



You. Us.

unitus[®]

Community Credit Union

Community Impact Report 2025



From Purpose to Impact

In 2025, we invested \$575,942 in community impact efforts guided by our core pillars: Inspire, Grow, and Assist. Through these commitments, we deepened partnerships and provided direct support for critical community resources.

Our work focused on education and financial wellness, economic opportunity, and essential human services, including partners addressing urgent needs such as SnowCap Community Charities, Schoolhouse Supplies, and Immigrant and Refugee Community Organization (IRCO). By focusing on the people and moments that matter most, we made 2025 a year of turning our purpose into action and our action into meaningful impact. These are the results of our efforts.

\$575,942

in donations and sponsorships invested in the community

1,723 employee volunteer hours

277 financial education workshops and classes

2,528 youth and adults impacted through financial education

\$62,000

invested in scholarships and higher education

\$60,000

delivered to strengthen food security in our communities

\$88,000

economic impact through Volunteer Income Tax Assistance (VITA)



Where everyone, every moment matters.

Over the last year, I've been reminded time and again of just how far we can go when we stand together. With more than 106,000 members and 330 employees by our side, we built bridges between cultures, worked side by side with community partners, taught financial wellness skills, and took the time to carefully listen to our members' needs. Each action reinforced our belief in the power of collective action, grounded in one simple principle: everyone, every moment matters.

In 2025, this principle was reflected across all our community initiatives. We deepened our partnerships with Marion Polk Food Share and Thimbleberry Collaborative Farm, supporting expansion of their services and free, nutritious food for community members facing access issues and health challenges. We joined forces with the Greater Vancouver Chamber and MetroEast to champion initiatives that empower youth and equip them with skills in media, technology, and entrepreneurship. Through 1,723 hours of hands-on volunteer support, Team Unitus showed what it means for every moment to matter—a testament to our employees' passion and our belief that giving goes beyond financial support.

A cornerstone of this commitment has been our three-year Social Responsibility Commitments (2025–2027), which we were proud to launch in 2025 to create an even more meaningful impact in our communities. With a three-year goal

of 3,500 Community Volunteer Hours by the end of year three, we've already exceeded our year-one target by 148%. This incredible momentum reflects not only generosity of time, but a deep belief that service is an essential part of who we are at Unitus.

Our collective efforts were also recognized outside the credit union. In 2025, we were honored once again by the *Portland Business Journal* as the fifth most philanthropic business in Portland—our 15th consecutive year as a recognized leader. I'm proud to share that we were also awarded the Innovation in Philanthropy Award for our partnership with Western Oregon University on the Bilingual and Diverse Teacher Scholars (BDTS) program, honoring the approach BDTS takes to meet Oregon's urgent need for bilingual K–12 teachers while providing scholarships and customized academic support. This recognition was especially meaningful, as each year we have the privilege of celebrating with our BDTS cohort and witnessing their growth. It's inspiring to hear their stories and see where they are now; some of them are already teaching in their home school districts.

As we move into 2026, our commitments remain strong: to be present for our community, to listen, and to turn action into impact. This includes sustained support for education, financial empowerment, economic development, and human services, as well as hands-on involvement through volunteerism, workshops, and drives. Because of your belief in our shared goals, we are building a stronger community together. I'm encouraged knowing we face the future side by side, ready to embrace the possibilities ahead and turn each shared effort into lasting impact.

Steven Stapp, President and CEO



You. Us. Unitus.

In 2025, Unitus employees dedicated 1,723 volunteer hours to 83 local nonprofits, bringing our community commitment to life through hands-on service and meaningful engagement. Our volunteer program, which offers unlimited company time off to give back, empowered teams to support causes close to their hearts. Whether employees were packing back-to-school kits for Title I school students with Schoolhouse Supplies, cleaning up walking trails at Hoyt Arboretum, or helping Habitat for Humanity raise the wall frames on a new home build, Team Unitus contributed their time and skills to meet real community needs.

At Impact NW, team members built STEM kits for the AKA Science Program—All Kids Are Scientists—providing 1,700 marginalized youth with hands-on, action-packed kits centered around critical thinking, problem-solving skills, and the wonders of technology and math. In July, Team Unitus marched in the Portland Pride Parade with our largest team yet, handing out Pride flags to parade-goers and hosting a Unitus booth with over 1,000 visitors and free face painting. At the year's end, we hosted our annual Holiday Drive in support of Clark County Food Bank, Clackamas Service Center, Marion Polk Food Share, and Sunshine

Division. Through Unitus-seeded employee giving that provided each employee with \$30 to donate, along with member contributions and an additional \$10,000 from Unitus, the drive raised a total of \$21,590, providing our food partners with essential resources to support communities navigating SNAP cuts and their ripple effects.

By giving as a team, we showed what the “Us” in “You. Us. Unitus” means, reflecting our shared commitment to supporting the communities we serve.



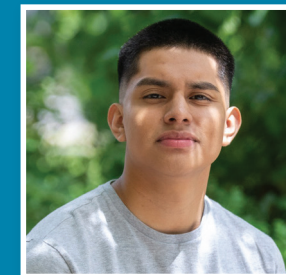
Inspiring Students to Reach Their Potential

Inspiring education and supporting students to reach their fullest potential is one of our core pillars, guiding our giving and initiatives across our communities. Since 2004, the Unitus Scholarship program has supported student members in bridging the gap between tuition costs and educational opportunity, distributing a total of \$243,000 to date.

In 2025, we awarded nine \$3,000 scholarships to student members who demonstrated leadership, academic excellence, and a commitment to community through their educational pursuits. Unitus Scholarships are available to students pursuing studies at accredited two- or four-year colleges, universities, or vocational-technical schools, providing financial support to help them achieve their academic and professional goals.



2025 Unitus Scholarship Recipients



Jason B.
Stanford University
Major: Civil Engineering



Lily D.
University of Oregon
Major: Human Physiology



Presley G.
University of Oregon,
Major: Anthropology
and Psychology



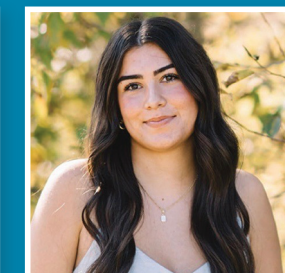
Rachel L.
Brigham Young University
Major: Early Childhood
Education



Delaney L.
Oregon State University
Major: Biology



Helen M.
University of Oregon
Major: Human Physiology



Ella N.
Boise State University
Major: Marketing



Sofia V.
Oregon State University
Major: Marketing



Chase W.
Reed College
Major: Physics



Western Oregon University Bilingual and Diverse Teacher Scholars Program

Since 2021, Unitus has partnered with Western Oregon University's Bilingual and Diverse Teacher Scholars (BDTS) program to advance education equity. Through a multi-year investment, Unitus sponsors a dedicated cohort of eight bilingual and bicultural scholars with three-year renewable scholarships valued at \$3,000 each. In addition to scholarships, BDTS students receive academic and career support, a Bilingual/ESOL Certificate, and connections to a powerful peer and professional network. As one student shared, "This program really gave me the opportunity to go to college when I didn't think I could."

This initiative addresses one of Oregon's most urgent challenges: the significant shortage of bilingual K-12 teachers. While over 40% of Oregon students are ethnically and/or linguistically diverse, less than 15% of teachers reflect that diversity. By investing in these future educators, who are pursuing high-need subjects like math and early childhood education, Unitus is helping to close a persistent equity gap in classrooms across the state.



Investing in Students, Together

Unitus partners with community organizations such as the Hispanic Metropolitan Chamber (HMC) and the Oregon Consular Corps to support scholarship programs that deepen our investment in future generations. Through an annual \$3,000 contribution to HMC, we support their Latino Scholarship Program, providing one outstanding Latino or Hispanic student in Oregon or Southwest Washington with financial assistance to pursue an undergraduate or graduate degree. We also contribute \$3,000 to the Oregon Consular Corps Scholars Fund, which offers scholarships to junior and senior students in international studies at participating Oregon universities and colleges, helping prepare them for careers in global affairs and international relations.

EMPOWERING Tomorrow's Leaders

At our Junior Achievement (JA) BizTown storefront branch, opened in October 2023, students dive into real-world financial literacy through an engaging, hands-on experience. In BizTown, students earn and spend paychecks, pay taxes, vote for elected officials, and work together to repay start-up loans. Through this immersive experience, guided by JA staff and volunteers such as Unitus, students gain confidence, learn real-world money management skills, and develop a sense of accomplishment as they meet their BizTown financial goals. Here's how we're making an impact:



29,513 students participated in simulations with our BizTown branch

295 sessions conducted since our Unitus BizTown branch opened



2025 Lemonade Day Junior Market Marketing Contest Winner: Slime & Shine Girls

686 students visited this 2025 - 2026 school year (with more incoming!)

51 amazing Unitus employee volunteers

The Lemonade Day Junior Market, hosted by the Greater Vancouver Chamber of Commerce, gives young "kid-preneurs" the chance to run their own booths, sell products, and gain real-world business and financial skills. We were proud to support the event as the Marketing Competition sponsor in

2025, mentoring each participant with creative marketing tips, celebrating their successes, and awarding competition winners at the end. It was inspiring to see the enthusiasm, ingenuity, and entrepreneurial spirit of every young participant in action.

Celebrating Exceptional Character

Unitus Community Credit Union continued its partnership with the Hillsboro Hops through the Barley's Buddies & Amigos de Bacaanda program, recognizing students from the local school district who demonstrate resilience, growth, and strong character. Teachers nominate students who may not always receive formal awards but consistently strive to improve academically, socially, and emotionally. In 2025, ten students were honored during Hops home games, receiving on-field recognition alongside Barley, the team mascot, and Bacaanda, the



Soñadores mascot. This program has become a point of pride for both Unitus and the Hops, reflecting our shared commitment to uplifting young people who show determination and potential while strengthening community connections and investing in the next generation of students who inspire their schools and neighborhoods every day.



Financial Wellness for All

As a community credit union, we know supporting our community goes beyond banking—it's about understanding real needs and strengthening financial health. That's why we prioritize financial wellness and education, providing customized solutions, workshops, and classes that address the diverse challenges of our communities.

In 2025, our financial education team conducted 277 financial education workshops and classes impacting 2,528 youth and adults—a record high! Through partnership with organizations such as Financial Beginnings, Junior Achievement, Girl Scouts of Oregon & SW Washington, Oregon Tradewomen, Immigrant and Refugee Community Organization (IRCO), and Portland Public Schools, we connected with local students, entrepreneurs, underrepresented populations, and more, equipping participants with the tools to understand financial concepts and move forward with confidence.



Financial Empowerment Collaborative

Since 2021, Unitus has been a proud partner in the Financial Empowerment Collaborative (FEC), a joint initiative with the Urban League of Portland and three Portland-area credit unions focused on advancing financial empowerment within Portland's Black community and creating clear pathways to financial stability, homeownership, and generational wealth.

The FEC focuses on meeting the unique financial needs of Black Oregonians by providing targeted education, personalized coaching, case management, and an environment where participants can access essential credit union products and services.

In addition to Unitus, other credit union partners include Consolidated Community Credit Union, Point West Credit Union, and Rivermark Community Credit Union.



Volunteer Income Tax Assistance

For the third consecutive year, we partnered with Metropolitan Family Services (MFS) CASH Oregon to host a Volunteer Income Tax Assistance (VITA) site at our Beaverton Branch, providing free tax preparation for members of our community. Through our VITA partnership, low-income earners, seniors, individuals with disabilities, and limited-English speakers were able to file taxes confidently, and together we returned \$88,000 to households in Oregon and Southwest Washington.



Growing Economic Opportunities

Driving economic growth is central to our mission. We collaborate with organizations such as MESO PDX, Oregon Tradewomen, and Habitat for Humanity to strengthen small businesses, support workforce development, uplift entrepreneurs, and expand access to stable housing and homeownership. Through this work, community members gain the skills, knowledge, and confidence needed to elevate their impact and advance their goals.

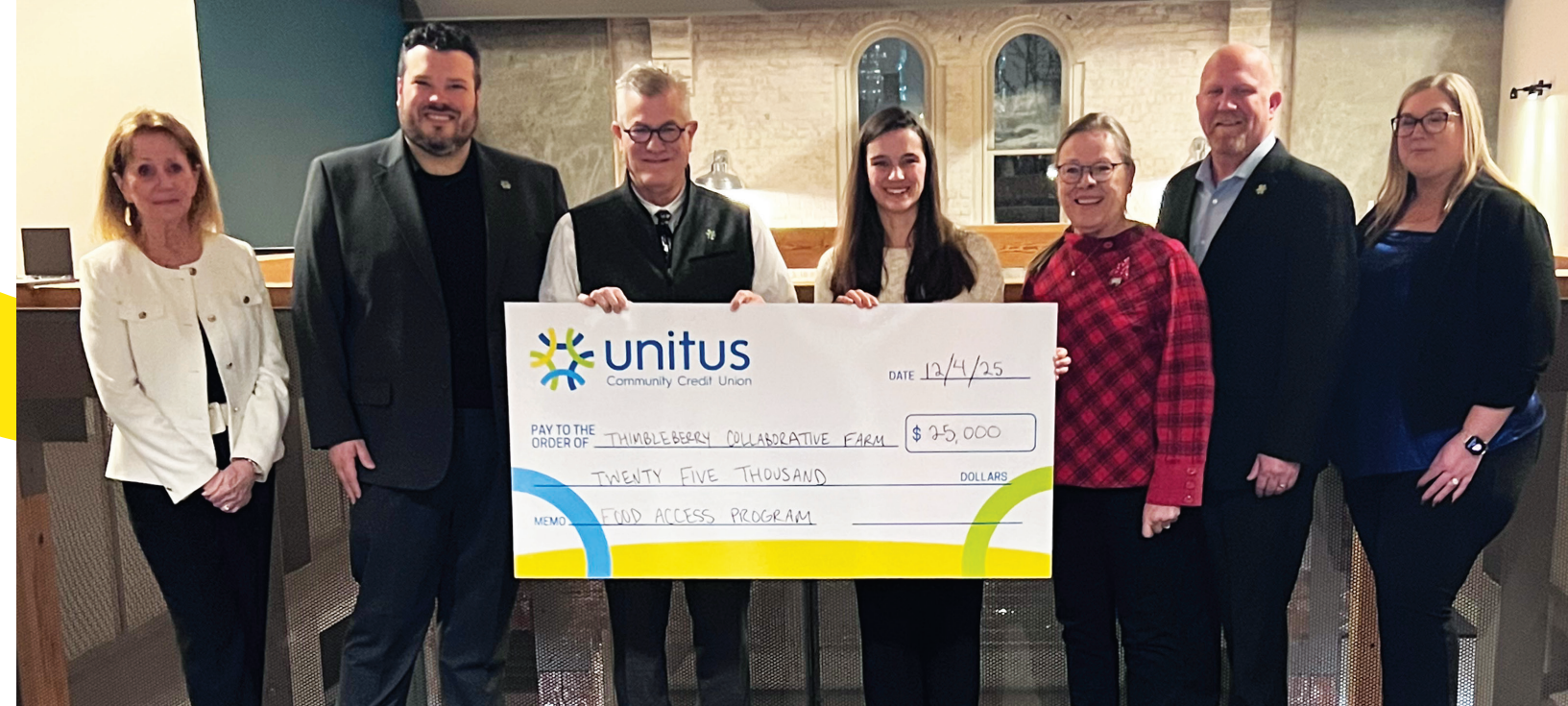


Building a Better Future Together

With INCIGHT, a nonprofit that empowers people with disabilities through education, employment, and mentoring programs, we've been exploring ways to collaborate for deeper impact. Together, we're exploring training, disability awareness, and opportunities to foster authentic inclusion, building on our ongoing partnership. In 2025, we hosted INCIGHT for a special CEO All Staff Social Hour and conducted one disability awareness training (and we're just getting started!).

With MetroEast, a nonprofit that gives Multnomah County youth and residents tools and training for storytelling and digital inclusion, we contributed \$10,000 to their Mobile Media Lab, a traveling van that brings media and technology programming directly to underserved youth at schools, workshops, and community events.

"Since our partnership with Unitus began, the Mobile Media Lab has served 420 youth and 240 adults through classes, workshops, and tabling events in conjunction with local schools, government, and community organizations," said Seth Ring, Co-Executive Director of MetroEast. "In an age where media has such a profound impact on the hearts and minds of viewers, it is important that we give people the tools and training to express their own voice in the media landscape. Funding from Unitus has literally kept the Mobile Media Lab running; we cannot be grateful enough for their support."



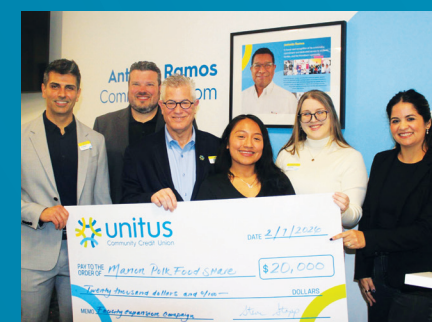
Assisting Our Neighbors

In 2025, we embarked on a new journey with our partner Thimbleberry Collaborative Farm with a \$25,000 contribution in support of their Farm-to-Clinic program, a food access initiative that connects local, fresh produce with people experiencing food insecurity and health issues in East Multnomah County. The Farm-to-Clinic program provides clients of their partnering clinic with resources on site to reduce barriers and improve access.

"Thimbleberry partners with Wallace Medical Concern and Milk Crate Kitchen to provide farm-fresh produce and nutrient-dense meals through our Farm-to-Clinic program at no cost to patients," said Amanda Martinez, Executive Director of Thimbleberry Collaborative Farm. "Thanks to Unitus stepping in to fill a critical funding gap, we will be able to continue this program for 20 weeks next summer!"

We continued our efforts to expand food security and access through an enhanced partnership with Marion Polk Food Share, supporting their facility project to move into a larger, expanded building with a \$20,000 donation over two years. This growth is especially important, as their food distribution has doubled over the past 20 years—from 4.5 million pounds to over 9 million pounds annually—highlighting the increasing demand for their services and the impact this new facility will have on the community.

Food security was a major focus for us this year, reflecting our awareness of how critical this issue has become. To support this work, we contributed \$60,000 in 2025 to partners addressing food insecurity, including Clackamas Service Center, Clark County Food Bank, Kindness Farm, SnowCap Community Charities, and Sunshine Division, and our staff rolled up their sleeves for over 200 hours to work alongside our food partners.





EARTH DAY Celebration!

We launched our first Earth Day Celebration in 2025, honoring our sustainability and environmental initiatives, including our new Unitus Business Center-Tigard—which is home to five acres of protected wetlands—and charting the road forward in partnership with our environmental allies and the community.

At the celebration, Unitus partner The Wetlands Conservancy hosted a “hike and learn” volunteer event at our five-acre wetlands, where participants learned about the importance of the ecosystem, the plants and animals that inhabit the wetlands, and how sustainability and advocacy efforts help protect the native environment, while simultaneously gathering litter and managing invasive plants along the route.

Unitus leaders presented information about future sustainability and wetlands plans, including an observation deck, trails, and stewardship. The event also celebrated Unitus’ overall sustainability initiative, which has already had a meaningful impact on the environment.

The Impact of Our Sustainability Efforts Since 2019:



And counting!



Culture Sparks Brunch

In October, we hosted our inaugural Culture Sparks Brunch in partnership with WorldOregon and the Unitus Multicultural Employee Resource Group (ERG), celebrating international cultures through hands-on activities and global food bites. Through WorldOregon’s Culture Sparks Program, guests explored authentic artifacts from around the world, sparking curiosity, inspiring conversation, and fostering cross-cultural connections. Employees and their families received a Unitus passport to collect stamps from the different countries they “visited” at the event, sampled foods from around the world, and enjoyed raffles from local multicultural businesses.

The event also coincided with International Credit Union Day, an annual celebration that highlights the global spirit of the credit union movement while bringing the community together to learn, share, and celebrate cultural diversity.

Juntos Avanzamos



Unitus has long been dedicated to expanding financial access for Hispanic and immigrant communities, earning the Juntos Avanzamos (Together We Advance) designation from Inclusiv in 2020 in recognition of our work.

Building on that commitment, we partnered with Inclusiv to host the third annual Juntos Avanzamos Northwest Roundtable Working Group in 2025. The event convened credit union leaders, nonprofit organizations, and community partners with the common goal of advancing financial access and economic opportunity for Hispanic and immigrant communities across the region.

The gathering, which served as a working group session building on key initiatives from the past two roundtables, included collaboration on small business lending and financial inclusion tools like International Remittances, as well as conversation on actionable next steps. Participants also heard from industry experts and community voices on ways to better support immigrant families and advance inclusive economic growth.





Side by Side With Our Community

Our 2025 Partners

- AWARE Food Bank/Marion Polk Food Share
- Bienestar
- Business Impact NW
- Clackamas Service Center
- Clark County Food Bank
- Community Vision
- Credit Unions for Kids for Doernbecher Children's Hospital
- Financial Beginnings
- Habitat for Humanity
- Hispanic Metropolitan Chamber
- Immigrant and Refugee Community Organization (IRCO)
- Impact NW
- Junior Achievement of Oregon and SW Washington
- Latino Network
- Lines for Life
- MetroEast
- Oregon Consular Corps
- Oregon Human Development Corporation (OHDC)
- Philippine American Chamber of Commerce of Oregon
- Pride Northwest
- Randall Children's Hospital Foundation
- Schoolhouse Supplies
- SnowCap Community Charities
- Sunshine Division
- Transition Projects
- Urban League of Portland
- Western Oregon University Foundation
- Wetlands Conservancy
- WorldOregon

And more!

Social Responsibility Commitments 2025-2027

PERCENTAGE OF GOAL COMPLETED



\$50 Million in First-Time Homebuyer Loans



\$50 Million in Green Auto Loans



\$5 Million in Small Business Loans



10,000 Members Achieved \$400 in Rewards Savings



3,500 Employee Community Volunteer Hours

Creating Lasting Impact

At Unitus, we believe in doing what's right for our members, our employees, and the world around us. That's why we were proud to introduce our Social Responsibility Commitments in 2025, reinforcing our dedication to sustainability and positive change.

Our three-year initiative (2025-2027), anchored by our Social Responsibility Commitments, focuses on driving real impact in our communities, championing first-time homebuyers, new savers, small businesses, environmental sustainability with electric and hybrid vehicles, and encouraging employee volunteer hours.

These initiatives reflect our ongoing promise to create financial opportunities while fostering a stronger, more equitable future.





**Where
everyone,
every moment matters.**



unitusccu.com

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hello@unitusccu.com

BRANCHES

Virtual

Beaverton | Bridgeport Village

Cascade Station | Clackamas

Gresham | Mill Plain

Multnomah Village | North Williams

Salem | Tanasbourne | Westmoreland

Woodburn Branch & Financial Resource Center

Business Lending

Unitus Business Center-Tigard

Executive Leadership

- Steven Stapp, *President and CEO*
- David Fehrer, *EVP/Chief Strategy and Innovation Officer*
- James Alexander, *SVP/Chief Risk Officer*
- Jessica Brown, *SVP/Chief People and Culture Officer*
- Brian Devereux, *SVP/Chief Lending Officer*
- Michael Namba, *SVP/Chief Financial Officer*
- Char Sears, *SVP/Chief Growth Officer*
- Megan Snyder, *SVP/Chief Impact Officer*

Board of Directors

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- Nicole Davison León, *Vice Chair*
- Rhonda Cramer, *Secretary*
- Sam Banerjee, *Director*
- Frank Chinn, *Director*
- Sue Iggulden, *Director*
- Denetta Monk, *Director*
- Tiffini Mueller, *Director*
- Will Rader, *Director Emeritus*

Audit Committee

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- Melissa Magaña, *Vice Chair*
- Frank Chinn, *Board Liaison Committee Chair*
- Rebekah Anderson, *Committee Member*
- Harit Ghelani, *Committee Member*
- Brian Lee, *Committee Member*
- John Pierce, *Committee Member*
- Luke Watson, *Committee Emeritus*
- Everett Wild, *Committee Member*

CommunityGIVE Committee

- Steven Stapp, *Committee Chair*
- Aimee Berg, *Committee Vice Chair*
- Laine Carrillo, *Committee Member*
- Joe Hamilton, *Committee Member*
- Ashlee Jacobson Dunbar, *Committee Member*
- Jean McGowan, *Committee Member*
- Justin Pabalate, *Committee Member*
- Ken Riedel, *Committee Member*
- Megan Snyder, *Committee Member*
- Danielle Wold, *Committee Member*