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#### Business In Action: BluCurrent Credit Union



**Name of Business:** BluCurrent Credit Union

**President/CEO/Director:** Steve Pierson

**Email:** [jreynolds\(at\)blucurrent.org](mailto:jreynolds(at)blucurrent.org)

**Phone:** (417)887-1983

**Years in Business:** 83

#### In a nutshell, what does your business provide its customers? How would you describe your business to a potential client?

BluCurrent is Springfield's largest credit union, nearing 20,000 members, 6 locations, and over \$140 million in assets. We provide access to more than 6,800 shared branches through our unique CU Service Center affiliation and nearly 30,000 surcharge-free ATMs Nationwide through our CO-OP Network membership.

Overall, we provide a portfolio of financial products and services to our members; everything from checking and saving accounts, to business loans, to home loans. As a locally founded organization, we pride ourselves on continuing to help improve the financial picture of our members while providing a high-level customer service. This derives from our mission, "Building Better Lives Together."

Because BluCurrent is a credit union, our customers are actually members or owners of our organization. This gives them a voice in organizational decision making. Additionally, because we are a credit union, we provide incredibly affordable financial services.

#### How has your Chamber membership benefited your business or organization?

Through our involvement in the ambassador program, we've met a lot of great people and discovered many new businesses in the area. By attending monthly breakfasts and after-hours events, we've also learned about unique opportunities for community support and involvement. We've seen new accounts on the consumer side, as well as made connections for our commercial lending department.

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### **How do you set your business apart from the competition?**

We differentiate ourselves by providing a high level of customer service and products that are both affordable and in tune with our membership. This level of customer service starts with our adaptable and well-trained staff. Our staff truly believes in our mission and does their best to assist our members in achieving their financial goals.

### **How has your business developed in the last year?**

We opened our doors in 1929 as Springfield Postal Employees Credit Union. We changed our name to BluCurrent Credit Union in August of 2011 to better reflect our overall membership. Since changing our name, a huge effort has been placed into rooting our brand. This effort has paid off in the form of increased membership, loans and assets.

In August of this year, we launched three new checking accounts with features like: nationwide ATM refunds, Amazon and iTunes credits, and identity theft protection. We have also implemented a mobile website and a more user-friendly version of online banking.

On August 31, 2012, we officially merged with Greater Ozarks Community Credit Union (GOCCU), and on September 24, GOCCU members gained access to all of our products and services. This merger, in combination with increased membership, created a need for a sixth location, which just opened and is located at the corner of Kearney and Kansas. The ribbon cutting for this location is scheduled for January 10th.

### **What do you see for the future of your business?**

While we're always looking toward growth, our priority is taking care of our current members by making sure our products best meet their needs. In addition to that, our 3 main initiatives for the last 2 years have been establishing our brand, achieving loan growth of at least 5%, and growing our membership by at least 3%. Since we've exceeded all of our goals, our next strategic plans will include even higher growth goals and more expansive initiatives.

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202 S. John Q. Hammons Parkway  
PO Box 1687 65801-1687  
Springfield, MO 65806  
(417) 862-5567