



Office of Financial Empowerment
Treasurer, City of St. Louis



Alternative Lending Guide 2025

Short-Term Loans



Bank & Offer Type



Amount



Rates/Fees



Details/Terms



Contact

AllTru Credit Union

Credit Builder

\$300 - \$2,000

12% APR
\$20,000 max.

Up to 24 months.
50% of interest
forgiven.

AllTruCU.org
(636) 288-7618

Personal Loan

\$20,000 max

10.84% APR

Up to 24 months.

Midwest BankCentre

Unsecured Personal
Loan

minimum loan
amount \$300

12.66% APR for 6 months

Healthcare
Assistance Loan

\$1,000 - \$10,000

8.25%, 8.75%, or 9.75% APR
for 36 months depending
upon credit score

Set up a call for
additional terms
and details

Midwestbankcentre
.com
(314) 631-5500

Secured Personal Loan

minimum loan
amount \$500

7.78% APR for 18 months

Simmons Bank

Emergency Loan

\$1,500 - \$4,500

Competitive fixed
rate

Flexible eligibility
requirements

Credit Builder

\$1,000

Competitive fixed
rate

Full deposit +
interest after
repayment

SimmonsBank.com
(866) 246-2400

St. Louis Community Credit

Union

Credit Builder

Up to \$600

Rates vary based
on approval

Up to 12 months.
Establishes a CD

Freedom Line of
Credit

Up to \$500

Annual fee \$25-\$55

Current members
only. No credit
check.

Stlouiscommunity
.com

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

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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) 366-3100
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

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Online Loans



Bank & Offer Type



Amount



Rates/Fees



Details/Terms



Contact

Avant Credit Builder	\$2,000 - \$35,000	9.95% - 35.99% APR	550 Credit Requirement	Avant.com
Self Credit Builder	Basic plan begins at \$25 for 24 months	15.92% APR	No Hard Credit Pull	Self.inc
Upstart Credit Builder	\$1,000 - \$50,000	7.40% - 35.99% APR	No Credit Score Requirement	Upstart.com
Universal Credit Credit Builder	\$1,000 - \$50,000	11.69% - 35.99% APR	560 Credit Requirement	Universal-credit.com

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