

\$4.1M Unlocked: Starlight Highlighted in St. Louis Community Credit Union's Annual Impact Report

For decades, St. Louis Community Credit Union (SLCCU) has built its identity around a simple belief: everyone deserves access to financial tools that help them thrive.

Serving one of the most economically diverse regions in the Midwest, that can mean going beyond traditional banking products. Members face food insecurity, broken furnaces, utility shutoffs - immediate crises that demand real cash, not just financial advice.

SLCCU needed a way to put money directly in members' pockets. The help existed through government programs, local assistance, and emergency relief, but staff had no scalable way to connect members to what they qualified for.

SLCCU launched Starlight (deployed under the white-labeled name Pathways Resource Connector) to close that gap.

MEMBER OUTCOMES



\$4.1M+

Total Benefits Unlocked in Year One

An average of \$15k in potential benefits annually per member

26%

Eligible for subsidized childcare

16%

Eligible for FEMA disaster assistance in wake of May 2025 tornadoes

The SLCCU Difference: Supporting Members With a Variety of Options

Many SLCCU members are low-to-moderate income households—a population eligible for government benefits they never access. Programs exist, but discoverability is broken: members don't know what's available, eligibility rules change by zip code, and applications are complex enough to give up on.

Starlight solves the discoverability problem. When a member uses Starlight, they enter basic information—zip code, household size, income—and instantly see what they qualify for: SNAP, utility relief, childcare assistance, tax credits, local programs. The platform provides step-by-step application guidance for each program.

It sits alongside SLCCU's financial education seminars, coaching sessions, and matched savings programs. Members who access benefits through Starlight often go on to open savings accounts, take out loans, and build long-term financial stability—the kind of loyalty that starts when an institution helps you through crisis.



We've always believed that our job doesn't end when a member opens an account or gets a loan approved. Starlight lets us act on that belief in a real, practical way. When someone leaves knowing they may qualify for food assistance or help with their utility bill, that's not a side benefit of banking with us. That's the point.

PAUL WOODRUFF, VP OF STRATEGIC INITIATIVES,
ST LOUIS COMMUNITY CREDIT UNION

Starlight Recognized at Annual Impact Report Launch

The SLCCU and Starlight partnership goes beyond the numbers. SLCCU hosted Starlight at their annual impact report launch event, where Starlight was recognized for contributing to St. Louis' community impact.

SLCCU's President and CEO Kirk Mills has written, progress requires "shared ownership, patient capital and practical action." Starlight fits that philosophy. Walking through the door should connect members to more opportunity than they came in with. For credit unions serving communities where the need is real and the margin for error is thin, that kind of trust is the foundation everything else is built on.

Interested in bringing Starlight to your credit union?

Book a demo at get-starlight.com
or reach out at hello@get-starlight.com.

