

/ inclusiv /
insights
Magazine

**Paving the Way
for New Black Leaders
in the Credit Union
Movement**

New Covenant Dominion CEO Rachel Macarthy

Leadership Spotlight: Honoring Our Elders

MECU's Matched Savings Program

CONTENTS



01-04

LEADERSHIP SPOTLIGHT

Dr. Winifred French, Rita Haynes, Martha Shine

06-07

PROGRAM FEATURE

Cultivating Future Leaders of the Credit Union Movement

08-09

EMERGING LEADER

Meet Dohnia Dorman from AACUC

10-11

CLEAN ENERGY FEATURE

USC Credit Union Expands Its Clean Energy Offerings

12-13

FINANCIAL INCLUSION FEATURE

SLCCU is Helping Members “Save to Prosper”

14-15

FINANCIAL INCLUSION FEATURE

MECU is Building Financial Stability Through Its Matched Savings Program

16-17

SMALL BUSINESS FEATURE

New Covenant Dominion’s Small Business Program

18-19

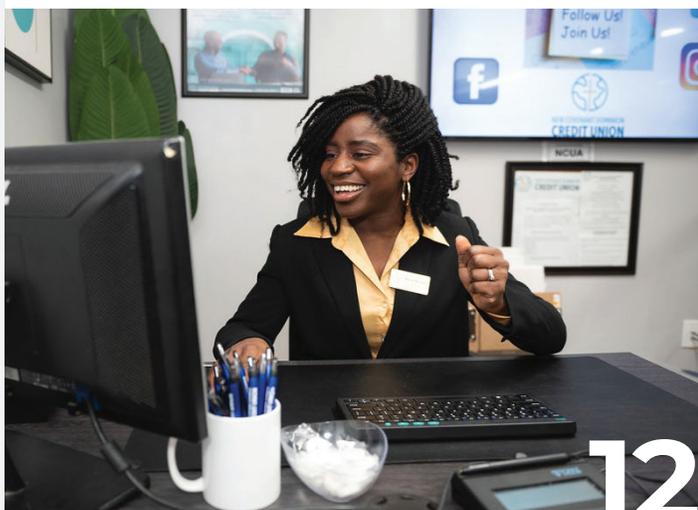
SMALL BUSINESS FEATURE

A Local “GEM” Grows Thanks to SLCCU

20-21

HOMEOWNERSHIP FEATURE

Owning a Home in NOLA





HONORING OUR ELDERS IN THE CDCU MOVEMENT:

Women Movers and Shakers of the Midwest

2026 marks the centennial of Black History Month, marking one hundred years of a dedicated time to celebrate the societal and cultural contributions of African Americans in the United States.

For this issue, we chose to highlight three women elders, based in Inclusiv's Region Three (Midwest), as movers and shakers who have and continue to pave the way of the future of the credit union movement. In Martin Luther King, Jr.'s 1957 address entitled, "A Look to the Future," he proclaimed, "In order to know where we are going, it is often necessary to see from whence we have come." These three women are just a few of many whose lives and legacies are a testimony to how far we have come in advancing financial inclusion and access for Black and minority communities historically excluded from mainstream financial services.

Women Movers and Shakers of the Midwest

LEADERSHIP SPOTLIGHT

DR. WINIFRED FRENCH

Shiloh Englewood Federal
Credit Union, Chicago, IL

Dr. Winifred French, age 88, a member of Delta Sigma Theta and a Chicago-born educator, has served in the community development credit union industry for over fifty years. Dr. French currently serves as the President of the Board of Directors for Shiloh Englewood Federal Credit Union (SEFCU).

Dr. French first joined the movement in her twenties as a member of Chicago Teachers' Credit Union and maintained her membership throughout her thirty-eight years as an educator. Her tenure at SEFCU started when she signed her son up for a savings account at the age of thirteen, and she has been a member for over 40 years. Dr. French began as a volunteer teller at Shiloh Englewood, and after ten years, an elder member recruited her to join the board as Vice President. Dr. French has served as President of the Board for almost thirty years.

The COVID-19 pandemic marked a significant turning point in SEFCU's growth. Through training provided by strategic partners, such as chapters and leagues, including the Chicago Metropolitan Credit Union Chapter, Illinois Credit Union League, and Inclusiv, Dr. French increased personnel knowledge, adjusted the credit union's

strategic priorities, and expanded SEFCU loan offerings to include unsecured signature loans.

Some of her proudest accomplishments have been building a team of retired educators who are committed to promoting financial literacy and increasing financial access in their community. Additionally, Shiloh Englewood recently opened a technology center, which provides members with access to free Wi-Fi, laptops, and printers, and tools to open doors for education and employment. She shared the following advice to emerging and new leaders in the movement:

“We have to have those trailblazers in our succession plan. You have to have a base of people who believe in helping people... Keep your eyes on the prize, and the prize is being a viable financial institution in our minority, low-income communit[ies].” //



Women Movers and Shakers of the Midwest

LEADERSHIP SPOTLIGHT

RITA HAYNES

Faith Community Credit
Union, Cleveland, OH

Mrs. Rita Haynes, age 89, born and raised in Cleveland, recalls “there was a marked difference between light and dark throughout [her] growing up.” She joined the movement in 1958 when the Board recruited her to serve as Secretary of Mt. Sinai Church Credit Union, now known as Faith Community United Credit Union, a significant accomplishment given that, at the time, women were not part of the credit union leadership. She then rose to Treasurer/Manager and later CEO, where she served until 2011. During her tenure, she and other members joined forces to start the Inner-City Association of Minority Credit Unions, which included twenty-eight minority and faith-based credit unions in Cleveland, for which Haynes also served as President. Under her leadership, The City of Cleveland Minority Business Fund awarded \$200,000 to two credit unions, one being Faith Community United CU, to support minority businesses.

Through partnership with the National Federation of Community Development Credit Unions, now Inclusiv, under the direction of Cliff Rosenthal, Haynes shifted the credit union’s philosophy to community development, recognizing the opportunities to serve the community

given the dearth of financial institutions when the banks abandoned the inner city. She later served as the Chairman of the Board of the Federation. Haynes maintains that one of her proudest moments has been witnessing the growth of Faith Community United. What started as a small church-based credit union has now grown into a larger community-based CDFI credit union, one of the four original members of the Inner-City Association of Minority Credit Unions still in operation.

Mrs. Haynes has the following advice for emerging leaders to “remain open-minded... often the answer does not come in the form that you expected it.” She cited intercultural collaboration as one of the drivers of her success within the movement. Three CEOs have emerged from Mrs. Haynes’s mentorship, including her daughter, Jama Haynes, who now serves as CEO of Southern Teachers and Parents FCU and a Board Member of Inclusiv; and Gloria McClendon, former CEO of Greater Cleveland Community CU who passed away in 2023; and Jacqueline Moore, the current CEO of Faith Community United Credit Union and Inclusiv Board Member. //



Women Movers and Shakers of the Midwest

LEADERSHIP SPOTLIGHT

MARTHA SHINE

Park Manor Christian Church
Credit Union, Chicago, IL

Ms. Martha Shine, age 80, was born in Blytheville, AR, and has lived in Chicago since she was sixteen years old. She served as the Director of the Northern and Western regions, overseeing 21 states at the Office of Financial Assistance, U.S. Department of Education, until she retired in 2016. A 56-year member of Park Manor Christian Church, Martha began volunteering with the credit union at an annual meeting in 2003. Ten years later, she became a board member, and she has served on the board ever since.

Martha serves as the Corresponding Secretary of the Faith Based Credit Union Alliance (FBCUA), a network of 35 faith-based MDI credit unions nationwide. One of her proudest moments while working with PMCCCU and FBCUA has been integrating AMI core processing. With grant support from Inclusiv, ten FBCUA credit unions negotiated an agreement with AMI. With this agreement, the credit unions updated their technology, increasing the number of products and services offered to members, including back-office scheduling, member net banking, web design,

and online membership and loan application services. As Corresponding Secretary, Martha, along with Dr. Joronda Crawford, President of FBCUA, and Robin Hollis, VP of Member Growth at Inclusiv, have helped advise and secure grants for FBCUA members, totaling over \$5 million in governmental and private funding.

Martha's vision for the future of PMCCCU is for the credit union to become a hub for financial coaching. PMCCCU expanded its field of membership to Parkway Gardens Christian Church and Jackson Boulevard Christian churches, which has increased financial access in underserved communities. Martha is also currently developing a marketing campaign and securing vendor partnerships to support a personal loan program for members to upgrade outdated home appliances with more energy-efficient ones. Martha proposed this program and won Inclusiv's MDI Pitch Perfect Competition, a part of the New Majority Growth Initiative and the MDI Learning Center, in 2025. //





SUPPORTING CREDIT UNIONS TO GROW AND LEND WITH DEEP IMPACT

Inclusiv provides training and tools to help community lenders build internal capacity, launch new loan products, and serve untapped markets.

Flexible Learning Fits Your Needs:

- > Virtual, instructor-led, and self-paced options
- > Trainings available in English & Spanish
- > Earn professional certifications
- > Join peer learning communities
- > Free and tuition-based courses, scholarships available

Visit us: inclusiv.org/learning-center
 Email us: learningcenter@inclusiv.org

Upcoming Courses

REGISTER TODAY!



FINANCIAL INCLUSION

Build and Manage Strong Financial Coaching Programs



CLEAN ENERGY

Green Home Consumer Lending



SMALL BUSINESS

Small Business Capital Initiative



HOMEOWNERSHIP

High-Impact Mortgage Lending

FAITH BASED
CREDIT UNION
ALLIANCE'S
TRAILBLAZERS
INITIATIVE:
**CULTIVATING
FUTURE LEADERS
OF THE CREDIT
UNION MOVEMENT**

Cultivating Future Leaders of the Credit Union Movement
Dr. Joronda Crawford, Vice President of the Board of Israel Methcomm Credit Union and President of the Faith Based Credit Union Alliance (FBCUA), an organization formed to assist small, often under-capitalized, faith-based institutions in surviving and thriving, and paving the way for future leaders in the credit union movement, and Neesha Stringfellow, niece of Dr. Crawford, lead Trailblazers.



“The Trailblazers are motivated to see the vision and to see the gift that it is to be part of a credit union and faith-based credit union.”

— Neesha Stringfellow



TOP: Dr. Crawford, Vice President of the Board of Israel Methcomm Credit Union and President of the Faith Based Credit Union Alliance (FBCUA)

BOTTOM: Neesha Stringfellow leads the Trailblazers initiative

Trailblazers is an FBCUA initiative to support youth and emerging leaders of the faith-based and minority credit unions in the movement. In speaking with Dr. Crawford, she said she married into the credit union movement the day she married her husband, Dr. Hiram Crawford, whose father, Rev. Hiram C. Crawford, was the founder of Israel Methodist Community Church and Israel Methcomm Federal Credit Union, founded in 1963.

Stringfellow, who is also the granddaughter of Rev. Hirman Crawford, acknowledges that she follows a legacy of leaders in the credit union movement, growing up in the church and its credit union. As a member, Israel Methcomm's financial services have supported her in obtaining vehicles, taking out student loans for her children, and increasing opportunities for organizations such as the FBCUA.

According to Dr. Joronda Crawford, many of the FBCUA initiatives are a result of meeting the needs of its members, including core processor collaborations and the Trailblazers initiative. After distributing a needs assessment, succession planning was identified as a top priority for FBCUA members. Dr. Crawford successfully sourced two funding opportunities through the CDFI Fund and NCUA to support Israel Methcomm's succession planning, for which she also extended the opportunity to other FBCUA members. Through these sources, Inclusiv provided Israel Methcomm with succession planning sessions. Several years later, in 2024, Dr. Crawford and Neesha Stringfellow formalized the Trailblazers Initiative.

Through assistance from organizational partners such as Inclusiv, the Illinois Credit Union League, NCUA, and America's Credit Unions, the Trailblazers initiative has continued to grow and support emerging leaders in the movement. This year, FBCUA is excited that three Trailblazers will attend the CUNA Management Training School. The FBCUA now supports 26 Trailblazers across twelve FBCUA credit unions. Stringfellow maintained, "The Trailblazers are motivated to see the vision and to see the gift that it is to be a part of a credit union and a

faith-based credit union." Built from churches and small, underserved communities, FBCUA and the Trailblazers are helping people benefit from a range of programs, including reentry programs, increasing financial literacy for formerly incarcerated populations, and financial coaching and budgeting for youth and adults.

One of the challenges facing the faith-based credit union community is maintaining a volunteer base. Historically, leadership in smaller, faith-based credit unions has primarily consisted of volunteers. Responding to this reality, Stringfellow is excited to build capacity to support emerging leaders through employment opportunities. Trailblazers is also an important initiative because it assists senior leaders who have paved the way, representing an intergenerational exchange of thought leadership, grassroots organizing, and community development through financial empowerment. Supporting small and micro credit unions in succession planning is a necessary step in ensuring the longevity and representation of smaller, mission-oriented credit unions in an environment of increasing mergers. Dr. Crawford asserted:

"These charters are a pearl of great price and they are not replaceable... once it's gone, it's gone forever, so we really need to try to maintain these charters and credit unions."

Dr. Crawford and Stringfellow envision building a base and cohort of emerging leaders that can support not only the longevity of faith-based credit unions but also the larger credit union movement. Stringfellow asserted that with the increase in digital technology and online banking, the Trailblazers are cultivating a personal touch. She maintained, "By following in the footsteps of our leaders from the credit unions, it will allow us to have the same type of care. That's [our] vision: to carry on the care, compassion, and then the drive..." //



DOHNIA DORMAN

EMERGING LEADER

is bridging the gap between resources and new leaders

For former military kid, now African -American Credit Union Coalition (AACUC) Chief Experience Officer Dohnia Dorman, leadership is just an extension of a passion to serve, amplify the strengths of others, and help organizations operate more efficiently to achieve their goals. Raised “everywhere and nowhere” but mostly in Albuquerque, NM, her original plan after earning her MBA with a marketing concentration at University of New Mexico, was to own an ad agency. But it was credit unions that gave her the tools to

grow into the leader she is today – not only at AACUC, but also as the CEO of her own marketing consulting business, Omnia Exec, LLC.

It all started after stumbling across an AVP of Marketing role at Rio Grande Credit Union.

“I had no idea what a credit union was. I had never been a member of a credit union but later learned that my grandfather served on the credit committee of a credit union. So credit unions have been in the family. I was just late to the party.”



“ I think where AACUC is special is the people who are a part of the organization and their passion for inclusivity. And diversity and seeing not just people of color, but young individuals progress, knowing that everyone has a seat at the table and a place in our credit union movement. And we need our credit unions to reflect our communities.”

She describes her early credit union years as pivotal, with credit to incredible mentors. This experience led to attending Western CUNA Management School to deepen her expertise.

After moving to Florida and serving in marketing and operations leadership roles at Suncoast Credit Union, she began volunteering for AACUC after a fated dinner invite by a colleague.

“Well, that led to me serving on the local planning committee for the 2020 AACUC Annual Conference. This was in 2020 and so, as you can imagine, the conference quickly shifted to a virtual conference. Ms. Renée Sattiewhite, our President/CEO, who I met that evening, asked me to serve as the director of the virtual conference, the full planning committee.”

The conference was a resounding success and she was subsequently hired full time a few years later. Now AACUC's Chief Experience Officer, Dohnia facilitates events, including the AACUC African American Credit Union Hall of Fame at the Governmental Affairs Conference (GAC), the AACUC Annual Conference and other networking and panel events. In addition, she oversees both membership programs and marketing and communications. She even started a vibrant online community for members to foster connections and share opportunities.

While the organization, especially its President/CEO who she affectionately calls “Ms. Renée” has been essential to the growth of her own career – she is deeply motivated by how its mission supports others.

“I think where AACUC is special is the people who are a part of the organization and their passion for inclusivity. And diversity and seeing not just people of color, but young individuals progress, knowing that everyone

has a seat at the table and a place in our credit union movement. And we need our credit unions to reflect our communities,” said Dohnia.

“People have mentioned seeing professionals in high places that are Black or people of color that literally inspire them to take the leap in interviews and how now they sit as CEOs of credit unions. So there's something to be said about being able to show up and be bold and be mindful and to be brave.”

AACUC's ability to lean in and not let changes in the social and political climate detract from its mission, has proven successful and very much needed.

“We saw a spike in membership in 2020. As you can imagine, that's when we launched our initiative, Commitment to Change: Credit Unions Unite Against Racism. And as part of that initiative, we've launched our DEI Leadership Academy for Financial Professionals and CTC Friday Conversations. Those conversations were much more sensitive, like showing up as a Black professional.”

“DEI, while it may look different and those letters may not be used as much as they were in the past, it's still pivotal for our credit unions and communities to come to serve from an inclusive perspective.”

Able to chop it up with the best of them on topics ranging from tech to credit union storytelling to the AI landscape, Dohnia is utilizing her passion for marketing team alignment and agility even further through her firm, Omnia Exec, LLC which “helps bridge the gap between strategy and execution, streamlines processes and strengthens cross-team collaboration.”

Dohnia, guided by a love of serving people, cherishes opportunities to lead, “It is definitely a great responsibility, but I take it seriously.” //

USC CREDIT UNION WANTS TO HELP CLOSE THE CLEAN ENERGY GAP IN LOW- INCOME HOUSEHOLDS

Who says making the benefits of clean energy accessible to low- and moderate-income families is not possible? Just ask USC Credit Union. In the last year alone, the California-based credit union has found a way to expand their lending program to cover a variety of clean energy upgrades for households of all incomes. The Los Angeles based credit union now makes affordable clean energy loans to cover heat pumps, solar panels, battery storage cooling roofs (cool roofs), energy efficient appliances, and EV car purchases through the Driving Clean Assistance Program (DCAP).

And that's not all. Later this February, they are launching the Secured Credit Card Mobility Pilot, a credit card program to help individuals build their credit while providing earning incentives on purchases related to clean energy transportation alternatives. This initiative is done in partnership with the Community Housing Development Corporation (CHDC), and the California Integrated Travel Project (Cal-ITP), with support from Rebel Group and the California Air Resources Board (CARB).

Founded in 1973, USC Credit Union serves nearly 73,000 members representing students, staff, faculty, alumni and the surrounding communities, which include many communities of color, notably the historic South-Central Los Angeles. The historically Black neighborhood was once one of the wealthiest African American districts in the United States, home to LA's Harlem renaissance. In the last few decades, the area has dramatically changed experiencing economic decline due to industrialization, segregation and disinvestment. In the early 1990s it was the epicenter of the LA Uprising over issues of systemic racism, over-policing and economic inequality, issues that still exist today in an area that has become increasingly Latino.



Aside from GoGreen loans, USC Credit Union offers:

- EV Auto Loans
- eBike loans
- Driving Clean Assistance Program



“Many low- and moderate-income and Black and Brown communities in Los Angeles are urban deserts, facing higher energy burdens and fewer opportunities to access clean energy solutions. At USC Credit Union, we see clean energy as a financial equity issue, reducing monthly costs, strengthening resilience, and bringing meaningful investment to neighborhoods that have long been overlooked,” said Gary Perez



TOP: Jose Orozco Pelico (center) AVP of Clean Energy Lending with other USC Credit Union staff at a Take Charge EV Ride event

BOTTOM: Gary Perez, President/CEO USC Credit Union



... Last year, the California and Nevada’s credit union community awarded Gary the Leo H. Shapiro Lifetime Achievement Award, its highest distinction for his more than 35 years of service at USC and his dedicated service to the credit union movement.

...

USC Credit Union was founded by a small group of volunteers formed by University of Southern California employees with the communities’ needs in mind, to provide financial services to communities overlooked by local commercial banks. It is one of only two Black led credit unions in the state of California. Gary Perez, its President and CEO has been a strong advocate for financial inclusion, who sees access to clean energy lending as an important vehicle to provide greater financial stability.

As part of its expanded lending portfolio, in August of 2025 USC Credit Union launched the **GoGreen loan**, a special clean energy financing program created thanks to a partnership with California’s GoGreen Home Energy Financing Program. The

program, which is led by AVP of Clean Energy Lending Jose Orozco Pelico, is designed to make energy-efficient and renewable energy upgrades more affordable for homeowners and renters. With this loan, local families can finance projects like solar panels, battery storage, EV chargers, insulation, new windows, efficient appliances, and more—all with no money down, no closing costs, and no prepayment penalties.

The partnership with the California State Treasurer’s Office allowed USC Credit Union to get creative to provide competitive rates and affordable payments, including 0% or 2% financing for heat pump, mini split heat pump HVAC systems, and/or Heat Pump Water Heater projects. It even allowed them to lower the FICO score requirements so more people can have access to clean energy financing. According to the credit union, battery storage and solar are the most popular items members seek affordable financing for. So far, they have funded a total of 73 units including 22 in low-income households (30.10% of funded units). Fifty-five of those units included solar and battery deployment.

USC Credit Union’s long-term goal is to help close the clean energy access gap in low-income households by meeting the financial needs of families in communities most vulnerable to climate and economic stress. From providing cooling solutions during heat waves to lowering transportation and energy bills, clean energy access is becoming a vital pillar of community health and the financial resilience of the members it serves. //



FINANCIAL INCLUSION FEATURE

ST. LOUIS COMMUNITY IS HELPING MEMBERS “SAVE TO PROSPER”

As a not-for-profit financial cooperative, St. Louis Community Credit Union (SLCCU) is owned by its nearly 50,000 account holders, the majority of whom are African American. With all the convenience of a big financial institution, but with the heart of a locally owned credit union, SLCCU fosters an inclusive approach to banking where all are welcome and have access to tools to help them thrive.

Rodney R.

Save to Prosper annual prize winner

“With the money I saved, I bought a car, had first month’s rent and the security deposit for a new apartment, and money left to do other things. Save to Prosper is a great account if you’re serious about saving money.”



St. Louis Community[®]
Credit Union

Misha

Save to Prosper annual prize winner

“I really like that Save to Prosper operates differently than other savings accounts and limits the amount of withdrawals. I can say this account helps me separate my wants from my needs. The power of savings is in your hands.”

Through a multi-pronged approach, including prize-linked savings and matched savings accounts, St. Louis Community Credit Union is leading wealth building efforts for low-income and economically marginalized populations.

Their Save to Prosper program, for example, uses monthly and annual cash prizes as a unique incentive to encourage members to regularly save toward a financial goal or emergency. How does it work? For every \$25 saved, participants earn an entry to win one of five monthly \$100 cash prizes or one quarterly \$500 prize. At the end of every year, four randomly selected participants are each awarded \$2,500.

Their savings program supports members every step of the way. Lisette Sangster, Director of Strategic Partnerships for SLCCU oversees the implementation of the matched savings program through the provision of credit check-ups, one-on-one coaching, and financial education seminars.

There is also specialized support for entrepreneurs. Ben Molina, the Entrepreneurship Program Manager, Cortex, manages the Square One SQ1 Ignite and SQ1 Bootcamp programs, which exist to provide support for entrepreneurs who need assistance in validating their business model as well as directed instruction with hands-on learning, networking, and mentoring. SLCCU collaborates with Ben to provide a specialized matched savings program in which eligible participants in the SQ1 Bootcamp who save \$500 receive a 5:1 match. At the end of the program, if they have completed financial education classes and participated in weekly check-ins, they have \$3,000 to use for their business purposes.

“Financing is often what scares entrepreneurs the most,” Ben said, “We’ve had people tell us, ‘I almost didn’t show up to this class because I was scared. But I’m so glad that I did.’” In the first year, Cortex and SLCCU enrolled 12 entrepreneurs, who, after saving a combined \$6,000, had access to a combined \$30,000 of capital. //

MECU IS BUILDING FINANCIAL STABILITY THROUGH ITS MATCHED SAVINGS PROGRAM

Maryland MECU was part of a special cohort that helped start Inclusiv's Build and Save Matched Savings Initiative for its strong commitment to financial inclusion. It established its LaunchPad Matched Savings program grounded in one powerful truth: "our members want — and deserve — financial security." When the program launched on July 1st, 2025, participants joined with one overwhelming goal in mind: to finally build an emergency savings fund.

For many of MECU's members, unexpected expenses of even \$400 can create immediate financial strain. Without savings to fall back on, an emergency often forces difficult decisions, delayed bills, or reliance on their next paycheck. The Matched Savings Program gave them something different — a structured path, encouragement, and the motivation to invest in their own stability.

LaunchPad Matched Savings program offers a dedicated savings account (a second savings acct.) that matches dollar for dollar ranging from \$200 to a \$500 maximum match. It includes a 6-month financial coaching program. It is open to members enrolled in the LevelUp Financial Wellness Program focused on building money management skills needed to start saving.

What has been most inspiring is not only the dollars saved, but the mindset shift. Members consistently shared their desire to prepare for life's "what-ifs," to break cycles of stress, and to rewrite their financial narrative. In fact, MECU reports that 90% of participants reported that building emergency savings was their primary reason for joining the program.

After the July 1st launch and September 30th enrollment close, more than 100 members applied. Although account-opening delays and the federal shutdown



affected participation — especially for households relying on a second federal paycheck — MECU was still able to successfully onboard 41 committed members. Their resilience shows in the numbers: together, participants saved \$18,170.32, with a projected match payout of \$16,500 by March of 2026. Several members even exceeded the match cap, adding side-hustle income and additional savings because the program helped them believe they could save.

The most meaningful impact has been the mindset shift. Many participants entered the program uncertain, discouraged, or convinced they "couldn't save." Through budgeting conversations, one-on-one coaching, and automated deposits straight from payroll, members began to see their balances grow — and for many, this was the first time they had ever consistently saved.

This program also expanded MECU's strategic thinking and helped refine their rollout model but more importantly, LaunchPad Match Savings opened the door for new financial wellness products. MECU is now preparing to launch a credit builder loan and, eventually, a small-dollar loan with a savings component built into the interest structure. The goal is to create a continuum: from saving → to credit building → to responsible borrowing → to long-term financial stability.

"With additional staffing and this year's learnings, we look forward to relaunching an even stronger Match Savings cohort in 2026. We are deeply grateful to Edward Jones and Inclusiv for the support that made this life-changing program possible, and we look forward to growing this partnership as we continue to transform financial outcomes for our members." said Aziza Gary, Assistant VP of Financial Wellness at MECU. //



LaunchPad Matched Savings Program TESTIMONIALS

EVELYN

Participating in MECU of Baltimore's LaunchPad Program has been a truly empowering and impactful experience for me. Before joining the program, I had the desire to improve my finances, but I often struggled with consistency and clarity around how to manage my money effectively. LaunchPad provided the structure, guidance, and encouragement I needed to take control of my financial journey with confidence.

My primary goals were to build greater financial stability, create a realistic budget I could maintain, and intentionally save—particularly toward an emergency fund and future expenses. As a young professional balancing multiple financial responsibilities, it often felt overwhelming to know where to begin or how to stay motivated long-term.

The LaunchPad Program and one-on-one coaching played a major role in helping me stay consistent and focused. Having a coach who took the time to understand my goals, review my progress, and offer practical, judgment-free guidance made a significant difference. The program helped break down larger financial goals into manageable steps, which made the process feel achievable rather than intimidating. The accountability and encouragement I received kept me motivated even during challenging moments.

As a result of participating in LaunchPad, I've experienced several positive changes. I am now more intentional with my spending, more consistent with saving, and far less anxious about my finances. I feel more confident making financial decisions and have developed habits that support long-term stability. Most importantly, I feel empowered and equipped to continue building a strong financial future beyond the program.

TORY BOONE

I joined the Launchpad program with the primary goal of making money, and I am writing to share my positive experiences.

I was introduced to my financial advisor, Ms. Jamie Tull, who assisted me step-by-step through a personalized process. We began by discussing the program and savings accounts, determining a contribution amount that was comfortable for my bi-weekly pay. Throughout the program, I received consistent reminders for my appointments via text, email, and phone calls.

These frequent conversations made me excited to learn more about banking. Ms. Tull shared valuable information regarding different account types, credit scores, debt management, and setting financial goals. The Launchpad program truly helped me prioritize money management.



SMALL BUSINESS FEATURE

FOR NEW COVENANT DOMINION OFFERING SMALL BUSINESS LOANS HAS ALWAYS BEEN PART OF ITS MISSION

At New Covenant Dominion Credit Union (NCDCU) in the Bronx, NY the call to offer small business lending comes from a much higher place than the worldly desire for profit. An offshoot of New Covenant Faith and Miracle Arena, Inc., this faith-based credit union is part of a wider initiative to fill a variety of needs in the local community.

So why did a church branch into the credit union business? CEO Rachel Macarthy explains, “The church mission is that the church is not just the church, that the Kingdom of God exists to help people, not just when you get to heaven, but here on Earth. And so, in addition to the credit union, the church also sponsors a school and a community development center,

making it a comprehensive solution.” The church has been around for 40 years serving members of the Bronx, and small business loans have been part of it since it expanded as a credit union.

In line with the church’s overarching philosophy, small business loans have been a part of the credit union’s mission since its founding. Demand is high. According to a 2025 NYC Department of Consumer and Worker Protection (DCWP) research brief, the most recent data illustrates that in 2023, the Bronx was ranked as New York City’s most unbanked borough at 13.5%, over three times the national rate. NCDCU’s Morrisania neighborhood is one of four in the Bronx with the highest unbanked rate at 18.9%.



LEFT: NCCU's CEO Rachel Macarthy with marketing specialist Sylvia Clark
 RIGHT: Prayer during ribbon cutting event

High-cost predatory lenders thrive on neighborhoods like Morrisania where they can capitalize on a lack of safe, affordable banking options. According to the DCWP, unbanked households are more than five times more likely to use pawnshops than banked households – and Morrisania is among four neighborhoods in New York City with more pawnshops than banks or credit unions.

NCCU is a small operation for just three full-time employees and one volunteer, but the team outsourced certain functions in the beginning and has the full support of its board. Few credit unions of this size are able to offer small business lending. However, its strong support and partnerships have expanded what is possible.

Deep challenges remain with serving a historically underinvested community where many of the business owners are used to operating with minimal support. Financial literacy has been a frequent hurdle for business owners seeking loans.

“What I’ve seen is that a lot of our small business owners don’t have a great or solid understanding of bookkeeping and having their financials in order...If you’re looking for a loan, you need to know at all times what your financial position is as a business. A lot of our business owners, are not able to provide that information,” said Macarthy.

Even if the result is not a loan immediately, the team seeks to foster relationships that can lead there eventually. NCCU has provided loans, all under \$50,000 to a diverse array of businesses, including transportation, retail, contractors, nonprofits and even a DJ business. These success stories are especially triumphant.

“A story I’m most proud of is a small business owner who came to us. He was incarcerated and when he came out, he came to the credit union at the recommendation of his grandma suggesting it was probably a better place to do

it than a regular bank.”

The member had also educated himself with strong financial knowledge while incarcerated and continued building his understanding through regular visits to the credit union. Eventually, he came to the table with a sizable deposit to start a trucking business.

“I said, well, you have something at hand that a lot of people don’t! So, we sat at the negotiation table to see what could be done. It took quite a process, but we were able to help him finance the purchase of the tractor. Not many other people would have given him that opportunity... but because he had that history in banking with us, and often...at least once a month. So you can see that there was great value in relationship building. He’s still in business. He’s even trying to purchase another truck eventually.”

Partnering with Inclusiv has proven to be essential for growth and NCCU intends to get even more involved moving forward.

“We were able to participate in the Inclusiv small business training last year, which completely helped reshape how we understand doing small business loans and do a better job at underwriting and find additional partners – and now there’s the Inclusiv Business Forward program and some other incentives and partnerships to help strengthen our portfolio. Even the partnerships we were able to form with other credit unions in that class were very, very essential.”

On what’s ahead, Macarthy said, “Getting the larger loans is a part of our immediate future, at least by the end of the year to see how we can strengthen and work towards joining the Business Forward program with Inclusiv to share the risk for the larger loans that we would like to offer our current small business borrowers.” //

SMALL BUSINESS FEATURE

A LOCAL FITNESS GEM COMES TO LIFE THANKS TO SLCCU FINANCING SUPPORT

With nearly three decades in the banking industry, Monica Campbell is driven by impacting lives daily.





TOP: Members of the GEM Factory with owner Monica Campbell (middle)

BOTTOM: Monica Campbell founded The GEM Factory in St. Louis County, Missouri with support from SLCCU

As an individual committed to both financial and physical wellness, she decided to turn her fitness passion into purpose. Monica successfully opened her very own fitness and wellness center, The GEM Factory in Breckenridge Hills, a city in St. Louis County, Missouri.

Her love for fitness has transformed her life and those she serves. What started as a hobby grew into a vocation of helping others discover their true strength, confidence and self-worth through movement, mindset and nutrition.

In 2019, she began training small groups under the name Mindset Fitness Training. “Along the way, I discovered how strength training and nutrition could completely transform not just my body, but my confidence,” Monica shares. “That inspired me to help others on their own journeys.”

When the pandemic hit, she pivoted quickly to online classes, building a loyal following. By 2023, she was ready to take her vision to the next level. Monica wanted to build a community-focused fitness hub that offered more than just workouts. She also knew that to make this a reality, she needed a trusted financial partner who

also believed in her vision.

That’s when Monica turned to St. Louis Community Credit Union (SLCCU).

Being active in the community, Monica often crossed paths with other civic-minded individuals just like herself. It was in that space where she met LaTonya Jackson, SLCCU’s AVP of Business Services. With patience, transparency and unwavering support, LaTonya and the SLCCU team walked Monica through every step — from preparing a business plan and securing financing to navigating the underwriting process.

“Without SLCCU, The GEM Factory wouldn’t exist,” she says. “The financing and working capital gave me the opportunity to bring this vision to life, and that has had a ripple effect on every client we serve. It meant everything to me personally, and it’s made a real difference in the community.”

GEM stands for Grow, Evolve, Motivate — and also serves as a personal mantra: God’s Excellence Manifested. Inside its walls, members find strength, accountability, and a sense of purpose. The facility offers strength training, Zumba, Pilates and step classes, as well as nutrition services through her husband’s meal prep business, Make My Meals. It also serves as a hub for other trainers, offering space to grow and eventually build their own fitness spaces.

For this business owner, SLCCU’s value lies in trust, clarity, and relationship. It wasn’t just about the loan — it was about the partnership. She describes the experience as seamless, supportive, and empowering.

“It comes down to trust, relationships and clarity,” Monica says. “SLCCU made the process easy, with straightforward communication and genuine support. I knew exactly what was expected, and I always felt like they were invested in my success, not just the transaction.”

Today, The GEM Factory stands as a testament to what happens when purpose meets support. And at the heart of it is an individual who turned her passion into meaningful impact. SLCCU is happy to stand beside her on this journey! //

HOMEOWNERSHIP FEATURE

STORIES OF
HOPE: FROM
DREAM TO
REALITY
**OWNING A
HOME IN NOLA**



“Every time I got paid, I paid the credit cards. I don’t know how I made it. God helped me because nothing ever got cut off. I pinched here, pinched there, and I made sure everything got paid,” Ezebuirio said



TOP: Yvette Ezebuio, her daughter Missy and their dog enjoy their new home

MIDDLE: Hope Credit Union branch

HOPE told her in detail what she needed to do, whereas another bank might have dismissed her outright as unable to meet the credit requirements.

When her debt was paid off, Ezebuio returned to HOPE and began working with Virgil to apply for a 30-year, fixed-rate mortgage. In addition to the federal assistance for her monthly mortgage payments, Ezebuio received a forgivable loan from the city of New Orleans and a \$15,000 Hope Enterprise Corporation grant to help with the down payment. As HOPE does with many first-time home buyers, Virgil spoke to Ezebuio about the importance of budgeting and managing her credit.

Meanwhile, Ezebuio looked at homes with a realtor. Unable to afford large-scale repairs, she needed a house that was ready for her to move in with her daughter, Missy, and their dog. She was outbid on her ideal house, but then it came back on the market, albeit for a higher price than she had anticipated.

“And I said, ‘Lord, where am I going to get that money from?’ I didn’t know where I’d get it from, but I told my realtor, ‘Put that house in because I’m going to get this house. I’m in the house I wanted,’” she said. It’s a 3-bedroom, 2-bath home with a yard where Ezebuio is excited to host her son and two grandchildren for barbecues. When Ezebuio closed on the house in November 2022, she called Virgil excitedly and sent pictures holding keys to her new home. Virgil said she got goosebumps. “It’s so exciting. Because there are some people out there who don’t even believe that they can own a home,” Virgil said. “It does take some legwork, but it’s there. It is available. It can happen. //

Yvette Burke Ezebuio refers to HOPE mortgage originator Abby Virgil, who shepherded her through the process of becoming a first-time homeowner, as “my angel.”

After 14 years of renting a house in New Orleans, Ezebuio decided it was time to fulfill her dream of buying a house. As a disabled person who works part-time as a cashier at the Superdome, she had been receiving rental assistance from the Housing Authority of New Orleans (HANO), funded by the U.S. Department of Housing and Urban Development. Ezebuio applied to HANO’s homeownership program, intent on using the subsidy to buy a house rather than continuing to rent. She enrolled in two HANO classes for would-be buyers, Financial Fitness and Homebuyer’s Education.

Ezebuio’s friend referred her to HOPE, where she initially learned that she needed to eliminate much of her debt to qualify for a mortgage. So Ezebuio buckled down, determined to attain her dream.

“Every time I got paid, I paid the credit cards. I don’t know how I made it. God helped me because nothing ever got cut off. I pinched here, pinched there, and I made sure everything got paid,” Ezebuio said, adding that

Join us in expanding opportunities to build more equitable and resilient communities through mission-driven credit unions.

REGISTER AT [INCLUSIV.ORG](https://www.inclusiv.org)



MAY 12-14, 2026

PORTLAND, OREGON