



At Inclusiv, we believe financial inclusion is a fundamental right. The Inclusiv network of credit unions is dedicated to closing the gaps and removing barriers to financial opportunities for people living in distressed and underserved communities. Our members serve nearly 10 million residents of low-income urban, rural and reservation-based communities across the U.S. Learn more about the Inclusiv network of Community Development Credit Unions at [www.Inclusiv.org](http://www.Inclusiv.org).

## MOBILIZING TO BECOME A PPP LENDER

# CASE CREDIT UNION

LANSING, MI



**Location:** Lansing, MI  
**Founded:** 1936  
**Total Members:** 45,313  
**Total Assets:** \$302,565,418



### CASE Credit Union Quickly Mobilizes to Become Heavily-Invested PPP Lender

CASE Credit Union started in 1936 in Lansing, Michigan, as an education credit union. While they now hold a statewide charter, CASE still focuses on classrooms and more unconventional educational settings. A designated Community Development Credit Union, CASE continuously looks for any way to help the community.

As a result of the COVID-19 crisis, CASE Credit Union quickly mobilized – redistributing workloads and shifting priorities—to become a heavily-invested Paycheck Protection Program (PPP) lender.

**CASE has approved 77 PPP loans totaling \$4.1 million—with the average loan size being \$54,000 (as of May, 2020).**

The credit union is also actively providing the following assistance programs and resources:

- No Skip-A-Pay fee
- Mortgage relief
- Business relief loan options
- 60 days zero interest on credit card purchases
- No penalty for early withdrawals on TDAs

But they aren't stopping there.

"If through our conversations with people we hear that someone is in further need, we are going to work to help those individuals on a case-by-case basis," says Molly Summerfield, Assistant Vice President of Marketing.

Before the COVID crisis, the credit union witnessed moderately increasing popularity with its **mobile app**. Now, nearly two-thirds of its members are registered and using the app on a regular basis.

CASE is one of the only credit unions in the area to have a **Bank On certified account**—indicating to members and prospective members that CASE Credit Union is a low-cost, safe and user-friendly home for un- and under-banked individuals.

### **How CASE Credit Union Helped Big League Lawns in a Big Way**

Bob Greenhoe has accomplished a lot with his company Big League Lawns, but—in his own words—he hasn't done it alone. Like most small businesses Big League Lawns is dependent on cash flow, commercial vehicle loans, and mortgages.

**Most recently, Greenhoe said a PPP loan through CASE has become crucial for sustaining his livelihood and continuing to pay his employees.**

During the first week in March Big League Lawns was finalizing its move to a brand-new upgraded facility. Just two weeks later they were ordered under the governor's statewide mandate to close their doors and to cease all in-person operations due to the pandemic. With many day-to-day business expenses mounting, anxiety turned to fear as Greenhoe studied the numbers to determine how he would protect and maintain his greatest asset—his employees.

Greenhoe soon began having daily discussions with his business loan specialist at CASE. The Payroll Protection Program application was in the works, but



the requirements for completing the loan continued to change.

"Although there was a great deal of uncertainty, CASE Credit Union once again stood by my side and walked me through the bureaucracy to not only become approved for the PPP loan, but to receive the funding expeditiously," Greenhoe said.

In the midst of the global pandemic, with rumors circling that small businesses would never have the ability to obtain the funding, CASE Credit Union had a PPP loan for Big League Lawns approved and funding deposited into the company's account within just a few weeks.

The loan provided Big League Lawns with immediate assistance to keep all staff fully employed at their current levels and allowed them to concentrate on new work-from-home strategies, while continuing to sell products in an unprecedented manner. Additionally, the loan improved employee morale, provided employees with increased confidence that their families would be protected, and ultimately enhanced the personal bonds between employer and employees.

**All staff were working safely from home while business operations continued.**

"CASE Credit Union provided us with knowledge, clarity, and a complete realm of reassurance during these troubling times," Greenhoe said. "For that, I will forever be grateful."

