

/inclusiv/



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# insights

## Magazine



# Celebrating the Legacy of Black Credit Unions

One Detroit's New CEO Makes History

AACUC Delegation to Kenya

Supporting MDIs

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## AACUC DELEGATION TO KENYA

In October of 2024, 31 U.S. citizens participated in a remarkable learning experience hosted by the African American Credit Union Coalition (AACUC) and the African Confederation of Cooperative Savings and Credit Associations (ACCOSCA).

Participation in the ACCOSCA Congress nearby Lake Naivasha.



The group of credit union leaders from Georgia, New York, South Carolina and other parts of the US traveled to Kenya to learn about SACCOs (credit unions) and other cooperatives. This was accomplished by site visits to Nairobi SACCOs and a few of their national support organizations. The group also attended the annual SACCA Congress (convention of SACCOs) which took place at a beautiful location in the Rift Valley called Lake Naivasha, a couple of hours northeast of Nairobi. Over the course of two weeks, participants learned much about Kenyan culture and how the economy works. It quickly became obvious that the cooperative business model is a vital part of Kenyan society.

AACUC and ACCOSCA are strategically committed to work together over the years ahead. Continuous learning is the over-arching objective. The U.S. participants in the learning experience all said that they learned more from their African colleagues than the other way around. Cooperative development is fundamentally about helping people live better lives worldwide. To emphasize that point, the participants went to a couple of schools to help the students plant trees as a way to signify a commitment to growth for all, especially the kids. It would be an understatement



01

*Inclusiv President and CEO Cathie Mahon posing with children from a local school in Kenya.*

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*Participation in the ACCOSCA Congress nearby Lake Naivasha.*

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to say that the Americans were significantly moved by their interaction with the young students. To a person, the group returned to the U.S. with renewed dedication to projecting cooperative values and principles.

I never cease to be amazed at the intellectual and relationship bonding that takes place during and after a well-orchestrated international learning experience. My long-term business partner and I have coordinated many learning journeys spread across three decades. Until recently, these learning experiences have taken place in North America and Europe. This was our first time in Africa. But the benefits turn out to be the same. Lifelong friendships were extended across the water and within the group. Interactions now range from discussions about how to underwrite a loan to long range career development strategies. I recently received a note from the Maasai safari driver that took care of us for three days – just wanted to know how I was doing. I have come to believe that international interactions are exceptional leadership growth experiences, especially for co-op leaders.

AACUC took the initiative to assemble influential leaders from all corners of the U.S. credit union system so that they could experience the remarkable progress being made in Kenya and throughout sub-Saharan Africa. My recollection is that 50 countries were represented at the SACCA Congress, most of them African countries. Senior government officials were present at the conference and in private interactions.

In Africa, AACUC is regarded as one of their key international points of contact – an organization that can bring people together and get things done. Through AACUC, African SACCO leaders have come to know about Inclusiv and other key credit union support organizations in the U.S. Discussions are already taking place about the possibility of reuniting the Americans and Africans at the 2026 SACCA Congress. I would strongly encourage that to happen. //



09

## LEADERSHIP PROFILE

# PORTIA POWELL

## **first FEMALE and first AFRICAN AMERICAN CEO of One Detroit Credit Union**

A lifelong resident of Detroit, Michigan, Portia Powell's 22-year career in financial services began as a college freshman at Wayne State University. In 2003, her aunt, Kim Powell – who spent her entire life in the financial services industry – encouraged her to take a part-time bank teller position at National City Bank to offset credit card debt.

Today, Portia is the first female and African American CEO of One Detroit Credit Union – and she's on a mission to change lives.

Portia spent most of her career in commercial and municipal banking in addition to serving as branch manager for one other credit union, Advia Credit Union. In 2023, Portia was approached about a position at One Detroit. That June, she started as Chief Experience Officer and in January 2025 took over the reins as CEO. A position, she says, she was meant to be in.

"I've been advocating for financial literacy, inclusion, and education almost my entire career," Portia says. "To now work for an organization whose mission is to improve lives really is my life's work."

An area of particular focus for her is One Detroit's

leadership in sustainable lending and clean energy. Many Detroit residents live in older homes lacking energy-efficient infrastructure and are heavily impacted by rising electricity costs. Portia notes they are usually the first to be without power during a storm or crisis. Now more than ever, she says, it's important for the underserved community to live sustainable and affordable lives.

"We see members every day affected by climate change and we'd be naive not to recognize what's happening," Portia explains.

**Our members are already struggling so we do our best to give them financial resources and sustainable lending products they can benefit from.**

At One Detroit, this includes providing options for safe and affordable products – including energy-efficient loans for home improvement, appliances, and electric cars.

Portia says a key to One Detroit's success is being



in touch with members and understanding the community's needs – referencing their work in Inkster, Michigan, as an example. When One Detroit learned the urban community of 35,000 residents located outside of Detroit had been without a financial institution for six years, Portia knew they had to intervene.

"They were actually bussing senior citizens to a neighboring town once a week to do their banking," she explains. "There are certain things you wouldn't expect to still be an issue in 2025, but they are."

The team at One Detroit toured the city and listened to the needs of the residents. Within six months they had established a microbranch with a 24-hour ATM.

"This was an opportunity to help a community and meet a need," Portia says. "The residents love it."

One reason why Portia says she can effectively create opportunities and meet community needs is because of the wonderful support system she has around her. Portia credits her relationships with people like Patty Corkery from the Michigan Credit Union League, Sati Smith from Diversified Credit Union, and her One Detroit predecessor Hank Hubbard – as well as groups like Inclusiv and the

*Before becoming CEO, Powell held the title of Chief Experience Officer at One Detroit.*

African American Credit Union Coalition – for helping her stay plugged into industry changes and resources.

A lesson that Portia has learned on this journey so far is that many of our perceived limitations are due to barriers we create ourselves.

"I wouldn't have imagined pursuing a CEO opportunity if I hadn't been tapped on the shoulder and told, hey this is ideal for you," she explains. "We think things are beyond our reach but we need to be willing to pursue opportunities and never put ceilings on ourselves."

As she considers her legacy at One Detroit, Portia points to her ability to make connections and secure partnerships in the community.

"I want to create an environment of collaboration and opportunity," she explains. "I want to be known for working with community partners to fill gaps. We are not a competitor with anyone and we will partner with everyone – banks, other credit unions, municipalities. We are here to be a partner to better serve the community." //

# THE NEW MAJORITY GROWTH INITIATIVE: ADVANCING THE GROWTH OF MDIS AND COOPERATIVAS

This January, Inclusiv announced that a new cohort of 31 Minority Depository Institutions (MDIs) and financial cooperativas in Puerto Rico have been awarded \$1.7 million through the New Majority Growth Initiative. This is a new milestone of the initiative that was created to support leaders of small MDI credit unions and cooperativas to grow their institutions. Its main goal is to increasing access to community development finance training, capacity building tools, consulting support and financial resources necessary to undertake high-priority growth activities.

The New Majority Growth Initiative emerged out of Inclusiv's racial equity and COVID-19 response in 2020 and the need to invest in credit unions owned and controlled by low-income and communities of color to support their members through recovery from the pandemic. In 2023 it was officially branded as the New Majority Growth Initiative as a capacity building program that responds to the needs of a growing and underserved segment of our population. The U.S. Census Bureau projects that the United States will be "majority-minority," or majority people of color, by 2043.

In its five years, Inclusiv has supported over 80 MDIs and cooperativas by providing community development finance training, access to tools and best practices, consulting support, among other benefits. through trainings and the disbursement of over \$4.9 million through 255 subgrants to MDIs and cooperativas thanks to a growing list of investments from the Citi Foundation's Community Finance Innovation Fund (CFIF), JPMorgan Chase, NerdWallet, Capital One, and the CDFI Fund.

As part of the program, credit unions and cooperativas get to enroll in an MDI Learning Center or Cooperativa Learning Center which consists of group classes and a collaborative effort to strengthen the growth trajectory of MDIs and cooperativas.

"The expansion of this funding enables MDIs and

cooperativas to reach more families struggling to recover economically to obtain safe and affordable financial services. The New Majority Growth Initiative was created precisely to help close the gap in access to capital and support all communities to thrive. This is what true financial inclusion looks like. - Cathie Mahon, Inclusiv President/CEO

The full list of cohorts part of the New Majority Growth Initiative is available [www.inclusiv.org/programs/new-majority-growth-initiative](http://www.inclusiv.org/programs/new-majority-growth-initiative). //

**/ inclusiv /**  
**NEW MAJORITY GROWTH INITIATIVE**

In January 2025, Inclusiv announced that a new cohort of 31 Minority Depository Institutions (MDIs) and financial cooperativas in Puerto Rico received \$1.7 million through the expanded New Majority Growth Initiative.

*New Majority Growth Initiative emerged out of Inclusiv's racial equity and COVID-19 response in 2020.*



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# BUILDING FINANCIAL WELLNESS FOR YOUNG WOMEN AGED OUT OF FOSTER CARE

Chicago, IL

**At first glance, a transitional care program for girls aging out of foster care and a postal worker-affiliated credit union may appear as unlikely allies – but one credit union in Chicago exemplifies why they are a perfect match.**

Since becoming CEO of Chicago Post Office Employees Credit Union (CPOECU), Deborah Fears made it her mission to put more community outreach initiatives in place for the 97-year-old credit union. During her tenure, the credit union has led coat drives, financial education seminars, children’s holiday gift drives and more – with a special emphasis on serving young people.

“We always look to the youth. That’s where it starts,” said Fears. “That’s who is going to be leading the world and we must make sure to equip them with everything they need to be successful,” stressed Fears. When brainstorming new ideas for how CPOECU can





“We have people who have been over looked for a long time and there aren’t as many programs available in these areas...It’s important for girls to see themselves and to see what things can look like for them. To see that you can be successful and that someone who looks like them can live a good life, be smart and good with money. You can’t be what you can’t see.”

— Deborah Fears, CEO CPOECU

- ABOVE: Learning sessions part of Project Uplift.
- LEFT: Sessions include practical skills like job readiness and general wellness.



serve local youth, the financial manager mentioned an organization a professional acquaintance had volunteered for: The UP House – a 24-month holistic residential program for girls aging out of the Illinois DCFS foster care system. The UP House tied in perfectly to CPOECU’s desire to launch a financial literacy initiative.

“We realized that some of our members needed additional assistance, and the foster care group fell into that category. It was a no-brainer for us. We always have these types of programs in-house.” It started as a summer test pilot program, which covered topics like credit and buying a car. Our summer series was a huge hit, and the girls could really relate to the info and use it going forward,” added Fears on the partnership now called Project Uplift.

Currently, Project Uplift holds nine-month sessions that also include practical skills, like job readiness

(resumes and interviewing), obtaining a first apartment, purchasing a first car, getting a loan, general wellness, and more. Through the help of grants by organizations like Inclusiv, CPOECU is able to match the \$25 required to open an account at the credit union.

“Leadership at The Up House has even remarked that since Project Uplift started the young ladies are more engaged. It was at this point that we knew we were on the right path. We knew we had to expand!” Fears recalls seeing how engaged, intentional and present the ladies are in sessions, always brimming with follow-up questions and ideas for discussion.

Another component of Project Uplift is mentorship. Each young woman is assigned a mentor to help them transition to independence, with a goal that the relationship will continue beyond the program. Thanks to overwhelming excitement and enthusiasm from CPOECU staff and beyond, finding volunteers up to the task has been remarkably easy.

A year in, Fears looks forward to expanding the program and seeing the success stories of past and current participants. Paying it forward is another priority – with plans to have the girls participate in community outreach projects. //



## SMALL BUSINESS FEATURE

# ONPATH: GUIDING GREATER NEW ORLEANS TOWARD FINANCIAL FREEDOM

With its rich history of French and Spanish influences, there is no place like New Orleans. The city's celebration of culture honors life, community, diversity, and tradition.

Like the community it serves, OnPath Credit Union is deeply rooted in the customs, heritage, and beliefs of its members. Since 1961, the credit union has supported the Greater New Orleans community in its challenges and celebrated its successes.

As its name symbolizes, the credit union is a guiding light on the path toward financial freedom. Over the years, OnPath has grown to include over 85,000 members across Southern Louisiana – providing savings and lending products and services that are flexible, accessible, and affordable.

In recognition and celebration of the economic

growth, job security, and unique offerings that small businesses contribute to the community, OnPath is on a mission to bring support and stability to the area. Through commercial lending, OnPath has lent almost \$133 million to businesses in Greater New Orleans.

“Our program is a tribute to our roots and who we serve,” says Senior Vice President of Member Engagement Candace Washington-Theodore. “New Orleans is the melting pot of the south. We have a diverse community of small businesses representing all industries and with a heavy focus on our unique culture.”

OnPath's commercial lending includes business vehicle loans, equipment loans, lines of credit, and commercial property loans. Unlike many other financial institutions, the credit union's loans are

LEFT: Daretta Wilson and Kevin Joseph from Daretta's Catering on Wheels boosted their credit and got approved for a loan with the help of OnPath after being previously denied by traditional banks.

RIGHT: OnPath has supported the Greater New Orleans community since 1961.



customized to address any business challenge with competitive rates and terms – in the belief that all people should have a chance at entrepreneurship.

As a designated Minority Depository Institution, OnPath serves a minority population typically left out of traditional financial services. With 58% of the Greater New Orleans population being African American, OnPath seeks to narrow the racial gap prevalent in entrepreneurship.

When asked about the complex needs of Black-owned businesses, Washington-Theodore says the biggest challenge is “by far the lack of access to funding and lending.” OnPath works every day to provide a solution.

“What makes us so unique is that we go beyond looking at the financials,” she explains. “Unlike large financial institutions who do not participate in small business lending, our community-focused structure allows for it. They might not want to take the risk but we do because we know it’s filling a need that can create positive outcomes for the areas we serve. There’s a relationship there and an opportunity to create a greater impact.”

Another challenge for Black business owners, according to Washington-Theodore, is the lack of inherent entrepreneurial knowledge within the community.

“Potential entrepreneurs identify a community need and envision a solution that also creates a business opportunity. However, they may not know where to start or lack firsthand experience, which can limit their ability to develop a viable plan, secure resources, and effectively implement their idea,” she says. “From experience, if there’s not someone in your family or there’s not someone driving you to become a small business owner – if you don’t see it – it’s more difficult to visualize yourself as a business owner.”

This is where the philanthropic arm of OnPath Credit Union – the OnPath Foundation – comes in. Created in 2005 following the devastation of Hurricane Katrina, the foundation works hand-in-hand with the credit union to

identify individuals in need, educate them in areas such as entrepreneurship, credit building, savings, and budgeting, and then get them funded.

Daretta Wilson and Kevin Joseph from Daretta's Catering On Wheels wanted to expand their business but were denied loans from traditional banks. They went to OnPath and, after working with the credit union's financial advocates to boost their credit, were approved for a loan within minutes.

**“I would recommend OnPath to anyone who is trying to establish credit or looking for low interest rates. You can go in there and talk to them and they’ll be there for you,” Wilson says. “Our business is taking off.”**

OnPath doesn't just lend, it listens. The credit union team is committed to listening to its membership and the small business community about where they want to go and how to help them get there.

“We can't just assume we have all the answers; we have to listen instead of telling them what's best for them,” Washington-Theodore explains. “It allows small business owners to know that they have a financial institution that believes in them and guides them along the way. It's important for them to know that to us, they're not just a number – small business owners are so much more than that for our community.” //



## PROGRAM FEATURE

# AACUC ANNOUNCES THE FUTURE FUND

**In March 2024, the African-American Credit Union Coalition (AACUC) announced the AACUC Future Fund, a groundbreaking investment program.**

In partnership with AACUC, the National Cooperative Bank, ALM First, and TruStage have created a variety of investment vehicles that allow credit unions to support AACUC by allocating capital from their investing activities. Learn more at: [www.aacuc.org/future-fund/](http://www.aacuc.org/future-fund/)

The Future Fund is designed to propel the AACUC into a future of sustained reach impact, especially in communities typically underserved in banking and finance, with a focus on a few highly consequential programmatic pillars:

- 1)** Internships and leadership development to continue building a succession pipeline for the credit union system, while securing the legacy of mentorship and professional development AACUC has established.
- 2)** Small credit union sustainability to ensure the viability and vibrancy of the credit unions that are at greatest risk of mergers, acquisition and member attrition.
- 3)** Empowering financial cooperatives in Africa through

capacity building, leadership development, and exchange programs that sustain financial inclusion and economic development.

- 4)** Wealth building and community impact programs supporting credit unions to establish and sustain initiatives that improve financial access, inclusion and well-being for underserved communities.

The Future Fund will also establish an operating reserve to ensure the sustainability of AACUC for many years to come. "AACUC has been a leading voice in the cooperative movement for the past 25 years. The Future Fund helps to ensure this ongoing legacy and impact", said Future Fund Committee Chair, Ty Muse.

"I'm most excited about the opportunity to scale many of our programs that serve our credit union partners and community-based nonprofit partners. The additional funding will be truly transformative on these programs", said Renée Sattiewhite, President and CEO of AACUC.

LEFT: AACUC President/CEO Renée Sattiewhite and Visions Federal Credit Union President/CEO and Future Fund Chair Ty Muse announcing the Future Fund during 2024 Hall of Fame Event.



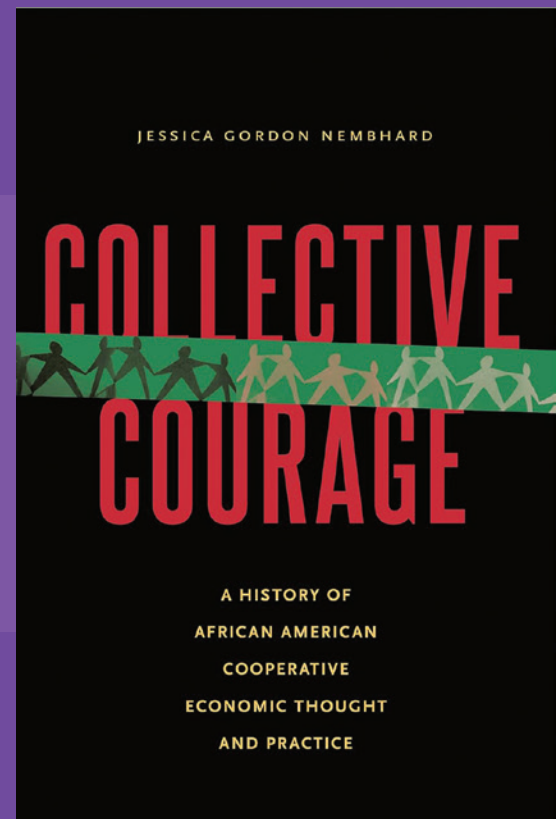
## Future Fund

*Reaching Towards the Future*

### There are nine initial investors boldly supporting the AACUC Future Fund:

- American Spirit FCU
- BECU
- Greylock FCU
- Humanidei
- Navy Federal Credit Union
- SchoolsFirst FCU
- TruStage
- VantageWest CU
- Visions FCU

Many of these investors are also AACUC Corporate Partners, organizations pledging multi-year financial and in-kind support for AACUC's general operations. One of AACUC's newest and second all-time Diamond Level Corporate Partners Navy Federal Credit Union pledged \$250,000 in a multiple year agreement to support the vital mission and purpose of AACUC. Notably, TruStage is the first Legacy Partner at AACUC, making a \$1M pledge in 2024. //



### Black History: Tenth Anniversary Edition of Collective Courage

When Economist and John Jay Professor Jessica Gordon Nembhard first published *Collective Courage* in 2014, about the history of African American cooperatives and their pursuit of economic freedom, it quickly became an indispensable piece of research missing from our history books. Published by Penn State University Press, the book goes as far back as the 1880s documenting how African Americans created democratically controlled cooperatives to meet their communities' needs and advance collective liberation throughout history. Dr. Gordon Nembhard highlights the key role cooperative organizing and ownership played in the Civil Rights and other important movements, and spotlights previously unsung heroes. In the tenth anniversary edition, published in 2024, Dr. Gordon Nembhard substantially expands this research to the 21st century, addressing the development of the Black coop movement that's still going strong today. You can purchase the book by visiting [psupress.org](https://psupress.org).

*Photos by: Penn State University Press*



# SELF-HELP:

HELPING BUILD AFFORDABILITY AND SUSTAINABILITY IN LOCAL COMMUNITIES



# **E**nvironmental justice is economic justice. This belief is central to the work Self-Help – a family of nonprofit organizations headquartered in Durham, North Carolina – does every day.

**One of the largest and fastest-growing community development financial institutions (CDFI) in the country, Self-Help includes two credit unions with a combined 76 branches, a nonprofit loan fund, and a research and policy affiliate. Together, these entities have helped expand economic opportunity for underserved communities nationwide. They provide financing, technical support, consumer financial services, and advocacy for communities often left out of the economic mainstream.**

With a collective mission of ownership and opportunity for all, the organization serves rural, low-income, and other underserved communities disproportionately impacted by environmental issues – including climate change and pollution – that create a cycle of related health and economic impacts. One way Self-Help has addressed the intersection of environmental and economic justice is through a project creating affordable, highly energy-efficient homes in Grier Heights – a historically Black neighborhood in Charlotte, North Carolina.

Once a thriving, middle class community, Grier Heights struggled with poverty, high crime rates, and blighted housing. Self-Help spent over a decade working in the neighborhood alongside community leaders and other organizational partners to refurbish and reconstruct single-family affordable housing, adding to the city's housing stock. Through this work they learned more about the neighborhood and deepened community ties. In 2005, a local community development corporation (CDC) sought Self-Help's assistance in redeveloping lots

it owned in the neighborhood. The first step was pulling together a focus group of stakeholders, including tenants, property owners, and clergy with deep-rooted history in the neighborhood.

"Too often groups just go into neighborhoods – specifically African American neighborhoods – and start doing stuff without hearing from the people from those communities," Senior Financial Coach Donnetta Collier explains. "We wanted to ensure residents were heard and able to explain what they wanted and how we could help them."

Representatives from Myers Park Presbyterian Church in the neighboring Myers Park community joined the weekly meetings and lent assistance through the church's CDC, CrossRoads Corporation.

"We kept running the numbers and couldn't make it work," Donnetta recalls.

CrossRoads and Myers Park joined forces with Self-Help to attract investors. Soon, Myers Park's investment had grown to nearly \$2.5 million and CrossRoads had raised \$5 million from individuals, foundations, and



other investors – including the City of Charlotte, the partnership’s largest investor.

“Once the church joined, they helped buy 23 largely dilapidated and abandoned duplexes, which we leveled immediately,” Donnetta explains. Crime fell 30 percent after the vacant structures were demolished. “Our goal was to leave the families in place, never to displace or out-price people,” Donnetta says. “We didn’t push anyone to sell. The plan was always to help existing Grier Heights residents attain high-quality affordable homes.”

With federal funding used as a revolving construction loan – along with local, state, and private financing sources – Self-Help built or renovated 49 single-family homes with a focus on affordability and sustainability. Other local nonprofits like Habitat for Humanity and DreamKey Partners increased their presence in Grier Heights, adding scores more high-quality affordable homes for rent and for sale.

Construction upgrades for Self-Help homes included higher-quality windows, better insulation and air sealing, and more efficient heating, ventilation, and air conditioning (HVAC) systems. This ensured monthly heating and cooling costs stayed under \$43 – an enormous cost savings compared to what most owners previously paid. Homeowners also received opportunities for down payment assistance, second mortgage assistance, and additional financing.

**“It was important that the homes weren’t just affordable to own, but also affordable to operate and keep up,” Donnetta explains.**

The organization held workshops to teach homeowners – 46 of whom were first-time buyers – about maintaining their homes, including replacing air filters and tuning up HVAC systems.

The project’s comprehensive approach is a testament of Self-Help and its partners’ dedication to strengthening the community, bridging the wealth gap, and addressing the intersection of environmental and economic justice. “We believe everyone deserves to live in a safe place with clean air, clean water, and access to energy-efficient mechanisms in the home. Mitigating the factors that prevent our most marginalized community members from succeeding is central to Self-Help’s work,” Donnetta said.

“Most people we help are working hard just to make ends meet,” Donnetta says. “They aren’t thinking about things like air quality. They don’t recognize these issues until they’re a problem. So what we’re saying is, let’s make sure they’re not a problem.”

Donnetta believes homeownership can level the playing field for low-income people. By paying down loan principal, homeowners build equity that can be used to finance college, handle medical emergencies, and live off of in older age. She adds that research shows children living in a home their family owns do better in school and have better health outcomes, and employees who own their home are more motivated to perform well at work. “Home equity builds wealth and is a source of pride and dignity for homeowners, which strengthens communities,” Donnetta says. “It’s not only about wealth building from a numbers standpoint, but health also. With the homes we’ve built and the resources we’ve offered, we know these families have everything needed to be successful homeowners.” //

# THE 2025 ANNIE VAMPER HELPING HANDS *Awardees*

Veronica Casillas-Madrigal, President, Self-Help Federal Credit Union, and Stanley Washington, Board Member, Berean Credit Union, are the 2025 Annie Vamper Helping Hands Award winners. Both Veronica and Stanley are true heroes of the Community Development Credit Union (CDCU) movement for their leadership and steadfast dedication to making a positive impact on their communities.

The Annie Vamper Helping Hands Award is Inclusiv's highest honor awarded to individuals who make extraordinary contributions to advancing the mission and work of CDCUs. The award was created in 1993 in honor of Annie Vamper, a tireless advocate, who dedicated herself to improving people's lives through credit unions.

Veronica is a 35-year credit union veteran based in Napa, California, who lives the philosophy of "people helping people." Starting as an intern for a small credit union, she turned every project she took on and turned it into a success. This journey has led her to become President of Self-Help Credit Union where members and colleagues describe her as a devoted leader who puts her heart and soul into serving her community.

Stanley has consistently been a positive force for change at Berean Credit Union, a faith-based credit union on the South Side of Chicago. At one time, faith-based credit unions were the only financial institutions that would lend to people of color and provide them the opportunity to build assets. Berean honors Chicago's pivotal role in this legacy and thanks to leaders like Stanley the mission to continue to offer safe, affordable and reliable financial products to its predominantly Black South Side community remains strong. Stanley not only supports Berean but all of Chicago's faith-based credit unions through his leadership in the Faith Based Credit Union Alliance (FBCUA).

The winners will be honored at the Annie Vamper Luncheon during Inclusiv Conference 2025 taking place from April 28th to May 1st.



**Veronica Casillas-Madrigal**

*President of Self-Help  
Federal Credit Union*



**Stanley Washington**

*Board Member of  
Berean Credit Union*

2025 AACUC African American Credit Union  
*Hall of Fame*

*Inductees*



**Tony LaDarryl Black, Sr.**  
President/CEO  
Baylor College of Medicine  
Federal Credit Union  
*Posthumously*



**Barbara J. Leonard**  
Board Chair  
Unitus Community Credit  
Union  
*Posthumously*



**Harold Roundtree**  
President and CEO  
UNCLE Credit Union



**Girardo Smith, CPA**  
CEO  
Educational Systems  
Federal Credit Union



**Pearl Wicks**  
Chief Retail  
Officer  
Hope Credit Union



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Founded in 1999, the African-American Credit Union Coalition (AACUC) was created to increase the strength of the global credit union community. We are a 501c3 non-profit organization of professionals and volunteers in the credit union industry. Over the years, AACUC has grown and is ever changing to meet the needs of the dynamic credit union community which it serves. AACUC has adopted the 8th Cooperative Principle and encourages all credit union and affiliated organizations to adopt it as well. AACUC has also created the Commitment to Change: Credit Unions Unite Against Racism Initiative and it has gained great momentum within the credit union industry.

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Founded in 1974, Inclusiv empowers its member credit unions to advance financial inclusion for everyone through advocacy, education, technology, and impact investment. Inclusiv is a certified CDFI intermediary instrumental in driving private and public investment in credit unions to build wealth for individuals, households, businesses, and communities formerly excluded from the financial mainstream.

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