

## Short Term Loans



**Company**



**Amount**



**Rates and Fees**



**Qualifications**



**Contact**

Company	Amount	Rates and Fees	Qualifications	Contact
<b>Busey Bank</b> Credit Builder Loan	\$1,000	6.20% APR	No prepayment penalties	buseybank.com
Simmons Bank Credit Builder Loan	\$1000	10% APR	12 monthly payments of \$87.91	simmonsbank.com
<b>1st Financial Federal Credit Union</b>	<b>Credit Builder Loan</b> Up to \$1,000	Up to \$1000 max. 12% APR 12-month term.	Credit union membership is required.	1stfinancialfcu.org
<b>St. Louis Community Credit Union</b>	<b>Payday Saver</b> Up to \$1000 max	25% APR \$25 application fee	Must have an active checking account in good standing that has been open at least six months with the credit union	stlouisccommunity.com
<b>Midwest Bankcentre</b> Emergency Assistance Loan	\$1500 - \$5000	0.09% APR* for six months, 3.99% for remaining term	FICO Score of 620 + maximum loan amount of \$5,000	midwestbankcentre.com
<b>Midwest Bankcentre</b> Pay Day Alternative Installment Loan	\$100-\$1,000	As low as 18.99% APR Auto pay required	FICO Score of 580-619 maximum line amount \$499, FICO Score of 620 + maximum line amount of \$1,000. Salary must be ≤\$43,050 for an individual, ≤ \$61,440 for a family of 4	midwestbankcentre.com

## Online Lenders

<b>E-Money Pool</b>	\$1,000 - \$5,000  Default Fees	2-5% for short and medium-term saving. 8% for short term loans	See website	emoneypool.com
<b>Red Dough</b>	\$300-\$1000	120% APR. 12 month term. Monthly payments are no more than 5% of borrowers monthly gross income	See website	reddough.com

# Utilities, Rent/Mortgage Payment Assistance



## Company



## Details



## Contact

Company	Details	Contact
Community Action Agency of St. Louis County, Inc.	St. Louis County residents only.	314.863.0015 caastlc.org
Urban League of Metropolitan St. Louis	Available on limited basis when funding is available.	314.615.3600 ulstl.com
People's Community Action Corporation	Available on limited basis when funding is available.	314.353.1457 pcacstl.org
United Way	Emergency services, basic needs, energy assistance	2-1-1 211helps.org
LIHEAP (Low Income Energy Assistance Program)	Energy assistance provided based on state requirements.	dss.mo.gov/fsd/liheap.htm liheappm.acf.hhs.gov/navigator

# Credit Counseling and Financial Literacy



## Company



## Details



## Contact

Company	Details	Contact
City of St. Louis Treasurer's Office of Financial Empowerment	Free credit counseling and classes offered.	314.622.4700 stlofe.org
Justine Petersen	Free credit counseling and one-on-one counseling offered.	314.533.2411 justinepetersen.org
Prosperity Connection Excel Center	Free one-on-one counseling offered.	314.256.3995 prosperityconnection.org
Urban League of Metropolitan St. Louis	Free classes offered.	314.615.3600 ulstl.com

APR=Annual Percentage Rate. APR is based on qualifying factors and are subject to change.

**Legal Disclaimer:** Inclusion in this Alternative Lending Guide does not imply endorsement nor does omission imply disapproval. No claim for total accuracy is made because lending rates and community information changes from time to time.