



CELEBRATING OUR 90TH ANNIVERSARY

2022 ANNUAL REPORT

2023 ANNUAL MEETING PROGRAM

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AGENDA

- a. Ascertainment of Quorum
- b. Reading and Approval of 2022 Annual Meeting Minutes
- c. Report of the Board of Directors
- d. CEO Statement
- e. Finance and Budget Committee Report
- f. 2022 Statement of Financial Condition
- g. Audit Committee Report
- h. Election Results
- i. Swearing in of new Board Members
- j. Unfinished Business
- k. New Business
- l. Adjournment
- m. Interest in joining the SCU Board or Audit Committee
- n. Q&A

BOARD & AUDIT COMMITTEE ROSTERS

BOARD OF DIRECTORS:

Board Chair	Carlos Ruiz
Vice Chair	Robin Shuler
Treasurer	Shahzad Qadri
Secretary	Rebecca Kerr
Member	Deanna Clark
Member	Joe Davila
Member	Jordan Grant
Member	Jonelle Johnson
Member	Nelson Reyneri
Associate Member	Ezra Altaras

AUDIT COMMITTEE:

Audit Chair	Richard Leigh
Audit Secretary	Deanna Clark

EXECUTIVE LEADERSHIP TEAM

President/Chief Executive Officer	Richard Romero
Chief People Officer	Kelly Earnest
Chief Lending Officer	Lee Pierce
Chief Information Officer	David Means
Chief Financial Officer	Mac McCaleb

2022 ANNUAL MEETING MINUTES

HELD ON MARCH 30, 2022

1. Welcome - Introduction of the Board of Directors - Call to Order

Carlos Ruiz, Board Chair, called the Annual Meeting to order on 2022/03/30 at 6:00 PM.

2. Ascertain Quorum - Approval of 2021 Annual Meeting Minutes

Carlos Ruiz, the Seattle Credit Union Board Chair, requested Robin Harmon, the Board Secretary, to confirm if we have a quorum. Robin Harmon acknowledged that a quorum existed and moved to begin the Seattle Credit Union Annual Meeting. The first item of business was to approve the 2021 Annual Meeting minutes. A motion was made to waive the reading of the 2021 Annual Meeting minutes and approve the Annual Meeting minutes as presented.

First Motion: Robin Harmon

Seconded by: Rebecca Kerr

M/S/P - 2021 Annual Meeting Minutes approved as presented in the 2021 Annual Report.

3. Report of the Board of Directors - Board Chair

Carlos Ruiz gave the Board of Directors Report. He advised the attendees how Seattle Credit Union's (SCU) Staff and the SCU Board demonstrate the principle "people helping people". He reviewed the commitment to small business, diversity, equity, inclusion and the creations of the Prosperity Advisory Board. He advised attendees that SCU has reached over \$1 billion in assets, and introduced the new Seattle Credit Union Leadership team. Last, he congratulated Richard on 10 years of service to Seattle Credit Union.

4. Report of Seattle Credit Union CEO

Richard Romero introduced himself to the attendees of the Seattle Credit Union Annual Meeting. He advised attendees of how staff has continued to manage the impacts of Seattle Credit Union (SCU) business, communities, and members through the pandemic and economic environment to ensure that everyone is safe and still able to support SCU member needs. He then advised attendees of SCU becoming certified as a Community Development Financial Institution and awarded a \$1.8 million grant that will be used to fund three projects. Additionally, SCU has been approved for a \$47 million secondary capital loan from the Treasury, to be used for low-income communities at affordable rates. Lastly, he explained that SCU had relocated staff to a hybrid work environment and has downsized office space to reinvest that capital into SCU.

5. Finance and Budget Committee Report

Rob Shuler presented the Finance and Budget Committee Report and the 2021 Statement of Financial Condition and Statement of Income in the Annual Report to the attendees of the Annual Meeting. He then outlined the main aspects of the reports in the SCU Annual Report. He explained how the Finance and Budget Committees function and how they supported Seattle Credit Union during these times.

6. Report of the Board of Directors - Audit Committee Report

Rick Szeto gave the Audit Committee Report to the attendees. He explained how the Audit Committee functions and its responsibility to Seattle Credit Union. He outlined the process of how the Audit Committee oversees internal and external audits.

7. New Board Members - Election Results

Carlos Ruiz advised the members that Jordan Grant, Robin Shuler, and Shahzad Qadri were elected to the Board of Directors. He also explained the election process and provided the election results.

8. Swearing in New/Incumbent Board Members

Carlos Ruiz swore in the new (SCU) Board members: Jordan Grant, Robin Shuler and Shahzad Qadri.

9. Unfinished Business

No unfinished business was addressed at this meeting.

10. New Business

No new business was addressed at this meeting.

11. Adjournment

Carlos Ruiz, Board Chair, adjourned the Seattle Credit Union Annual meeting on 2022/03/30 at 5:33 PM

First Motion: Mele Miller

Seconded by: Rob Shuler

M/S/P - 2022 Annual Meeting adjourned.

2022 ANNUAL MEETING MINUTES (CONT.)

HELD ON MARCH 30, 2022

12. Interest in joining the SCU Board or Audit Committee

Carlos Ruiz advised attendees that if they are interested in joining the SCU Board or Audit Committee to please visit seattlecu.com/leadership to apply.

13. Questions from Membership

The attending SCU Board and staff answered membership questions. Questions were asked about COVID safety measures, trainings, new technology, SCU headquarters downsizing, and increasing staff to better support members.



Greetings Members.

It is my honor to welcome you once again to our annual meeting. This meeting marks my sixth as a board member and third serving as your Chairman of the Board. I am as proud as ever at what Richard, his executive team, and the entire SCU staff have accomplished over that time.

Since 2020 our communities, locally and globally, have faced many challenges and hardships. I am proud that Seattle Credit Union has not shied away from those challenges, and more importantly, we have held steadfast to addressing the challenges that many of our communities faced long before the pandemic.

2022 was a great year for us and we'll use it as a springboard to reach even greater heights. I am excited about all the plans to continue to introduce new ways to digitally interact with SCU; moreso, because we want to do so without losing the feel of human connection. I know Richard and team are committed to continuing to enhance our member experience. We know that without you, there is no Seattle Credit Union.

I am eagerly looking forward to the road ahead, confident in who we have steering the ship and the entire crew behind them. I wish a 2023 full of growth and prosperity to: our members, staff, outgoing board members, new incoming board members, and the entire community we have the honor to serve.

We look forward to remaining your partners now and in the future.



As Seattle Credit Union turns 90 years old in 2023, I reflect on how far we have come from our humble beginnings and all the historic events we've been through together. During my tenure as CEO since 2012, we have been through several economic events and most recently, an unprecedented pandemic. While we still feel the effects of the recent events on our organization, we continue to be financially sound, with strong reserves and financial performance, and we continue to focus on the reason we were originally chartered - bringing resources together to serve those that do not have access to financial services.

With this mission in mind, we have decided to expand outside of the traditional metropolitan market. We recently opened a satellite branch in the Salishan Community of Tacoma. We are thrilled to bring much needed financial services to those in this community. We are also pleased to announce that in mid-2023, we will be growing further in Tacoma by opening a new branch in the Hilltop Community. We look forward to filling financial services and supporting wealth creation needs in this area as well.

While our business remains strong, like many, we experienced major challenges with staffing. Today's economic environment has shifted workforces into different industries, creating higher demands in the member services profession across the board. Hiring and retaining talent in the customer service field has been harder than ever. That, along with reduced foot traffic, resulted in a decision to close our Rainier and Georgetown branch locations.

While these were business decisions based on many factors, we do not take lightly the impacts on our members and the communities we serve. We are committed to returning to regular branch schedules as soon as possible.

Seattle Credit Union operates under a hybrid work environment, which has opened opportunities to reach a larger workforce pool. We continue to find ways to streamline our operations to leverage technology and keep up with the ever-changing landscape of financial services. While these changes will provide additional flexibility and enhance service to our members, we understand that change may be hard to adjust to. We are working on creating easy to follow educational materials to help members transition to new forms of service. Be on the lookout for new methods to serve you better in the upcoming months, such as text, video and chat support. These services will provide members with better ways to reach us and allow us to meet members where they are.

Thank you again for being a loyal member.

Richard Romero, President/CEO
Seattle Credit Union



Calendar year 2022 was a tough year for many reasons for individuals world-wide, and Seattle Credit Union Members are no different. The pandemic continued its impacts: global financial uncertainty coupled with high inflation caused everyone take a step back and re-examine their financial goals. In recent days, a growing concern amongst consumers, including Seattle Credit Union Members, has been “how safe is our money with Seattle Credit Union?” Rest assured that Seattle Credit Union remains strong and ready to weather any storms that may come our way.

Despite the adversities, Seattle Credit Union adhered to its mission and vision to be Seattle’s partner in growth and prosperity. Seattle Credit Union continued to help small and large businesses flourish, provided financing for homes and college educations, and further opened doors to greater opportunities. In all this, what we are most proud of is the support that Seattle Credit Union has continued to provide to the underserved and low-income communities. Although adversity can distract from what is most important, we stand strong to ensure those are not overlooked or unsupported.

Numerous checks and balances are in place to ensure the viability of Seattle Credit Union. The Finance and Budget Committee for Seattle Credit Union, a standing Committee of the Board of Directors, meets regularly to perform the following duties and responsibilities:

- Reviewing the annual budget and recommending the budget to the Board of Directors for approval and adoption.

- Reviewing SCU’s financial statements and supporting documents, operating results, financial condition and forecasts.
- Reviewing budget variance reports and responses from management.
- Reviewing financial metrics and key performance indicators (KPIs).
- Reviewing SCU’s Capitalization - net worth, investment, liquidity, and balance sheet management strategies.
- Reviewing, on an annual basis, all financial and budget related policies.
- Approving correspondent financial institutions and investment brokers.
- Reviewing financial and regulatory audits.

SCU’s financial objectives continually focused on aligning our financial goals with strategic objectives while achieving quality earnings. As interest rates rose throughout the year, we actively managed your credit union to remain strong and supportive of you, our owners. Though the challenges were prolific, SCU accomplished these successes.

- Ended the year at \$1.075 Billion in assets: an increase of \$69 million over 2021.
- Generated Net Income of \$5,865,000.
- Paid over \$2.1 Million in Dividends/Interest to members.
- Increased Net Worth from 7.53% to over 12.2%.



Seattle Credit Union continues to be a well-capitalized credit union, which helps us to serve you. 2022 was a challenging year for many, but SCU's financial results and programs enabled us to help our members to thrive in tough times. As we prepare to tackle 2023, we would be remiss if we did not thank our Members, our staff and volunteers, without whom the success of Seattle Credit Union would not be possible!

Shahzad Qadri

Treasurer and Finance & Budget Committee Chair

2022 STATEMENT OF FINANCIAL CONDITION (UNAUDITED)

DECEMBER 31, 2022

December 31, 2022	
ASSETS	
Loans to Members	842,867,000
Allowance for Loan and Lease Losses	(6,295,000)
Loans to Members, After Allowance for Loan and Lease Losses	836,572,000
Loans Held for Sale	-
Cash and Cash Equivalents	71,652,000
Investments	-
• Securities Available for Sale	107,522,000
• Certificates of Deposit	-
• Federal Home Loan Bank Stock	1,277,000
National Credit Union Share Insurance Fund (NCUSIF) Deposit	8,591,000
Property and Equipment	6,481,000
Accrued Interest Receivable	2,794,000
Cash Surrender Value of Life Insurance, Net	22,278,000
Mortgage Servicing Rights	1,937,000
Other Assets	16,367,000
TOTAL ASSETS	\$1,075,471,000
LIABILITIES	
Members' Share Accounts	943,809,000
Borrowings	-
Accrued Expenses and Other Liabilities	14,769,000
TOTAL LIABILITIES	\$958,578,000
MEMBERS' EQUITY	
Secondary Capital / Subordinated Debt	46,094,000
Regular Reserves	5,202,000
Retained Earnings	80,516,000
Unrealized Gain/(Loss) on Investments	(14,919,000)
TOTAL MEMBERS' EQUITY	\$116,893,000
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$1,075,471,000

2022 STATEMENT OF INCOME (UNAUDITED)

YEAR ENDED DECEMBER 31, 2022

	2022
INTEREST INCOME	
Loans to Members	32,744,000
Investments	2,843,000
TOTAL INTEREST INCOME	\$ 35,587,000
INTEREST EXPENSE	
Members' Share Accounts	2,146,000
Borrowings	-
TOTAL INTEREST EXPENSE	\$ 2,146,000
NET INTEREST INCOME (Interest Income, <u>Less</u> Interest Expense)	\$ 33,441,000
Provision for Loan and Lease Losses	4,948,000
NET INTEREST INCOME <u>LESS</u> PROVISION FOR LOAN & LEASE LOSSES	\$ 28,493,000

NON-INTEREST INCOME	
Fees and Charges	3,876,000
Interchange Income	4,694,000
Gain on Sale of Real Estate Loans	367,000
Gain on Sale of Available-for-Sale Securities	-
Increase in Cash Surrender Value of Insurance	548,000
Other Income	3,890,000
TOTAL NON-INTEREST INCOME	\$ 13,375,000
NON-INTEREST EXPENSE	
Compensation and Benefits	17,835,000
Office Occupancy	2,104,000
Office Operations	5,724,000
Other Expenses	10,340,000
TOTAL NON-INTEREST EXPENSE	\$ 36,003,000
NET INCOME	\$5,865,000

AUDIT COMMITTEE REPORT

The Audit Committee is an integral part of Seattle Credit Union's corporate governance structure. In this capacity, the Committee provides oversight to ensure the Credit Union's internal policies, procedures, and practices reflect those of a sound, and continuously improving, internal control environment that safeguards Members' assets and ensures adherence to applicable laws and regulations.

In order to achieve our objectives, the Committee met bi-monthly during 2022 and oversaw various audits that included internal audits, as well as examinations performed by our regulators. We reviewed the results of all audits and examinations to ensure that management provided adequate and timely responses when requested.

The Committee also received regular updates on the Credit Union's financial performance and engaged the public accounting firm of Moss Adams LLP to perform an independent audit of the Credit Union's financial statements as of and for the year ended December 31, 2022 and conducted a verification of members' accounts as of October 31, 2022. We are pleased to report the Credit Union has received an unmodified audit opinion, which means the financial statements present fairly in accordance with generally accepted accounting principles, in all material respects, the financial position of Seattle Credit Union.

SCU COMMUNITY IMPACT REPORT

Transformative and Sustainable Impact

For more than 90 years, Seattle Credit Union has and continues to remain committed to dynamic and diverse communities we serve. These communities are important to us, representing where we live, raise our families, and grow our businesses. Unfortunately, finance has not always been on the right side of history – we hold this close to heart. Therefore, it is vital that our mission, vision, and core values represent the evolving needs of our members, more specifically, the ways in which the credit union serves and supports marginalized and traditionally underbanked communities.

This community impact report outlines Seattle Credit Union’s 2022 efforts in supporting our neighbors via sponsorships, donations, partnerships, education, and diversity, equity, inclusion, and prosperity initiatives. Such efforts truly align with the credit union’s dedication to strengthening family and business, ultimately improving the lives of the people and communities we serve.

Designations

We are honored to carry the following designations as a pledge to our community members that need us most:

- Community Development Financial Institution
- NCUA Low-Income Designation
- Juntos Avanzamos – “Together We Advance”

These designations enabled Seattle CU to secure an additional \$2 million in grant funding to boost our impact and expand community access to capital.

Community Involvement

Seattle Credit Union is committed to supporting our community through volunteering, providing free educational workshops, partnering with local nonprofits, and creating products built to help those who have traditionally been underserved by our financial system. From the work we’ve done with the City of Seattle to help finance immigrants’ paths to U.S. citizenship, to our continued efforts as a Juntos Avanzamos credit union that provides trusted financial services to our local Latino community, we are proud to serve and give back to people of Seattle and beyond.

Throughout 2022, the credit union partnered with 31 local organizations and nonprofits, giving nearly \$100,000 in donations and sponsorships to support efforts ranging from housing and equality to student well-being and healthcare. With a deep focus on the underserved, Hispanic, BIPOC, and LGBTQ+ populations, Seattle Credit Union continues to strive in establishing a healthier Washington state.

Organizations

We are proud to be committed partners and supporters of the following community organizations throughout 2022:

United Way of King County, Matched Savings

The Credit Union co-developed and executed a match savings program, including 1:1 coaching and financial workshops, running the length of the academic year across the region’s network of community colleges.

United Negro College Fund (UNCF)

The Credit Union supports UNCF’s mission and work through sponsorship and collaborations throughout the year.

SCU COMMUNITY IMPACT (CONT.)

Organizations (CONT.)

BRAVE

The Credit Union chose to support BRAVE's fundraising event in recognition of our shared mission alignment.

Sigma Gamma Rho Sorority

The Credit Union supported Sigma Gamma Rho's annual youth conference with workshops on personal finance, and monetary support for the operating costs of the event.

Defy Ventures

The Credit Union supports Defy Venture's Washington inmate entrepreneur program through monetary support and volunteerism.

El Centro de la Raza

The Credit Union continues close collaboration with El Centro through education programs for Spanish-speaking entrepreneurs, events in the Beacon Hill neighborhood, ITIN tax filing and education.

Asian Pacific Cultural Center (APCC)

The Credit Union supports APCC's senior citizen personal finance education program.

Urban Impact

The Credit Union supports Urban Impact's programmatic work to educate and bring resources to entrepreneurs of color in meeting their small business needs. Our work together included monetary support and volunteerism.

Mary's Place

The Credit Union supports Mary's Place rapid response fund ensuring that women and children seeking shelter have a trustworthy resource for their next steps.

YWCA

The Credit Union continues our support of YWCA's mission aligned work with support for their annual gala.

Sound Outreach

The Credit Union supports Sound Outreach's deep outreach efforts in Pierce County with technical guidance for their programmatic work.

International Rescue Committee (IRC)

The Credit Union supports IRC's clients with culturally relevant and adapted account opening for their clients and broad support across their programmatic work for our region's refugee community.

Rez Journey, Native Action Network

The Credit Union supported the development of the Rez Journey boardgame developed by a cohort of native women from the Nation Action Network. Rez Journey aims to provide basic financial literacy education to native youth in a culturally relevant manner.

Community Credit Lab (CCL)

The Credit Union supports CCL's work to bring credit access to historically excluded communities through the development of loan products designed and lead by the most impacted and excluded from traditional banking services.

SCU COMMUNITY IMPACT (CONT.)

Organizations (CONT.)

Juma Ventures

The Credit Union continues our support of Juma Venture's mission to provide youths disconnected from education and employment with monetary support for their summer internship program and personal financial education.

Tacoma Community House

The Credit Union supported Tacoma Community House's personal finance coaching work with the funding of a dollar match incentive available to participants at the end of successful completion of their course.

Edmonds College Foundation

The Credit Union supports Edmonds College's Construction Pre-apprenticeship Program as our annual Feel Good Checking partner, personal finance classes, and broad support for the wellbeing and success of their students.

Pierce County Affordable Housing Consortium (PCAHC)

The Credit Union supported PCAHC's annual gala in recognition of our shared alignment to bring Washingtonians closer to homeownership.

Ukrainian Community Center (UCC)

The Credit Union made meaningful contributions in partnership with IRC in recognition of UCC's tremendous work in our region for those affected by the ongoing war in Ukraine.

Things We Imagined

The Credit Union supported the development of Tacoma artist Safira Sanders, whose work highlights Black entrepreneurs in Tacoma.

OneAmerica

The Credit Union continues our support of OneAmerica's mission aligned work with support for their annual gala.

Ventures

The Credit Union continued support for Ventures programmatic to uplift entrepreneurs of color across our region. Support included collaboration with the Credit Union's small business team, providing opportunities to shape educational content.

Salishan Association

The Credit Union supports the community engagement work of the Salishan Association. We work together to enhance our impact in the Salishan neighborhood and the marketing of our Salishan branch.

Links Legacy Foundation

The Credit Union continues our support of Links Legacy Foundation's work to bring STEAM education opportunities to African American students through our sponsorship of their annual gala.

HomeStead

The Credit Union supports HomeStead's annual fundraiser in recognition of our shared alignment in bringing Washingtonians closer to homeownership and the board membership of our colleagues.

R.U.B.B. Initiative

The Credit Union supports the R.U.B.B. Initiative to enhance their work in bringing Black entrepreneurs in front of the resources and education that will take their businesses to the goals they hope to reach.

SCU COMMUNITY IMPACT (CONT.)

Giving Back

The following is a rundown of the dollars shared to support our communities in 2022:

Consumer Loans in Low-Income Designation (LID) zip codes

- Over 2,000 loans from 2020 to present and \$31M in loans to LID zip codes

Citizenship Loans given out in 2022

- 1 citizenship loan, for \$550

Mortgages in LID zip codes in 2022

- 95 loans for more than \$15M (\$15.8)

Commercial financing in LID zip codes in 2022

- 12 loans for more than \$30M

Business financing in LID zip codes in 2022

- 5 loans for \$145k

Feel Good Checking charity dollars given out in 2022

- 505 accounts for \$10,100



ABBAS MIRZAZADEH

NEW BOARD MEMBERS

JOSHUA CANADY



My name is Josh Canady and I am a servant leader, a simplifier, and connector of people and ideas. As a Senior Supplier Diversity Program Manager at Microsoft I lead the supply chain pillar of our corporate Racial Equity Initiative where I have the privilege of working on difficult societal issues such as economic inequity. I have the strongly held belief that economic empowerment, in all its forms, is core to creating the equity we seek. On a personal note, I am a dedicated husband and father of a 2-year-old girl, Viola, whose curiosity, wit, and independence awes me daily and to an incoming baby boy who is yet to be named (open to suggestions!). We have called Seattle home for 8 years after moving here on whim in pursuit of adventure and expanded career opportunities. The decision to leave behind our family and friends in the South was a difficult one but proved to be immensely rewarding. If selected to serve as a board member you will be adding a high energy, low friction problem solver focused on creating sustainable impact in underserved communities.

NEW BOARD MEMBERS

MARI HORITA



The through line in my diverse career has been my passion for increasing representation and advancing social justice. Whether as a corporate lawyer, nonprofit CEO, and now professional sports executive, I leverage each platform to further diversity, equity, and inclusion in both my place of work and in society. I am both heartened and inspired by SCU's authentic commitment to serving and uplifting all communities, and in particular those who have historically been overlooked, marginalized, and unsupported. I believe my professional background, lived experience, and drive to empower people and communities combine to make me an ideal candidate for the SCU Board.

As a woman of color and daughter of a survivor of the Japanese American incarceration during WWII, I learned about racism and othering at a very early age. My mother's experience influenced my decision to become a lawyer. I wanted to understand our laws, both to use them on behalf of those whose voices are not heard, as well to work to change them to become more just. As CEO of ArtsFund I focused on evolving a 50 year old traditional arts institution into a future ready organization that better reflected and represented our diversifying arts sector and population. In my current role at the Seattle Kraken and One Roof Foundation, I lead our DE&I work to advance our goal of building the most inclusive hockey culture in the country.

When caring and committed people come together with a shared vision, there is no end to what they can accomplish. I would be humbled and honored to join the SCU Board in service to its members and the community.

NEW BOARD MEMBERS

CARLOS RUIZ



I have had the privilege of serving as a board member for Seattle Credit Union for 5 years and as Chairman of the Board for the last 3 years. During my time I have proudly represented our credit union and leveraged my standing and connections within the community to bring many new opportunities to the Credit Union.

Seattle Credit Union's commitment to serving diverse communities and developing internal diversity is why I enthusiastically present myself as a candidate to the board. My personal experience as a Costa Rican who grew up in an ethnically rich and culturally diverse community would greatly complement my professional skills in helping SCU achieve its goals.

The challenges facing underserved and underbanked communities are diverse, and when combined with a lack of financial institutions willing or able to serve them, these challenges become insurmountable to many. I've learned how the right help, from the right people, is often enough to overcome such obstacles.

As a child, my mother relied on me to accompany her everywhere as a translator until she learned English. She was intelligent and capable, but banks serving our community made no effort to accommodate her as they would others.

Having experienced the difficulty of naturalizing in 2000, I am also supportive of SCU's citizenship financing loan program, and feel that I can empathize with the communities in which SCU is seeking to expand. I humbly ask for your endorsement to continue to serve our members, staff, and community as a part of Seattle Credit Union's board of directors.

INTEREST IN JOINING THE SCU BOARD OR AUDIT COMMITTEES

Seattle Credit Union is looking for talented, experienced leaders for their Board and Audit Committee positions. The individuals will provide governance in shaping the direction of their dynamic organization. Since its founding in 1933, Seattle Credit Union has grown into a full-service financial institution with over 50,000 member-owners. Help craft the future of an organization that values diversity, inclusion, serving the underserved, and acting in each and every member's best interests so they may prosper. You are encouraged to apply.

To nominate a Board or Audit Committee Member and to learn more about our current board, please visit seattlecu.com/leadership.

THANK YOU

SEATTLE
CREDIT UNION