

"The alternative payday loan from generations FCU enabled me to improve my employment status, help me re-establish my credit, and get one step closer to mainstream financial responsibility."

Texas credit unions have long expressed interest in expanding their services to ensure they are meeting all of their members' financial needs, including those that are typically disserved by predatory and unethical lenders. As another step in this direction, many Texas credit unions have recently undertaken the REAL Solutions initiative to serve low-wealth and modest means households.

In 2008, 24 Texas credit unions signed on to deliver REAL Solutions. These credit unions are focusing on a number of REAL Solutions products and services, including:

- Payday Lending Alternatives
- VITA Sites
- Individual Development Accounts
- Financial Education
- Hispanic Outreach

Texas credit unions are committed to ensuring that all members have access to fair and prudent financial services, and REAL Solutions is providing the means to do so.

The Texas credit unions participating in the inaugural phase of REAL Solutions in the Lone Star State include:

City CU
Coastal Community FCU
Cosden FCU
DuPont Goodrich FCU
Energy Capitol CU
First Central CU
First Class American CU
generations FCU
Guardian First FCU
Kingsville Community FCU
Members Trust of the SW CU
Midland Community FCU



Mobiloil FCU
Navy Army FCU
NCI Community Development CU
New Mt. Zion Baptist Church CU
One Source FCU
People's Trust FCU
San Jacinto Area CU
Security One FCU
Shell FCU
T&P FCU
Velocity CU
Women's Southwest FCU

