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**Strategic Marketing Fuels 48% Loan Growth at UCCU**

*Amid Rising Costs, Credit Union Eases the Inflation Burden*

**QUNICY, ILL. –** Serving mostly rural areas with limited access to services and infrastructure in Missouri and Illinois, United Community Credit Union is playing a role in building more sustainable, vibrant communities. In July, the $118 million credit union reported a $4.1 million increase in loans year to date, outpacing last year by 48.2%.

“We had big loan growth in January, and it has never stopped,” said CEO Sarah Distin. “That’s very unusual.”

She credits the growth with giving members the flexibility to choose their own due date and payment schedule in today’s environment. Inflation has continued to erode the purchasing power of individuals and families, making it increasingly difficult to afford necessities like groceries, housing and healthcare. As prices for everyday goods and services rise, many people find their wages aren’t keeping pace, leading to a squeeze on household budgets.

UCCU allows its members to align their payments with their cash flow, reducing the stress of meeting rigid deadlines, especially when expenses fluctuate due to rising costs. Paying weekly, or according to one’s preference, can help with managing budgets, avoiding large lump-sum payments that might put a strain on one’s finances.

In March, UCCU paid more than $125,000 in interest rebates and bonus dividends to its members in the form of deposits to savings accounts. It’s a reminder that credit unions are supposed to be “not for profit,” Distin said.

“There are other larger credit unions where their return on assets are insane. Their philosophy is to be a bank,” she said. “We felt it was the best time to give back to our membership.”

UCCU steps in when members struggle to pay their bills. Where other financial institutions refuse to make small dollar loans, the credit union offers quick approval and funding online. Members can also refinance their auto loans from another lender and save up to 2% annual percentage rate.

The credit union’s current auto campaign, “Inflation Got You Down,” created by Your Marketing Co., uses the visual metaphor of an over inflated tire about to bust to symbolize the financial strain many are feeling due to inflation. Just as a deflated tire makes it difficult to move forward, inflation makes it hard for people to keep their financial lives on track.

“United Community Credit Union is firing on all cylinders, consistently expanding their reach and deepening member relationships,” said YMC CEO Bo McDonald. “Their ability to successfully market themselves has led to steady growth in loan origination and increased wallet share – expanding their reach and deepening member relationships.”

In June, UCCU broke ground on a 9,000-square-foot headquarters that is centrally located in the town of Quincy, Ill. When it opens in 2025, the new headquarters will double its existing space, have three drive thru lanes with an ATM that accepts deposits, and undergo technology upgrades that will better serve staff and members.

“People are discovering us,” Distin said. “We’re getting our name out there, and when we get a new member, we’re matching the service they expect. In today’s world, people find that valuable.”

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**About Your Marketing Co.**

Your Marketing Co. is a full-service strategic planning, branding, and marketing firm serving credit unions that are not content with the status quo. Since 2008, YMC has helped dozens of credit unions grow their potential through strategy, execution, and accountability. And we give a damn!