

GoWest Foundation Advances Credit Union-Driven Solutions Expanding Rural Access to Financial Services



Credit unions are increasing access to financial services in rural communities, helping individuals and small businesses thrive through innovative products, mobile banking, and strategic partnerships.

The GoWest Foundation has awarded over \$230,800 in rural access grants to support credit unions' efforts in expanding services to underserved areas. These funds enable the development of mobile branches and community outreach programs to bridge the financial access gap.

The following are examples of the work we've done in partnership with credit unions across the region.

Avenir Financial Federal Credit Union Expands Access to Financial Services With ITIN Lending Program



With the assistance of a planning grant from the GoWest Foundation, Avenir Financial Federal Credit Union is working to expand financial access and inclusion for underserved populations by launching an ITIN Lending Program which will support rural and underserved communities in Western and Central Arizona. In Avenir Financial's field of membership, many lack access to traditional banking services, leaving them vulnerable to high-cost, predatory lenders. This initiative will fund demographic research, feasibility studies, market assessments, and product development to design equitable loan products tailored to ITIN holders.

Clarity Credit Union's Mobile Branch "Mobi" to Serve Southwest Idaho



Clarity Credit Union's "Mobi" mobile branch will bring essential financial services to underserved rural communities in Southwest Idaho, expanding access where traditional banking options are limited. Based in Homedale, Idaho, Mobi will travel to designated communities on a regular basis, providing the same services available at Clarity's permanent branches.

This initiative addresses the challenges many rural Idahoans face, including limited access to affordable financial services due to widespread bank closures. By engaging directly with these communities, Clarity can assess long-term financial needs and determine where a permanent branch location may be viable. Through this rotational approach, Clarity aims to create a sustainable model for expanding financial inclusion and strengthening economic opportunities in rural Idaho.

Empowering Small Businesses: Frontier Credit Union's Micro Biz Boost Loan Program



It gave us peace of mind at a time when we needed just a little help to fill in the gaps, and we are already looking at expanding that line of credit to leverage us to do even more with our business. I couldn't in good conscience get one of those online loans!"

Small Business Owner

Frontier Credit Union launched the Micro Biz Boost Loan Program to provide critical financial support to emerging small businesses facing barriers to traditional capital. The program offers microloans of up to \$2,000, coupled with essential business education in areas like financial management, budgeting, and marketing.

The Micro Biz Boost Loan Program aims to engage 120 small businesses, with at least 40% from rural communities, helping strengthen local economies. Grant funds from GoWest Foundation support loan losses, staffing, and outreach efforts to maximize impact. Learn more about this program [here](#).

Farm-to-Table Financing: Supporting Local Agriculture Through Community Lending at Old West Federal Credit Union



Old West Federal Credit Union's Farm-to-Table Loan program provides vital financial support to small farmers and food producers in rural Oregon counties including Morrow, Umatilla, Union, Wallowa, Wheeler, Grant, Baker, and Harney to help them sustain and grow their businesses. Designed to address the unique challenges of local agriculture, the program offers flexible financing that enables farmers to invest in equipment, expand operations, and bring fresh, locally sourced food to their communities.

By strengthening the connection between producers and consumers, this initiative not only boosts the local economy but also reinforces the role of credit unions in fostering sustainable, community-driven development. Learn more about this program [here](#).



It's important that we take care of our local folks, and I'm blessed to help in any way I can."

Charlie Rolfe
Local Rancher and Producer.

Connections Credit Union Connect Rural Idaho Communities with a Mobile Banking Unit



Connections Credit Union (CCU) launched a Rotational Mobile Banking Unit to bring essential financial services and education to underserved rural communities in East Idaho. Acting as a "branch on wheels," this unit provides convenient access to modern banking products, financial literacy programs, and personalized financial guidance. By rotating through designated communities, CCU aims to empower low-income populations with financial education while combating the rise of predatory lenders that target unbanked and underbanked individuals.

The initiative focuses on increasing financial inclusion, improving financial stability, and fostering trust through bilingual outreach and local partnerships. Success will be measured by community engagement, increased checking account usage, and overall financial well-being in the targeted areas. Learn more about this program [here](#).

Mint Valley Federal Credit Union Develops Financial Education Program for Underserved and Rural Residents



Mint Valley Federal Credit Union is launching a financial education initiative to better serve underserved and rural residents of Washington's Cowlitz County, with support from a GoWest Foundation grant.

In partnership with the Ethnic Support Council, Housing Opportunities of Southwest Washington, and Lower Columbia College, Mint Valley will develop a strategic plan to integrate a comprehensive financial education program into its services.

The initiative will focus on creating bilingual resources, building staff capacity, and designing effective outreach strategies to engage rural community members in meaningful financial learning. GoWest Foundation grant funds will support staff time, outreach activities, and marketing efforts essential to the program's development and long-term sustainability, helping empower more



Central Willamette Credit Union's Commitment to Rural Communities



Central Willamette Credit Union is expanding its services to better support rural communities across Oregon. With the support of a GoWest Foundation planning grant, the credit union conducted a demographic study to understand the unique financial needs of rural areas and tailor its products and services accordingly.

Recognizing the challenges faced by underbanked and underserved residents, Central Willamette is committed to bridging financial gaps through strategic partnerships and community-driven solutions. By prioritizing accessibility and inclusion, the credit union continues to strengthen its role as a trusted financial partner for rural Oregonians. Learn more about this program [here](#).

For questions or to learn more, contact
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