



2024

Annual Impact Report

Community Impact Initiative



COLORADO
CREDIT UNION

Love where you live. Love where you bank.

Executive Summary

Mike Williams

Colorado Credit Union President & CEO

This past year has shown what's possible when passion, education, and community come together. Colorado Credit Union remains committed to our Community Impact Initiative's mission of positively impacting our community by teaching a financial foundation that leads to economic development and generational wealth. Through expanding financial education and strengthening partnerships, we continue to empower our members and community with the knowledge and tools to achieve their financial goals.

Many initiatives came to life through impactful partnerships, such as the launch of the Colorado Credit Union Junior Financial Counselor Patch Program with Girl Scouts of Colorado, equipping young learners with essential financial skills, and the expansion of our financial literacy curriculum to Brighton High School, ensuring students in all the communities we serve gain the knowledge needed to make informed financial decisions. Through strategic grant efforts, we have secured funding to expand financial education programs, creating valuable opportunities for our members, nonprofit, and community partners.

This year, Colorado Credit Union was honored with the Denver Business Journal's 2024 Partners in Philanthropy award, which recognizes businesses that demonstrate a commitment to corporate giving and community service. This recognition celebrates our commitment to giving back to the community through our extensive philanthropic efforts and community engagement initiatives.

We are proud that more than 90% of our staff volunteered their time to support community impact initiatives. Their dedication reflects the culture of service that defines Colorado Credit Union and reinforces our commitment to community outreach. We also extend our heartfelt thanks to our Board of Directors who continue to champion our mission.

As we look ahead, our vision remains clear: to be the leading resource for financial empowerment in our community. With continued collaboration, education, and a commitment to financial empowerment, we are building a future where financial knowledge can not only be accessible, but transformative.



Our Mission

To positively impact our community by teaching a financial foundation that leads to positive economic development and generational wealth.

Our Vision

To be the leading resource for financial empowerment in our community.



Contents

Executive Summary	2
Contents	3
Strategic Priorities	4
Overview of Impact	5
Financial Literacy Initiatives	6
Grants & Awards	10
Sponsorships	12

Strategic Priorities

Five strategic priorities that ensure a legacy of long-term impact for the greatest number of people in our community

Colorado Credit Union has a long history of commitment to the communities we serve. In 2022, the staff and Board of Colorado Credit Union approved a more defined and deeper commitment to Community Impact by adding the initiative as a fifth pillar to the organization's strategic plan. Through this initiative, we will accomplish the vision through five strategic priorities, including a commitment to sustainable outreach, financial education, and the development of products and services that will ensure a legacy of long-term impact for the greatest number of people in our community.

- Strengthen** Strengthen nonprofit and public education relationships that will benefit the local client.
- Expand** Expand products and services to members and community.
- Grow** Grow and build financial education programs that promote upward socio-economic mobility of children and adults in our community.
- Increase** Increase financial education opportunities and events for members and community.
- Powerfully** Powerfully tell the story of our work and the impact on our community.

Overview of Impact

- 1,600** Directly supported over **1,600** people in our community through our Community Impact Initiative
- 475** Served over **475** local high school students in our community
- 400** Served over **400** clients of our nonprofit organization partners
- 93%** **93%** of Colorado Credit Union staff and Board of Directors volunteered their time toward Community Impact Initiatives
- 10,000** Through our digital financial literacy program, Banzai, we reached nearly **10,000** people across the state, including members, schools, and nonprofit partners
- 15** Hosted a total of **15** financial education events for our members, school, and nonprofit partners



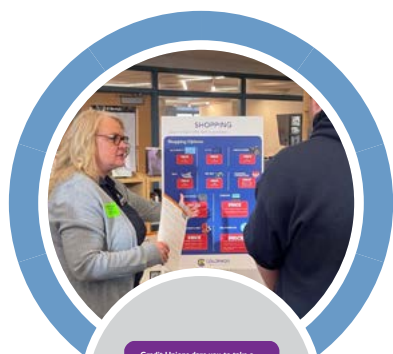
Financial Literacy Initiatives



Financial Literacy in Partner Schools

We're proud to sponsor 17 schools in our community by providing access to financial education through our digital program, Banzai. Banzai provides teachers with a comprehensive suite of digital tools and resources to deliver engaging financial education lessons. This includes interactive modules, detailed lesson plans, and real-world scenarios that cover a range of financial and life-skill topics. These resources help educators create dynamic classroom experiences that equip their students with essential money management skills. In addition, Colorado Credit Union offers direct support to local partner schools with an in-person financial education curriculum. This program focuses on the fundamentals of budgeting, saving, credit, and fraud prevention, and is enriched by Colorado Credit Union staff volunteers who bring real-world insights into the classroom.

"Students get to hear the information from another voice in fun interactive ways to support the learning they are receiving in their day to day classes." — Rachel Caliga, Teacher, Dakota Ridge High School



Bite of Reality Fairs

Colorado Credit Union hosted seven **Bite of Reality Fairs** at partner schools, engaging over 475 students in our community. This interactive, app-based budgeting simulation experience helps prepare students to make smart spending decisions that support their lifelong financial journeys.

At each fair, Colorado Credit Union staff guided students through real-world financial scenarios. Participants received a fictional profile—including an occupation, salary, credit score, partner, children, student loan debt, and credit card debt—and then visited various stations to "purchase" essentials like housing, transportation, groceries, clothing, and more. This hands-on experience teaches students to balance basic needs, wants, and unexpected costs. In 2024, we are proud to have expanded this program to **Brighton High School**.

These enriching events were made possible by a grant from the GoWest Foundation.

"The kids had a good time figuring out what to spend their money on and a few of them discovered that you can't just buy everything you want because they had a limited amount of income."

— Jennifer Vanderhye, Teacher, Brighton High School



Launch of the Colorado Credit Union Junior Financial Counselor Patch

In 2024, Colorado Credit Union invested in partnerships that align with our financial education outreach goals. Through our collaboration with **Girl Scouts of Colorado**, we developed the Junior Financial Counselor Patch, which launched this past fall. Since then, over 120 girl scouts from across the state have earned their patch. This program not only equips girl scouts with essential financial literacy skills but also requires them to teach what they've learned to others, expanding the program's impact. The program will continue into 2025. The Patch Program's launch event in the fall garnered attention from both local and state governmental officials in Colorado. Governor Jared Polis recognized the first 60 girls scouts to earn the patch by sending them personalized letters and certificates of congratulations, honoring their service to the community. Additionally, State Representative Leslie Herod demonstrated her support by attending the program's launch event in Denver at the Girl Scouts DreamLab.

"I learned that you can't always buy everything. Now I know how my parents feel!" — Girl Scout

"This innovative, bilingual patch program has empowered our Girl Scouts with essential financial literacy skills, setting them on a path to becoming financially savvy leaders of tomorrow."

Breann Grell

Director of Corporate Programs





TGTHR to End Youth Homelessness

Since 2022, Colorado Credit Union has partnered with **TGTHR to End Youth Homelessness** (TGTHR), a nonprofit organization which provides program support for youth and young adults in and transitioning from the foster care system through their case management services, overnight shelter, drop-in resource center, supportive housing, employment assistance, education programs, and more. Through this partnership, Colorado Credit Union is committed to delivering financial education that addresses the unique challenges these young people face. This year, we hosted two financial education workshops at their locations in Boulder and Denver, covering essential topics such as budgeting, credit management, and fraud prevention.

In 2024, Colorado Credit Union proudly was awarded the National Credit Union Foundation's Foster Youth Financial Literacy grant for credit unions to advance financial stability and independence for youth in foster care through financial education. The grant will be implemented in collaboration with TGTHR in 2025. With this grant, Colorado Credit Union is excited to roll out a financial education program tailored for young adults who have recently transitioned from foster care. The program will cover important topics like budgeting, saving, managing credit, understanding financial products, and practical life skills like the do's and don'ts of renting. These lessons will help prepare participants to make smart financial decisions and navigate real-world financial situations as they plan for their future. By teaming up with TGTHR to bring financial literacy to the youth in foster care they serve, Colorado Credit Union can positively contribute to their support systems and education programs to promote financial stability and independence.

"[Colorado Credit Union's] contributions extend beyond financial support, as they actively engage with young people in our programs through financial literacy workshops and tailored banking solutions designed to meet their unique needs." — Amanda Clayton, Corporate Partnerships Manager



Dress for Success Denver

Colorado Credit Union is proud to partner with **Dress for Success Denver**, a nonprofit organization dedicated to empowering women to achieve economic independence by providing professional attire, career development resources, and a supportive network. Their programs help women gain confidence, secure employment, and build sustainable careers. This year, we supported one of their monthly Professional Women's Group meetings by providing 90 women with essential financial education focused on credit management.

In addition, we were awarded a grant from the Centennial Lending a Hand Foundation to develop a specialized financial literacy program for women seeking to establish, grow, or rebuild their credit. Set to launch in 2025, this program will provide tailored resources and financial tools to help women take control of their financial futures with confidence. Through this partnership, we are committed to breaking down financial barriers and equipping women with the tools they need for long-term success.



Big Brothers Big Sisters of Colorado

Colorado Credit Union is proud to partner with **Big Brothers Big Sisters of Colorado** to bring financial education to the 'Littles' in their program. This organization is dedicated to empowering young people through one-to-one mentorship, pairing children facing adversity with caring adult mentors ('Bigs') who provide guidance, encouragement, and support to help them reach their full potential. Through this partnership, we are committed to equipping youth with essential financial knowledge that will serve them throughout their lives. In 2024, Colorado Credit Union provided both financial support and educational programming for their annual STARS National Conference, an event designed to celebrate and develop young leaders within the program. At this conference, 'Littles' had the opportunity to participate in financial literacy workshops and career exploration, helping them build confidence in managing money and planning for their futures.

By investing in the Big Brothers Big Sisters of Colorado mission and providing financial education, Colorado Credit Union is helping to create a foundation for financial independence and success for the youth they serve.

In 2024, Colorado Credit Union collected monetary donations for Big Brothers Big Sisters of Colorado at our free community shred day events. A total of \$1,500 was collected by members and the community!



Boys & Girls Clubs of Metro Denver

Colorado Credit Union is proud to partner with **Boys & Girls Clubs of Metro Denver**, a nonprofit organization that provides a safe, supportive environment where kids and teens can learn, grow, and build bright futures. Through mentorship, educational programs, and enrichment activities, Boys & Girls Clubs help shape the next generation of leaders by fostering academic success, healthy lifestyles, and strong character.

As part of our commitment to youth financial education, we hosted a Piggy Bank Painting event for club members, combining creativity with important lessons on saving and money management. This hands-on activity encouraged young participants to think about their financial futures in a fun and engaging way.

In addition, our dedication to community service was highlighted on Indigenous Peoples' Day/Columbus Day, a day when our team actively gives back. This year, as part of our Community Impact Initiative, Colorado Credit Union staff volunteered in the Scrub the Club event, where our team helped deep clean three Boys & Girls Clubs locations across the community. Through these efforts, we are proud to support Boys & Girls Clubs of Metro Denver in creating opportunities for young people to thrive.



Grants & Awards

Grants



In 2024, the Community Impact Initiative successfully secured a combination of monetary and in-kind grants, totaling \$48,195. This achievement strengthened Colorado Credit Union's relationships with industry grantors and amplified its impact within the communities we serve. These grant funds have been thoughtfully pursued and allocated to advance the development of financial education programming tailored to the needs of our nonprofit partners. Some of these programs include the EmpowerHER Financial Education Program, created in partnership with Dress for Success Denver to help women improve their credit scores, and a collaborative initiative with TGTHR to End Youth Homelessness to provide at-risk youth savings incentives along with fundamental financial education.

Grants were also secured to deepen our community partnerships. Our Brighton branch partnered with the 27J School District, using award funds to elevate our holiday giving initiative. The grant funds secured in 2024 are being reinvested into our community, enabling deeper collaboration with nonprofit and community partners while enhancing our organization's reputation for responsible giving.

Grantors – National Credit Union Foundation, Centennial Lending a Hand Foundation, FHLBank Topeka

Awards



Colorado Credit Union is proud to be named an award winner of the Denver Business Journal's 2024 Partners in Philanthropy award. This recognition celebrates the credit union's commitment to giving back to the community through its extensive philanthropic efforts and community engagement initiatives. The Partners in Philanthropy award recognizes businesses that have demonstrated an exceptional commitment to corporate giving and community service by supporting area nonprofits through partnerships, donations and volunteer work. Over the past year, Colorado Credit Union has been involved in numerous philanthropic initiatives, including financial literacy programs for underserved communities, partnerships with local nonprofits, and volunteer efforts that have made a lasting impact on the communities they serve. Colorado Credit Union extends its gratitude to its members, employees, and community partners who have supported and participated in these initiatives.

"We are deeply honored to receive this award from the Denver Business Journal. This recognition fuels our passion for giving back to the community that has always supported us. We are committed to continuing our efforts in financial empowerment and inclusion for all."

Mike Williams
Colorado Credit Union President & CEO





Sponsorships

Colorado Credit Union is proud to provide sponsorships to partner organizations in the community to support community needs. Our focus is on our mission to enable our community to thrive. **Total sponsorships in 2024: \$54,475**

In 2024, Colorado Credit Union supported the following organizations through dedicated volunteer time and/or financial contributions:

27J Education Foundation

The Action Center

Big Brothers Big Sisters of Colorado

Boys & Girls Clubs of Metro Denver

The Captain Jason Dahl Scholarship Fund

Denver Children's Foundation

Dress for Success Denver

Foodbank of the Rockies

Girl Scouts of Colorado

Habitat for Humanity of Colorado

Hands of the Carpenter

Harmony Foundations/All Health

Ken Caryl Ranch Foundation

Kiwanis Club

Mi Casa Resource Center

Project C.U.R.E

Project Our Town

TGTHR to End Youth Homelessness

University of Denver Knoebel Institute for Healthy Aging

WeeCycle



COLORADO
CREDIT UNION

Love where you live. Love where you bank.