A credit union CEO once reminded me that “credit” is in the first name of credit union. Credit unions and credit union employees help our members access credit. Access to credit helps members afford life, which often means affording that dream house, a college education or a dream ride. In this edition of Money Matters, I decided to feature an example of how 1st Choice helped one of our members, Regina Grant, “afford life.”

This is Regina Grant’s story in her own words:

I have always had to settle for a car that fell short of my dream ride. I have always had to put money down and I have always questioned whether I received a fair price. That was before I purchased my dream ride with the help of 1st Choice Credit Union.

OMG, I can’t begin to tell you how happy I am with my new Infinity QX60! I wish I could give you a ride so you can experience it for yourself. Nice color interior and exterior, all the bells and whistles and technology (which I still haven’t figured out yet) that a girl must have. However, don’t get me wrong, I do realize at the end of the day, it’s just a car. But for me, it serves two purposes: 1. It gets me from point A to B, and living Atlanta, having reliable transportation is a necessity; AND 2. This is the exact vehicle that I have wanted for the past 13 months.

Back in March of 2018, I applied for a loan for this same vehicle and due to having a low credit score and not enough credit established, I was denied. This broke my heart…the loan officer at 1st Choice Credit Union told me that denial does not have to mean never. They offered to work with me on improving and establishing my credit, so that later, things could be different. This has never happened with any other lending institution before. If the decision for the loan was NO, it was “No and Next,” and that’s all.

I sat down with the team in the loan department at 1st Choice and together we devised a plan whereby a few months later, and as promised, my credit score went up 30 points. I was not only approved for a car loan, but they also approved me for a “Credit Builder Loan.” This loan not only helped improve my credit score, but it will also help me create a nice little savings once the loan is paid off.

I can be real honest… Maaaana I can’t tell you how good it feels to ride in something so nice and that I can afford to pay for it at the same time. 1st Choice even helped me negotiate a $2,000 reduction in the car’s sticker price. I’m not bragging but see for yourself and I bet you’ll agree that I look good in my dream ride!

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Happy 71st International Credit Union (ICU) Day®!

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

On October 17, 2019, join your global credit union family as we celebrate the 71st anniversary of ICU Day®!

Get your stocking stuffers and happy shopping!