



COLORADO
CREDIT UNION

Love where you live. Love where you bank.

2025
**COMMUNITY
IMPACT
REPORT**





MISSION VISION PRIORITIES

MISSION:

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

VISION:

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

PRIORITIES:

Colorado Credit Union has a long-standing commitment to the communities we serve. Since 2022, when staff and the Board of Directors formally made Community Impact a strategic pillar, the initiative has grown substantially and delivered measurable benefits to our community. This commitment reflects our focus on sustainable outreach, financial education, and the development of products and services that create lasting value and long-term impact for the greatest number of people in our communities.

OUR PRIORITIES INCLUDE:

- Reinforcing community partnerships through meaningful collaboration and responsiveness to community needs
- Expanding access to financial education programs and community events
- Growing financial education opportunities for community members of all ages and stages of their financial journey

EXECUTIVE SUMMARY



**MIKE
WILLIAMS**
President & CEO

In 2025, our collective team efforts brought Colorado Credit Union's values to life, demonstrating what is possible when passion, education, and community guide our work. Through our Community Impact Initiative, we remained committed to strengthening our community by teaching a financial foundation that supports economic development and generational wealth. Through strong community partnerships and a responsiveness to community needs, we continue to empower our community with the knowledge and tools to reach their financial goals.

Our Community Impact Initiatives thrived through meaningful partnerships designed to expand access to financial education and address critical community needs. We secured funding to expand financial education programming, creating new opportunities for nonprofit partners. Signature programs included the EmpowerHER Program with Dress for Success Denver and the Fund Your Future Program with TGTHR to End Youth Homelessness, both delivering practical financial literacy education to individuals navigating key life transitions. We also expanded the Junior Financial Counselor Patch Program with Girl Scouts of Colorado, reaching new communities statewide. Across all branch locations, Colorado Credit Union directly served more than 350 students through school-based financial education efforts.

Beyond education, Colorado Credit Union addressed critical community needs through initiatives such as the November Give Back campaign, which focused on food insecurity by providing food cost relief resources to nonprofit partners serving vulnerable populations.

This year, Colorado Credit Union was honored with the Community Impact Award from the GoWest Credit Union Association for the EmpowerHER Program in partnership with Dress for Success Denver, recognizing our exceptional commitment to community service and collaboration.

We are proud that more than 91% of our staff supported the Community Impact Initiative by volunteering over 1,000 hours of service across our communities. Their dedication reflects the culture of service that defines Colorado Credit Union, and we extend our sincere thanks to our Board of Directors for their continued support.

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

2025 IMPACT BY THE NUMBERS

In 2025, Colorado Credit Union proudly deepened its commitment to the communities we serve, showing up with time, resources, and meaningful partnerships that make a real difference.



\$60,000

Contributed more than \$60,000 to our nonprofit and community partners.

350



Directly supported over 350 local high school students through our in-person curriculum and events and sponsored 17 local schools with free digital financial education content and resources.

24



Hosted 24 financial education events for community organizations, nonprofits, and schools.



1,000

91% of our staff volunteered, contributing over 1,000 hours of service across our communities.



13,000

Directly supported over 3,000 people in our community through financial education and reached over 13,000 more through online resources.



SIGNATURE FINANCIAL LITERACY PROGRAMS

EMPOWERHER – DRESS FOR SUCCESS DENVER

Colorado Credit Union proudly advanced women’s economic empowerment through the EmpowerHER Program, a four-week initiative designed to equip women with the knowledge, confidence, and tools needed to take control of their financial futures. Delivered in partnership with Dress for Success Denver and made possible through a grant from the Centennial Lending a Hand Foundation, EmpowerHER addressed critical financial literacy gaps for women navigating career transitions and economic instability.

The program featured in-person workshops led by the credit union’s financial experts. Participants engaged in interactive sessions covering core topics such as budgeting strategies, credit fundamentals, responsible credit use, and long-term financial planning.

A defining feature of EmpowerHER was its focus on actionable outcomes. Participants were invited to establish Colorado Credit Union membership and, upon graduation, received a \$500 funded secured credit card to help establish or rebuild credit with guided support. All program graduates earned this incentive, providing a meaningful step to improved credit health and long-term financial stability.

Thank you to the Centennial Lending a Hand Foundation for renewing its support for 2026 to support program expansion.



This program helped me develop good financial habits. It was very helpful information, I really enjoyed every class.

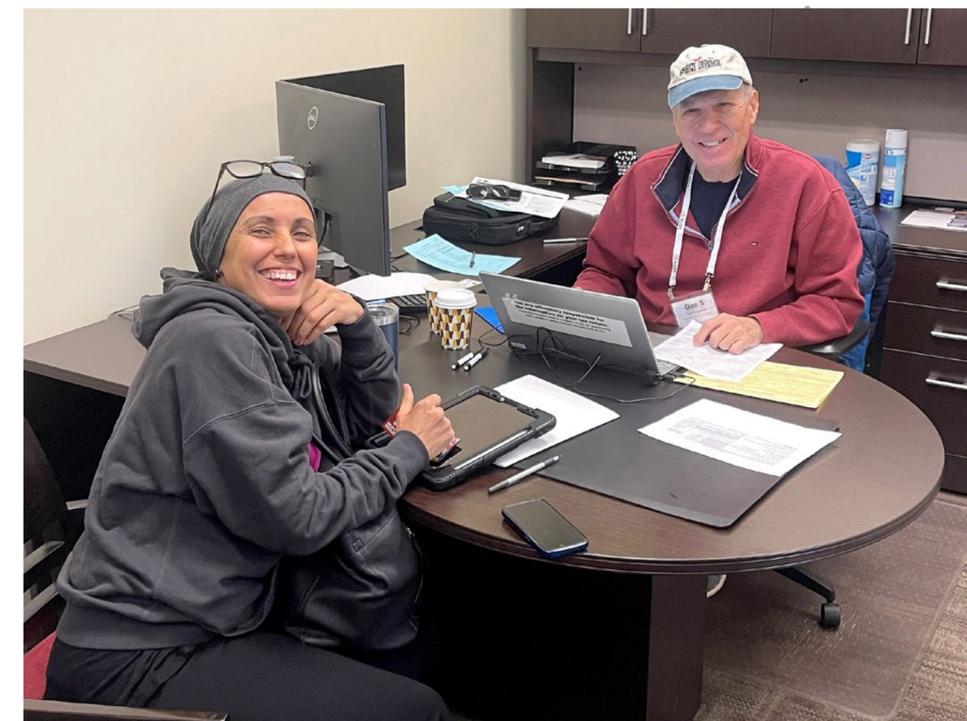
— EmpowerHER Graduate



**DRESS FOR
SUCCESS**
DENVER



**CENTENNIAL
LENDING A HAND
FOUNDATION**



SIGNATURE FINANCIAL LITERACY PROGRAMS

FUND YOUR FUTURE – TGTHR TO END YOUTH HOMELESSNESS

Colorado Credit Union proudly launched Fund Your Future, a signature financial literacy initiative designed to advance economic mobility for young adults with lived experience in the foster care system. Made possible through a grant from the National Credit Union Foundation, the pilot program was developed and delivered in partnership with TGTHR to End Youth Homelessness (TGTHR), a longtime nonprofit partner supporting youth and young adults experiencing housing instability as they transition to adulthood.

The program was piloted in Spring 2025 with residents of TGTHR’s supportive housing community in Denver. Over four weeks, Colorado Credit Union staff facilitated a hybrid curriculum combining in-person workshops with self-paced online modules. The curriculum focused on essential personal finance skills including saving, budgeting, and credit fundamentals tailored to meet participants where they were, many of whom were engaging with a financial institution for the first time.

Fund Your Future delivered both education and tangible outcomes. Participants earned savings incentives for completing program milestones, with funds deposited directly into newly opened savings accounts at Colorado Credit Union. These incentives reinforced positive financial behaviors, helped participants establish consistent saving habits, and enabled many to begin building their first financial safety nets.

One participant, Monte, shared how Fund Your Future marked a turning point in his financial journey:

“I’ve never actually had a bank account. I was looking to learn about credit and everything and [Fund Your Future] actually gave me a lot of knowledge. I realized how much money I was wasting on unnecessary things when I could be saving for a car. It opened my eyes a lot. It changed a lot for me.”

Fund Your Future directly advances Colorado Credit Union’s mission to promote economic mobility by building trust, increasing access to financial tools, and encouraging long-term financial stability.



SIGNATURE FINANCIAL LITERACY PROGRAMS

JUNIOR FINANCIAL COUNSELOR PATCH – GIRL SCOUTS OF COLORADO

In 2025, Colorado Credit Union proudly expanded its partnership with Girl Scouts of Colorado through the Junior Financial Counselor Patch Program, hosting two in-person events while also supporting numerous troops to complete the program across the state. Through the program, Girl Scouts build essential financial literacy skills, including budgeting, distinguishing between wants and needs, setting savings goals, and understanding how financial decisions impact their futures. More than 250 Colorado Girl Scouts earned the Colorado Credit Union Junior Financial Counselor Patch this year.

A highlight of the year was welcoming over 50 Girl Scouts to the Colorado Credit Union headquarters for a Junior Financial Counselor Patch workshop, where they participated in an engaging, hands-on experience to earn their patch. For the first time, the workshop also introduced the Reality Fair simulation, giving participants the opportunity to practice real-life budgeting and saving decisions in a fun, interactive setting.

Beyond building individual confidence, the program empowers Girl Scouts to share their knowledge within their communities, extending the reach of financial education. To date, 98% of participants report learning something new and feeling more empowered after completing the program. The Junior Financial Counselor Patch Program equips young leaders with lifelong financial skills to make learning both meaningful and engaging.



"I want to do more financial [literacy] games! I had so much fun!"

— Brownie (2-3 grade)
Girl Scout



BRINGING BUDGETING TO LIFE FOR LOCAL STUDENTS

Colorado Credit Union is deeply committed to supporting our school partners and helping the next generation build a strong financial foundation. In 2025, we sponsored 17 local schools by providing free digital financial education content and resources. In addition, the team directly served more than 350 students through in-person financial education programming and Bite of Reality events. The Bite of Reality program brings budgeting to life by challenging students to manage income, expenses, and unexpected costs, helping them better understand financial responsibility in a practical, engaging way. Through numerous Reality Fair simulations hosted at Brighton High School, Columbine High School, and Dakota Ridge High School, students gained hands-on experience navigating real-life financial decisions.



Providing our students with the opportunity to learn about saving, budgeting, and being aware of potential scams is invaluable. The “Bite of Reality” activity at the end of the unit helps students understand that they might not always be able to purchase everything they desire while also managing essential expenses such as rent, childcare, and groceries.

— Jennifer Vanderhye,
Brighton High School Teacher



INVESTING IN YOUTH: BUILDING BRIGHTER FUTURES THROUGH COMMUNITY PARTNERSHIPS

Colorado Credit Union remains deeply committed to supporting youth-serving organizations that empower the next generation. Through our partnerships with Boys & Girls Clubs of Metro Denver and Big Brothers Big Sisters of Colorado, we continue to expand access to meaningful financial education and enrichment opportunities for young people and their families.

With Boys & Girls Clubs of Metro Denver, we hosted our Piggy Bank Painting workshop, where more than 50 Club members painted and personalized their own piggy banks—creating a fun and memorable introduction to saving. We also hosted a free, hands-on Family Financial Education Night, welcoming Club members and their families for an interactive evening focused on real-life budgeting, saving, and spending. Beyond financial education, our team volunteered at various clubs, supporting youth in engaging learning spaces including literacy, STEM, gaming, and art.

Through our partnership with Big Brothers Big Sisters of Colorado, we deepened our impact by integrating both fundraising and financial education initiatives. At our free Community Shred Day events, we collected donations in support of the organization, raising \$1,000 thanks to the generosity of our members and community. We also hosted a financial literacy workshop for Big Brothers Big Sisters staff, equipping them with practical tools to budget with confidence and manage credit wisely. Additionally, we brought our Bite of Reality simulation to teens at the organization's annual STARS National Conference.

Together, these partnerships reflect Colorado Credit Union's commitment to empowering youth and strengthening the financial futures of the communities we serve.





AWARDS

GOWEST CREDIT UNION ASSOCIATION COMMUNITY IMPACT AWARD

Colorado Credit Union is honored to have received GoWest Credit Union Association's Community Impact Award for our EmpowerHER Financial Literacy Program, presented at the MAXX 2025 Reception and Awards Gala in Portland, Oregon.

EmpowerHER was created in partnership with nonprofit partner, Dress for Success Denver, to provide financial education focused on credit management, building financial confidence, and improving credit scores through secured credit-building tools. Through interactive workshops and ongoing one-on-one support, Colorado Credit Union staff helped women take meaningful steps toward achieving their financial goals during the program and beyond.

This award is a testament to the power of collaboration and community in helping others achieve financial well-being.

SPONSORSHIPS

Colorado Credit Union believes thriving communities make a stronger future for everyone. That's why we proudly sponsor local organizations addressing critical community needs. In 2025, our sponsorships totaled \$60,000.

27J Education Foundation
The Action Center
Big Brothers Big Sisters of Colorado
Boys & Girls Clubs of Metro Denver
Brewability
Brighton High School
The Capital Jason Dahl Scholarship Fund
Columbine High School
Dakota Ridge High School
Dress for Success Denver
Foodbank of the Rockies
Girl Scouts of Colorado
Habitat for Humanity of Colorado
Habitat for Humanity of Metro Denver
Ken Caryl Ranch Foundation
Mi Casa Resource Center
Project Our Town
TGTHR to End Youth Homelessness
Tall Tales Ranch
SparkHope Automotive

