



Office of Financial Empowerment  
Treasurer, City of St. Louis



# Alternative Lending Guide 2023

## Short-Term Loans



Bank & Offer Type	Amount	Rates/Fees	Details/Terms	Contact
<b>AllTru Credit Union</b> Credit Builder	\$300 - \$1,000	12% APR	Up to 12 months. 50% of interest forgiven.	AllTruCU.org (636)-288-7618
<b>Busey Bank</b> Credit Builder	Up to \$1,000	Fixed rate. Rate based on approval.	Up to 12 months. Establishes a CD	Busey.com (800)-672-8739
<b>Kikoff</b> Credit Builder	Up to \$750	0% APR. \$5/month	No credit check. Credit tracker available.	kikoff.com
<b>Midwest BankCentre</b> Emergency Assistance Loan	\$1,500 - \$10,000	1.00% APR for 6 months and 6.75% remaining months	Set up a call for additional terms and details	midwestbankcentre.com (314)-631-5500
Pay Day Alternative Installment Loan	\$100 - \$1,000	0% APR. \$5/month		
<b>Simmons Bank</b> Emergency Loan	\$1,500 - \$4,500	Competitive fixed rate	Flexible eligibility requirements	SimmonsBank.com (866)-246-2400
Credit Builder	\$1,000	Competitive fixed rate	Full deposit + interest after repayment	
<b>St. Louis Community Credit Union</b> Credit Builder	Up to \$600	Rates vary based on approval	Up to 12 months. Establishes a CD	stlouiscommunity.com
Payday Loan Alternative	Up to \$500	Annual fee \$25-\$50	Current members only. No credit check.	

\*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.



Office of Financial Empowerment  
Treasurer, City of St. Louis



# Alternative Lending Guide 2023

## Utilities, Rent/Mortgage, Emergency Payment Assistance

Organization	Amount	Details/Terms	Contact
HeatUp St. Louis	varies	Utility assistance for those in the region. Must provide proof of income.	heatupstlouis.org (314)-241-7668
Community Actions Agency of STL County	varies	Energy assistance for those in STL county.	caastlc.org (314)-863-0015
People's Community Action Corporation	varies	Funding for emergency assistance relating to food, rent, & utilities.	pcaastl.org (314)-353-1457
United Way of Greater St. Louis	varies	Emergency services, basic needs, and energy assistance.	helpingpeople.org 2-1-1
Urban Leagues of Metropolitan St. Louis	varies	Food assistance, banking assistance, emergency services.	ulstl.com (314)-615-3600

## Credit Counseling & Financial Literacy

Organization	Details/Terms	Contact
St. Louis Office of Financial Empowerment	Free, 1-on-1 credit counseling and classes offered.	stlofe.org (314)-366-3095
Justine Peterson	Free, 1-on-1 credit counseling and classes offered.	justinepeterson.org (314)-533-2411
Prosperity Connection Excel Center	Credit report reviews, financial literacy classes, individual coaching.	prosperityconnection.org (314)-499-9698
Urban Leagues of Metropolitan St. Louis	Financial empowerment classes. Small business classes.	ulstl.com (314)-615-3600

\***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.