

2022 IMPACT REPORT



SEATTLE
CREDIT UNION

**BANKING
FOR ALL**

CONTENTS

From the Chief Impact Officer 3

The Seattle Credit Union Difference..... 4

Giving and Engagement..... 5

Financial Solutions for All..... 6

Together We Invest, Together We Rise..... 7

Innovation and Expansion..... 8

SeattleCU Foundation.....9

From the Chief Impact Officer

JACKIE MARTINEZ-VASQUEZ

2026 Impact Report



Dear Members,

At Seattle Credit Union, we believe financial well-being is the foundation of a strong and thriving community. As a Community Development Financial Institution (CDFI), we are committed to expanding opportunity, removing barriers, and investing in individuals and communities that have too often been excluded from traditional financial systems.

This year, we are especially excited to report on the impact of the first year of implementation of our Impact and Growth Strategy. In 2025, we took important steps to deepen our mission and extend our reach in ways that will shape our future for years to come.

We also advanced our market expansion into Yakima, strengthening our commitment to communities across Washington and creating new opportunities to foster trust and deliver relevant financial services. At the same time, we continued to grow our community development efforts, expanding our impact, and deepening our partnerships.

When you join Seattle Credit Union, you are doing more than becoming a Member of a financial institution; you are becoming part of a collective effort to build community wealth and

advance financial inclusion. Your membership helps make this work possible through financial education, accessible products and services, and community-centered investments designed to meet people where they are.

Grounded in our Low-Income Designation (LID) and Juntos Avanzamos Certification, our work remains focused on serving communities that need us most. This 2025 Impact Report reflects that commitment in action.

As a Member, you gain access to products and services designed to help you achieve your financial goals. But just as importantly, you become part of something bigger: a movement to ensure that financial prosperity is accessible to more people, in more communities, with dignity and belonging at the center.

Together, we are building a future where everyone has the opportunity to thrive.

With anticipation,

Jackie Martinez-Vasquez
Chief Impact Officer
Seattle Credit Union

THE SEATTLE CREDIT UNION DIFFERENCE

At Seattle Credit Union, we believe banking should be accessible, supportive, and tailored to everyone. That belief guides every product we design, every conversation we have, and every community we serve. To us, banking isn't just about managing finances; it's about expanding opportunities. Every transaction becomes a seed of change for people and communities across Washington.



REPRESENTATION

Our executive team, employees, and board of directors include individuals with lived experiences and identities that mirror those of our members; 57% of our staff identify as a person of color.



INSTITUTIONAL COMMITMENT

We are proud to be a Community Development Financial Institution (CDFI), a Low Income and Juntos Avanzamos (“Together We Advance”) designated credit union.



COMMUNITY DEVELOPMENT

Our community development mission is to develop and implement creative community-based strategies, increase financial wellbeing, and invest in communities furthest away from prosperity.



COMMUNITY VOICE

As communities evolve and member experiences shift, we continuously refine our products, services, and outreach.

GIVING AND ENGAGEMENT



78

Financial education workshops



30

Community sponsorships and local initiatives



233

Community events across the region

We reinvest profits back into the neighborhoods we serve through volunteering, free financial education, community events, nonprofit partnerships, and products designed for people historically underserved by the financial system. This work reflects our belief that financial institutions should strengthen the communities around them.

In 2025, our team participated in more than 200 community events, connecting directly with Members where they live and work. Through sponsorships, outreach, and hands-on involvement, we build trust, deepen relationships, and ensure our efforts respond to real community needs.



FINANCIAL SOLUTIONS FOR ALL

Financial access is not a privilege; it's a promise. Every product we offer and every relationship we build is designed to open doors for people at every stage of their financial journey. Whether supporting first time homebuyers, small businesses, ITIN borrowers, or long term wealth building goals, our work reflects a deep commitment to equity, opportunity, and financial wellbeing for all.

That commitment becomes real through the Members we welcome, the loans we fund, the dividends we return, and the community investments we make. These outcomes show what inclusive banking can achieve when people choose to bank with purpose.

Our impact is only possible through collaboration. Over the past year, we've expanded a network of **Impact Investors**, mission aligned institutions, and community partners who share our vision for a more equitable financial system. Their participation provides the capital and confidence needed to extend financial access to individuals historically excluded from traditional banking.

We are grateful for the trust our Impact Investors place in us and for the Members and businesses who grow with us. Together, we strengthen communities and create pathways to prosperity across Washington.



2025 TOTAL IMPACT DEPOSITS

\$5,656,471

TOGETHER WE INVEST, TOGETHER WE RISE

Looking ahead, our commitment to underserved communities will continue to guide every step we take, and the urgency of this moment makes that commitment even more essential. Communities across Washington are facing unprecedented financial pressures. These challenges demand bold, immediate action. Our focus will remain on deepening our impact through community development, designing innovative products that respond to real-world challenges, and removing barriers to financial stability for individuals and families across Washington.

In a time when so many people are navigating instabilities, these efforts are necessary. Together, we are building a more inclusive financial future and ensuring that our work reaches those who need it most, when they need it most.



INNOVATION AND EXPANSION

Our commitment to underserved communities drives us to innovate boldly and expand our reach where it matters most. In 2025, we took a major step forward by launching our first mobile branch, designed to bring accessible banking directly to rural and agricultural communities in the Yakima Valley. Additionally, we partnered with 7-Eleven to rebrand ten ATMs across the Yakima Valley to increase visibility, expand access to surcharge-free cash withdrawals, and introduce more residents to the Seattle Credit Union difference.

We also developed community-responsive products that meet people where they are, including an emergency loan program created specifically for government employees impacted by federal shutdowns. Our goal was to ensure government employees could cover essential expenses without falling behind. Each of these initiatives reflects our belief that financial institutions must adapt to the needs of the people they serve and demonstrates our ongoing commitment to expanding opportunity across Washington.



SEATTLECU FOUNDATION



OUR MISSION

Transform the financial landscape for historically excluded communities across Washington state.

OUR IMPACT PILLARS

1. Wealth Creation for Low Income and Marginalized Communities
2. Support for Small Businesses
3. Investing in Our Communities
4. Services for Immigrant Communities

This year marked a transformative moment for the **SeattleCU Foundation** with the launch of our grantmaking program, a major milestone in our ability to invest directly in community-driven initiatives.

KEY HIGHLIGHTS

- **\$37,825** raised through employee giving, community donations, and fundraising efforts
- **30%** of Seattle Credit Union employees contribute through payroll deduction, demonstrating deep internal commitment to our mission
- **42** grant applications received in our inaugural cycle
- **21** high-impact projects funded, each aligned with our pillars and focused on expanding opportunity across Washington

These investments reflect our belief that communities know best what they need

and that meaningful change happens when resources flow directly to grassroots leaders and organizations. The launch of our grantmaking efforts is only the beginning. As we continue to grow, the SeattleCU Foundation remains committed to building a more inclusive financial ecosystem.

Lastly, the SeattleCU Foundation is powered by a small but deeply committed team who serve in dual roles within Seattle Credit Union:

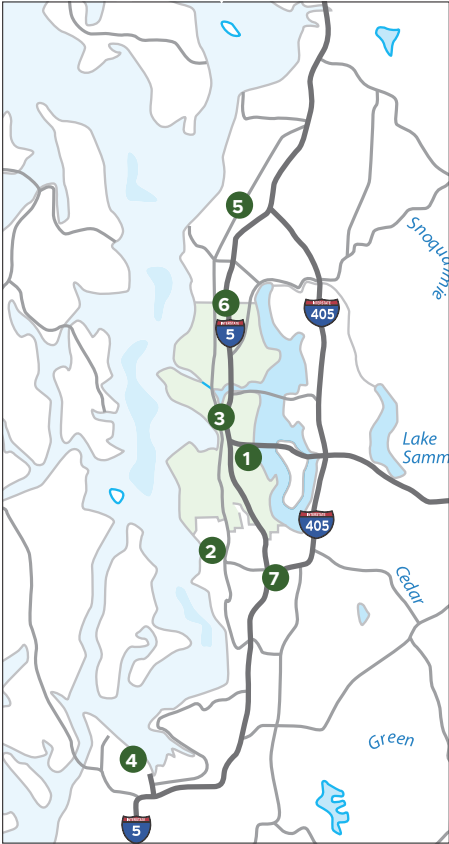
- Jackie Martinez-Vasquez, Executive Director
- Kenia Calderon Ceron, Program Director
- Lindsay Taplin, Program Manager

Their leadership, lived experience, and dedication ensure that our work remains community centered, culturally responsive, and grounded in equity.

Learn more at seattlecufoundation.org

BRANCH LOCATIONS

SEATTLE/TACOMA



- 1 BEACON HILL**
1604 S. Roberto Maestas
Festival Street
Seattle, WA 98144
- 2 BURIEN**
14901 4th Avenue SW
Suite 107
Burien, WA 98166
- 3 DOWNTOWN SEATTLE**
722 3rd Avenue
Seattle, WA 98104
- 4 HILLTOP**
824 MLK Jr Way
Suite A
Tacoma, WA 98405
- 5 LYNNWOOD**
19718 Hwy 99
Suite 101
Lynnwood, WA 98036
- 6 NORTHGATE**
303 NE Thornton Place
Seattle, WA 98125
- 7 SOUTHCENTER**
17250 Southcenter Parkway
Suite 132
Tukwila, WA 98188
- 8 LENDING HUB**
1602 W. Lincoln Avenue
Suite 102
Yakima, WA 98902

CONTACT CENTER
800-334-2489 or 206-398-5500

Monday - Friday
8:00 a.m. - 6:00 p.m.

Saturday
10:00 a.m. - 2:00 p.m.

YAKIMA



SEATTLE
CREDIT UNION

**BANKING
FOR ALL**





**Proudly serving
Washingtonians since 1933.**

Where every transaction contributes
to real, lasting change, supporting and
strengthening underserved communities
across our great state.

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