



express
credit union



2021 MISSION IMPACT

Providing Financial Safety and Stability

Grateful for the opportunity to serve our community

With the pandemic stretching past its second year, 2021 continues to challenge us personally, as families and as communities. But one thing **you can count on is Express Credit Union's commitment to providing a safe and dependable financial haven during turbulent times.**

We are passionate about living our community development mission every day and in everything we do in support of our diverse membership. **Express is here for everyone regardless of where you are on your financial pathway. We're grateful for the opportunity to serve those who are financially vulnerable and starting their journey to more stability.** We're ready to be your financial partner for life as your needs and goals change over time.

Throughout this report you will see the results of our efforts in 2021. **Every successful outcome was due to the passionate and knowledgeable Express team who serve our members and community.** Our work is only possible with support and resources from many stakeholders including Social Impact depositors, our growing network of community partners, local and national nonprofits, and government programs such as the US Treasury's CDFI Fund.

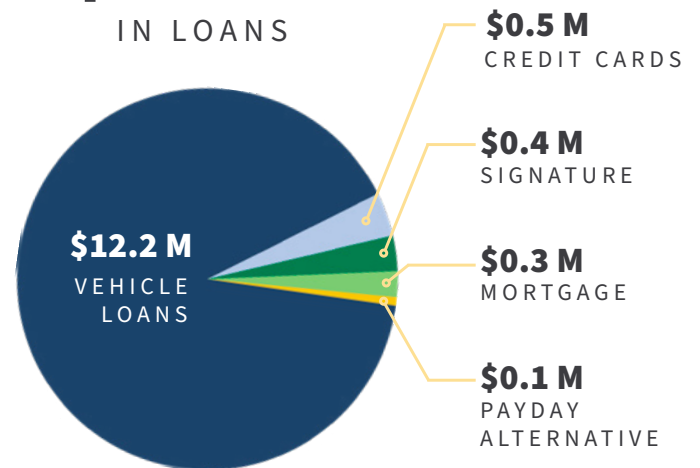
In solidarity,
Paul Baudin, CEO



\$17.8M
IN ASSETS

Fair and affordable accounts and loans for our members

\$13.5M
IN LOANS



Our Services

Online & Mobile Banking



ACH & Wire Transfers



Customer Loans



5k+ Branches
30k+ ATMs



Certificates of deposits



Free Checking & Savings



Helping members achieve financial flexibility and freedom



220

FINANCIAL EDUCATION
EVENTS ATTENDEES



919

CREDIT SCORE
IMPROVED

ITIN

71

ITIN APPLICATIONS
582 ITIN LOANS

Economic Justice for All

3220

TOTAL MEMBERS
68.4% are low income

272 NEW MEMBERS

91% are low income

21% were unbanked

25%
WHITE

22%
BLACK

41%
HISPANIC

3%

ASIAN

2%

MULTI-ETHNIC

Our staff is the connecting link

14

EMPLOYEES
Our largest team ever!

All frontline employees
are Spanish speakers.



“I believe in building communities, Express believes in that too and I am proof”

I wronged the community and in 2011 I went to prison. I spent almost 11 years doing a lot of soul searching, dug deep within to make some real changes and own every part of myself.

I transitioned from male to female, something that took me several decades to muster the courage to do. I changed my name while inside prison so I could fully embrace myself, finally. In 2021, I was released from my cocoon.

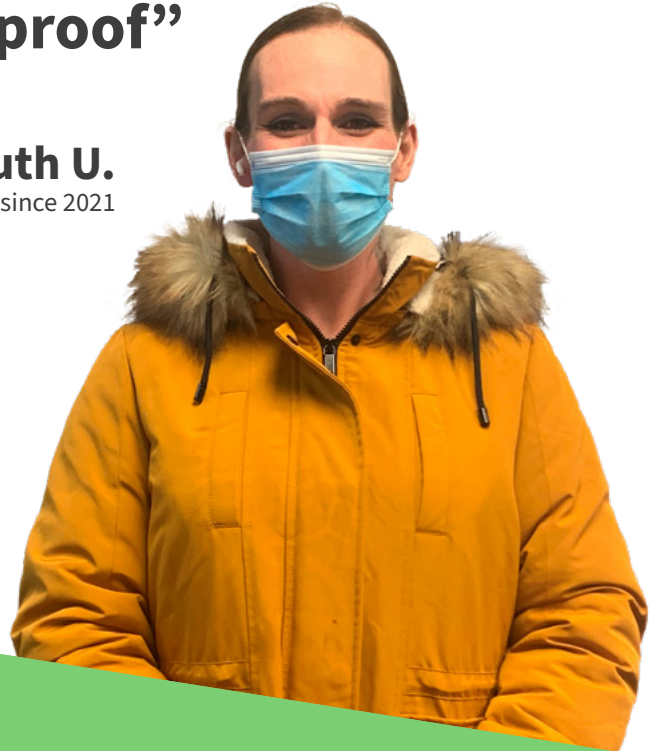
When released, **I had no identification, no bank, no cash, and with COVID’s disruptive presence to our day-to-day lives** I couldn’t easily get any of those things.

I called every bank my friends used, every credit union. One by one they all told me the same thing, that without ID I couldn’t open an account. I had money in the form of checks and each place told me to go to a check cashing place, which I know has enormous fees.

I called Express Credit Union and explained my entire situation. This angel named Cinthya didn’t tell me no. She didn’t send me away. Instead she assured me she was going to work with me.

I will never forget that. Never in my life. **I’m turning my life around and they are part of the foundation that supports that.**

Ruth U.
Member since 2021



NEW!

The **Community Advisory Committee (CAC)** launched in 2021 to affirm our longstanding commitment to delivering equitable services and ensuring everyone has access to services to achieve financial success.

The committee’s input works to help improve our understanding of **Black, Indigenous, People of Color (BIPOC) community members’** needs, while advising us to ensure our outreach, communication, products and services are culturally affirming and meeting community needs.

We proudly partner with:

- BECU
- YWCA
- Hopelink
- Catholic Community Services
- YMCA – Social Impact Center
- Housing Development Consortium
- Chief Seattle Club
- Financial Empowerment Network
- FareStart
- HomeSight
- Tribal Technology Training
- United Way of King County
- Villa Comunitaria
- Roots of Success
- Plug In America

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Monday - Friday | 10 am - 5 pm

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