



IMPACT REPORT

CHAIR AND EXECUTIVE DIRECTOR LETTER

As the philanthropic and charitable arm of our industry, the National Credit Union Foundation holds the heart of the collective credit union movement. With humans at the center of all we do, your generous support enables us to drive forward the work of financial well-being for all.

Our impact is brought to life in many ways. We ignite and inspire the credit union community to leverage our cooperative principles and improve consumers' financial lives.

In 2024, our signature Development Education™ program, Exploring Why™ Workshops, and industry speaking engagements reached over 1,800 people from all walks of credit union life. Like the proverbial ripple in the pond, many of those reached went on to create their own projects of impact in their local communities.

Our CU FinHealth™ conference, offered in collaboration with the CA/NV Credit Union Leagues and Cornerstone Foundation, ignited almost 200 attendees through dedicated educational programming for financial health practitioners.

Our FinHealth Hub, the free financial health resource center with masterclasses and more, had over 600 users by the end of 2024. In addition to those

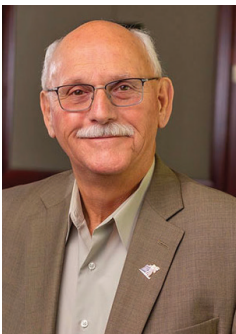
resources to help credit unions drive a focus on financial well-being, we also hosted six financial health webinars with over 120 attendees.

Together, we impacted people's lives through our grantmaking too, with over \$900,000 in grants approved in 2024. Among other impactful grants, our Foster Youth Financial Education Grant helped to reach over 200 foster youth in nine communities.

Our work also drives us to respond when disaster strikes, mobilizing donations across our system. Amid multiple natural disasters in 2024, your generosity helped 101 credit unions and 972 credit union employees & volunteers get back on their feet with over \$752,000 in aid disbursed.

As the National Credit Union Foundation charts a course for the future, we continue to put the needs of people at the forefront. Helping the people in our communities is why credit unions were formed. As we look to serve our communities in the years ahead, one thing we know to be true: we're stronger together, and we can't do it without you.

Together, we can continue to change the world for the people who live in it. Thank you for your support and generosity that truly make a difference.



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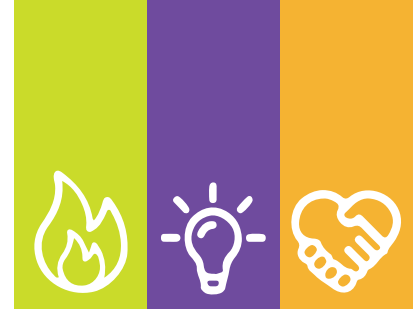
John Sackett
Chair, Board of Directors



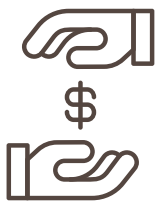
A stylized, handwritten signature in black ink.

Lauren Culp
Executive Director

IMPACT AT A GLANCE



\$900,000



in grant funds were given. Foster Youth Financial Education Grant helped to reach over 200 foster youth in nine communities.

Mission based trainings reached



1,800+

Attendees were inspired to use their new knowledge to make a difference in their local communities.



Achieved the highest ratings on BBB, Guidestar and Charity Navigator.

\$752,000

CUAid funds given



TO 101 CREDIT UNIONS

972

EMPLOYEES & VOLUNTEERS

got back on their feet

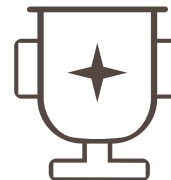


Our CU FinHealth™ conference, offered in collaboration with the CA/NV Credit Union Leagues and Cornerstone Foundation, ignited

196
ATTENDEES

through dedicated educational programming for financial health practitioners.

1,000+
ATTENDEES



for The Foundation Dinner Presenting the Herb Wegner Memorial Awards.

5 DE CLASSES
IN 2024

3 in Madison, WI at TruStage
1 in Tampa, FL at Velera
1 virtual



252
GRADUATES



600+

FinHealth Hub users by the end of 2024. Services include free financial health resources, masterclasses, and more.

IGNITE

WE FUELED FINANCIAL WELL-BEING FOR ALL



GRANTS

FOSTER YOUTH FINANCIAL EDUCATION

Introduced in 2024

Our Foster Youth Financial Education Grant provides support for credit unions fostering financial security and independence for children in foster care, assisting in building programs to enhance understanding of budgeting, credit and banking solutions.

With your support, the Foundation awarded nine credit unions grant funds for addressing the financial education needs to serve over 200 children and youth in foster care. These young individuals face unique challenges, including an increased risk of identity fraud, lower rates of higher education enrollment, and limited access to supportive resources.

FINANCIAL EMPOWERMENT THROUGH COACHING

Our Financial Empowerment Through Coaching grants were designed to fuel credit unions' financial health work, providing data around the power of coaching to move the needle for people's financial well-being.

KNOWING & HELPING YOUR MEMBERSHIP

Ongoing in 2024

Our Knowing & Helping Your Membership grants ignited small credit unions to better identify the demographics and financial health of their employees and members, setting them on a strategic course for growth.

"For any young adult preparing for financial independence, having adequate savings to cover an emergency or an unexpected expense is critical to their financial well-being. For a young adult transitioning out of foster care, who might lack a support network of family and relatives, that savings account becomes even more critical. Thanks to the generosity of the National Credit Union Foundation, our Financial Education for LIFE program offered an all-important savings incentive for foster-care teens who completed the personal finance component of our program."

Cherry Dale

Sr. Vice President of Financial Education, VACU



"THE PITCH"

Repeated in 2024

We once again partnered with the California and Nevada Credit Union Leagues at "The Pitch" competition during their annual REACH conference. The Foundation granted \$10,000 to the winner, Rize Federal Credit Union, to support the execution of their plan to effectively serve Gen-Z and engage teens in local communities in generating innovative ideas for increased youth engagement with the credit union.



CU FINHEALTH

The Foundation co-hosted the 8th annual CU FinHealth™ conference along with the California and Nevada Credit Union Leagues and the Cornerstone Foundation. Bringing together 196 financial health practitioners from credit unions and partner organizations in Aurora, CO, the conference focused on learning, engaging, and taking a deep dive into what it means to serve members with financial health and well-being solutions that transform lives.



The FinHealth
HUB
Learn. Connect. Grow.

FINHEALTH HUB

Through the generous support of the FinHealth Fund donors, we launched the FinHealth Fund, powered by the National Credit Union Foundation in January 2024.

By providing resources, education, and support, we can improve the financial well-being of all through credit unions. The FinHealth Hub is designed to build a community of fellow practitioners who can learn from each other.

“The FinHealth Hub stitches together several elements - resources, networking and education in a user friendly way. The power of learning from others working in the same industry and who share the same passion for financial wellbeing is a true gift.

The FinHealth Hub is a great anchor for supporting our mission.”

Charnell Morud

Personal Financial Coach, Verity Credit Union



196
ATTENDEES

at the 8th annual
CU FinHealth™
Conference.



EMPOWERING IMPACT

The Foundation's new podcast Empowering Impact launched in December.

Empowering Impact is the Foundation's podcast highlighting the impact of the credit union system on people's financial lives. Here we'll talk with credit union leaders who are and have made an outstanding impact on the credit union system.

These stories of impact are available because of supporters like you who believe in the work of the Foundation and our mission to improve people's financial lives. Together, we make all the difference.

INSPIRE

WE STRENGTHENED THE CREDIT UNION HEART



People take action when they care. They care when they understand the power of the credit union model to truly improve people's financial lives. The Foundation's programming and products inspired 1,809 people in 2024. Our suite of resources—the Development Education program, our Exploring Why Workshops, and our impactful collaborations—inspire credit union professionals to leverage cooperative principles that drive business decisions that start and end with the member.

We were honored and grateful to collaborate with TruStage to bring DE to Madison, Wisconsin and Velera to bring DE to Tampa, Florida.



In 2024 the Foundation's programming and products inspired

1,809
PEOPLE

EXPLORING OUR VALUES™

With your support, the Foundation launched Exploring Our Values™, an engaging, self-guided online course that connects individual purpose and values with the credit union movement. With a goal of helping users feel connected to the work at their organizations, Exploring Our Values guides learners through the fundamentals of credit unions' cooperative structure, introduces them to lessons from history and key champions, and helps them reflect on how their role and values intersect with the mission of their organization and broader credit union movement.



"The DE experience helps you with doable action items to help your members, community, and staff. The tools learned and team collaboration is a priceless experience! You can make a difference!"

Erlinda Seib, CUDE
*Director of Applications Systems,
Christian Financial CU*





FOUNDATION DINNER PRESENTING THE HERB WEGNER MEMORIAL AWARDS

In March, we hosted the 35th Annual National Credit Union Foundation Dinner Presenting the Herb Wegner Memorial Awards. With over 1,000 of our credit union family members in attendance, we had the honor of celebrating Tony C. Budet, Judy S. DeLucca, and Bob Trunzo for Outstanding Individual Achievement and the Selfreliance Foundation for Outstanding Organization.

Together, we inspired each other by sharing the stories of modern day credit union champions. A special thank you to our sponsors and attendees of our largest fundraising gala of the year.

As the charitable arm of the U.S. credit union movement, your generosity allows the National Credit Union Foundation to serve as the catalyst to improve people's financial lives through credit unions. We can't continue to do this great work without you!



TOGETHER

WE MOBILIZED
GENEROSITY



\$752,000

CUAid funds given to

972 credit unions,
employees,
and volunteers

Through the National Credit Union Foundation's CUAid disaster relief program, we help our credit union family rebuild after natural disasters strike, and 2024 saw historic disasters across the United States throughout the year.

Every penny donated to CUAid goes directly to credit union volunteers, employees, and credit unions affected by natural disasters. Because of your generous support, we were able to provide \$752,000 to 972 credit union employees and volunteers at 101 credit unions across seven states affected by the following disasters: Maui Wildfires, Hurricane Beryl, Hurricane Helene, and Hurricane Milton.

"We are deeply thankful for the Disaster Relief Grant. Hurricane Beryl wreaked havoc—floodwaters surged, and the winds twisted everything beyond recognition, leaving our entire property under water.

We were without power for five days and when it was restored, our house had extensive roof, ceiling, and floor damage from the rain. While we know coastal living comes with the risk of storms, Hurricane Beryl has left us facing a long and expensive recovery. This grant has been crucial in jumpstarting the costly cleanup process."

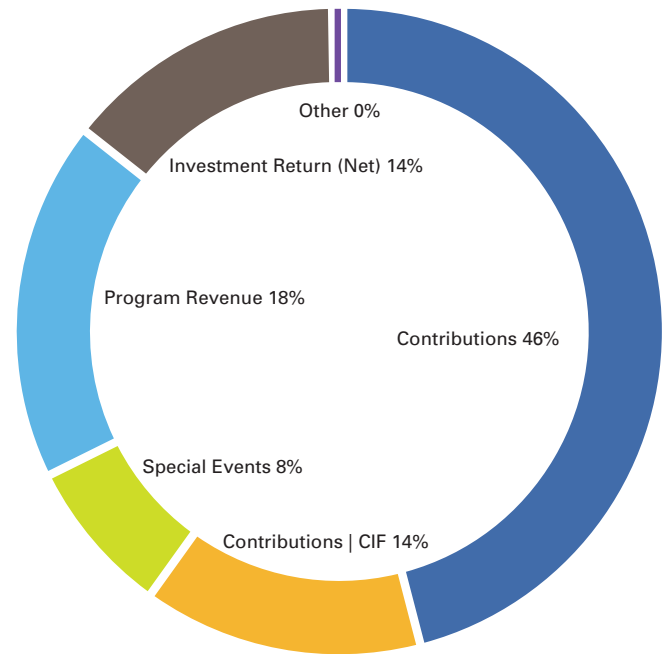
Cindy McKnight
*Marketing Campaign Manager,
TDECU*



FINANCIALS

REVENUE AND OTHER SOURCES

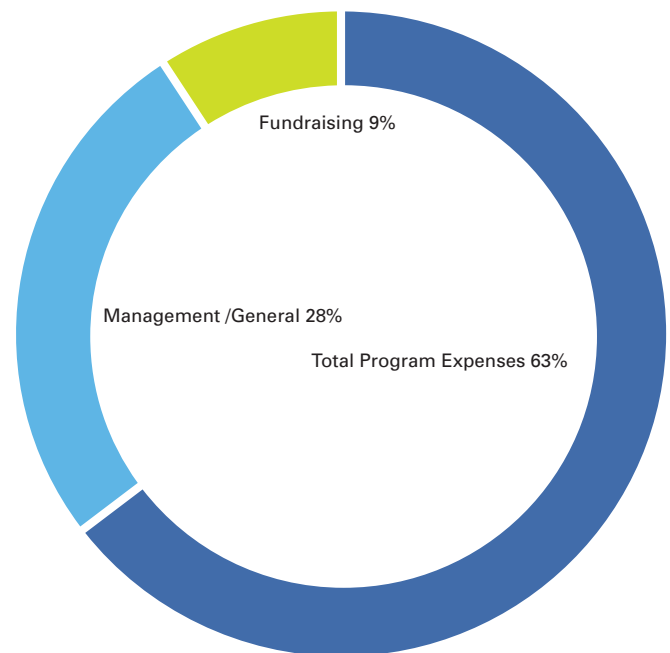
Contributions	\$2,696,678	46%
Contributions CIF	\$818,432	14%
Special Events (Net)	\$456,108	8%
Program Revenue	\$995,726	18%
Investment Return (Net)	\$828,237	14%
Other	\$14,617	0%
Total Revenues and Other Sources	\$5,809,798	100%



PROGRAM EXPENSES & SUPPORTING SERVICES

Program Expenses

Disaster Relief	\$771,761	
Development Education	\$1,229,638	
CIF Grants and Outreach	\$804,308	
Financial Well-Being	\$599,328	
FinHealth	\$364,700	
Biz Kid\$	\$90,267	
Program Services	\$246,155	
Total Program Expenses	\$4,106,157	65%
Management /General	\$1,665,034	26%
Fundraising	\$583,892	9%
Total Expenses	\$6,355,083	100%



Unrealized Gains from Investments	\$100,330
Change in Net Assets	(\$444,955)

Net Assets Beginning of Year	\$13,783,026
Net Assets End of Year	\$13,338,071

LEADERSHIP

Our mission is to serve as a catalyst to improve people's financial lives through credit unions. We accomplish this through three pillars of work. **Our vision** of making financial freedom achievable through credit unions encompasses all people.

FOUNDATION EMPLOYEES

Lauren Culp, CUDE
Executive Director

Alicia Crotteau
Programs Coordinator

Christian Neitzel
Staff Accountant

André Parraway
Chief Financial and Operating Officer

Jennifer Harbeck
Engagement Senior Coordinator

Traci O'Neill
Executive Assistant

Danielle Brown, CUDE
Chief Engagement Officer

Danielle Harris, CUDE
Senior Manager, Programs

Maggie Russell
Senior Manager, User Experience & Projects

Amber Conger
Senior Communications Manager

Christine Hickey, CUDE
Financial Health Programs Senior Manager

Jenni Speth, CUDE
Engagement Director

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Georgia United Credit Union

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President/CEO
America's Credit Unions

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WeStreet Federal Credit Union

David Sweitzer
President - Sales & Marketing
TruStage

Teresa Campbell,
Immediate Past Chair
President/CEO
San Diego County Credit Union

Melanie Kennedy, CUDE
President/CEO
Southwest Financial Federal Credit Union

Dean Young
EVP, Chief Service Officer
Velera

DONORS

The following organizations and individuals make the Foundation's work possible. Their leadership and commitment of support helps to ignite, inspire and respond to the needs of the credit union movement, leverage our cooperative values, and make financial well-being the center of our credit union ecosystem.

SUSTAINING CIRCLE | \$150,000+



America's
Credit Unions



SCHOOLS**FIRST** 
FEDERAL CREDIT UNION



Suncoast
Credit Union



TruStage™

LEADERSHIP CIRCLE | \$100,000+

VISA

PLATINUM | \$50,000+



FOUR  LEAF



Selfreliance
Federal Credit Union

velera

GOLD | \$25,000+



bcu



| DONORS

SILVER | \$10,000+

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American Association of CU Leagues
America's First FCU
Arizona Financial CU
Blaze CU
C U Cooperative Branching LLC
Catalyst
Central Missouri Community CU
City & County CU
Civic FCU | LGFCU
Clearwater CU
CommunityAmerica Foundation
Cornerstone Foundation
Cornerstone League
Council of Federal Home Loan Banks
Empower FCU
Financial Partners CU
Five Star CU
Georgia United CU
GoWest Foundation
GTE Financial
HealthCare Associates CU
Idaho Central CU
Interra CU
Jamestown Area Community FCU
KEMBA Financial CU
Luminate Louisiana Credit Unions
Meritrust CU
Metro CU
Michigan CU League
Monterra CU
National Cooperative Bank

Nusenda CU
Ohio CU Foundation
Origence
ORNLCU
Rogue CU
Royal CU
Sidney FCU
Star One CU
Summit CU
Travis CU
Visions FCU
Wisconsin CU League

BRONZE | \$5,000+

Allegacy FCU
ALM First Financial Advisors
America's Credit Unions Councils
Broadview FCU
Canvas CU
Carolinas CU League
Carter FCU
Chartway FCU
Community Financial CU
Corporate Central CU
CU Consulting & Translations, LLC
CUES
CUNA Strategic Services
Delta Schools FCU
EdiFi CU
Farmers Insurance FCU
Fidelity Information Services Inc
First Heritage FCU
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Great Lakes CU
Indiana CU Foundation
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Labor FCU
Maps CU
Mazuma CU
Mid Minnesota FCU
Mississippi CU Association
Montana's Credit Unions
New Orleans Firemen's FCU
NextMark FCU
Numerica CU
Open Lending Corporation
Pierce, Patrick
Pima FCU
Pyramid FCU
Regional FCU
Smith, Debbie
South Carolina FCU
Synergent
TCT FCU
Teachers FCU
The League of Credit Unions & Affiliates
Together CU
Tropical Financial CU
Unitus Community CU
UniWyo FCU
Upward CU
Volunteer Corporate CU
WESTconsin CU
Westerly Community CU

STEEL | \$1,000+

802 CU
African-American CU Coalition
Alamo City CU
AmeriCU CU
AREA FCU
Arkansas Superior FCU
AWS
Baton Rouge Telco FCU
Bay FCU
Blue FCU
Border FCU
Bridgeton Onized FCU
Brown, Danielle
Canton School Employees FCU
Cantrell, Tammy
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Capstone FCU
Carolina Trust FCU
Centra CU
Chocolate Bayou Community FCU
Coastal Community FCU
Community 1st FCU
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Cordell, Christine
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Culp, Lauren
CUSA FCU

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Dort Financial CU
Dow CU
Dykstra, Diana
East River FCU
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Element FCU
Filene Research Institute
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First Tech FCU
Franklin Mint CU
Great NorthWest FCU
Greenwood CU
Guadalupe CU
Healthcare Plus FCU
Humanidei
Hyland, Christiane
Indiana Members CU
Jury, Pat
Kaua'i FCU
La Capitol FCU
Leavitt, Pam
Leighton, Douglas
Levo FCU
Lopez, Scott
Loyalty CU
Maine CU League
Matanuska Valley FCU
McKesson & Healthcare
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Members 1st FCU

Members 1st of NJ FCU
Michigan CU Foundation
Mile High FCU
Millennium Corporate CU
Minnesota Valley FCU
Mitchell Stankovic & Associates
MONEY FCU
Monroe Telco FCU
National Institutes of Health FCU
New York CU Association
New York CU Foundation
NextStep FCU
North Memorial FCU
Northern Hills FCU
Nussle, James
O Bee CU
Oklahoma Central CU
OMNICOMMANDER
One Source FCU
OneAZ CU
Point West CU
Progressions CU
Q2 Software, Inc
Rhode Island CU
Rimrock CU
Rio Grande Valley CU
Riordan, Rebecca
River City FCU
River Region CU
Riverways FCU
Sentinel FCU
Sharefax CU Inc

Southwest Heritage CU
Southwest Montana FCU
Spokane City CU
Starr County Teachers FCU
Sunmark CU
SWBC
Sweitzer, David
Syracuse Fire Dept EFCU
Tarrant County's CU
Tennessee CU League
Tongass FCU
TrailNorth FCU
Tricorp FCU
UFirst FCU
Ukrainian Selfreliance FCU
Ulster FCU
UNCLE CU
United CU
United Nations FCU
United Teletech Financial FCU
Unity Catholic FCU
University FCU
UNO FCU
Vibe CU
Vipperman, Jenny
Vizo Financial Corporate CU
Voyage FCU
Weingart, Tobi
West Texas CU
Western CUNA Management School
White River CU
Young, Dean

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Mohawk Valley FCU
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Wildfire CU
Wisconsin CU Foundation



FINHEALTH FUND

FOUNDING ORGANIZATIONS



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Oregon Community CU
SchoolsFirst FCU



GET IN TOUCH

National
Credit
Union
THE FOUNDATION
Ignite | Inspire | Respond

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Washington, DC 20003-3799

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scan here
to visit our
website



The Foundation is the charitable arm of the U.S. credit union movement and works as a catalyst to improve people's financial lives through credit unions.