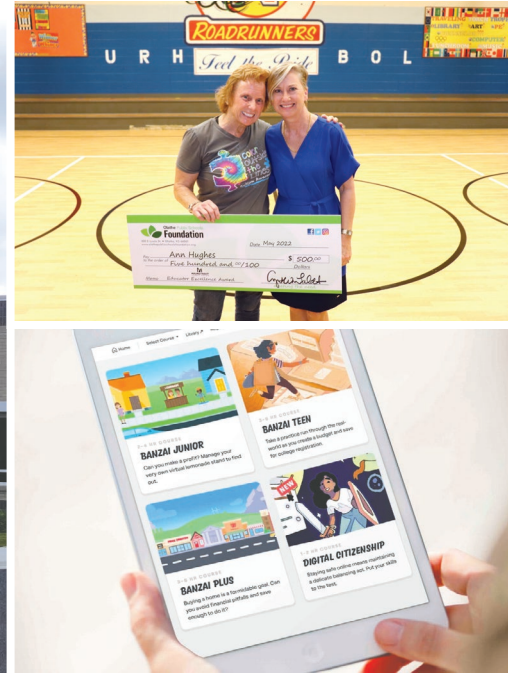


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Forbes & Fortune

KANSAS CITY'S BEST IN BANKING & FINANCE

A Trusted Advisor in **Financial Wellness**



Since 1953, Mainstreet Credit Union has partnered with members of all ages and life stages to achieve their best financial health.

Mainstreet Credit Union was founded with a mission to serve the teachers and educators of Kansas City metro communities. Though the credit union has evolved in size and services over the years, now serving 70,000 members of varying professions, the role of education is still a driving force.

“We’re passionate about financial wellness and financial literacy—for our members, for our employees, and for our communities,” says Jean Hughes, chief administrative officer, whose experience in the credit union industry has spanned three decades. “With our recent change in long-time leadership, we’re charting a new future and investing in our role as a trusted advisor.”

While the institution still offers special programs devoted to educators—such as the 12-month, 0% interest educator’s loan to help teachers finance their back-to-school necessities—Mainstreet Credit Union also champions education in other ways, like annual grants and awards for outstanding teachers and support staff. Its partnership with Banzai supports more than 38 schools throughout metro Kansas City by implementing financial literacy programs at the elementary, middle, and high school levels. An adult version of the Banzai curriculum is also available for Mainstreet Credit Union’s members and employees.

“To us, financial wellness means that people understand concepts like budgeting, living within their means, and using credit resources wisely—I believe credit has a place for all of us,” says Hughes. “It might also mean helping people develop

short- and long-term goals, whether that’s retirement or just a vacation.”

Boosting the Community

A growing number of small businesses have found their financial home at Mainstreet Credit Union in recent years—spurred, in large part, by summer side businesses launched by educators. This service arm has been advocated by the credit union’s board of volunteers, which is comprised of several retired teachers.

“The credit union offers loans and business counseling to help members launch or expand their small businesses. We want to help them reach whatever financial success means to them,” says Hughes.

To help homebuyers achieve the milestone of purchasing their first home, Mainstreet Credit Union offers the Smart Start Mortgage, a 0% down payment and 100% loan-to-value financing program. The program comes with a required educational curriculum to help homebuyers understand the financial nuances of home ownership.

“Education will always be foundational to our mission,” says Hughes. “Though our membership is no longer solely comprised of educators, we still keep the values of education in the back of our minds when building new products and programs.” Going forward, Mainstreet Credit Union is eager to expand its technology channels to

enhance member interactions in all mediums. “The bar is always rising,” says Hughes. “My role is to be a coach and cheerleader for all the exciting places this organization is headed.”

