

CDFI CREDIT UNIONS: FINANCIAL SERVICES FOR ALL AMERICANS

CHRISTOPHER'S CREDIT JOURNEY

ACCESSING CONSUMER CREDIT WITH A DISABILITY

Pacific Northwest-Seattle area

CDFI: NORTHWEST ACCESS FUND

Christopher first connected with Northwest Access Fund (NWF) in 2018 seeking financial coaching. Living on less than \$1,000 per month in disability income and navigating strict SSI restrictions, he felt stuck. With support from his coach, he made significant progress in his first year. He moved into affordable housing, set up automatic savings for the first time, and discharged his student loans through the Total and Permanent Disability program.



In 2021, Christopher returned to NWF in crisis. COVID stimulus payments forced him into a difficult position: spend the funds quickly or risk losing SSI and Medicaid benefits. NWF helped him open an ABL account to save the funds for the future, providing stability and allowing him to plan instead of panic. That shift enabled him to focus beyond immediate survival and toward long-term goals.

With greater financial security, Christopher began pursuing his dream of launching a multimedia art business. He used his ABL account to purchase equipment and, with guidance from his coach, began rebuilding his credit. After taking more than a year to rebuild trust and confidence around credit, he was ready. In 2025, he received a \$500 loan paired with a \$1,500 grant to invest in his business and establish credit history. Previously unscored, he achieved an impressive 748 credit score within five months and later opened his first credit card.

Over seven years, Christopher has progressed at a pace that works for him. NWF's support has met him at every stage, helping him stabilize financially, pursue his creative ambitions, and build a strong foundation for the future.

CDFI CREDIT UNIONS SERVE REMOTE RURAL COMMUNITIES

TONGASS FCU EXPANDS BANKING ACCESS IN ALASKA

Southeast Alaska

CDFI: INCLUSIV MEMBER: TONGASS FEDERAL CREDIT UNION

Many small communities in Southeast Alaska lack access to basic financial services, particularly those located on remote islands or off the road system. To address this gap, Tongass Federal Credit Union (TFCU) developed a microsite model to serve villages with year-round populations of 400 to 1,000 residents. Microsites operate three days per week for four hours per day, are staffed by one or two employees, and include an on-site ATM. The first site opened in 2005 in Thorne Bay, a town of about 500 residents on Prince of Wales Island. What began as a modest operation inside a sporting goods store, with cash stored in a gun safe and transactions recorded on paper, became the blueprint for a new model. Today, the Thorne Bay site has dedicated staff, computerized systems, and permanent space within City offices.



Building on that success, TFCU expanded to other underserved communities. In 2019, it opened microsites in Hydaburg and Kake through partnerships with local tribes and community institutions that provided free office space and ATM locations. Hydaburg, a village of about 400 residents, had never had local financial services and is an hour's drive from the nearest branch in Klawock. The site has been especially important for elders and students learning to use financial services. In Kake, located 95 air miles southwest of Juneau, TFCU opened 29 accounts in its first two weeks of operation. By combining lean operations, online and mobile banking, and strong local partnerships, TFCU has created a sustainable model that expands financial access while strengthening long-term community relationships.