) Loans.

We've Got Your Back



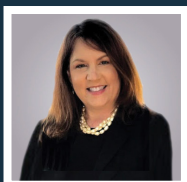
By providing fair and accessible loans, Ironworkers USA FCU offers a lifeline to members who may not qualify for loans from traditional banks."

Ironworkers USA Federal Credit Union



Learn More

For more information, visit gowestassociation.org/impact/ORimpact



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