

Community Impact Report 2022



Serving our Communities for 85 years

In 1938, TwinStar Credit Union was created during the Great Depression to help schoolteachers at Olympia High School weather the financial crisis. It all started with Dewey Noblitt, a math teacher at Olympia High School, who brought together 15 teachers to start Thurston County Teacher Credit Union. Loans were made easier to obtain and affordable for its members. The first loan was for \$150 in 1938.

TwinStar has a long history of giving back to the communities we serve. Our report highlights the impacts we were able to make in our communities in 2022. Our members are one of the many reasons why TwinStar has been a success story for the last 85 years. Thank you for supporting our endeavors to further enhance the communities where we live, work and play.

\$581,798

donated in 2022 to over 100 local organizations*

1,699

volunteer hours by TwinStar employees,
with 138 organizations supported

*Totals include social responsibility and sponsorship dollars across the credit union but do not include TwinStar Foundation giving or auction item donations.

At a Glance:

Our Impact by the Numbers

\$186,624

Education and Scholarship

K-12 support, scholarships, leadership programs and literacy

\$141,400

Diversity, Equity and Inclusion (DEI)

Celebrating cultures, diversity and inclusion and LGBTQ+ youth

\$59,212

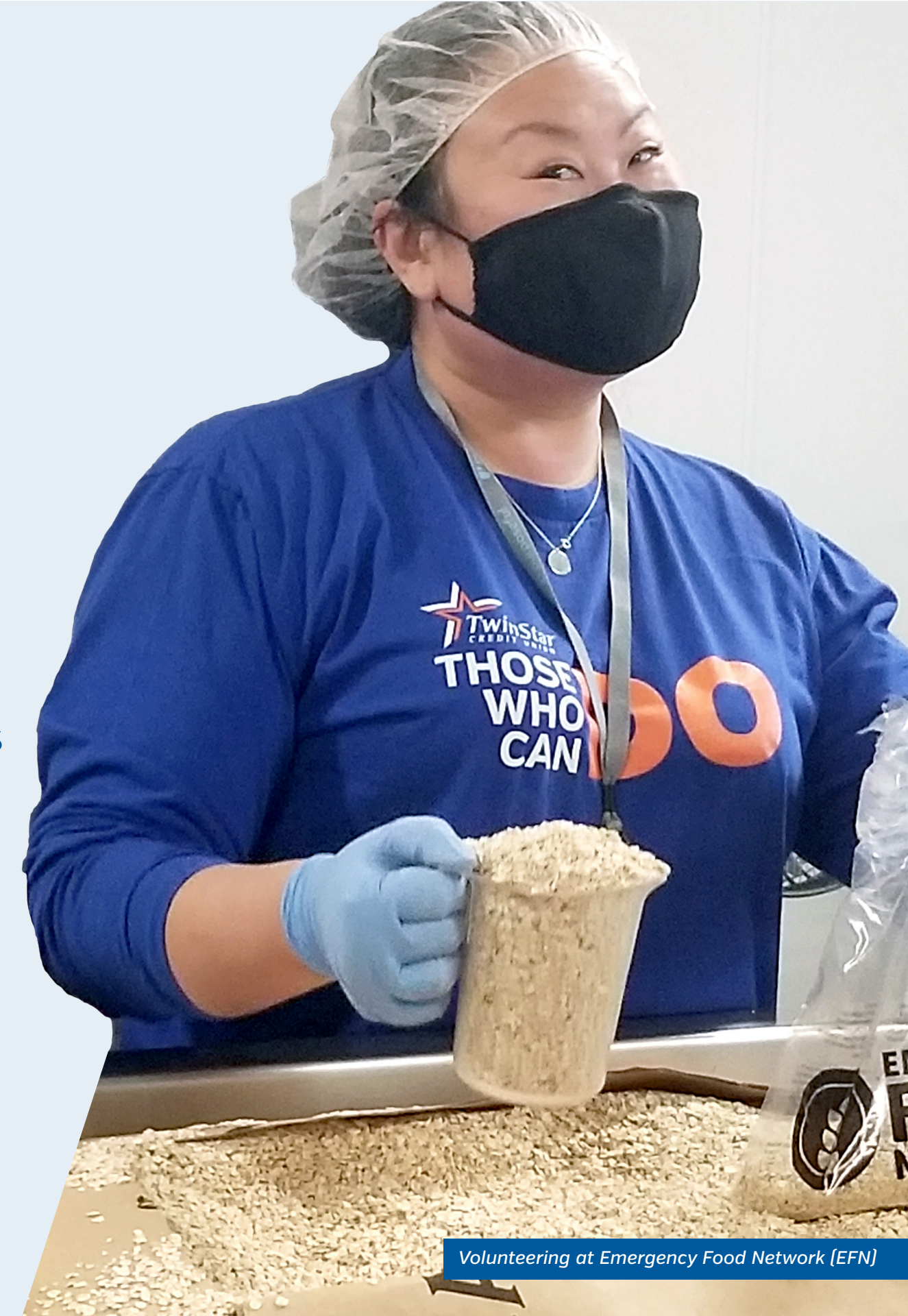
Family and Youth Services

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

\$194,562

Other

Food insecurity, arts, health and wellness, housing, senior services, animal welfare, environment, etc.



Volunteering at Emergency Food Network (EFN)

Realizing Financial Dreams Together.

From education and literacy to food insecurity and DEI, TwinStar and its employees supported a wide variety of organizations and causes last year. Supporting and enhancing the lives of everyone drives us. By investing in the people and communities we serve, we are staying true to TwinStar's mission and core values.

Helping Hands \$10,000

A Multi-Care Capital Medical center fund to provide non-medical patient needs that will help prevent the patient from requiring additional hospitalizations, such as warm clothing, shoes, baby car seats, etc.

Boots on the Ground

It's more than about giving – we're also about doing! TwinStar employees volunteered nearly 1,700 hours in 2022 at various charity and nonprofit organizations.

1,699

Hours volunteered by TwinStar employees

138

Organizations supported

\$48,510

Economic impact of 2022 volunteer efforts

Emergency Food Network

Repack Project volunteers transform bulk food shipments into family-sized portions that are ready to help feed the community! Repackaged food goes out to the 75+ Pierce County food pantries, meal sites, and shelters.

United Way of Lewis County and United Way of Grays Harbor County

\$8,000

The donation was divided between the two organizations to serve as flood relief for residents affected by record flooding in Washington State.

Moore Wright Group

\$7,000

Moore Wright Group is a disaster relief distribution organization that provides items to other non-profits in time of disaster or other identified large scale needs. In 2022, the organization received 500 twin mattresses and launched a From Floor to Bed initiative with the goal of providing mattresses to students currently without a bed. TwinStar donated 500 sets of sheets.

All Kids Win

TwinStar provides volunteers and financial support to All Kids Win, helping hungry and at-risk students with weekend food and support so they can focus on their education.



Relay for Life American Cancer Event

American Cancer Society Relay for Life

Relay for Life is the largest fundraising opportunity to support the American Cancer Society (ACS) fund groundbreaking cancer research, provide free information and support, and help with early detection and cancer prevention. In 2022, TwinStar was the 7th highest fundraising team at the Relay for Life of Thurston County, which finished in the top ten of all the Relays across the nation.



Relay for Life plant sale fundraiser



Volunteering at All Kids Win

Top 5 Organizations Supported

by TwinStar Employees

1. **All Kids Win**
2. **Washington State University Vancouver**
3. **Emergency Food Network (EFN)**
4. **South Sound Reading Foundation**
5. **American Cancer Society**



Volunteering at Emergency Food Network (EFN)



Supporting DEI in Our Communities

TwinStar is proud to support local institutions and programs that are committed to diversity, equity and inclusion (DEI) in our communities. From providing scholarships to underrepresented students to supporting cultural celebrations, TwinStar increased its focus on DEI in 2022. We strongly believe in meaningful long-term changes that help all members of the community feel welcome and thrive.

\$141,400
total donated supporting DEI efforts

TwinStar hosting a teacher appreciation event at Clover Park School District



TwinStar employees in the community

Committed to Diversity, Equity & Inclusion

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 outstanding service we deliver to our members.

DEI also allows us to build stronger connections with our communities and members. We implement 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: We actively seek out and consider a diverse range of candidates for available roles.

Retention: We work to create an equitable workplace to provide a welcoming and secure environment for our employees and members.

To ensure that everyone is represented in our organization and membership, we regularly examine and adjust our policies and practices. We consider historically underrepresented groups based on race/ethnicity, age, disability, sexual orientation, gender, gender identity, socioeconomic status, geography, citizen status or religion. This list is not exhaustive, as we continue to listen and learn to help foster meaningful change within our organization, industry and community.

One School, One Book \$30,000

North Thurston Public Schools (NTPS) – When an entire school community reads the same book, the buzz and excitement enhances literacy. TwinStar funding allowed NTPS to purchase a set of ten books for every student in every elementary school.

Grays Harbor College Diversity Center \$25,000

Grays Harbor College is expecting to open their newly constructed Student Services & Instructional Building (SSIB) in winter, 2024. The new center will be named the TwinStar Diversity & Equity Center.

IGNITE \$4,000

South Puget Sound Community College (SPSCC) – Supporting students who are low-income, students of color and students with a disability by offering community and support services.

DEI Institute at St. Martin's University \$15,000

Assist in the goal of the institute to empower faculty and staff with the knowledge and skills to promote diversity, equity and inclusion in and out of the classroom.

Lacey Cultural Celebration \$5,000

As a presenting sponsor, this family friendly event celebrates the variety of culture located in Lacey, WA.

Asia Pacific Cultural Center's (APCC) 25th Annual Polynesian Luau \$1,000

The annual Polynesian Luau has always been an important way for APCC to connect with the Pierce County community.

Black Scholars Program \$8,000

South Puget Sound Community College – Supports mentorship, community and services for Black and African American students in college.

Pizza Klatch \$9,000

Pizza Klatch's mission is supporting LGBTQ+ students and their allies through a weekly student facilitated lunch meeting.



Attending an event for North Thurston Public Schools

Financial Wellness

With deep roots in education, our mission is to help improve the financial well-being of our members and the greater community. We partner with two free financial wellness programs, MoneyEdu and BALANCE, to help members enhance their financial journey. We also held free financial wellness events in 2022 for adults, presented in English and Spanish. Strong financial well-being can lead to more thriving communities.

Money Edu

Every year, hundreds of adults and teenagers enroll in MoneyEdu, a self-directed online financial wellness education program, to increase their financial knowledge. Members 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.

836

Total users since launch

496

New users in 2022

645

Total courses completed by participants in 2022

BALANCE

We also offer members free counseling and guidance with our financial education partner, BALANCE. BALANCE can help members realize their fiscal goals with budget counseling, debt management and loan extensions.

405

Members connecting with BALANCE

65

Appointments scheduled for financial counseling

81

Online courses studied

Youth and Financial Education

TwinStar is committed to being a resource for teachers and providing financial education for our youth. In the USA, high school graduates enter the world without the basic understanding of money and economics. Currently, more than 1 in 6 students in the US do not have the foundation of financial literacy. We have solutions to help our youth become fiscally aware young adults.

87

School presentations

2,275

Students reached

97

Hours spent in the community teaching finances in the Thurston, Pierce, Lewis and Grays Harbor counties