



Annual Report **2024**

FirstTech®
federal credit union

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A Message from President & CEO, Greg Mitchell, and Chair, Jeff Hank

Dear members, community partners, and employees,

We are incredibly grateful for your continued support and engagement. The First Tech family of more than 700,000 active members, a dedicated volunteer board, and 1,700 passionate employees remains strong with a proud record of member service, innovation, financial performance, and community impact.

2024 was a year of significant achievements and challenges as we continued to navigate a shifting economic and political environment. Despite these challenges, First Tech emerged stronger, with new products and services aimed at both simplifying and improving the lives of our members.

In 2024, we also announced a proposed combination with Digital Federal Credit Union (DCU) that is expected to deliver meaningful member benefits, including 50 locations in eight states and more products to meet the unique needs of our growing membership. The proposed merger is also expected to support material investment in Research and Development (R&D) with the delivery of digital tools, products, services and experiences that current and future members expect from a technology-focused financial institution. We know that bigger is not always better, and we'll remain committed to keeping our well-earned culture and reputation intact while preserving our tradition of delivering highly personalized experiences that make each member feel valued, understood and truly appreciated.

We also had many additional incredible highlights from 2024:

- Originated \$2.7 billion in new consumer loans to help members build stronger financial futures.
- Reached \$17.4 billion in total assets, ranking us as the 12th largest credit union in the country.
- Generated \$29 million in net income while providing economic relief for impacted members, investing in infrastructure, and maintaining strong reserves.
- Continued to improve member sentiment and satisfaction scores, earning national recognition for member service and our mobile banking solutions.
- Retained our position as the largest credit union investment program in the U.S. through Addison Avenue Investment Services.
- Protected nearly 15,300 member households through our independent insurance agency.
- Expanded remote banking options and enhanced fraud prevention measures to improve security and account access.



- Enhanced member benefits, including improvements to our product suite, card controls, funds availability, and money movement capabilities.
- Originated over 3,500 mortgage loans, guiding members through a challenging housing market and rate environment.
- Contributed over \$3.6 million to support over 108 nonprofit organizations, including Credit Unions for Kids.

We remain dedicated to being responsible stewards of the financial trust you have placed in us. The entire First Tech family is committed to making a meaningful difference in the lives of our members and the communities where we live and work. We invite you to join us in this journey and hold us accountable for delivering on the cooperative promise of *people helping people*.

Looking Ahead:

In 2025, we will continue to deliver the product and service experiences our members expect and appreciate, placing our members at the center of all we do. Our focus will be on making things easier and better for our members through strategic innovations. Investments will be directed towards our digital banking platforms and branch locations, ensuring we are digital-first but not digital-only. We'll also be enhancing our ATM network, improving our debit and credit cards, and embracing new technologies to enhance experiences. Expect improvements in "one-click" loan acceptance, increased personalization, great card rewards, and pre-approval offers for loan products whenever life events occur. To make these advancements possible, we'll continue cultivating a strong culture of compliance and safety to ensure regulatory and financial soundness.

We remain confident in the long-term future of First Tech and look forward to deepening relationships with each of you while gradually welcoming more than 8.4 million eligible tech workers in the U.S. who have yet to experience the best of First Tech. A future built on trust, security, innovation, and exceptional member experiences is a bright future indeed, and we look forward to serving as your trusted partner for generations to come.

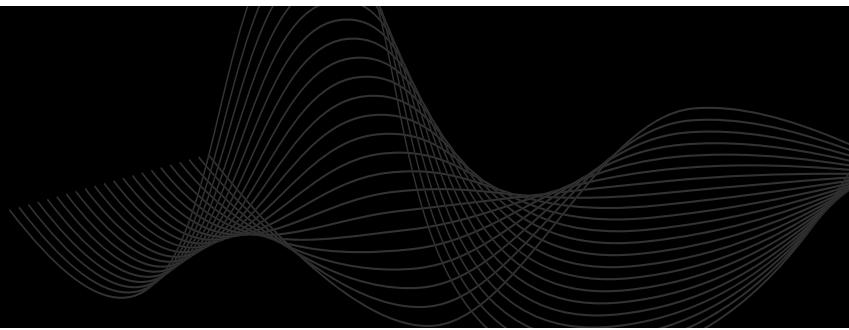
We are grateful to have you as part of our family.

The best is yet to come!

Gregory A. Mitchell	Jeff Hank
President & CEO	Chair, 2024 Board of Directors



2024 – 2025 Board of Directors



Jeff Hank
Chair



Kathy Farmer
Vice Chair ; Chair, Nominating
& Gov Committee



Phil Roush
Director; Chair, Supervisory
Committee



Rajeev Agarwal
Director



Dave Keenan
Director



Greg Mitchell
Director



Margo Fowler
Secretary



Todd Hauschildt
Treasurer; Chair, Enterprise
Risk Committee



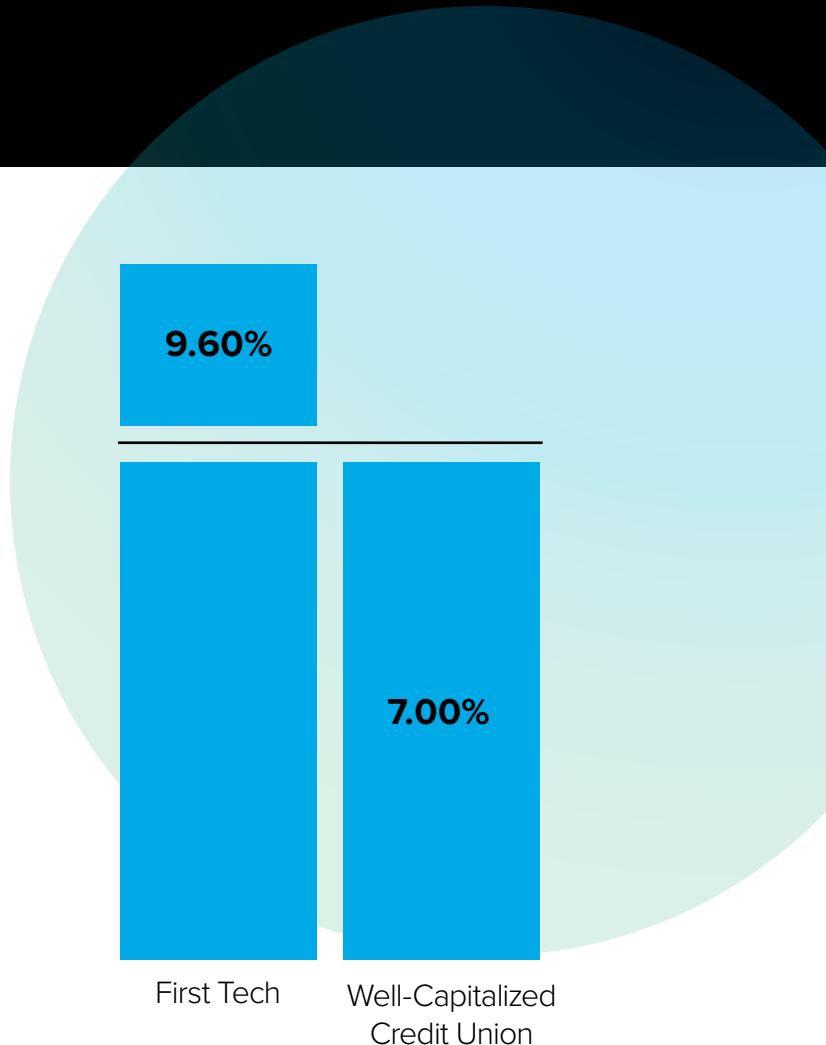
Greg Gillas
Chair, Human Capital
Committee

Financially Strong, Safe and Sound

For the year, assets grew by **3.1%**, reaching **\$17.4** billion at year end. We had a **1.8%** increase in lending, with **\$12.0** billion at year end.

We maintained our strong credit quality, as evidenced by our delinquency ratio (loans 60 days delinquent or greater to total loans) of **0.73%**. We also remained a safe harbor for your savings, with total deposits of **\$12.9** billion at year end. Through earnings of **\$28.8** million, we increased our regulatory capital to **\$1.67** billion or **9.60%** of assets.

To put this in context, our regulator, the National Credit Union Administration (NCUA), considers a credit union to be well capitalized if its regulatory capital ratio or PCA capital ratio exceeds **7%**. We have **\$452.6** million in surplus regulatory capital to ensure we remain safe and sound to support future growth.





Supervisory Committee Statement



The Supervisory Committee of First Technology Federal Credit Union (First Tech Federal Credit Union) provides independent monitoring and review of the Credit Union's operations, procedures, internal controls, and management on behalf of the membership.

In fulfilling statutory duties and obligations to safeguard member assets, the Supervisory Committee's primary responsibilities include overseeing the completion of the independent external financial audit of the financial statements and records of the Credit Union, supplemental reviews or audits deemed necessary, and verification of member accounts; assuring that the Credit Union establishes and maintains sufficient internal controls; directing the internal audit function; and regularly receiving updates from management concerning the Credit Union's financial condition, risk and compliance activities, information security programs, as well as such other reports and updates as the Committee may deem appropriate.

To accomplish its external financial audit and account verification oversight responsibilities, First Tech Federal Credit Union's Supervisory Committee relied on the services of Deloitte and Touche LLP to conduct the independent audit of First Tech Federal Credit Union's consolidated financial statements as of December 31, 2024, and to complete a verification of member accounts for the same period. The Committee further relied on the services of the Credit Union's Internal Audit department and the firm of PricewaterhouseCoopers (PwC) to provide internal audit services for specific supplemental reviews.

In addition, in 2024 our primary government regulator, the National Credit Union Administration (NCUA), conducted the annual regulatory exam both in person and remotely. None of the audits or exams raised material issues or contained findings that resulted in management disagreement.

It is the conclusion of the Supervisory Committee that First Tech Federal Credit Union operated in a safe and sound financial manner and that the assets of the membership are being effectively safeguarded. I would like to thank each of our Committee Members for their volunteered time and committed efforts during the past year.

Phil Roush

Chair

First Tech Federal Credit Union Supervisory Committee

Consolidated Statements of Financial Condition



(dollars in thousands)

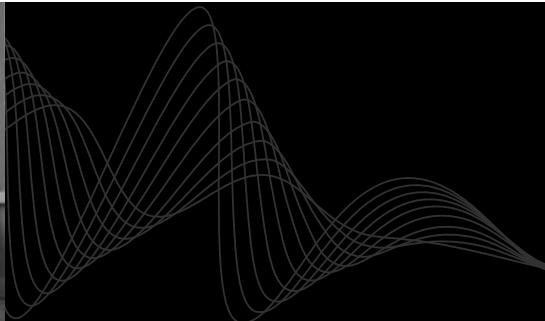
	As of December 31,	
	2024	2023
Assets		
Cash and cash equivalents	\$762,768	\$794,563
Investments:		
Available for sale, measured at fair value (<i>amortized cost of \$4,179,516 and \$3,715,744 as of December 31, 2024 and 2023, respectively</i>)	3,880,734	3,391,206
Other, measured at fair value (<i>amortized cost of \$3,495 and \$143,862 as of December 31, 2024 and 2023, respectively</i>)	10,074	163,324
Loans held for sale	7,625	8,221
Loans, net of allowance for credit losses of <i>\$146,137 and \$131,535 as of December 31, 2024 and 2023, respectively</i>	12,049,203	11,838,269
Accrued interest receivable:		
Loans	49,896	44,766
Investments	26,111	31,326
Federal Home Loan Bank stock	81,707	75,969
Prepaid and other assets	247,857	247,933
Property and equipment, net	77,437	80,068
National Credit Union Share Insurance Fund deposit	105,930	98,638
Goodwill	74,237	74,237
Total assets	\$17,373,579	\$16,848,520
Liabilities and Members' Equity		
Liabilities		
Members' share and savings accounts	\$12,874,448	\$12,173,976
Borrowed funds	2,909,221	3,116,486
Accounts payable and other liabilities	163,481	192,951
Total liabilities	15,947,150	15,483,413
Members' Equity		
Undivided earnings	1,419,825	1,391,028
Equity acquired through merger	300,000	300,000
Accumulated other comprehensive loss	(293,396)	(325,921)
Total members' equity	1,426,429	1,365,107
Total liabilities and members' equity	\$17,373,579	\$16,848,520

Consolidated Statements of Income

(dollars in thousands)

	For the years ended December 31,	
	2024	2023
Interest Income		
Loans	\$653,711	\$577,793
Investments	180,598	151,322
Total interest income	<u>834,309</u>	<u>729,115</u>
Interest Expense		
Members' share and savings accounts	301,073	186,406
Borrowed funds	102,493	143,091
Total interest expense	<u>403,566</u>	<u>329,497</u>
Net interest income	<u>430,743</u>	<u>399,618</u>
Provision for Credit Losses		
Net interest income after provision for credit losses	<u>132,530</u>	<u>107,659</u>
	<u>298,213</u>	<u>291,959</u>
Non-Interest Income		
Interchange income, net	22,230	19,717
Sales of insurance and investment products	39,724	39,303
Fees and service charges	17,440	18,334
Mortgage servicing revenue, net	7,072	7,857
Gain on sale of loans, net	3,492	2,938
Gain/(loss) on investments, net	8,246	33,750
Other income, net	10,974	12,277
Total non-interest income	<u>109,178</u>	<u>134,176</u>
Income before non-interest expense	<u>407,391</u>	<u>426,135</u>
Non-Interest Expense		
Compensation and employee benefits	217,548	214,217
Loan servicing and lending expense	23,330	23,736
Professional and outside services	70,025	71,773
Marketing and promotional	13,762	21,889
Office operations	26,434	26,939
Office occupancy	17,070	16,356
Other	10,426	10,199
Total non-interest expense	<u>378,595</u>	<u>385,109</u>
Net income	<u>\$28,796</u>	<u>\$41,026</u>

Embracing the Credit Union Advantage



At the heart of credit unions lies the principle of *people helping people*. Being a member of a credit union means that you're a part of a broader movement dedicated to mutual support and community growth! For those who are a member of First Tech, we hope you recognize the unique benefits that set us apart from traditional banks, such as lower fees, higher savings rates, and much more.

First Tech takes pride in being a not-for-profit, member-owned cooperative that prioritizes the needs of our members and the communities we serve. Our status as a credit union grants us certain tax exemptions and reasonable regulations, enabling us to stay true to our core value of *people helping people* in every decision we make.

On a larger scale, we're committed to ensuring the longevity and success of all credit unions. Throughout the year, First Tech actively supports a non-partisan political action committee that works to elect bipartisan candidates who understand and advocate for credit unions. This ensures that credit unions nationwide, including First Tech, continue to be the best financial choice for consumers like you. This support allows us to remain focused on what truly matters – serving you and our communities.

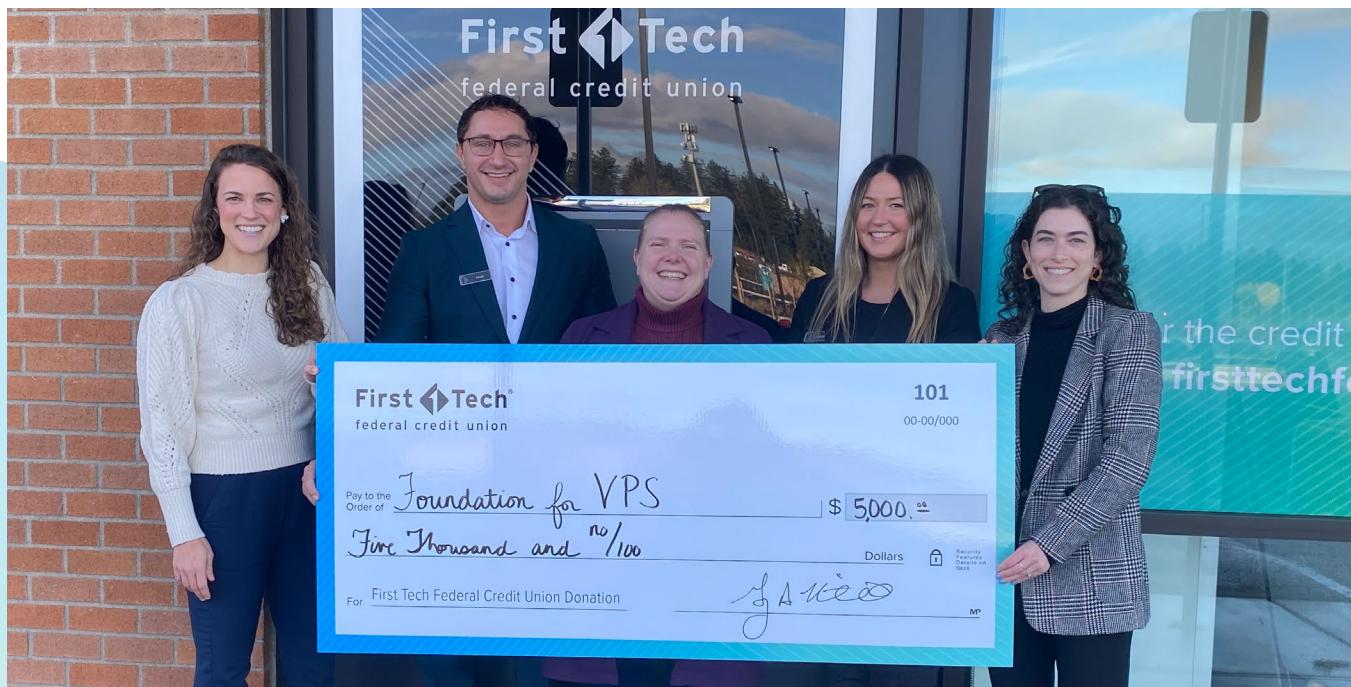
As a valued member of First Tech, we thank you for your continued support of the credit union movement for generations to come!



Our Approach to Community Funding

First Tech believes in the power of the collective. As a leading financial institution, we have a responsibility to be a philanthropic leader to help communities overcome challenges so we can become stronger together. Each year, we live this value by giving 2% of First Tech's annual net income or \$2 million dollars (whichever is higher) as part of our commitment to the communities where we live and work. Working with our nonprofit partners, community partners, and credit union partners, our funding provides access to STEM education to underserved communities. We fuel programs that address the most urgent needs of children and families, making sure they are fed, housed and healthy.

When we invest in our communities, we focus on supporting efforts to remove barriers and foster a brighter, more equitable future in the communities where our employees and members live and work. First Tech's philanthropic focus areas include support for education (STEM, early childhood literacy, financial education, and scholarships), Fundamental Needs, (hunger, shelter, and community health) and Credit Unions for Kids and Children's Miracle Network Hospitals. In 2024, First Tech provided over \$3.6 million in charitable giving to over 100 organizations.



It Takes All of Us



First Tech employees are passionate about showing up in our local communities, and First Tech invests in that commitment. Each employee receives 16 hours of paid volunteer time, a \$1,000 annual donation match, a \$250 volunteer grant for every 40 hours of volunteer time, and a \$500-\$1,000 Nonprofit Leadership Grant to support their involvement in the community. The results speak for themselves!

Being a Force for Good

From funding nonprofits to supporting employees' involvement in their local communities, we ensure we're showing up as a committed community partner. First Tech's Community Engagement programs aim to make the biggest impact with every dollar we invest in the community. Over the last decade, First Tech has proudly invested over \$20M into the community to support the next generation of leaders, thinkers and innovators.

Not only that, but over 88% of our employees participated in community engagement opportunities in 2024. We directed dollars and time to nonprofit partners, ensuring that children have the tools they need to learn, be healthy, and succeed.



Washington

Children's Miracle Network Hospitals \$151,000
Education \$142,000
Fundamental Needs \$92,000
\$385,000



Oregon

Children's Miracle Network Hospitals \$867,000
Education \$536,000
Fundamental Needs \$264,300
Other \$3,000
\$1,670,300



California

Children's Miracle Network Hospitals \$287,760
Education \$204,500
Fundamental Needs \$166,00
Other \$5,000
\$663,260



Other Geographies

Children's Miracle Network Hospitals \$405,052
Education \$30,000
Fundamental Needs \$60,000
Other \$324,231
Out of Focus Board \$64,000
\$883,283

Grand Total

\$3,601,843

Empowering Communities



Path Home

Path Home envisions a future where no family experiences homelessness and where every family receives the support and compassion necessary to thrive. Through a trauma-informed lens, Path Home provides programs and services that empower families with children to get back into housing and stay there. Since 2018, First Tech has supported Path Home through both our employees' people power and our grants program, investing nearly \$100,000 in their life-changing work.

Throughout the year, First Tech employees volunteered and led donation drives to support Path Home's mission. In October, teammates volunteered together with Habitat for Humanity Portland Region's Playhouse Program to support Path Home. Through this opportunity, employees collaborated to build a playhouse for Path Home's Family Village Shelter. With Path Home's support and guidance, the employee volunteers implemented a trauma-informed design, ensuring a bright, colorful and joyful space for the children living at Path Home.

"It's already become quite a hit at Family Village, with kids hosting tea parties, putting the doll babies to bed, and creating a cozy space to lounge. Together, these projects showcase community power and collaboration, making a lasting impact on many lives," shared Path Home staff.



Credit Unions for Kids



Since the mid-1980's, First Tech was among the founding credit unions of Credit Unions for Kids (CU4Kids). Local credit unions began fundraising for Doernbecher Children's Hospital to support a First Tech employee's child who was receiving medical treatment in Portland, Oregon. Over the past nearly 40 years, CU4Kids has expanded, uniting credit unions nationwide to raise funds for Children's Miracle Network Hospitals.

The annual CU4Kids fundraising campaign is an integral part of First Tech's goal of being a committed community partner and helps to ensure that children and families across our footprint have access to the healthcare and resources they need to thrive. In 2024, First Tech and local credit unions collectively raised over \$1.5 million to support vital research, advanced treatments, and new technologies for children.

Each summer, First Tech involves its employees and members in the credit union movement to support six local children's hospitals: Doernbecher Children's Hospital (OR), PeaceHealth Sacred Heart Medical Center RiverBend (OR), UCSF Benioff Children's Hospital Oakland (CA), UC Davis Children's Hospital (CA), Seattle Children's Hospital (WA), and Colorado Children's Hospital (CO). During the annual CU4Kids campaign, First Tech offered a 2:1 donation match for employees and a 1:1 match for members. We believe that when our community unites, we can make a greater impact than we could individually. In 2024, First Tech employees and members alone raised over \$203,000 – far exceeding the fundraising goal of \$150,000.

Thanks to the help of First Tech's commitment to the CU4Kids mission of changing kids' health to change the future, the CU4Kids campaign was awarded with a 2024

Founders Award by Children's Miracle Network (CMN) Hospitals! This prestigious award honors a distinguished individual or organization who has made amazing contributions to CMN Hospitals.

For more information, see:

<https://tinyurl.com/2024FoundersAward>



Fueling Our Future: Scholarships



"I am incredibly grateful to First Tech for this award. With this scholarship, I will be able to continue my studies and have the time to pursue opportunities to gain professional planning experience. Thank you for supporting me in my journey to plan for equitable and resilient communities."

-Maura Paxton
2024 First Tech
Scholarship Recipient

Portland State
University – Master of
Urban and Regional
Planning

As an advocate of innovation and champion of education, First Tech provides members an annual opportunity to apply for a \$5,000 scholarship. This program is intended to open pathways for students to pursue STEM-related degrees while reducing financial burdens and creating more capacity to learn. Each year, we're proud to award twelve outstanding members with scholarships:

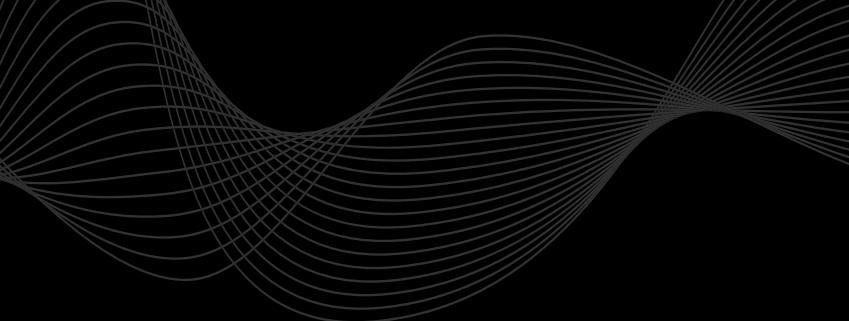
- Ten scholarships to students with a STEM-focused major
- Two scholarships to family members of First Tech employees

In 2024, First Tech awarded \$60,000 to members who have showcased their determination, high academic achievement, and involvement in their communities.

Learn more about the First Tech scholarship recipients here:

<https://www.firsttechfed.com/discover/scholarships>

Eliminating Financial Barriers for Foster Youth



The idea behind the Youth Villages Foster Youth Savings Program is simple – help foster youth build financial independence. In April 2023, the idea became a reality when First Tech launched the program which allows youth (ages 3-17) affiliated with Youth Villages to open a First Tech Start Up Checking, Start Up Savings, and Membership Savings account without the need of an adult cosigner.

“It’s not about making money; it’s the right thing to do. It’s giving foster youth the opportunity to open an account so they can make their own money and not have to rely on an adult for that support,” said Trina Messinger, Director of Deposit Products and one of the founders of the program.

Youth Villages Oregon, a nonprofit focused on community-based services, is committed to providing the most effective and cost-efficient treatment options to help build successful lives for children with emotional and behavioral issues, their families, and youth aging out of state custody.

In 2016, Oregon passed a law that enables foster youth between the ages of 12 and 18 to open savings accounts without adult cosigners, setting itself apart from most states. To get the project off the ground, First Tech rewrote its policies to make its requirements more flexible for foster youth, who often lack access to primary forms of ID.

Since the launch in 2023, multiple foster children affiliated with the program have opened First Tech Checking and Savings accounts. Youth Villages Oregon has also hosted financial literacy courses to learn about budgeting, saving, and investing to help them prepare for their financial future.

“I’m really excited about the financial literacy classes Youth Villages have been offering. I’ve been able to learn way more about budgeting and credit than I knew before, and I’m looking forward to saving up money so that I can buy a car or even put a down payment on a house,” said Deontae, Youth Villages LifeSet participant.

What started as an idea has become a source of inspiration. First Tech has since helped other financial institutions to start similar programs of their own. In 2024, First Tech was awarded the GoWest Credit Union Association’s Member Program Award for our Youth Villages Youth Savings Account Program!

Learn more about the award here:

<https://www.cubroadcast.com/news/gowest-announces-2024-award-winners>



Paving the Way to a More Sustainable Future



At First Tech, we've reimagined the way we think about sustainability. From the use of low emission paints and recycled flooring to furniture constructed of plastic water bottles, our LEED Gold and Energy certified corporate office in Hillsboro, Oregon demonstrates a commitment to reducing our environmental footprint.

Our Hillsboro corporate office is partly powered by 165 solar panels and is more efficient than 92% of comparable buildings. For us, a focus on sustainability is top of mind in our day-to-day operations and, through grassroots efforts, has led to multiple clean initiatives, including our Annual Employee Eco Expo, e-waste events, EV charging stations, and our very own community garden.

Our community garden provides a way for us to enjoy nature's bounty by giving back. Each spring, Hillsboro employees return to the garden beds to plant seeds that grow into organic produce that our organization donates to a local nonprofit. Thanks to the hard work and dedication of our employee volunteers, First Tech made a difference in the lives of those in need – one crop at a time.

"I love connecting with other gardeners at First Tech and learning tips that I can apply to my own garden at home. A huge bonus of sitting at the front desk is watching volunteers bring in their harvests every week and packing up huge boxes of veggies to go out for donation every Friday," said Michelle den Dulk, Coordinator Sr., Workplace Security.

Throughout the year, employee volunteers harvested onions, garlic, bell peppers, blueberries, cucumbers, tomatillos, serrano peppers, and more.

In 2024, First Tech donated dozens of boxes of produce to Centro Cultural, an impactful nonprofit that provides a variety of services and programs to promote empowerment and personal growth in the Latino community in Washington County, Oregon. The donations went to Centro Mercado, which is their free food pantry.



"It's a beautiful and fulfilling way to give back to the community. I'm looking forward to starting again in the springtime," said Michelle.

Across our enterprise, we continue to strive for sustainable solutions. At our other corporate locations in Rocklin and San Jose, California, we've created green workspaces by providing EV charging stations, organic food selections, and centralized supply ordering. In 2024, our branch locations made collective efforts to modernize our processes to significantly cut down on paper consumption.

"Our sustainability efforts begin with a people-first approach, prioritizing the well-being of our employees and members. From ensuring better air quality and access to natural light to using eco-friendly building and cleaning products, we are committed to creating a healthier and more sustainable environment. We also host fun, engaging events to educate our employees on how to be better stewards of the Earth. At the core of everything we do, it's always about putting people and community first," said Andrea Hill, Director Sr., Workplace Services.

Member Spotlight: Meet Keith Mannthey

Meet Keith Mannthey, a Principal Solutions Architect Manager, husband, and father to two sons. Keith has been a dedicated member of First Tech for 19 years. His career in technology began after graduating from Oregon State University with a Bachelor of Science in Computer Science. Keith's journey started at IBM, where he worked as a Linux Kernel developer for a decade, contributing to various projects, including Linux OS system bring-up, L4 Linux kernel customer support, and filesystem performance.

In his current role at Panasas, Keith manages the Solution Architect team, serves as the Performance Lead, and acts as the voice of the customer. His work involves designing and implementing high-performance storage solutions for clients like NASA, Boeing, and Airbus. Keith's passion for technology and his commitment to delivering innovative solutions have made him an asset to his team and clients.

When asked why he chose First Tech as his financial partner, Keith said, "First Tech makes it easy to manage our checking, short-term savings accounts, and currently an auto loan. Whether it's online, in person, or on the phone, we've always experienced great service. First Tech has also helped my wife with her publishing company's business accounts. I've always found that First Tech has good rates and treat us very well."

Keith's long-standing membership with First Tech has provided him with the financial support and services needed to navigate his career and personal life. His story exemplifies the importance of having a reliable financial partner that understands the unique needs of professionals in the tech industry.

"I can't imagine going back to a commercial bank again," said Keith. "I don't have to worry about what my bank is going to try and charge me for all sorts of normal things. They [First Tech] are one of the few places that we don't have to worry about because they care about their members more than shareholders."



We're proud to call Keith our member, to serve and support him and his family, as well as all our members as they achieve their dreams.

Joining In To Build Belonging Together

In 2024, First Tech launched three Inclusion Networks (INs), also known as Employee Resource Groups, as part of our ongoing commitment to diversity, equity, inclusion, and belonging (DEIB). Through our Join IN initiative, we created communities to enhance our culture, while providing a powerful platform for career growth, connection, and community across shared identities and experiences. Our inaugural Networks are the Black/African American Inclusion Network, LGBTQIA+ Inclusion Network, and Women's Inclusion Network.

Over 8% of First Tech employees have “joined IN!” IN networks host monthly meetings that build community and connection. Each Network recognizes key awareness moments for their communities throughout the year and celebrates the stories of their members.

Moriia Drahos-Vacheresse, a manager in our Special Assets Management department, and Co-Chair of the LGBTQIA+ Inclusion Network said, “DEIB and our IN are more than programs, and words – they are the way we treat our peers, the way we interact with members, and hold each other accountable.”

“It shows commitment to our community and our shared values – to allow us to serve our members and employees in a diverse, equitable, and inclusive partnership,” said Moriia.

Throughout 2024, our Inclusion Networks held special events to support our culture of belonging, including an allyship workshop, volunteer events, virtual drag bingo, and donation drives.

Our Women's Inclusion Network was active in our community throughout the year. During Women's History Month, they organized clothing drives benefiting Dress for Success chapters across our footprint, a nonprofit working to help unemployed and underemployed women achieve economic independence. The Network also held a donation drive for nonprofits in California, Oregon, and Washington supporting women experiencing houselessness and organized a Habitat for Humanity volunteer event to build houses in our community.

Looking ahead to 2025, we're excited to build on the success of our Inclusion Networks by creating more INs that meet the needs of our employees. We remain dedicated to fostering an inclusive environment where every employee feels valued and empowered to thrive.







Equal Housing
Opportunity | Federally insured
by NCUA