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**REBUILDING AMERICA: KANSAS CITY**

# Kansas City's Financial First Responders

When COVID-19 struck Kansas City, **CommunityAmerica Credit Union** fled to the financial frontlines to guide members through fiscal uncertainty.

**A**mid the chaos of an unprecedented pandemic, CommunityAmerica Credit Union has been an unwavering ally to both its members and its Kansas City community. From the onset, the historic credit union, founded in 1940, vowed to continue its banking and financial services without disruption and with utmost responsiveness.

"We assessed where our members needed us most and how we could meet them there—and we're still doing that," says CEO Lisa Ginter.

A COVID-19 task force was assembled almost immediately, swiftly enacting plans for enhanced drive-thru locations, virtual ATMs, call centers, and robust online banking to limit person-to-person exposure. Though physical contact was limited, relational touchpoints were expanded as CommunityAmerica became an even deeper resource for its members, who collectively total \$3.5 billion in assets.

"People helping people" is what we're built upon, and that's never been more evident than in these past few months," says Ginter. "We are a haven for our members to discuss whatever financial matters are troubling them, and we provide solutions to help them get back to financial peace of mind."

## Back to Basics

Ginter predicts that the economic fallout of COVID-19 will resemble the ripple effects of the 2008 recession, but CommunityAmerica is poised to help members navigate through it.

"Adequate savings and long-term financial planning have never been more important than in these uncertain times," Ginter says. To meet these service needs, CommunityAmerica has expanded its financial planning services and even helped other credit unions replicate its model.

CommunityAmerica also rallied to form a full-time team that supported small businesses with PPP loans 24/7, securing \$36 million in funding for local businesses. Even businesses that did not accept the loan were supported with education on their best options for weathering the storm.

"Our work with small businesses alone preserved 7,000 local jobs," Ginter cites.

In 2019 and 2020, CommunityAmerica was recognized by *Kansas City Business Journal* as a "Best Place to Work" and by *Forbes* in 2019 as a "Best in State Credit Union"—accolades that reflect a corporate culture dedicated to uplifting its members through thick and thin.

"Throughout the organization, we're leading with heart," says Ginter.



Lisa Ginter, CEO

## The **Gen Z** Difference

A goodwill effort turned mutually beneficial when CommunityAmerica Credit Union committed to continuing its internship programs during an economic climate of diminished summer employment opportunities for young adults. While interns have always contributed valuable growth to the credit union's College Roadmap site, this year's "pitch rally" offered a new platform for interns to propose solutions to problems instigated by COVID-19.

"Not only did this engage our area's youth in a meaningful way, but many of them are now becoming members and learning about finances in the process," says Lisa Ginter, CEO. "Our research shows that smart money management begins at a young age, and many Gen Z students are lacking some of those fundamentals. CommunityAmerica is dedicated to connecting with young adults and supporting them early in their financial journeys to build long-term relationships and financial success."

This fall, CommunityAmerica opened its first on-campus branch at the University of Kansas.

