



Community Impact Report

2021

Who we are

The TwinStar Credit Union Difference

TwinStar Credit Union started as a teachers' credit union, so education is special for us. Educating and empowering people to realize their financial dreams is at the core of everything we do.

In 1937, small loans were difficult for teachers to obtain due to their salaries and high interest rates. Dewey Noblitt, a math teacher at Olympia High School, brought together 15 teachers who started Thurston County Teacher Credit Union. Loans were easier to obtain and more affordable for its members. The first loan was for \$150 in 1938.

Today, TwinStar serves 140,000 members across Washington and parts of Oregon. We're a not-for-profit cooperative owned by the people we serve and run by an elected, all-volunteer board of directors. Instead of enriching stockholders like banks, we seek to serve our members and return them the most value.

We're more than just a credit union, though. Our members don't just enjoy a great place to bank, but they can also envision a prosperous future – because we have the right people, tools and values in place. We pride ourselves on not only providing unparalleled customer service, but creating lasting relationships. At TwinStar, everyone is on a first-name basis.

TwinStar also has a long and strong history of giving back to the communities we serve. In 2021, we donated more than \$350,000 to local charities and organizations. Our employees also volunteered nearly 1,700 hours of their time last year, resulting in an economic impact of more than \$48,000.

Supporting and enhancing the lives of everyone drives us – from our employees to our members and communities. By investing in the people and communities we serve, we are staying true to TwinStar's mission and core values.

At a Glance:

Our Impact by the Numbers

\$23,750 Education & Scholarship

K-12 support, scholarships, leadership programs and literacy



\$53,250 Diversity, Equity and Inclusion (DEI)

Celebrating cultures, diversity & inclusion in education and LGBTQ+ youth



\$33,000 Arts & Culture

Local and youth theatre and WA Center for Performing Arts

\$77,000 Youth & Family

Health & wellness, youth centers, basic needs, childhood development and family services



TwinStar Donates \$10,000 to Children's Miracle Network Hospitals.

\$59,400 Community

Event sponsorships and small business support



TwinStar employee Tony volunteering at All Kids Win.

\$33,700 Other

Food insecurity, health & wellness, housing, Senior Services, animal welfare and environment



TwinStar employee Patti, sorting cans of food at All Kids Win.



TwinStar employees volunteering at All Kids Win.

Supporting DEI Efforts Within Our Communities

TwinStar is proud to help support local institutions and programs that are committed to creating more diverse and inclusive environments.

\$53,250 Donated in 2021

Top Organizations Supported:

SPSCC Foundation Diversity Center

ARC of Southwest Washington

Grays Harbor College Foundation

Centralia College

Pizza Klatch

From providing scholarships to underrepresented students to supporting cultural celebrations to raising funds for the Special Olympics, TwinStar placed an increased focus on DEI in 2021.

We believe strongly in helping to foster meaningful and lasting changes that help all members of the communities we serve feel accepted and welcome.

Our DEI Commitment

TwinStar Credit Union is committed to a diverse and inclusive workforce where all employees can develop and succeed.

By embracing diversity, equity and inclusion (DEI), we empower our team members to be themselves, which enables them to do their best. This is reflected in the excellent service that we provide to our members.

DEI helps our organization become more aware of blind spots and better connect with the communities we serve. To effectively make this commitment, we institute readiness, recruitment, and retention practices that integrate DEI into our mission and work. Here's how:

Readiness: We embrace differences and encourage a sense of belonging in our spaces for our employees and partners.

Recruitment: For available roles, we actively seek out and consider a diverse range of candidates

Retention: We provide welcoming and secure environments for our employees and members – and work to create a more equitable workplace on a regular basis.

We have reviewed and revised our policies and practices to assure everyone is represented in our organization and membership – including but not limited to those who have been historically underrepresented based on race/ethnicity, age, disability, sexual orientation, gender, gender identity, socioeconomic status, geography, citizen status or religion.

We understand that we must continue to listen, learn, and help foster meaningful change within our organization, industry, and community. TwinStar is dedicated to ensuring the communities that we serve have a more diverse and inclusive future.



Realizing Financial Dreams Together.

We all benefit from living in strong communities. That's why TwinStar believes in investing time and resources into the communities we serve. We're more than just a credit union.

Strong financial well-being leads to healthier, robust communities. By supporting various organizations, we can help further enrich and enhance the communities we live, work and play in.

That's why we are pleased to share that we donated more than

\$350,000

in 2021 to over 100 organizations

within the communities we serve. TwinStar employees also volunteered nearly **1,700 hours** supporting various groups and causes.

This report highlights TwinStar's community impact in 2021. Thank you for supporting our efforts to make a difference in our communities.



TwinStar employees volunteering their time at Clark Co Food Bank.

South Puget Sound Community College Foundation

Established in 1982, the South Puget Sound Community College Foundation aims to help make college more accessible and affordable to all students. Each year, the foundation awards hundreds of scholarships and grants to SPSCC students.

\$38,500

Donated in 2021

Our support impacted the SPSCC Foundation in numerous ways. It provided \$8,000 to Black Scholars, supported SPSCC's IGNITE program for students who are low income, of color, have disabilities, or are first-generation college students, and scholarship fundraisers. It also went toward supporting the college's performing arts and food pantry for students.

Saint Martin's University

Located in Lacey, Saint Martin's recently celebrated 125 years as a higher-education institution – and is annually recognized as one of best value universities in the U.S.

\$35,000

Donated in 2021

We helped support various Saint Martin's scholarship fundraisers, athletic programs and its Diversity, Equity, and Inclusion lecture series on campus.



TwinStar night at SMU.

Washington Center

More than 2 million people have enjoyed the Washington Center for the Performing Arts since it opened its doors in 1985. The Center is committed to providing a wide variety of entertainment and cultural activities for all ages.

\$25,000

Donated in 2021



United Way of Thurston and Lewis Counties

The United Way of Thurston and Lewis counties work to improve the health, education, and financial stability of the communities they survive. They offer services and programs ranging from early childhood education to emergency services.

\$12,500

Donated in 2021

Helper Helper

Lending Helping Hands to the Communities We Serve.

TwinStar employees volunteered nearly 1,700 hours last year at various charity and nonprofit organizations.

1,690
Hours volunteered

135
Organizations supported

\$48,243
Economic impact of
2021 volunteer efforts



TwinStar employee Bruce, showing support of Rebuilding Together Thurston County.



Grays Harbor College Foundation

From providing student scholarships to supporting cultural events on campus, the Grays Harbor College Foundation is committed to ensuring that GHC students are successful during their educational pursuits.

\$10,000
Donated in 2021



MoneyEdu

Empowering Members through financial knowledge.

Hundreds of adults and teenagers enroll in our financial wellness program each year to increase their financial knowledge and well-being.

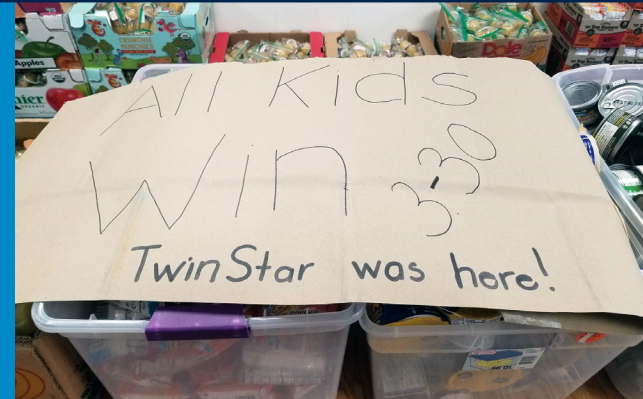
252
Participants in 2021

346
Total courses completed by
participants in 2021

Our mission is to help improve the financial well-being of our members and greater community. That's why we're proud to offer MoneyEdu, a self-directed online financial wellness education program.

Through MoneyEdu, participants use interactive tools to create budgets, track spending, and calculate things like how much interest they will pay when making minimum payments on credit cards.

In 2021, 210 adults and 42 teenagers registered for MoneyEdu – and completed a total of 346 courses!



Community Youth Services

Since 1970, Community Youth Services has supported youth-at risk and their families. Serving the South Sound area of Washington, it offers programs devoted to behavioral health & wellness, education/employment, shelter and housing, and much more.

\$10,000
Donated in 2021

Community Youth Services has launched a building restoration and improvement campaign, called BRIC, to help improve the aging buildings at its various locations. TwinStar is proud to support the BRIC program.

The ARC of Southwest Washington

The ARC of SW Washington advocates for, and protects the rights, of people with intellectual and developmental disabilities. The ARC's programs and services help support the full inclusion and participation of people with IDD in their communities.

\$10,000
Donated in 2021



Team TwinStar at All Kids Win for a bagging party.



Top 5 Organizations Supported

by TwinStar Employees

1. **Habitat for Humanity**
2. **Rebuilding Together Thurston County**
3. **American Cancer Society**
4. **Dispute Resolution of Thurston County**
5. **All Kids Win (Previously Homeless Backpacks)**

Through our Helper Helper Initiative, TwinStar employees volunteered more than **1,600 hours** in 2021, leading to an economic impact of more than **\$48,200**.

From education and literacy to hunger and food insecurity to DEI, TwinStar and its employees supported a wide variety of organizations and causes last year. They aim to better the lives of adults, children, and families in our communities.

