

TELHIO CREDIT UNION

Columbus, OH



OVERVIEW

Since 1934, Telhio Credit Union has been a strong and stable financial institution in central Ohio. We are a not-for-profit, full-service financial institution cooperative; our members are owners and expect to receive high-quality financial services to meet their needs.

Telhio began as a credit union for Columbus Telephone Company employees. The expanded vision of our board of directors and management staff took our credit union beyond just that select group. We now serve all who live in Central and Southwest Ohio and Select Employer Groups across various industries.

Telhio has been a strong financial institution for decades, serving its members and community by providing extraordinary service and innovative financial solutions. Throughout our mission, we are guided by our three core values - caring, commitment, and integrity - which remain at the center of everything we do. Our Statement of Commitment contains six sections that address the philosophical views of Telhio management: (1) Service to Members; (2) Member Education; (3) Government Involvement; (4) Public Service and Corporate Citizenship; (5) Diversity; and (6) Commitment to the Credit Union Movement.

Telhio is proud to partner with organizations doing important work throughout our Central and Southwest Ohio communities. Telhio is dedicated to supporting the local and national organizations that help children and families in the communities we serve.

COMMUNITY GROUNDS: COFFEE & MEETING HOUSE

Community Grounds: Coffee & Meeting House is a safe space where the community can share in fellowship, music, poetry, books, and ideas, all while enjoying locally sourced coffee. This space also hosts events, classes, and other community-centric events. Telhio's underlying commitment to community mirrors that of Community Grounds. CDFI Fund Financial Assistance amplified Telhio's ability to help small business owners throughout the region.

Joel and Tara, the co-owners of Community Grounds, have more than one business. Tara founded Childcare Training Ohio in 2013, and recently, they started Center: Patio & Pub. One woman single-handedly ran this restaurant (under a different name) for 21 years. When the owner was interested in selling, Joel and Tara immersed themselves in all operations to retain what worked while putting their own spin on the menu.

Recently, Tara shared that their businesses wouldn't exist without Telhio's help. Other Central Ohio financial institutions were unwilling to help or to believe in their vision for the company. Telhio was able to provide loans, and they are now thriving in the communities in which they operate.

They also give back to their community. Tara and Joel encourage "suspended giving," which is the donation of funds to supply people in need with a cup of coffee or bakery items. They have the support of community leaders because of their work and promotion of the people in the area.

Much like Joel and Tara, many others have grown with Telhio. Certifications and designations, such as CDFI or Small Business Administration Preferred Lender, have allowed Telhio to assist hundreds of small- and medium-sized businesses.

THREE-YEAR IMPACT

- ▶ \$153.6 million in loans
- ▶ 221 total businesses financed
- ▶ Jobs created via financing: 319 FTE construction, 1,445 at businesses
- ▶ 998,996 sq. ft. of commercial real estate

Housing Financing:

- ▶ 374 affordable rental units, 3 for-sale units
- ▶ 30 community facilities financed

Green Financing Examples:

- ▶ Electric Vehicle loans and the purchase of solar loans.