



Building strong together

Zeal began serving members in 1954, maintaining its mission of people helping people.

"We provide the hardworking Americans we serve with outstanding service and support to achieve their financial dreams," Anderson said. "Our goal is to make a valuable contribution to our members' financial future so they can enjoy the moments that make life worth living. We want to make a profound improvement to the greater good of financial wellness."

As a Community Development Financial Institution, Zeal supports its CDFI mission with products that are designed for underserved individuals with products like Zeal's Solutions for a Fresh Start, which provides members with support to build upon or establish healthy credit.

Through the Zeal Credit Union Foundation, the Credit Union gives back to the community through several programs. For

instance, Zeal awards seven scholarships to high school graduating seniors who are making a difference in local communities and are planning to attend college or trade school. A total of \$14,000 in scholarships are awarded annually.

Since it's never too early to start saving and developing money management skills, Zeal encourages young people to get started now with youth-centered accounts.

Zeal also partners with GreenPath to offer members easily accessible expert financial wellness advice.

Zeal has 11 full-service locations throughout Metro Detroit. Assets include more than \$820 million and approximately 67,000 valued members.



Zeal Credit Union: Making Dreams Come True

ZEAL Credit Union has been providing products and services to help members make their financial goals possible for 70 years, serving generations of families.

"We have one of the lowest mortgage rates around, making home loans more affordable with lower rates and fewer fees," said Lori Anderson, communications manager.



Custom fit programs

Zeal along with their partners at the Mortgage Center, are made up of a dedicated team of experts to help find the home loan that fits individual situations – whether it's a first-time home buyer, someone looking to refinance into a better rate or a member who is hoping to build their perfect home. Mortgage rate promos are seasonal.

Zeal also offers low auto loan rates, programs for business owners and incentives for all members of the family, from the very young to the elderly.

Checking accounts are also designed to meet each member's needs, with 24/7 online banking, automated telephone banking, online bill pay, access to nearly 30,000 CO-OP ATMs that are surcharge free, an overdraft privilege and protection line of credit, a free Visa debit/ATM card, no per check fees, unlimited check writing ability and fraud alerts.

"Zeal stands out in the community through its dedicated efforts to support and contribute to our members' welfare," said Carlos Duran, branch manager at the Allen Park, Taylor, and Woodhaven locations.

"Credit unions distinguish themselves as a financial cooperative deeply invested in the prosperity of both our members and the community at large," he added. "Credit Unions and banks diverge primarily in their ownership structure and operational goals. Credit unions prioritize member well-being and community engagement, banks generally prioritize financial gains."

