

Credit union flies coop, lands on bank

The southeast corner of Rodeo Road and Cerrillos Road is not a place you'd expect to find permaculture, but it's been there for over a decade. And it's been growing. Sandwiched between a Pizza Hut and an Applebee's and perched on the second floor of a small branch of the State Employees Credit Union (SECU), the Permaculture Credit Union (PCU) never planted a fruit tree out front. It didn't install an underground cistern or build a greenhouse. It never got a check from PNM for solar panels on its roof. And Santa Fe Place and its precursor, the Villa Linda Mall, would not have allowed a compost pile.

Still, a tremendous number of permaculture projects sprouted from that location at the confluence of so many concrete beaches and asphalt seas. As a financial institution created by and for people who "believe" in the ethics of permaculture, the PCU has loaned over \$15 million dur-

ing the course of its 12-year history. That's a lot of permaculture, but when the SECU grew out of its south-side branch, the PCU wasn't big enough to take over the whole space. It had to find a new home.

"I think it's great," said member services advisor Eileen Banashek. "We can open our office windows now, and we can take walks in the arroyo during lunch."

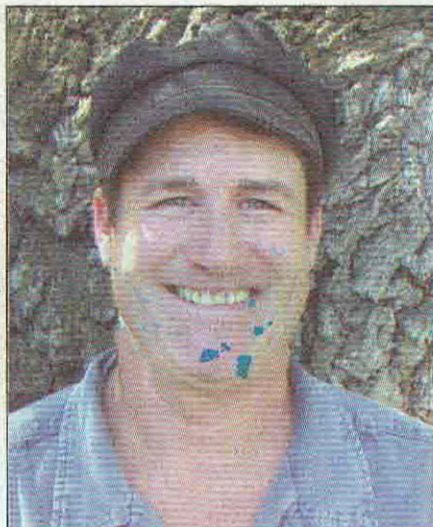
After a months-long search, the PCU landed on the west bank of the Arroyo Chamiso at 4001 Office Court Drive, #708. As the crow flies, it's only 1,700 feet away from the old office, but what a difference an arroyo makes! When I ran into Banashek at the community college one evening last month, she was beaming with excitement about the move. "It's actually a slightly smaller space, but the layout is so much better," she told me.

As late in the day as it was, I knew the credit union would be closed. And I knew a detour would make me very late for

dinner with my family, but I could almost picture it, and upon hearing about the new place, I had to check it out for myself. I was board chair of the PCU 10 years ago, so there will always be a special place in my heart for what www.pcuonline.com calls "the first and only credit union in the United States that operates exclusively within permaculture values."

The location, like the old, has its limitations when it comes to planting trees, installing cisterns, building greenhouses, and establishing compost piles. It's one commercial unit in a complex of more than a dozen other professional units. Don't expect any kind of obviously permacultural demonstration project there, but compared to the oddly exposed isolation of the credit union's previous digs, the arroyo bank is a vast improvement.

If you've never had a chance to stop by and start a membership at the PCU (perchance because it's been located in such



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a desolate urban landscape), now would be a good time to stop by. Or better yet, consider saving the gasoline and become a member online at www.pcuonline.com.

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