



ELCA Federal Credit Union

***Providing a full complement of financial services
to ELCA members, congregations and ministries***



The ELCA Federal Credit Union, chartered in 2015, provides a full suite of financial products and services to members, congregations and ministries of the ELCA. **We are the first of the ELCA's financial ministries to offer loans to individuals.** The Credit Union offers a rich variety of products—from savings and checking accounts and CDs ... to loans, lines of credit and credit cards. And now, we

provide home mortgage loans for new homes or remodeling, along with home equity lines of credit.

We serve ministries with federally insured deposit accounts, a flexible credit card program, auto loans and unsecured ministry loans up to \$100,000 for small projects such as building repair and purchases. Our new CU@Work program presents the opportunity for ministry organizations to offer our Credit Union products and services along with other exclusive perks to their employees.

In 2023, we ushered in the fifth cohort of participants in the ELCA's Resourceful Servants program, designed to improve financial wellness and assist rostered leaders in building emergency savings funds. In this matching program, ELCA rostered leaders make ongoing deposits to their Credit Union emergency savings accounts, and our partner MIF matches those deposits up to an established amount. Together, we have served **722 rostered ministers** who, collectively, have made emergency savings deposits of more than \$1 million.

Our strong online presence allows members to access their funds anytime, anywhere—as consumers expect.

Why choose the ELCA Federal Credit Union?

- **The ELCA Federal Credit Union supports the ELCA's mission of good stewardship.** We provide full services to all ELCA members, congregations and related ministries.
- **Our mission is to offer competitively priced products and services.** As a not-for-profit financial cooperative, we can often offer better rates and lower fees than traditional banks. We have demonstrated success in providing savings to our members.
- **With the church as our sponsor, we operate in ways that are consistent with the church's values.**

Membership is open to every ELCA member, synod, congregation and ministry—and their employees.

For more information about the products and services of the ELCA Federal Credit Union, please visit our website, elcafcu.org or call us toll free at 877-715-1111.