



SPRING 2020

CELEBRATIONS

WELCOME NEW JUNTOS AVANZAMOS CREDIT UNIONS

Alive Credit Union, Jacksonville, FL **Rose Gunther, CEO**

Alive Credit Union is headquartered in Jacksonville, Florida, serving over 15,000 members in the cities of Jacksonville, Florida and Hammond, Louisiana. For 65 years, Alive has dedicated itself to improving the lives of its members and the communities it serves through financial education, community involvement and member outreach. "This national recognition acknowledges our commitment to inspiring financial wellness and improving the lives of every single member of our diverse community, regardless of race, socioeconomic background, national origin or immigration status," said Rose Gunther, President and CEO of Alive.

Pasadena Service FCU, Pasadena, CA **James Chang, CEO**

PSCU is a Low Income Designated Credit Union founded in 1936 to serve the financial needs of Pasadena Unified and surrounding school communities. Today, PSCU has expanded to serve over 12,000 members in four branch locations and has over \$117 million in assets. PSCU offers financial education, credit builder loans, ITIN loans and actively participates in Hispanic community events such as the Pasadena Latin Heritage Parade and Gran Fiesta. "We continue to be an active part of the Vernon/Commerce community and we serve many Hispanics. Many were victim to high yield lenders like check cashers, Opportun, etc. As our mission of "partnering in our members' financial success", we saw it was imperative to spread financial literacy and provide affordable options for this community."

Icon Credit Union, Boise, ID **Connie Miller, CEO**

Icon Credit Union is the first Juntos Avanzamos credit union in the state of Idaho. They offer incentives for bilingual staff, offer "judgment free" loans and deposit accounts, a second chance mortgage program and financial counseling. As part of their community engagement, they have partnered with many community organizations, including the Treasure Valley YMCA, Big Brothers and Big Sisters of SW Idaho, and the Boys and Girls Club. "At Icon Credit Union, we believe that every person deserves to receive financial services that are delivered with respect and dignity," said Connie Miller, President and CEO at Icon. "The Juntos Avanzamos designation is a testament that we are truly investing in serving those who may need our services."

Tucoemas Federal Credit Union, Visalia, CA **Bryce Yocum, CEO**

Tucoemas FCU is a CDFI and a member of the Inclusiv Credit Union network. Tucoema's roots in Tulare County stretch back to 1948 when nine members pooled their savings to create the credit union. Headquartered in Visalia, California, the credit union serves over 29,500 members, offering access to responsible and affordable financial products and services to residents. Tucoemas is committed to helping the Hispanic Community, offering financial education, financial counseling, small dollar and ITIN loan products and accepting alternate forms of ID.

MPS, Miami, FL **Jace B. Reyes, CEO**

MPS is a Low Income Designated CDFI headquartered in Miami, Florida, serving over 17,000 members in Miami-Dade, Broward, Palm Beach and Monroe Counties. MPS offers affordable and relevant financial services, ITIN loans, and has partnered with a variety of community organizations. "Our commitment as a CDFI (Community Development Financial Institution) and Low Income Designated credit union is to serve the underserved in our communities. The diversity of our community is one of our greatest assets and the Juntos Avanzamos designation signifies our commitment to meeting the needs of everyone in our community", said Jace B. Reyes, President and CEO of MPS Credit Union.

TTCU, Tulsa, OK **Tim Lyons, CEO**

Established in 1934 as Tulsa Teachers Credit Union, TTCU FCU is the second largest credit union in Oklahoma, serving over 135,000 members, teachers, school faculty, administrators, staff, students and more than 600 affiliated groups throughout the state. TTCU is committed to becoming the premier financial institution for Hispanics in Oklahoma, with incentives for bilingual employees, a Hispanic Advisory Committee, partnerships with the Hispanic Chamber of Commerce, United Way and other organizations. "TTCU has made an intentional effort to reach out to the Hispanic community in Oklahoma," President and CEO Tim Lyons said. "Fully 10 percent of our staff members are bilingual, and this designation today is another important milestone in our outreach effort."

Cy-Fair Credit Union, Houston, TX
Cameron Dickey, CEO

In 1956, 10 educators pooled their money and opened a credit union inside Cy-Fair High School. 60 years later, Cy-Fair CU has evolved into a major credit union serving over 25,000 members at 3 locations in Harris County and Cypress Fairbanks. Cy-Fair is committed to the financial inclusion of the Hispanic community and offering ITIN products like Buena Vida loans and financial education. "Serving the Hispanic community is not only a demonstrable fulfillment of our mission as not-for-profit financial cooperatives, but it is also forward-thinking good business. When Hispanic residents feel confident and welcomed, they plant roots with those they trust and bring repeat business. This designation brings us another step closer to earning that trust," said Cameron Dickey, CEO of Cy-Fair FCU.

Idaho Central Credit Union, Chubbuck, ID
Kent Oram, CEO

Idaho Central Credit Union (ICCU) is a state-chartered credit union headquartered in Chubbuck. ICCU is the largest Idaho-based credit union and offers full-service locations throughout the state with more than 380,000 members and assets of nearly \$5 billion. ICCU created its own internal staff certification to make sure that employees can explain complex financial terminology to their more than 50,000 Hispanic members. "ICCU recognizes the incredible contributions Hispanics have made to Idaho. We feel a responsibility to serve the Hispanic community with products and services that are relevant to them. We are deeply committed to serving the Hispanic community of Idaho as we strive to help all Idahoans achieve financial success," said Brenda Worrel, COO and EVP at ICCU.



At center is Brenda Worrel, COO and EVP at ICCU. She is flanked by Jack Lawson, Inclusiv Board Chair and CEO of Clearwater FCU, at right, and Steve Pagenstecher, COO of Point West CU at left. Brenda, Jack and Steve are joined by ICCU staff and members of the Idaho Hispanic Chamber of Commerce.

CEO PROFILE

A CONVERSATION WITH CRYSTAL LONG, GECU CEO



Crystal Long is the President and CEO of GECU, a CDFI and member of the Inclusiv network headquartered in El Paso, Texas. Founded in 1932 by 11 civil servants, GECU is a robust full service credit union with over \$2.8 billion in assets, serving over 38,500 members at 25 locations.

Crystal started working at GECU in 1979 as an entry-level file clerk. Crystal rose through GECU's ranks, occupying key member facing positions such as supervisor, manager, and vice president before becoming CEO in 2011. Her experience in all facets of a credit union's operation have given her a unique insight into what has propelled GECU's growth. Under Crystal's leadership, GECU has become a financial powerhouse that has remained loyal to its calling, putting the El Paso community front and center. GECU has developed a host of programs that have measurable impact in the community.

Inclusiv recently interviewed Crystal to learn more about GECU, the role of credit unions when events affect the fabric of a community, and the importance of serving underserved communities and populations.

What motivates you to do what you do? What are you most passionate about in your role as CEO of GECU?

What motivates me is working alongside incredible people that are passionate about serving our members and the El Paso community. I believe we lead collectively as we serve in a beautifully diverse setting with a rich culture and history. We are all very proud of the "people helping people" mission and believe it is a privilege to serve.

Several of us have become Development Educators (DEs) which is life changing for any credit union professional. Most employees have also been through a "Life Simulation," which shapes a participants perspective. A trip to Kenya with the World Council also gave me a greater appreciation for how vast the cooperative movement is abroad - we are truly a global movement!

Which of GECU's programs and services have the most impact?

We reach thousands of students and adults through in school branches and financial literacy and are proud to be able to mentor high school students in a GECU Student Board of Directors



Crystal Long, CEO of GECU

role. We also support a micro-society in an Elementary School that creates student ambassadors and members for life. Free tax preparation represents millions of dollars that become seed money for members to begin building needed reserves.

A predictive underwriting overlay, as well as grants for down payment assistance "make El Pasoans mobile" and help them create wealth for generations to come. Through a redistribution to smaller footprints throughout El Paso, we're able to interact with members face-to-face in a way that demonstrates sensitivity and a desire to serve. Without a public transit system, we believe that reliable transportation represents a key component to higher education, homeownership and the pursuit of small business.

CEO PROFILE: CRYSTAL LONG

What are your goals for reaching out to Hispanics and immigrants?

El Paso is part of a border metroplex of millions that touch three states and two countries. Rich in diversity and located in the Chihuahuan desert, our population is bilingual and comprised of a largely Hispanic population. We serve all those eligible for membership to include those pursuing citizenship in the United States.

What does Juntos Avanzamos mean to GECU?

The Juntos Avanzamos designation represents a statement of solidarity and inclusivity with the Hispanic community. Celebrating our differences helps us learn and grow stronger together.

Why is GECU a CDFI? Why should credit unions become CDFIs?

The CDFI designation helps pave the way for financial institutions to leverage resources for economic development and to embrace the communities we serve. One of the most impactful CDFI grants GECU received was from the U.S.

Treasury for \$1.3 million which helped thousands break free from the cycle of payday lending.

GECU played an important role during the recent tragic events in El Paso. What role should credit unions play in times of crisis?

Everyone knew someone impacted by this terrible tragedy. Employees lost family members and two of our locations were in lockdown for hours. Our first thoughts turned to how we could serve the injured, families of victims and first responders. El Pasoans responded immediately, wanting to be part of the healing process through philanthropic efforts that addressed short and long-term needs.

Active shooter incidents are unpredictable and devastating. While no one can prepare for every scenario, we suggest ongoing training through community partners to create the best possible outcome. Developing a healthy rapport with law enforcement can also assist in the days and weeks that follow.

We invite you to see a visual representation of how we stand together in solidarity with our brothers and sisters in El Paso and beyond at youtu.be/ORk1X9SQHnc.

In 2019, GECU won El Paso Magazine's Best of the City Award for Best Financial Institution. Over 200,000 El Paso residents voted, with the award going to GECU over many national and local FIs.



OUR STORIES: NOTRE DAME FCU

A SIMPLE GOAL: BE THERE!



Founded in 1941 by two university professors, Notre Dame Federal Credit Union (Notre Dame FCU) has become a robust organization, offering affordable financial services to a diverse membership of 57,000 residents in Notre Dame, IN. To learn more about their Hispanic Outreach Initiative, we interviewed John Wilkening, Notre Dame FCU's Chief Retail Officer.

Notre Dame FCU's Hispanic outreach origins can be traced back 15 years with the arrival of Freddie Thon, a new Hispanic board member from Puerto Rico. They also drew inspiration from their own experience in Hispanic communities. "When I joined Notre Dame FCU, I would often visit the branch and see what team members, Mireya Olvera, Aidee Rodriguez, and Edwin Santiago, meant to the community. The entire team was built into the community. I knew right then we had to do more. It was right then and there we decided to launch our Hispanic and Latino Initiative."

Notre Dame FCU's goal is simple: to be there. From the schools to the churches, to the kitchen table. They aspire to impact as many lives as possible and become their community's financial safety net. "We want to touch as many lives as possible. Our goals are to fill whatever void there is in the community. Whatever rain falls, we want to have an umbrella."

Notre Dame FCU researched what other credit unions were doing to serve Hispanic communities. That is when they discovered Juntos Avanzamos. "The designation truly

allows us to lead from the front and with credibility. It brings a badge of trust," says John.

They also adopted ITIN lending, offering affordable financing for everyone in their community. Their program has been wildly successful, but John has one important recommendation: "I would recommend ITIN lending to all with one caveat...ensure you are close to the culture; ensure you believe and understand every inch of what the community needs."

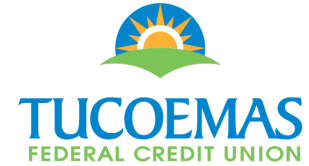
Notre Dame FCU also considers financial education to be an integral component of their Hispanic Initiative. "Our guidance in establishing credit and getting folks to homeownership is real and it is happening every day. What can be better than that? We are delivering the American Dream." Notre Dame FCU is proud of its diverse team and culture. Their accomplishments in the Latinx community demonstrate that credit unions can do well by doing good for everyone in the community. "We have built the greatest Team of Latinx Bankers in the nation. "There will be bigger teams, but no team with the expertise we bring in all areas. In the future, I envision partnering with the Latin American Chamber of Commerce on workshops for business owners and employees alike."

"My neighborhood shaped me, and my Latino neighbors were my family. I want to say thank you to them every day by serving their culture. I was blessed by so many that their love must be returned."



Presidential candidate Pete Buttigieg, joins John Wilkening, Notre Dame FCU's Chief Retail Officer, fifth from left, at Notre Dame's Proclamation Ceremony.

OUR STORIES: TUCOEMAS CU WE ARE RISING...



Community Development Credit Unions (CDCUs) are known for pushing the envelope and creating deep relationships with the communities they serve. Their activities transcend the traditional roles expected of financial institutions. Through their actions, they act as agents of change, and play an active role addressing the challenges faced by the communities they serve. Tucoemas FCU is one of those credit unions.

Headquartered in Visalia, California, Tucoemas serves over 29,500 members, offering access to responsible and affordable financial products and services to the residents of Tulare County. Eighteen months ago, Tucoemas designated a team with a mandate to reach out to underserved neighborhoods - those that are often the victims of fraud and predatory lending practices. The expansion of the credit union's community engagement and the subsequent growth of their financial inclusion efforts led to the birth of their Avanzamos Initiative.

The Avanzamos Initiative provides comprehensive financial education to low and moderate-income Hispanic communities. The Initiative is the result of a partnership with Neighborhood Church, the

Houston Elementary School and the "Juntos" Parent Teacher Association. For Brice Yocum, CEO of Tucoemas, the need for the credit union to launch the initiative was imperative: "Our communities face unique challenges that are specific in nature and rooted in issues of resident status, non-traditional income, multi-family dwellings, language barriers and predation by unscrupulous lenders. A significant portion of the Houston community is part of the more than 40 percent of county residents that are un- or underbanked. Although the problems we are tackling are daunting, our efforts have a deep and wide-ranging impact in our community. Our goal is simple: to eliminate financial fragility and elevate our community toward a better financial future, one family at a time."

Through the initiative, Tucoemas has helped dozens of families and individuals create a financially stable foundation. Using analytics and management tools included in the Pathways to Financial Empowerment system, they have immersed members of the community in a comprehensive financial education experience, helping them grow assets, develop credit and build a financial future.



Community leaders, Tucoemas staff, and representatives from Inclusiv celebrate the credit union's Juntos Avanzamos designation in September 2019.

PARTNERS

MEET MURRAY WILLIAMS, CEO, IOWA CREDIT UNION LEAGUE



Murray Williams is President and CEO of the Iowa Credit Union League (ICUL), one of the largest and most influential credit union organizations in the country. Murray is a veteran of the credit union industry and a champion of financial inclusion. His leadership was recognized by NLCUP, the Network of Latino Credit Unions and Professionals, who awarded him their Leadership and Support Award.

Under Murray's leadership, the league has promoted various initiatives to support diversity across the credit union industry, and has supported Juntos Avanzamos and Coopera. We recently interviewed Murray to learn more about how the Iowa Credit Union League is working to help credit unions in Iowa and the U.S. reach the Hispanic market and expand their financial inclusion initiatives.

Why is it important for ICUL to invest in the Hispanic market?

We saw a need and opportunity to help credit unions be proactive with growth in underserved communities and create greater relevance with those markets. That put us on a path that led ICUL to partner with Warren Morrow, a dynamic, passionate, young Hispanic community leader in Central Iowa that I met about 14 years ago. Together with Warren, we built what ultimately became Coopera, a consulting firm that allies with credit unions and Hispanic communities to understand, reach out and serve one of the most underserved and untapped consumer segments in the U.S.

Today, as the ethnic makeup of our country changes and the Hispanic market grows, Coopera works alongside credit unions and other businesses to design a strategy and implement a holistic approach to growth and service for the Latino community.



Murray Williams, CEO
Iowa Credit Union League

“ I want to make a difference and be impactful in the work that we do. Our mission at ICUL is to ensure the growth and vitality of credit unions, while improving the financial lives of consumers. This resonates deeply with me and energizes me each day when I come to work.

- Murray Williams, CEO, ICUL

PARTNER PROFILE: MURRAY WILLIAMS

What do you think is the role of Leagues in helping credit unions become more diverse organizations?

Trade associations are essential in helping their member credit unions understand elements of being relatable and relevant to the communities they serve. As multicultural consumer segments grow in America, leagues/associations can lead conversations—internally and externally—and bring diverse opinions together to discuss how to embrace diversity and create work places of inclusivity and acceptance. Diversity alone is not enough; inclusiveness is paramount. The path to becoming more diverse has no end; we see that when organizations embrace DEI (diversity, equity and inclusion), it's good for their bottom line. We are a mission-driven industry and we are in the business of building financial health and improving lives. Leagues need to be vocal champions in the need for embracing diversity, equity and inclusion.

Why should credit unions aspire to serve the underserved, particularly Hispanics and immigrants?

Simply put, it's why we were started as a credit union movement and industry. Financial inclusion to those who had no access to formal, dignified financial services was a need when credit unions started a century ago and it's very much a need now. Hispanics are the most underserved financial community in the United States today. We must

find ways to help this community (and other underserved groups) gain access to the great services that credit unions provide. That would help us fulfill the mission of our movement, while providing financial wellness and independence for the underserved, and a strong return on investment for credit unions.

The Iowa Credit Union League is a principal supporter and champion of Juntos Avanzamos. What led you to support the program?

We believe that we can make a difference and a positive impact in the lives of all consumers. Juntos Avanzamos is a powerful tool to create awareness of how our industry can impact lives within the Latino community. Juntos links the good that credit unions can do with the needs that exist in this community. It's also a very influential path to create coordinated, nationwide awareness of the need for a more diverse and inclusive credit union movement. The Iowa Credit Union League is proud to be considered a principal supporter of this program. It complements our mission. Not to mention that Juntos also complements the work that our company, Coopera, conducts with credit unions across the United States. It truly embodies the cooperative spirit of people-helping-people.

MANY THANKS TO OUR PARTNERS!



Inklusiv is leading the national expansion of Juntos Avanzamos in partnership with a growing number of state leagues, associations and industry partners across. To learn more about how you can become a Juntos Avanzamos partner, contact Rene Vargas Martinez, Inklusiv Program Officer, at rvargasmartinez@inclusiv.org.

INSIGHTS

HISPANIC CONSUMERS & GROWTH

Fernanda Martinez, Digital Marketing and Social Strategies Director at Univision in Los Angeles, presented on social media to grow your credit union's presence among Hispanic consumers at the 2019 Inclusiv Conference.

Fernanda, pictured at right, shared results from a national Univision Hispanic Financial Journey Study that revealed that Hispanics are interested in learning how financial services and products can help them achieve their life goals.

Hispanics report they:

Need your guidance and more information

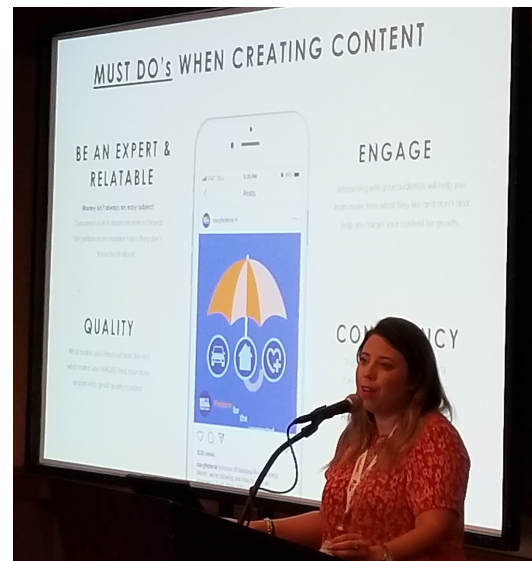
- **21% don't know where to get the best financial information (vs. 12% of non-Hispanics)**
- **39% are afraid of making the wrong decision (vs. 30% of non-Hispanics)**

Feel undervalued

- **51% feel very or somewhat undervalued by the financial services industry (vs. 46% of non-Hispanics)**

Why use social media to engage Hispanic consumers?

- **Over-index for use on YouTube, Instagram and Twitter, with an 85% reach on Facebook**
- **Are 5x as likely as non-Hispanics to share content on social media**
- **Spend nearly 10.5 hours per week using the internet on their smartphones vs. 8.4 hours for all users**
- **1 in 2 Hispanic smartphone video viewers looks for culturally-relevant content**



USING SOCIAL MEDIA
& THE POWER OF
HISPANICS FOR YOUR
BUSINESS GROWTH



By: Fernanda Martinez for Inclusiv
Conference

Didn't make the session? Download the ppt at inclusiv.org/2019-annual-conference/presentations

TECHNOLOGY

HISPANICS OF ALL AGES LOVE THEIR SMARTPHONES

Much is said about the power of smartphones and how it has changed the way credit unions and the banking industry develop and promote their products and services. Offering mobile banking services has quickly evolved from a convenient feature to a necessary service for financial institutions to remain competitive and relevant in a digital world.

In the case of Hispanics, mobile is king. A recent survey by The Nielsen Company found that 97 percent of Latinx households own a smartphone and 99 percent use a wireless phone service. These rates are not limited to young Hispanics. Hispanics over 35 years of age surpass the average mobile usage by 5 percent. Hispanics consume a whopping average of 16 hours per week on internet and video on smartphones. It is not surprising that mobile is the primary source of content consumption for Hispanics among all age groups.

Mobile is one of the primary ways Hispanics connect with the world. Hispanics receive a part of their information and interact with the world through their phones. Banking is not the exception. 54 percent of Hispanics are comfortable with carrying

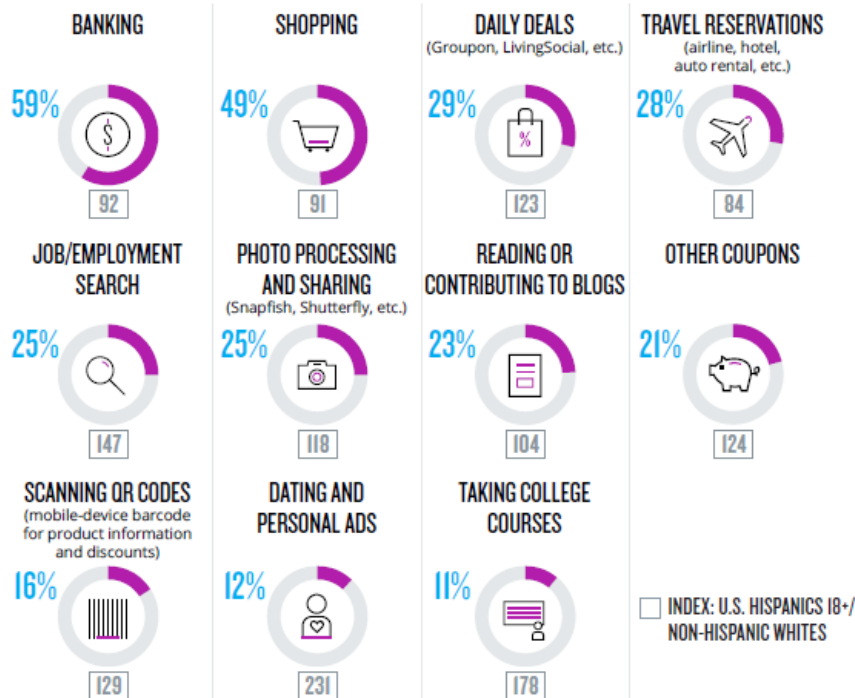
out their day-to-day banking transactions through their phone. This preference represents a big opportunity for credit unions, as younger Hispanics look for easier and more convenient ways to complete traditional financial transactions.

If your credit union is interested in sharing in the growth opportunities presented by meaningful engagement with Hispanics, investment in mobile banking and related marketing is crucial.

Inclusiv has consistently worked to enhance and improve CDCUs mobile and online banking capacity and reach. Six CDCUs participated in the Inclusiv/Technology CDCU Mobile Banking Pilot, an initiative to promote mobile banking to low income members through professional online and print marketing campaigns. In addition, fourteen CDCUs received grants to build their online and mobile capacity, representing an investment of over \$175,000 in technology for our member credit unions. Stay tuned! Inclusiv constantly publishes new technology-related opportunities for member credit unions.

CONNECTING, COUPONING AND CONSUMING CONTENT

USES OF INTERNET AND APPS FOR TRANSACTIONS ON ANY DEVICE (PAST 30 DAYS)



Source: Nielsen Scarborough Hispanic DST Multi-Market 2017 Release 2 *Reissue 04-10-2018* Total (Jun 2016–Nov 2017)

MEMBERS CU

A NEW FOCUS: FINANCIAL INCLUSION



Many are familiar with the story of the Phoenix, a creature in Greek mythology that rose from the ashes and was born again, stronger and more powerful than before. This is the story of Members Credit Union in Cos Cob, Connecticut.

Founded in 1935 by nine schoolteachers who were not able to get small loans at local banks, Members has grown to serve more than 3,000 members in Fairfield County. In 2008, the financial crisis hit Members particularly hard, forcing the credit union to close a branch and make difficult financial decisions. For Kathy Chartier, President and CEO of Members, it was a challenging time: "It was the hardest time of my career. We had to restructure our staffing and close a branch, knowing that we would not be able to serve a community that needed our services."

Members has always served the underserved, but it was in 2016 that the credit union decided to deepen its focus on the Hispanic community. Four years later, the results have been remarkable. Members has transformed its loan portfolio mix, lowering its dependency on home equity in favor of auto and personal loans, which serve more

underserved people. ROA and capital growth are outperforming credit unions with a similar asset size.

The diversity of the credit union's staff and board has also been critical in expanding its focus on Hispanic members. "I believe that to be successful you have to be diverse. Seven members of our board are women, and two are from Hispanic heritage, as is one supervisory committee member. We are proud of our Board composition and the fact that it is reflective of the communities we serve," says Chartier.

Member's community engagement and Hispanic outreach initiatives have been recognized with multiple awards, including CUNA's Louis Herring award for its ITIN loan program. Members is now looking to expand and build a new micro branch to facilitate cash deposits and lending for people in the nearby city of Stamford. While the majority of Members' staff are bicultural Spanish speakers, they have facilitated Spanish classes for non-Spanish speaking staff to deepen the trust they have within the communities the credit union serves.



"We aspire to be the premier credit union for people that need it," says Kathy Chartier, Members CEO, pictured here fifth from left, with staff.

PASADENA SERVICES FCU

EDUCATION IS CRUCIAL TO BUILDING COMMUNITIES



A low-income designated credit union founded in 1936 to serve the financial needs of Pasadena schools, PSFCU currently serves over 12,000 members in Vernon and other communities in the greater San Gabriel Valley of California.

For James Chang, President and CEO of PSFCU, the merger with Vernon Commerce FCU in 2009 set the stage for the deliberate expansion of their outreach to Hispanic communities.

Vernon Commerce FCU is located in Vernon, a city where 70% of the population is Hispanic. "Many Hispanics were victim to lenders like check cashers, etc. We saw it was imperative to spread financial education and provide affordable options for this community," says Chang.

Diversity is an integral part of PSFCU's model. A third of board members are women and half of board members are representative of diverse minorities.

"Our credit union serves a diverse population, and we believe the staff are the best advocates for our membership," continues Chang. Half of the credit union's team is of Hispanic origin; all take an active part in making decisions, creating new products,

as well developing their community engagement initiatives.

PSFCU learned about Juntos Avanzamos through the publications of the California and Nevada Credit Union League, one of the program's most important industry partners.

"We had been seeing posts in the CCUL newsletters about the initiative and realized that Pasadena Service had much of the same focus as Juntos Avanzamos. We were already serving the underserved community, we were providing financial education, we had a bilingual staff, we accepted alternative forms of ID including Matrícula Consular and did ITIN lending".

For Chang, the credit union's most important and high impact products are first time auto loans, credit builder programs and free checking. Their experience with ITIN has also been very positive. "We do mostly consumer lending and have many programs that we offer members with ITIN," says Chang. "I would recommend ITIN lending to other credit unions and to share best practices. We have a immense need in our community for ITIN lending and we hope other credit unions can assist in filling this need"



"We believe education is crucial to building up communities, and we want to empower Hispanics and immigrants to be financially successful," says Andrew Chang, PSCCU CEO.

2019 SITE VISIT TO SCE FCU



Thanks SCE FCU for a great site visit to your Boyle Heights branch at the 2019 Inclusiv Conference in September! SCE was the first Juntos Avanzamos designated credit union in California.



Occupying just over six square miles east of downtown LA, Boyle Heights has one of the highest percentages of Latino residents in LA County. Over 80 percent of Boyle Heights residents are of Mexican descent with over 50 percent not born in the U.S., a percentage high for LA County where 35 percent of residents are foreign born.



SCE FCU was founded in 1952 and has more than 57,000 members, \$735 million in assets and several Southern California and Southern Nevada branch locations.

2020 SITE VISIT

REGISTER TODAY

Site visits are a much anticipated feature of the Inclusiv Conference and in 2020 we're doubling the excitement with visits to two cooperativas!



October 26, 2020 | 1:00 pm - 3:00 pm

Cooperativa Jesus Obrero: Enjoy a guided tour of Jesus Obrero, Juntos Avanzamos Proclamation Ceremony, lunch and a visit to Granito de Arena Artisan Market.

October 28, 2020 | 3:30 pm - 8:30 pm

Cooperativa Sagrada Familia: In addition to a tour of Sagrada Familia's facilities, this visit features a tour of historic Corozal Plaza, Juntos Avanzamos Proclamation Ceremony, dinner and concert at the Cine Teatro San Rafael.



**REGISTER FOR THE INCUSIV CONFERENCE AT
WWW.CVENT.COM/D/PHQNCL**

ABOUT US

At Inclusiv, we believe that financial inclusion is a fundamental right. We dedicate ourselves to closing the gaps and removing barriers to financial opportunities for people living in distressed and underserved communities through investments in and technology solutions for member credit unions, building financial capability, and programs promoting financial inclusion. Founded in 1974, Inclusiv is headquartered in New York, NY, with offices in Madison, WI and Atlanta, GA.



Inclusiv was instrumental in establishing the CDFI Fund in 1994, is a permanent member of the national CDFI Coalition and is a certified CDFI intermediary. Today CDFI certification is an essential credential for credit unions with a focus on financial inclusion. Inclusiv is the credit union industry's best resource for learning more about certification and technical and financial assistance grants.



Juntos Avanzamos (Together We Advance) designated credit unions provide Hispanic consumers safe, affordable and relevant financial services. They employ bilingual, culturally-competent staff, accept alternative forms of ID, and treat all members with dignity and respect regardless of immigration status.

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