You may have questions or specific needs related to money, financial services, managing gender marker or name changes on identity documents – we’re here to help! Alternatives and Planned Parenthood have teamed up to provide more options, support, and resources to our transgender and non-binary community members. Alternatives Federal Credit Union is no ordinary financial institution. We are a nonprofit dedicated to creating thriving, empowered communities with financial freedom for all.

**Alternatives Federal Credit Union**
alternatives.org
For people living in Tompkins County and the adjacent counties of Cayuga, Chemung, Cortland, Schuyler, Seneca, and Tioga.
TransAction Financial Services Program

TransAction Personal Loan for one-time expenses related to gender-affirming surgeries and related costs (i.e. travel, lodging) and one-time expenses for transition-related clothing, vocal training, and other needs. The maximum loan amount is $20,000. We offer reduced rates with experienced, compassionate lenders who are here to work with you.

TransAction Line of Credit – A line of credit (like a credit card) for ongoing transition related care and expenses (i.e., medical and mental health care, medication, transportation) that also provides overdraft protection coverage for checks, debit, and electronic transactions if there are not sufficient funds in your checking account.
A referral letter from Planned Parenthood related to loan need is required to apply. This letter does not require disclosure of detailed personal medical care. Products available to all transgender and non-binary people in the service area.

**Contact Alternatives to learn more:**
Reiley Schoen, Branch Manager
(607) 216-3414
Or the Consumer Lending Team
(607) 216-3411

**Contact Planned Parenthood’s LGBTQ Patient Navigator and Outreach Educator**
in Ithaca for a referral letter and details about required documents for accessing loans and allowable expenses: (607) 216-0021, ext. 2308.
Planned Parenthood offers gender affirming hormone care and preventive sexual health care services for transgender people and non-binary people. We provide quality, compassionate care from an informed consent model. What does informed consent mean to us? Patients are not required to attend therapy and provide proof of therapy in order to receive gender confirming health care. We believe that some patients benefit greatly from mental health care and report positive experiences and that’s important. However, we do not require our patients go to therapy to prove their gender, or to get permission to change their bodies.

We provide free legal aid clinics for beginning the process and document preparation for name and gender marker change paperwork. Please call for more information.
Our LGBTQ Patient Navigator and Outreach Educator is available to assist with questions, resources and support for medical and legal document changes including name and gender marker changes on identity documents as well as answer questions about Alternatives Federal Credit Union TransAction loan products.

Our free 35-page guide called “Know-How: the trans person’s guide to get or change all of the life documents and essential paperwork you’ll need to make your way in the world” is available at OutForHealth.org.

Contact our LGBTQ Patient Navigator and Outreach Educator: (607) 216-0021, ext. 2308.