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“What Made Me Stay All These Years”: Asta Cummings and the Heart of Brooklyn Coop

Finding Purpose in Financial Services

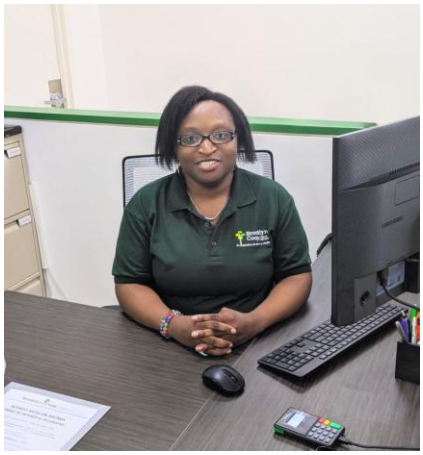
Nine years ago, Asta Cummings thought she’d be working in film. After high school, she’d spent time with Reel Works, even making a short movie about her experiences growing up. But when she saw Brooklyn Cooperative Federal Credit Union at a job fair, something shifted.

“I was immediately drawn to them,” Asta recalls. **“I got a financial literacy certificate in high school because focusing on gaining financial independence was always really important to me, particularly as someone born with a disability. And seeing that they were working in the neighborhood I’m from, I felt like they were doing unique work that I really wanted to be a part of.”**

What began as a two-year AmeriCorps fellowship through Public Allies became a career that would define both Cummings' professional life and Brooklyn Coop's approach to community-centered banking. Today, as a Member Services Representative, she embodies the credit union's mission in every interaction with members from Bushwick, Bedford-Stuyvesant, and East New York.

"What made me stay all these years is that I really do care about people, and I get to do work that matters," she explains. **"I love being able to serve individuals, to listen to what they're going through, and to connect them with what we offer in a way that actually supports their goals."**

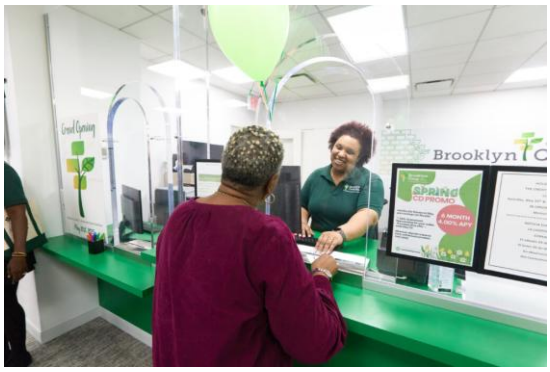
The Community Challenge



The neighborhoods Brooklyn Coop serves tell a familiar story of economic disinvestment. These communities—over 75% minority, heavily immigrant, and strongly entrepreneurial—have poverty rates that exceed city and state averages, while high school graduation rates lag behind. Family-owned grocery stores, beauty salons, bodegas, and food trucks create the economic backbone, reflecting both immigrant ingenuity and the economic necessity that drives residents toward self-employment when traditional employment remains inaccessible.

For nearly half of Brooklyn Coop's membership, maintaining only minimum account balances isn't about financial irresponsibility, it's about survival. Paychecks flow in and out immediately to cover essential expenses, leaving no cushion for traditional wealth-building strategies that mainstream financial institutions expect.

This is where Asta' personal connection to the community becomes transformative. **"I think the fact that our staff reflects the community helps us connect more deeply,"** she notes. **"People come in and see someone who understands them, who grew up here, who gets it."** When members share their struggles, they encounter staff who have navigated similar challenges rather than institutional representatives applying abstract policies.



A Different Approach to Banking

Under CEO Samira Rajan's leadership since 2008, Brooklyn Coop has pioneered relationship-based banking that treats each member as an individual rather than a data point. The credit union's mission—build wealth, build resilience, and build opportunity—isn't just marketing language; it's the framework that guides every interaction Asta has with members.

“We actually listen,” Asta emphasizes. **“Our members’ voices matter here. If someone’s going through something, they can come in, share what’s going on, and we’ll do our best to help.”**

This philosophy translates into practical innovations that serve community needs. Brooklyn Coop pioneered credit builder loans two decades before they became mainstream, recognizing that traditional secured credit products required upfront deposits that low-income households couldn’t access. They developed cooperative housing mortgages for New York City’s unique housing market, manually underwriting every loan rather than relying on automated systems that would exclude most applicants.

“We take the time to understand their situation and guide them toward what makes sense for them,” Asta explains. **“Like, if someone tells me they’re trying to rebuild their credit, I’m not gonna jump in and talk about applying for another type of loan they have no interest in. I’ll talk about the credit builder loan, or maybe the free financial counseling we offer.”**

Beyond Transactions

What sets Brooklyn Coop apart isn’t just their products—it’s their educational approach. **“I’m especially proud of the educational side of what we do,”** Asta reflects. **“People don’t always know what options they have, and it’s not their fault. A lot of us weren’t taught how to manage money growing up. I know I wasn’t.”**

Members gain access to financial counseling, workshops, and one-on-one guidance—all provided free of charge. This comprehensive support system recognizes that financial empowerment requires more than access to banking products; it requires knowledge, confidence, and ongoing support.

Asta’ approach exemplifies this philosophy. **“I don’t think I’d be able to sleep at night if I did”** anything but prioritize members’ actual needs over sales targets. **“We focus on Black and Latino communities and low-to-middle-income families in Central & East Brooklyn. We know we can’t make everybody happy all the time. Still, we put care into every conversation. We try to make sure people leave feeling heard and supported.”**

The Innovation Framework

Brooklyn Coop’s latest evolution—their new “achievements framework“—demonstrates how Asta’ people-centered approach is being systematized across the organization. Instead of defining success through comparison to traditional banks, this framework repositions banking milestones as community-building accomplishments.

Maintaining $250 in monthly deposits becomes an achievement in steady income management. Accumulating $1,500 in a certificate of deposit demonstrates wealth-building progress. Members who achieve $5,000 in a business checking account receive recognition through reduced loan interest rates, creating positive feedback loops that reward financial progress with additional wealth-building opportunities.

This approach transforms banking from a series of transactions into a journey of empowerment—exactly what Asta provides in her daily interactions with members.

The Bigger Picture

When people ask Asta what makes Brooklyn Coop different from big banks, her answer is simple: **"We are always here to support you on your goals, and we'll be transparent about what our services are so that you can decide if we meet your needs. If you want to join, we're here and appreciate you. If not, we're still here and still appreciate you."**

But for those seeking something different, she offers a clear value proposition: **"If you're looking for a place that sees you as more than a number, where your story matters, where someone's gonna sit down with you and talk about your actual goals without trying to sell you something you don't need—then yeah, we might be the right place."**

The Lasting Impact

Today, Brooklyn Coop serves as more than a financial institution—it functions as community infrastructure that enables economic mobility. Entrepreneurs access capital to grow businesses that employ neighbors. Families build generational wealth through homeownership that would have been impossible under traditional underwriting. Individuals like those Asta serves develop financial skills that create lasting stability.

"Everyone's financial journey is different," Asta reflects. **"What matters to me is helping each person take the next step that's right for them. We don't pressure people. We meet them where they're at, and we walk with them from there."**

For Asta, who found her calling in an unexpected place, Brooklyn Coop represents the power of mission-aligned work. **"So yeah—I stay because this work feels real. It's people-centered. It's grounded in care. And it reminds me that everyone has a story worth listening to."**

Brooklyn Cooperative Federal Credit Union—through staff like Asta Cummings—is creating a financial system model that builds local economic capacity through patient capital, cultural competency, and unwavering commitment to treating every member's story as worth hearing.