

/inclusiv / 

HAWAIIAN ASIAN
PACIFIC ISLANDER
CREDIT UNION
PROFESSIONALS

MAY 2026 / ISSUE 10

insights

Magazine



Leading and Serving ANHPI Communities through Credit Unions

Ning Duong, new CEO of Financial Center

Holy Rosary Serves Vietnamese Community

Credit Union Spotlight: Episcopal Community FCU

CONTENTS



04

01-03

HOLY ROSARY: SERVING THE VIETNAMESE COMMUNITY IN KANSAS CITY

04-05

EVEREST FCU: EXPANDS TO VIRGINIA

06-09

**LEADERSHIP PROFILE:
NING DUONG, CEO
FINANCIAL CENTER**

10-11

**Q&A WITH DOUG DUONG,
BOARD MEMBER OF PASADENA FCU**

12-13

**CREDIT UNION SPOTLIGHT:
EPISCOPAL COMMUNITY FCU**



06



12

COVER PHOTO: **Ning Duong, CEO, Financial Center** wears a traditional Hmong women's outfit, a vibrant and intricately handcrafted expression of Hmong identity, history, and artistry.



HOLY ROSARY GOES BEYOND “ACCOUNTS AND LOANS” TO SERVE THE VIETNAMESE COMMUNITY

Holy Rosary Credit Union’s proud reputation as the “melting pot credit union” has been well earned over its 80-year history.

4 *Holy Rosary staff dressed in traditional Vietnamese attire.*



Member Testimonial

My wife and I have been members of Holy Rosary Credit Union for years now. All my children also have active accounts with HRCU. We own a small nail salon on Truman Road with help from HRCU. Income is stable, but we just found an opportunity to purchase a good investment. I recently was approved for a loan to purchase an empty building that used to be a drycleaner. I'm planning to remodel this building and lease it to businesses so I can get more income to support my family. We love the services HRCU provides for the Vietnamese community. The loan process went smoothly with the help from the Vietnamese staff.

— Sam T.

The credit union, originally established for Catholic Italian immigrants, has adapted to serve continuing immigration waves since its 1943 founding in Kansas City, MO – and the Vietnamese population is no exception. As Italians began moving elsewhere, a steady influx of Vietnamese immigrants arrived after the Vietnam War. This continues today on a smaller scale as demographics continue to shift.

“At the heart of our mission as a CDFI and MDI credit union is a simple belief: everyone deserves access to fair, understandable, and empowering financial services. We are proud that a significant portion of our membership comes from the Vietnamese community, and we are honored to walk alongside our members as they build new lives and new opportunities here,” says Carole Wight, Holy Rosary Credit Union’s CEO.

“For many of our Vietnamese members, especially those who have newly arrived from Vietnam, navigating the U.S. financial system can feel overwhelming. Banking practices, credit scores, and lending requirements in this country are often unfamiliar, and challenges can extend beyond finances to paperwork and processes with other agencies as well. Our role goes beyond accounts and loans—we become a trusted guide.”

The credit union employs five team members who are bilingual in Vietnamese, enabling clear, respectful, and culturally responsive communication. This makes a meaningful difference toward members’ ability to ask questions freely, fully understand their options, and make confident financial decisions without fear or confusion.

OTHER PAGE LEFT: Holy Rosary annual meeting in May 2026.

RIGHT: Hanh (Rose) Doan of Vietnamese heritage was elected to the board in April 2026.

THIS PAGE: Carole Wight pictured with Marquita Miller-Joshua, the incoming president of the CU as of June 1.

“We believe that it is essential to have credit union team members speaking the language of those we serve even though we are in the constant process of upgrading to available language translation tools,” adds Wight.

Holy Rosary offers products designed specifically to meet the needs of this population, including tools that help members establish and build credit, open and responsibly manage lines of credit, and work toward stronger credit scores over time. In addition, education is offered to help members understand how credit works and how to build long term financial stability. Mortgages and small business loans are offered as well.

Beyond financial services, the credit union frequently assists members with paperwork from other agencies and aids members in navigating American life.

Additionally, Holy Rosary holds a Juntos Avanzamos designation from Inclusiv further demonstrating its strong commitment to serving immigrant members. Wight is also excited to have several Vietnamese members involved in the Inclusiv Build and Save Matched Savings program for Home Ownership through Inclusiv and Edward Jones.

“Serving the Vietnamese community is not just a program or initiative—it is a reflection of who we are. We are honored and grateful for the trust our members place in us, and we remain committed to meeting people where they are, honoring their journeys, and helping them build a strong financial future.” //



Congratulations to Carole Wight on her upcoming retirement!

From Holy Rosary CU: Our President and CEO, Carole Wight, will soon retire after 18 dedicated years of service. As she prepares for her next chapter, she shares, **“What I will carry with me most is the impact of our work – helping individuals and families change their financial futures. From breaking free of the payday loan cycle to achieving homeownership and stronger credit, this mission has truly changed lives.”** Carole has built an organization that puts mission and people at the center of every decision. Finding the right leader to carry that legacy forward and grow it in meaningful ways was critical. After thoughtful consideration, Marquita Miller-Joshua, a longtime Kansas City business and community leader who served on HRCU’s board for nearly 5 years, has been named incoming president effective June 1, 2026.



EVEREST FEDERAL CREDIT UNION EXPANDS TO VIRGINIA

Readers may remember our Everest Federal Credit Union feature in last year's ANHPI edition of *Inclusiv Insights Magazine* showcasing its work as the "first U.S.-based financial institution established and operated by Nepali Americans to serve the Nepali diaspora." Well, they're back! Over the past year, Everest has experienced extraordinary growth, so we caught up with CEO Suman Timsina to fill us in on some exciting updates.

The credit union, with its original location in Queens, NY and additional locations in Texas and Ohio – now has a location in Fairfax, VA, with plans to expand even further. Why Virginia? The decision was highly intentional and strategic, with the region having one of the fastest-growing Nepali populations in the country. According to Pew Research Center, the Nepali footprint is expanding southward and westward beyond its historical center in the Northeast. The Washington, DC area, where Fairfax is located, is a substantial growing hub.

"By establishing a physical presence here, we are meeting our members where they live and work, providing the personalized, in-person support that is often missing from larger, traditional financial institutions," explains Timsina. "The very first Nepali organization in the U.S. was established almost 60 years ago in the DMV (DC-Maryland-Virginia) area, and it is in the vicinity where the Non-Resident Nepali Association (NRNA) has a home, a large Nepali community center, and the Nepal embassy."

Without exceptional business acumen, enthusiastic demand and a deep understanding of its community, this successful expansion would not be possible. Timsina cites knowing the community well as its secret weapon — not just offering banking but providing financial services that directly respond to their members' needs. Examples include bilingual services with materials in both English and Nepali; community trust as partners in the "American Dream" rather than just a place to store money; and community



PREVIOUS PAGE: Nepali American Heritage Day 2026 in Virginia.

ABOVE: Meeting at new Virginia Branch.

engagements through partnerships with organizations, community centers and temples.

Timsina adds that “the community is an exceptionally tight knit [one], often viewing our branch as a secondary community center. Consequently, our products—ranging from credit-building tools to complex business loans—are drawing significant attention. Our core strength lies in our active partnerships with community organizations and centers across the U.S.”

Looking to the future, Everest’s outlook is bold and optimistic with a five-year plan focused on geographic expansion and technological innovation. Timsina and team are closely monitoring markets in Texas, California, Pennsylvania, Maryland, and Massachusetts for potential future branch locations.

Everest is keenly aware it cannot take a one-size-fits-all approach, as needs vary by geographic location. Each branch serves a diverse range of members, including immigrants and intergenerational members of the diaspora, those with no credit history, students, established professionals and entrepreneurs. One way to help bridge the gap is investment in AI-driven financial literacy tools to help members more effectively navigate the complexities of the U.S. credit system.

As a final thought, Timsina adds, **“We want our members to know that Everest FCU is more than a bank—it is a movement toward financial empowerment. Whether you are sending money home, buying your first car, or planning for retirement, we are here to ensure your ‘summit’ is within reach. We are here to innovate, create, deliver, and serve.” //**

New Offerings & Updates



Debit Card Program

A custom design representing Nepali identity; offers long-term savers better rates on CDs and personal loans.



Secured Credit Building

0% interest loans for qualified members to help establish a U.S. financial footprint.



Auto Loans

Personal and commercial vehicle financing up to \$65,000.



Small Business Loans

Performance-based loans for upscaling and collateral-based loans for expansion.



Expanded Portfolio

HELOCs, student loans (in partnership with Sallie Mae), and mortgages (via Credit Union Mortgage Association).



LEADERSHIP PROFILE

NING DUONG

for CEO Ning Duong

'PEOPLE HELPING PEOPLE'

Connects to Her Roots

Our Global Credit Union Comr

Place a dot on the map and show us where you're



LEFT: Ning Duong attends World Credit Union Conference in Sweden.

ABOVE: Ning Duong with credit union team members.

In Ning Duong, Financial Center Credit Union has a leader whose career has spanned marketing, community development, business development, IT, HR and more – but her impressive resume tells just one part of the story.

Growing up, this new CEO didn't always have her eyes on the C-suite, but her Hmong upbringing, first-hand experience with financial hardship, and a determination to help others, set the perfect stage for her trajectory.

On her family's journey to the United States, Ning shares, "My father was one of the Hmong soldiers recruited by the CIA during the Vietnam War. Although my parents were born in Laos, many Hmong families became deeply involved in what is often referred to as the Secret War in Laos because of their alliance with the United States. Hmong men were called upon because they knew the mountainous terrain and served as guides and foot soldiers. After the war, many Hmong families faced persecution for supporting the U.S., and my family eventually came to America seeking safety, freedom, and the opportunity to build a better future."

The Hmong people are an ethnic group from East and Southeast Asia with a rich culture rooted in family, resilience, and community. Ning's family was sponsored and initially placed in Utah, where she was born. Before she started kindergarten, her family moved to California, where larger Hmong communities had settled, allowing them to build stronger cultural connections, community support, and a sense of belonging.

"In my culture, it was like...become a teacher, doctor, lawyer, or nurse. There were very few jobs that Hmong people thought were ideal jobs. And so, I went to college to become a nurse."

To pay for nursing school, Ning worked as a bank call center rep and came to appreciate the universal importance of money management for people of all walks of life. She stuck with finance but decided to pivot to credit unions. While there, she began noticing parallels between the cooperative model of credit unions and her own family.

"It reminded me of my immigrant parents who came to the United States with very little education, very little financial access, and how they borrowed money through pooling money from friends and family and paying it back months and years later, depending on the amount that was borrowed. That really touched my heart because I thought, 'Wow, my dad could have probably been a credit union president had he known that this is how credit



ABOVE: Ning Duong holding a donation check to Pack the Pantries initiative.



RIGHT: Ning Duong at CanadaDE.

unions operate.' This was how the Hmong community was already operating."

“We help each other. I help you; you help me. And we have the term in the credit union industry, ‘people helping people.’ In the Hmong community, there’s a term that says, ‘Hmong helps Hmong.’ So, it’s interesting to see that transfer into my line of work.”

During COVID, Ning made the jump from California to Arizona to serve as Senior Vice President and Chief Operating Officer at Credit Union West. The experience served as an example of excellence in leadership with a top-performing people-centered culture doing great work for its community. It also led to major milestones; Ning was selected as one of the 2024 Most Influential Women in Arizona Business by Az Business Magazine.

I believe it comes down to having a president and CEO who truly cares about people, inclusion, and the values that make credit unions who we are," Ning shares. "I also feel a great sense of responsibility to build upon the strong culture we already have at Financial Center, while continuing to create a workplace where people feel safe, can be their authentic selves, and are empowered to

passionately serve others." Beyond her work in the credit union industry, Ning serves her community in other meaningful ways. She is a member of Hawaiian Asian Pacific Islander Credit Union Professionals (HAPICUP), an organization focused on supporting, connecting, and building community among Asian American, Hawaiian, and Pacific Islander credit union professionals.

"It's really about representation...More than anything, I think it sets a path for other younger generations to see that there's possibilities in the credit union space to grow their careers, make impact, and leave a legacy that they can be proud of."

Credit unions haven't just shaped Ning's career, but her personal life as well. When she secretly eloped with her high school sweetheart at 18, rather than disown her (as she feared would happen), her parents required her husband to pay a bride price, in line with Hmong tradition.

"In a year, we were able to save up half of that money and the other half we got from a credit union. At 18 and 20 years old, we didn't know what a credit union was. We just knew that they gave us the money and we paid it back. It wasn't until years later when I started working for a credit union that I connected the dots."

She laughs in reflection, then it hits her again, "Yeah, I got married off of a credit union loan."

Twenty-eight years later, the investment is still paying off. //

Two HAPICUP Members Earn Global Recognition

A huge congratulations to HAPICUP members Hazelmae Overturf of Harborstone Credit Union and Ning Duong of Financial Center First Credit Union for earning their International Credit Union Development Educators (ICUDE) designations. This is a global recognition from the Worldwide Foundation for Credit Unions given to individuals who have demonstrated outstanding dedication to cooperative values, international engagement, and the advancement of financial inclusion worldwide. Both Ning and Hazelmae were among a cohort of 15 professionals chosen for their leadership in advancing financial inclusion and cooperative impact.

To earn the ICUDE designation, participants must complete rigorous requirements, including multiple DE programs, international engagement, and applied project work that demonstrates measurable impact.

The ICUDE Class of 2026 will be formally recognized at the World Credit Union Conference in Sydney, Australia happening in July.



“Never in my wildest dreams did I imagine I would be doing work that I love this much that reaches far beyond my own community and connects to something truly global,” said Duong. “To now be part of a global network through ICUDE, learning alongside leaders who are advancing financial inclusion, economic empowerment, and cooperative principles around the world is energizing, said Duong.



“I’m incredibly proud of myself and my fellow new ICUDEs of earning this designation. As I was writing my essay for the application, I couldn’t help but think back to when I was introduced to the US DE program in 2019 and learning there was an international movement. I recall feeling awe-struck and inspired to do and keep doing more. Frankly, this collective pull is what keeps me doing the hard work. So much gratitude to the individuals and organizations that supported and support me on this journey,” said Overturf.

Q&A



with Doug Duong

on Asian Representation in the
Credit Union Movement
Doug Duong, CEO, TQC Team

For this edition of Inklusiv Insights Magazine we chatted with Doug Duong, who sits on the board of Inklusiv member Pasadena FCU and is a member of HAPICUP. Doug is a key player in talent acquisition throughout the credit union industry. His CUSO, TQC (Total Quality Consulting) Team takes a client-focused strategy, leveraging years of experience and relationships, and is committed to finding talent in a focused, values-based way. The business is a family affair, with son Sam serving as VP of Client Acquisition & Strategy.

Can you tell us about your Asian and California roots?

I was born in Vietnam and came to the US in 1975 after the fall of Saigon. I lived in Minnesota for several years which gave me the opportunity to learn more about American culture. I then moved to California to reunite with family, and I've lived in Southern California for the last 45+ years. California has become home to me. I have seen the growth of the Asian American culture in the US and particularly in CA. I know that there is more work to be done to champion our voice in the credit union movement.

How and why did you get into the credit union industry?

I fell into the credit union space, like most people, by accident. I started my business, TQC, in 1993. A friend gave us our first opportunity to begin recruiting for a credit

union. We started recruiting tellers and graduated into executive search. We launched a new business model in 2019 that encapsulates hiring at every level for CUs. I've built this new business model with my son, Sam, and we transitioned to a CUSO in 2024. Working in the credit union space gave me a new appreciation for financial inclusion. What keeps me passionate about the CU space is the people in it and hearing their stories.

How do you see Asian American representation in the credit union movement?

I appreciate the contributions that Asian Americans have made in bringing diversity to our community. However, there are still many areas where Asian Americans need to be more involved. I see the biggest need for more Asian representation at the board level. Conversations must start at the board level to truly enact lasting change. I currently sit on the board of two CUs, Pasadena Federal Credit Union in California and West Star Credit Union in Nevada as well as the board of our CUSO. I encourage others in our demographic to volunteer and join us.

What advice do you give to credit unions looking to recruit and/or serve Asian Americans?

Many credit unions I've spoken with express intimidation at serving Asian Americans based on the challenges posed by language barriers. While it might be a challenge, credit unions were built to be reflective of the communities they serve. Financial inclusion and wellness are universal challenges, regardless of a prospective member's language or cultural background. When prospective members come to understand that products and services that you offer are not only of significantly higher quality and come with a better relationship than your typical financial institution, you'll gain lifelong loyalty. All it takes is having the courage to reach out.

Is there anything else you would like to add? Please add any additional thoughts.

Asian Americans are proud to be part of the diversity conversation, but we also must recognize that we are not alone and that we are here to support others through solidarity. The challenges that we face when it comes to financial inclusion are not solely limited to our demographic. We need to make sure everyone has a seat at the table. //

EPISCOPAL COMMUNITY FCU: FRONTLINE SUPPORT FOR IMMIGRANT COMMUNITIES AND SURVIVORS OF THE LA WILDFIRES

Los Angeles-based Episcopal Community Federal Credit Union is an MDI and CDFI, led by interim CEO Johnny Lee since 2023. Lee who has served in the credit union industry for over 20 years, has continued the Episcopal credit union mission of economic justice and service and the fundamental credit union principle of “People helping people.” The credit union was organized in response to the LA riots to invest in and empower the underbanked of this culturally rich, multi-generational diocesan community. Episcopal Community FCU has developed a range of innovative loan products and financial education that support new Americans’ financial health to disaster recovery loans that are helping their members rebuild and recover. This responsiveness to local needs is the heart of the credit union movement.





3

LEFT: Credit union staff member Estela Garcia, assisting VITA clients.

MIDDLE: CEO Johnny Lee.

BOTTOM: Urla Gomes, Credit Union Supervisory Committee member and retired CEO.

In partnership with Integrated Refugee and Immigrant Services (IRIS), Episcopal Community welcomes new members who are new to the U.S. financial system, are eligible for the credit union's services, and need financial assistance. Through these direct referrals, Episcopal Community offers borrowers unsecured loans ranging from \$300-\$2,500 with a low-interest rate of four percent to help cover immigration costs and fees. Lee remarked that the average loan is less than \$1,000; however, this cost is significant for those who are new to the U.S. and trying to establish new lives in a foreign and unfamiliar financial system.

The IRIS partnership enables Episcopal Community to help alleviate the burden of rising immigration costs by offering low-interest rate loans and basic banking financial literacy education, which provides an overview of the loans available and the overall U.S. financial system. Additionally, referred clients are empowered by having the opportunity to establish checking and savings accounts with the Episcopal Community, allowing them to establish a safe place to manage their finances.

Another way that the Episcopal Community has risen to meet community needs is its work with Episcopal Relief and Development (ERD) on a partnership to provide ethical, disaster recovery loans for low-income, financially excluded households. The credit union developed this program in response to

the January 2025 Los Angeles Wildfires.

Frontline Wildfire Defense estimates that economic damages from the fires range from \$250 billion to \$275 billion, which puts the 2025 LA wildfires among the most expensive natural disasters in American history. With over 16,000 structures left in ruins in the wake of the fires, Episcopal Community FCU's loan programs provide critical relief for families struggling to rebuild. Episcopal Community plans to launch its partnership with Episcopal Relief and Development (ERD) in Summer 2026, offering borrowers \$3,000 - \$4,000 loans to support disaster recovery. Episcopal plans to offer 30-40 loans (\$100,000-\$120,000 total) within the first year of the program. Recognizing the exorbitant costs, Episcopal hopes to offer higher loan amounts in the future to help support families in rebuilding.

Strategic partnerships are essential to the stability and longevity of smaller credit unions like Episcopal Community FCU, especially in moments of crisis. Through its collaborations with IRIS and ERD, the credit union has been able to stay firmly rooted in its mission of delivering responsive financial services to its members. Even as families face mounting challenges, Episcopal Community continues to evolve, creating financial solutions that help mitigate hardship and ensure that community members have a trusted place to turn for sound, compassionate support. //

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

Upcoming Courses. Register Today!

- > Build and Manage Strong Financial Coaching Programs
- > High-Impact Mortgage Lending
- > Small Business Capital Initiative
- > Green Home Consumer Lending



Offering Courses in:



**Financial
Inclusion**



**Clean
Energy**



**Small
Business**



**Home
Ownership**

/ inclusiv / LEARNING CENTER

inclusiv.org/learning-center / learningcenter@inclusiv.org