Appalachian Community Federal Credit Union (ACFCU) is dedicated to providing community and economic development to underserved individuals and businesses that lack adequate access to capital, high quality financial services, and financial counseling in its service areas of East Kentucky, Northeast Tennessee and Southwest Virginia.

Success Story: Judy Hodges, Johnson City, TN

Judy came to ACFCU in need of a new car to take her granddaughter to reoccurring medical appointments 30 minutes from her home. ACFCU referred her to a local dealer who was able to help her find a quality used vehicle to meet her needs. ACFCU provided her a loan with an affordable rate. ACFCU also consolidated her existing high-interest debt and helped her prepare a balanced budget. Judy is now on a sustainable financial path. All of her monthly payments are on time, and she is able to put money aside in savings each month.

Financial and Social Impact

- In 2015 ACFCU originated $62MM in loans, 95% of which ($60.2MM) were to underserved communities.
- ACFCU conducted more than 2,800 one-on-one financial coaching sessions and 112 group financial literacy workshops in 2015.

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