

2023 Community Impact Report



Northwest
COMMUNITY CREDIT UNION

A division of TwinStar Credit Union®

Serving our Communities

We are committed to helping people realize their financial dreams. It's at the heart of everything we do. In 2023, TwinStar and Eugene, Oregon-based Northwest Community Credit Union merged. By bringing together two financially strong credit unions, we continue to deliver unparalleled products and service to our 250,000+ members in Washington and Oregon.

TwinStar Credit Union started as a teachers' credit union in 1938. In the 1930s, small loans were difficult for teachers to obtain due to their low salaries and high interest rates. Dewey Noblitt, a math teacher at Olympia High School, brought together 15 teachers who started Thurston County Teacher Credit Union – and made loans easier to obtain and more affordable for its members.

Northwest Community Credit Union was started in 1949 by six friends who worked together at Weyerhaeuser Company. During lunch one day, they decided they wanted to help each other, so they put \$50 dollars in a lunchbox. Later that year, the Weyerhaeuser Springfield Federal Credit Union made its first loan.

Throughout both credit unions' histories, they have prided themselves on providing amazing service to their members and helping their local communities thrive. Now as one combined organization, we look forward to making an even greater impact in the decades to come.

This report highlights the impact we made in 2023 on the communities we serve.

\$1,186,458

Donated in 2023 to
100+ organizations*

5,160

Hours volunteered by TwinStar and Northwest
Community Credit Union employees in 2023.

*Totals include social responsibility and sponsorship dollars across the credit union but do not include TwinStar Foundation giving or auction item donations.

At a Glance: Our 2023 impact by the numbers



Rise Coalition Winter Drive

\$362,143

Education & Scholarships

*K-12 support, scholarships, leadership programs
and literacy.*

\$183,365

Children, Youth, and Family

*Health and wellness, youth centers, basic needs,
childhood development and family services.*

\$151,734

**Diversity, Equity and
Inclusion (DEI)**

*Celebrating cultures, diversity and inclusion and
LGBTQ+ youth.*

\$127,607

Health and Wellness

*Supported American Cancer Society and cancer
research, mental health and addiction services,
maternity services, and various children's hospitals.*

\$119,118

Economic Development

*Donations, scholarships & memberships to
organizations that support local businesses and
improving economic development, chamber of
commerce memberships, support for Onward Eugene.*

\$242,491

Other

[Social Services, Food Insecurity, Housing, etc.]

Strengthening Communities Together

From education and literacy to food insecurity and DEI, our employees supported a variety of organizations and causes in 2023. Supporting and enhancing the lives of everyone drives us. By investing in the people and communities that we serve, we stay true to our mission and core values.

Getting Hands-on

At TwinStar and Northwest Community Credit Union, we go beyond giving. Our employees get directly involved – volunteering their time at organizations that support causes they are passionate about. In 2023, they spent more than 5,000 hours supporting nearly 200 organizations.

5,160

Hours volunteered by employees in 2023.

196

Number of organizations that employees volunteered at in 2023.

\$164,088

Economic impact of volunteerism by employees in 2023.



2023 Giving Highlights

Multicare Capital Medical (Washington): \$85,000

Supported the organization's Centering Pregnancy program that provides group prenatal care. Donated to its Helping Hands program, which helps patients with non-medical needs such as warm clothing, shoes, and car seats.

Dolly Parton Imagination Library (Oregon): \$50,000

Partnered with the Eugene Public Library Foundation to donate \$50,000 a year over five years to this well-known book-giving program that provides books, free of charge, to children from birth to age 5, regardless of income level.

North Thurston Public Schools (Washington): \$48,000

Helped support the district's One School, One Book program, provided student support and scholarships, and was a Partners in Education (PIE) partner.

Saint Martin's University (Washington): \$35,000

Sponsored various SMU fundraising events for student scholarships. Helped provide DEI training for SMU faculty in the 2022-23 school year.

Project Community Mini-Grants (Oregon): \$60,000

During our ninth year awarding these grants, 59 local K-12 schools received grants ranging from \$100 to \$1,500! These grants were used for a variety of purposes, including the purchase of new supplies & equipment and supporting school programs.

South Puget Sound Community College Foundation (Washington): \$26,500

The South Puget Sound Community College Foundation helps make college more accessible and affordable to students by awarding hundreds of scholarships and grants to SPSCC students.

Asia Pacific Cultural Center (Washington): \$15,500

Helped support the center's campaign for a new multi-use building, as well as various Asian Pacific Cultural Center program.

Tree planting with Propagation Nation

Top 5 Organizations Supported in 2023

By TwinStar Employees

1. All Kids Win
2. Concern for Animals
3. American Cancer Society
4. Rebuilding Together Thurston County
5. Emergency Food Network



Team volunteering at a food bank



Fundraiser for Imagination Library

By Northwest Community Employees

1. Bags of Love
2. Kidsports
3. Young Marines
4. Coburg Community Foundation
5. Food for Lane County



Check donation to All Kids Win



American Cancer Society - Relay for life

“

More than just a financial gamechanger, TwinStar Credit Union is a beacon of unwavering support in the fight against cancer. Their partnership with Relay For Life of Thurston County goes beyond sponsorship, making them a catalyst for hope and action. As a top 10 team, TwinStar inspires others to join, building a powerful community around a shared mission: improving lives touched by cancer. They actively participate in American Cancer Society programs, hosting rallies and raising awareness for critical resources that support patients and families. TwinStar is a true force for good, proving that together, we can end cancer as we know it - for everyone.

Jessica Silva, American Cancer Society, Vice President, Pacific Northwest & Alaska Development

”

Supporting DEI in Our Communities

We are proud to support local institutions and programs that are committed to diversity, equity, and inclusion (DEI) in our communities. From providing scholarships to underrepresented students to supporting cultural celebrations, we strongly believe in meaningful long-term changes that help all members of the community feel welcome and thrive.



Latin Independence Day celebration

External DEI Statement

As an organization, we strongly believe that diversity, equity, and inclusion (DEI) plays a crucial role in fostering an equitable and fair society. We are committed to creating a culture of acceptance and respect for diversity.

We embrace values, practices, and policies that promote the inclusion of everyone, including but not limited to, those who have been historically underrepresented based on race & ethnicity, age, disability, sexual orientation, gender identity, socioeconomic status, geography, citizen status, and religion. Implementing DEI initiatives that work toward ensuring equity and fairness enable us to address social inequalities and break down systemic barriers.

We value the impact that DEI has in creating an inclusive, equitable, and welcoming environment that benefit individuals, organizations, and society.



Oregon Black Cultural Association



A fundraiser for Gala De Oro



Noche Cultural event

2023 DEI Highlights:

Partnering with the Spanish-Speaking Community (Washington): **\$25,500**

Provided \$10,000 to United Way of Lewis County to support its outreach programs for the Spanish-speaking community in rural Lewis County. Donated \$15,000 to sponsor local cultural celebrations and outreach programs. Provided financial education in Spanish for Support Group for Hope Alliance and DRC of Grays Harbor clients.

A Step Ahead Pierce County (Washington): **\$10,000**

Presenting sponsor for A Step Ahead Pierce County's (ASAPC) main fundraising event. ASAPC supports families of infants and toddlers with developmental delays or disability by enhancing their development and relationships both at home and in their community.

Grays Harbor Community College (Washington): **\$25,000**

TwinStar provided \$25,000 to support the construction of the college's new student HUB. Its diversity center will be named in honor of TwinStar.

Asia Pacific Cultural Center (Washington): **\$15,500**

Providing \$10,000 a year for three years of support for Asia Pacific Cultural Center's (APCC) capital campaign to build a new cultural center and \$5,500 in sponsorship for cultural and fundraising events. We also provided six financial education courses at the cultural center in 2023 for employees and APCC community members.

North Thurston Public Schools (Washington): **\$40,000**

Supported One School, One Book, a program that promotes reading both at school and at home – and aims to build strong communities of readers. Taught financial literacy in English Language Learner (ELL) classes at North Thurston High School. Facilitated community cafes focused on biracial families and ELL families in the district.

LGBTQ+ Support (Washington): **\$3,500**

Donated \$3,000 for Pizza Klatch capital restoration and \$500 for the Oly Pride event.

Supporting Adults & Youth with Intellectual and Developmental Disabilities (Washington): **\$16,500**

Presenting sponsor for Tacos in the Park event that supports ARC of SW Washington. Sponsor of annual South Sound Parent-to-Parent Champions of Courage event. Donated to North Thurston Kiwanis Day of Champions.

Multicultural Events & Sponsorships (Washington): **\$9,500**

Presenting sponsor for City of Lacey multicultural celebration. Supported the Lakewood Multicultural Coalition inaugural gala.

Korean Society of Oregon (Oregon and Washington): **\$2,300**

The Korean Society of Oregon advocates for the welfare and protection of the rights and interests of Koreans in Oregon and Southwest Washington.

Asian American Council of Oregon Asian Celebration (Oregon): **\$10,000**

Title sponsor of Asian American Council of Oregon's (AACO) marquee event. The AACO facilitates opportunities that foster friendship and harmony among all people through events and activities that create a deeper understanding of Asian and Asian-American cultures.

Black Cultural Initiative (Oregon): **\$4,500**

Angel sponsor for Black Cultural Festival, a production of the Black Cultural Initiative. The annual festival in Eugene aims to cultivate a healthy and connected Black community by creating welcoming spaces that honor and celebrate Black culture.

Supporting Lane County's Latino Community (Oregon): **\$7,000**

Sponsored Latino Community Association's Gala de Oro, and Centro Latino Americano, which helps serve and support Latino and immigrant families in Lane County.

Financial Wellness for All

Our mission is to help improve the financial well-being of our members and the greater community. We partner with two free financial wellness programs, MoneyEdu and BALANCE, to help members enhance their financial journey.

We held free financial wellness events in 2023 for adults, presented in English and Spanish. Strong financial well-being can lead to thriving communities.

BALANCE

We also offer members free counseling and guidance through our financial education partner, BALANCE, which can help members realize their fiscal goals with budget counseling, debt management, and loan extensions.

518

Members connecting with BALANCE

75

Appointments scheduled for financial counseling

73

Online courses taken

MoneyEdu

Every year, hundreds of adults and teenagers enroll in MoneyEdu, our self-directed online financial wellness education program, to increase their financial knowledge. Our members use interactive tools to create budgets, track spending, and calculate things such as how much interest they will pay when making minimum payments on credit cards.

1,383

Total users since launch

949

New users in 2023

915

Total courses completed by participants in 2023

635

Hours spent learning



Abundance auction



Booked for the Evening fundraiser



Lemonade Day

“

At FESS, we want to ensure we can meet the immediate need while also addressing long-term solutions. One of the ways we manage this is by utilizing TwinStar’s Financial Literacy program with MoneyEdu. We present this to our clients in such a way that lets them know this is a huge resource, with so many learning tools for them to access as many times as they want. We have made it a requirement that every person seeking financial assistance takes the Financial Difficulties course. As of this date, we have nearly 400 participants who have accessed financial literacy! Our partnership with TwinStar is truly making a difference in people’s lives, and we are honored to be a part of it.

**Karin Ocegueda, MSAFM | CFO/Deputy Director
Family Education & Support Services**

”

Youth Financial Education

We are committed to being a resource for local educators and providing financial education for our youth. In the United States, many high school graduates leave school without a basic understanding of money and economics. Currently, more than 1 in 6 students in the U.S. do not have a strong financial literacy foundation. We offer solutions that can help youth become fiscally aware young adults.

87

School presentations

2,275

Students reached

Adult Financial Literacy

In addition to students, we also teach financial literacy classes to adults at various events. To help everyone become more financially savvy and achieve their financial dreams, we believe that it's never too early or late to learn more about finances.

36

Financial wellness presentations

713

Attendees

167

Hours of presenting

23

Spanish-language presentations





Helping Communities Thrive



Supporting our educators

Established in 2015, the TwinStar Community Foundation is the philanthropic arm of TwinStar Credit Union – and is committed to strengthening the communities it serves. While increasing financial literacy and reducing hunger in schools are the primary focuses of the foundation, it supports a wide range of causes and organizations. Credit Unions have a long and proud history of being involved in their communities – and foundations like the TwinStar Community Foundation help make a greater difference.

\$158,385 Total dollars donated in 2023

2023 TwinStar Community Foundation Highlights

Classroom Cash: \$33,127

Classroom Cash provided K-5 teachers, counselors, and librarians with grants that they could use to enhance their classrooms – from books to supplies to musical instruments.

All Kids Win: \$10,000

Provided food card certificates to students in need, so that they could buy food for themselves and their families during Thanksgiving break. All Kids Win is a Thurston County, Washington-based nonprofit that provides weekend food bags to middle and high school students.

Financial Literacy and Peer Tutoring: \$6,404

Funded peer tutoring programs at Avanti and Olympia high schools in Washington. Helped support Capital High School's (WA) financial literacy curriculum.

TOGETHER!: \$5,600

Our donation helped the Thurston County-Washington-based nonprofit organization provide after-school snacks for its Club House members.

Spanaway United Methodist Church: \$2,000

Partnered with the United Methodist Church in Spanaway, Washington to help two local families that have children with their move-in costs last year.

North Thurston School District: \$1,254

Donation paid off school lunch debt leftover from the COVID-19 Pandemic for students in the North Thurston School District in Washington.

Maui Wildfire Relief Efforts: \$100,000

Launched a campaign to support the communities affected by the Maui wildfires. All proceeds were donated to Maui Strong, Hawaii State Department of Education, and CUAid, all of which provided direct, on-the-ground support to those impacted by the wildfires.

Together, TwinStar and Northwest Community Credit Union are committed to making a difference in the communities that we live, work, and play in. **We couldn't do it without the continued support of our 250,000+ members.**



Learn more at:
TwinStarCU.com



Northwest[®]
COMMUNITY CREDIT UNION

A division of TwinStar Credit Union[®]

Learn more at:
NWCU.com/community