

New from Juntos Avanzamos

Celebrating Hispanic Heritage

In honor of Hispanic Heritage Month (Sept. 15- Oct. 15), the Federation ran a month-long social media campaign celebrating Hispanic Americans and immigrants, the credit unions who serve them, and the critical work being done to promote financial inclusion for this vital and vibrant part of our nation, society and economy.

We're proud to support financial inclusion for immigrants and Hispanic Americans through our member CDCUs, partner organizations, Juntos Avanzamos, and our ongoing advocacy work and capacity building initiatives. Serving immigrants is a key part of the history and the future of the credit union movement, and the Federation stands firmly in solidarity with DREAMers and their supporters in calling for stronger, more comprehensive public policy protections for immigrants.



ITIN Lending Makes Homeownership Possible

Mr. and Mrs. Garcia and their five children recently purchased their first home, thanks to an ITIN mortgage from Juntos Avanzamos-designated North Jersey Federal Credit Union and the Federation's CDCU Mortgage Center ITIN lending program. Individual Taxpayer Identification Number (ITIN) lending programs allow immigrants, Permanent Legal Residents and DACA recipients to access loans and mortgages, regardless of immigration status.

Find a Juntos Avanzamos Credit Union

Why Banking Matters About Tips & FAQ's Select Language: Spanish

Helping You Become Financially Independent

Find Your Credit Union

Together We Advance

¡Bienvenido! Juntos Avanzamos Credit Unions are here for your unique needs, whatever your citizenship status. Here are the steps we use to help you to learn about the U.S. financial system and take control of your finances.

- Find a nearby JA Credit Union
- Determine your eligibility and needs
- Access tools to keep your money safe
- Share with your family and friends

Coming in 2018: Juntos Avanzamos Consumer Website

The Juntos Avanzamos team is excited to announce the launch of a new website, dedicated to promoting the Juntos Avanzamos network and furthering our mission of empowering Hispanic and immigrant consumers.

Expected to go live in early 2018, the site will serve as a welcoming and easy-to-navigate bilingual resource for Latino consumers who are seeking basic information on taking control of their personal finances and are interested in exploring what "immigrant and Hispanic friendly" financial services and institutions are available to them.

Beyond simply providing educational resources to help immigrants and under-served Hispanic consumers better understand the U.S. financial system, the site's primary objective is to connect consumers with a Juntos Avanzamos credit union in their area through the "Find the Nearest JA Credit Union" locator tool. Here they will find a map of nearby JA credit unions, including names, locations and contact information for each.

Welcome New Juntos Avanzamos Members!

The Juntos Avanzamos network continues to grow! Proclamation ceremonies marked five of our most recent designations, including our first designations in the states of Connecticut and Wisconsin! Learn how you can become a Juntos Avanzamos credit union. Contact Pablo DeFilippi, Federation SVP of Membership and Network Engagement, at pablo@cdcu.coop.



Recent designations (clockwise from top):

- Cooperative FCU, Syracuse, NY
- Illiana Financial FCU, Calumet City, IL
- Marine CU, Milwaukee, WI
- Members CU, Cos Cob, CT
- Nutmeg State Financial CU, Rocky Hill, CT



Juntos Avanzamos Partners with Mexican Consulate on La Ventanilla De Asesoría Financiera

Since November 2016, the Federation has been working with the Mexican Consulate in New York to integrate Juntos Avanzamos-designated credit unions in New York City with the Consulate's La Ventanilla De Asesoría Financiera, or "Financial Empowerment Window."

Brooklyn Cooperative, Lower East Side People's, and Neighborhood Trust credit unions are the first credit unions to participate. Plans for facilitating partnerships between Juntos Avanzamos credit unions, Mexican Consulates and community-based organizations are also underway in the Chicago area.

Juntos Avanzamos Credit Union Creates a Pathway to Financial Counseling Success

Border Federal Credit Union is a Juntos Avanzamos designated credit union serving a predominantly Latino membership across 13 rural, low-income counties in Western Texas.

Border became one of the first community development credit unions to test Pathways to Financial Empowerment, a new financial counseling model supported by first-of-its-kind technology developed by the Federation and Neighborhood Trust Financial Partners. Pathways helps clients better understand their financial condition through "Financial Snapshots", and individualized "Take Action Today" plans.

In its first year of implementing Pathways, Border provided one-on-one counseling to 500 people; participants opened nearly 400 products as a result of counseling, including 306 loans totaling \$2.1 million.

2018 enrollment for Pathways is now open. Learn more at www.cdcu.coop/pathways.

BORDER FCU PATHWAYS RESULTS

54%

of members in the Pathways pilot program at Border FCU took out a loan product, totaling \$2.1 M

14

PERCENT

of Border members in Pathways counseling improved their credit category.

50

PERCENT

of Border members in Pathways counseling established credit by the pilot's end.

40

PERCENT

of Border members in Pathways counseling reduced their debt.

Juntos Avanzamos Network Adds Two New Partners

Juntos Avanzamos is a unique collaboration within the credit union industry.

We are pleased to welcome our two newest partners, the New York Credit Union Association and the Illinois Credit Union League!

"ICUL is excited to partner with the National Federation of Community Development Credit Unions to promote Juntos Avanzamos in order to better serve and empower the growing Hispanic population," said Illinois Credit Union League President/CEO Tom Kane.

"We strongly believe this program will help our credit unions provide value to an underserved community and fulfill our collective goal of helping people achieve financial independence."

Interested in joining? Contact Pablo DeFilippi, Federation SVP of Membership and Network Engagement, at pablo@cdcu.coop.



About Juntos Avanzamos

Juntos Avanzamos ("Together We Advance") is a designation for credit unions committed to serving and empowering Hispanic and immigrant consumers – helping them navigate the U.S. financial system and providing safe, affordable and relevant financial services. Juntos Avanzamos credit unions employ bilingual, culturally-competent staff and leadership, accept alternative forms of ID and treat all of their members with respect, regardless of immigration status.

The National Federation of Community Development Credit Unions is leading the national expansion of Juntos Avanzamos, in partnership with the Network of Latino Credit Unions and Professionals (NLCUP); Coopera, Iowa-based consultants to the credit union industry on the Hispanic market; Cornerstone Credit Union League, and a growing number of state leagues and associations across the country. First developed by the Cornerstone Credit Union League as a Hispanic outreach program in Texas, the number of Juntos Avanzamos credit unions is expanding rapidly; today the network includes 74 credit unions in 20 states and the District of Columbia. Learn more about Juntos Avanzamos at www.cdcu.coop/juntosavanzamos.



Ready to Show Your Commitment to Serving and Empowering Hispanic and Immigrant Consumers?

Learn more about Juntos Avanzamos and how to join our network by visiting www.cdcu.coop/juntosavanzamos, or contact:

Pablo DeFilippi
SVP of Membership and Network Engagement
National Federation of Community Development Credit Unions
pablo@cdcu.coop.

Directory of Juntos Avanzamos Credit Unions

Arizona: MariSol FCU • Phoenix, AZ • marisolcu.org
Vantage West CU • Tempe, AZ • vantagewest.org

California: Kern FCU • Bakersfield, CA • www.kernfcu.org
Kinecta FCU • Manhattan, CA • kinecta.org
Mendo Lake • Ukiah, CA • www.mlcu.org
SCE FCU • Irwindale, CA • scefcu.org
Santa Cruz Community CU • Santa Cruz, CA • scccu.org
Self-Help FCU • Oakland, CA • self-helpfcu.org
Travis CU • Vacaville, CA • traviscu.org

Colorado: Partner Colorado CU • Arvada, CO • partnercoloradocu.org
Fitzsimons CU • Aurora, CO • fitzsimonscu.com

Connecticut: Members CU • Cos Cob, CT • memcu.com
Nutmeg State Financial CU • Rocky Hill, CT • nutmegstatefcu.org

Florida: JetStream FCU • Miami Lakes, FL • jetstreamfcu.org
Manatee Community FCU • Bradenton, FL • manateecfcu.org
Self-Help FCU • Apopka, FL • self-helpfcu.org

Illinois: Illiana Financial CU • Calumet City, IL • illiana.org
North Side Community FCU • Chicago, IL • northsidecu.org
Second Federal (Self-Help FCU) • Chicago, IL • self-helpfcu.org

Iowa: Ascentra CU • Bettendorf, IA • ascentra.org
Community 1st CU • Cedar Rapids, IA • c1stcreditunion.com
Des Moines Metro CU • Des Moines, IA • dmmcu.org

Michigan: Community Promise FCU • Kalamazoo, MI • communitypromisefcu.org

Missouri: Holy Rosary CU • Kansas City, MO • holyrosarycu.org

Nevada: SCE FCU • Las Vegas, NV • scefcu.org

New Jersey: 1st Bergen FCU • Hackensack, NJ • 1stbergen.com
North Jersey FCU • Totowa, NJ • njfcu.org

New Mexico: Guadalupe CU • Santa Fe, NM • guadalupecu.org
Rio Grande CU • Albuquerque, NM • riograndecu.org

New York: Brooklyn Cooperative • Brooklyn, NY • brooklyn.coop
Cooperative Federal • Syracuse, NY • cooperativefederal.org
Genesee Co-Op FCU • Rochester, NY • www.genesee.coop
Lower East Side People's FCU • New York, NY • lespeoples.org
Neighborhood Trust FCU • New York, NY • neighborhoodtrustfcu.org

Ohio: Nueva Esperanza Community CU • Toledo, OH

Oklahoma: FAA CU • Oklahoma City, OK • faaecu.org
Tinker FCU • Oklahoma City, OK • tinkercu.org

Oregon: Point West CU • Portland, OR • pointwestcu.com

Texas: Alliance FCU • Lubbock, TX • afcutx.com
Amarillo Community FCU • Amarillo, TX • acfcu.org
Beacon FCU • Porte, TX • beaconfed.org
Border FCU • Del Rio, TX • borderfcu.com
Caprock FCU • Lamesa, TX • caprockcu.com
Coastal Community FCU • Galveston, TX • coastalcommunityfcu.org
Community Resource CU • Baytown, TX • crcu.org
DATCU CU • Denton, TX • datcu.org
EECU • Fort Worth, TX • eecu.org
First Central CU • Waco, TX • firstcentralcu.com
FirstLight FCU • El Paso, TX • firstlightfcu.org
GECU • El Paso, TX • gecuc.com
Generations FCU • San Antonio, TX • mygenfcu.org
La Joya Area FCU • La Joya, TX • lajoyacreditunion.coop
Neighborhood CU • Dallas, TX • myncu.com
North East Texas CU • Lone Star, TX • netcu.org
One Source FCU • El Paso, TX • onesourcefcu.org
People's Trust FCU • Houston, TX • peoplestrustfcu.org
Randolph-Brooks FCU • Universal City, TX • rbfcu.org
Resource One CU • Dallas, TX • r1cu.org
River City FCU • San Antonio, TX • rivercityfcu.org
Security First CU • Edinburg, TX • securityfirstcu.com
Security Service FCU • San Antonio, TX • ssfcu.org
Shared Resources CU • Pasadena, TX • srcu.net
Shell FCU • Deer Park, TX • shellfcu.org
Southwest 66 CU • Odessa, TX • southwest66.com
Space City CU • Houston, TX • spacecitycu.com
TCC CU • Dallas, TX • tcccu.com
Unity One FCU • Fort Worth, TX • unityone.org
Velocity CU • Austin, TX • velocitycu.com

Utah: City Center CU • Provo, UT • citycentercu.com

Washington: Lower Valley CU • Sunnyside, WA • lvcu.org
Seattle Metro • Seattle, WA • smcu.com

Washington, DC: District Government Employees FCU • Washington, DC • dgefcu.org

Wisconsin: Marine CU • Onalaska, WI • marinecu.com