

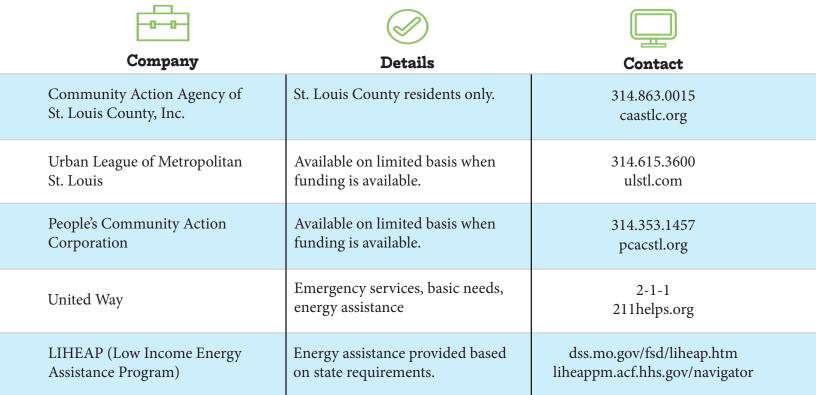
Alternative Lending Guide 2020

Short Term Loans

Company	\$ Amount	Rates and Fees	Qualifications	Contact	
Busey Bank 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	
1st Financial Federal Credit Union	Credit Builder Loan Up to \$1,000	Up to \$1000 max. 12% APR 12-month term.	Credit union membership is required.	1stfinancialfcu.org	
St. Louis Community Credit Union	Payday Saver 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	stlouiscommunity.com	
Midwest Bankcentre 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	
Midwest Bankcentre 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					
E-Money Pool	\$1,000 -\$5,000	2-5% for short and medium-term	See website	emoneypool.com	
	Default Fees	saving. 8% for short term loans			
Red Dough	\$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



Credit Counseling and Financial Literacy

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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.

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