



ACE LOAN

BECOME A PARTICIPATING EMPLOYER

CONTACT US:
ELIZABETH ESCOBAR

✉ ELIZABETH.ESCOBAR@EXPRESSCU.ORG

☎ 206-622-1850 ext 114

expresscu.org

Access to Credit for
Employee-Loan programs
for Employers offered in
partnership with

express
credit union

“

Through our partnership with Express Credit Union, we are able to offer employees access to line of credit, banking services, and financial counseling. Our employer-backed loan program allows us to support staff through a temporary crisis and invest in the future stability of their families.

”

Dan Wise

Catholic Community Services of King County



THE NEED

Of workers of all generations, 25% admit their personal finances have been a distraction at work. 39% spend at least three hours each week either thinking about or dealing with financial problems at work.

Given the high levels of self-reported distress, it shouldn't be a surprise to learn that many employees (40%) say they want help achieving financial security. Of that number, 81% say financial problems have affected their productivity.

Source: CFPB Report
https://files.consumerfinance.gov/f/201408_cfpb_report_financial-wellness-at-work.pdf



Take the work out of HR. Help your employees access credit at a reasonable cost, improve credit scores, and build a relationship with the local Community Development Credit Union.

ACE LOAN

- Alternative to internal payroll advance
- Small-dollar loan up to \$1,000
- 18% Annual Percentage Rate (APR), \$20 application fee
- HR & Employee agree to have direct deposit sent to Express CU to cover loan payment.
- Loan qualification not determined on credit score but length of employment.
- Loans reported to credit bureaus to help build a positive credit rating.

HOW TO GET INVOLVED

Contact us to set up a phone or in person meeting to talk more about the product and needs and wants of your organization.

CUSTOMIZABLE SOLUTIONS

Express CU can work with you and your employees to find the right loan product to fit your unique financial needs.