



Community Impact Report

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**COMMUNITY-
FOCUSED
SINCE 1951**

For over 70 years, Travis Credit Union has embodied the credit union philosophy of People Helping People. We are dedicated to helping people of every socioeconomic status achieve financial wellness. Our Awesome Cause and credit union mandate remain clear: to facilitate enhanced financial education, financial literacy, and financial advocacy, helping our local military, youth, and underbanked to improve their financial well-being and quality of life.

Letter From The CEO

2021 was a year of growth for Travis Credit Union, and we are proud to share some key achievements and how we are preparing for 2022 and beyond. As this is my last year as President and CEO, I am grateful to have worked alongside teammates that bring their best selves to work every day, to provide an exceptional banking experience for our members.

As I close my chapter with Travis Credit Union, I am proud to say that we are a healthy, high-performing credit union, and we will continue to build on our Awesome Cause of financial wellness to change the lives of our members and the communities we serve.

It is a great feeling to see how far we have come - becoming the 12th largest credit union in California and ranking 35th on the Bay Area Corporate Philanthropists List. It has been always a privilege to serve our members and to work with some incredible organizations and community partners who live by the Credit Union philosophy of "People Helping People".

Our team has grown to over 600 of the best-trained and most financially literate people in the business, dedicated to serving our members at every stage of their life – helping them go farther, reach their financial goals and achieve their dreams.

Our goal for 2022 is to find even more ways to support and engage our members and community. We will continue to ensure that our neighbors have free access to education and resources that will help them make sound financial decisions. Travis Credit Union is committed to creating growth and business opportunities for everyone who calls our community home.

Last but not least, on behalf of the entire Board of Directors, I would like to thank you, our members, for your unwavering support. It is because of your tremendous dedication that Travis Credit Union continues to be successful, starting its 71st year strong and continuing the legacy of excellence.



— **Barry N. Nelson,**
President and CEO, Travis Credit Union

TCU's Volunteer Board of Directors:

Deborah Aspling
Chair

Kevin Burke
Vice Chair

Mary Coburn
Secretary

Doug Beaumont
Treasurer

Dee Alarcon
Director

Len Augustine
Director

Brian Howell
Director

James P. Kirkley
Director

Richard Word
Director

Tim Murrill
Associate Director

Sal Vaca
Associate Director

Why Our Communities Turn To Travis

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CDCU

CDCUs specialize in serving populations with limited access to safe financial services.



CDFI

In 2019, TCU was designated by the U.S. Department of the Treasury as a Community Development Financial Institution (CDFI), which means we've been formally recognized as a financial institution that provides credit and financial services to underserved markets and populations.



JUNTOS AVANZAMOS

Juntos Avanzamos – Together We Advance – is a designation for credit unions committed to serving and empowering Hispanic consumers.



LID

LID is a designation by the NCUA that recognizes credit unions for serving members that have challenges accessing mainstream financial products and services.

Deeply Rooted In The Community

Our Members Are Our Owners

We are a credit union – not a bank. Our principles – prioritizing advancing financial wellness - are the foundation behind our difference. While we offer all the products and services you'd find at a bank, our structure and mission are very different. We exist to provide value to our members, not stockholders. Profits are returned to our members in the form of better rates on savings, loan products, and lower fees. We understand that the only way we truly thrive, as individuals, as neighborhoods, and as neighborhoods, and as communities, is together.



224,700
MEMBERS

Credit Unions

Who can join?

Everyone who lives, works, worships, or attends school in our 12-county area is eligible to join.

Why should I open an account?

Savings products have higher interest rates and loans have lower interest rates.

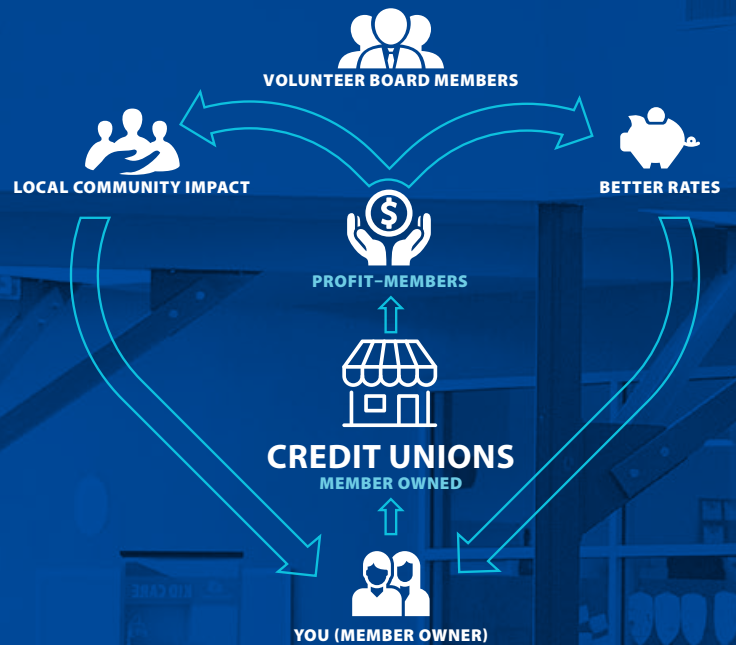
Who makes profit from MY money?

Profits are given back to the owners of the credit union, who are members.

You ARE an OWNER!

Travis Credit Union invests in the local communities and champions financial education initiatives.

We give free tools, resources, and know-how regardless of socioeconomic background or stage of life as part of our commitment to developing and supporting our neighbors and members.



“Love Travis they are always giving back to the community.”

Brittany G., member from Contra Costa County



“I really feel valued as a Travis Credit Union member. The Atwater branch was amazing and saved us so much on our auto loan refi. Thank you for your amazing service.”

Melissa B., member from Merced County



Forbes

Top Credit Union 2020 & 2021

TCU At A Glance

2021 Quick Stats

224,700
MEMBERS

688
EMPLOYEES

\$4.6 Billion
IN ASSETS

#67 in U.S.
LARGEST CREDIT UNION

#12 in CA
LARGEST CREDIT UNION

Awards & Recognition



2021 Forbes – Best-in-State Credit Union
(2nd consecutive year)



2021 CUNA National Desjardins Youth Financial Education Award



2021 CUNA In-State Desjardin Youth Financial Education Award



2021 CUNA In-State Desjardin Adult Financial Education Award



TCU ranked 35th in the 2020 Bay Area Corporate Philanthropists List by the San Francisco Business Times



2021 Readers Choice Awards by Fairfield Daily Republic
Best Credit Union



2021 Solano County "Best Of" Awards by Vacaville Reporter
Best Bank | Best Credit Union



2021 Solano County "Best Of" Awards by Vallejo Times-Herald
Best Credit Union



Military Saves National Campaign Designation of Savings Excellence



Enriching Our Communities

\$5,000,000

paid in taxes through payroll, property, personal property, and state taxes

\$1.7 Billion

cumulative economic impact to local counties we serve

\$67 Million

in Annual Payroll supporting local business economy and employment

More than 6,100

teens have participated in TCU's Mad City Money Youth Financial Boot Camp since 2009

20%

of TCU's employees speak more than one language

\$477K

awarded in scholarships to 3,444 total students by Mary Keith Duff Scholarship Fund by TCU to date

10,000

adults reached through seminars and live webinars in 2021

18,000

bilingual coloring books distributed since 2016

456

foster and homeless youth attended Financial Aid Events, providing valuable insights into financial aid options for postsecondary education

9,569

youth reached through financial education initiatives in 2021

385

community events were supported that aligned with our Awesome Cause

\$28M

in PPP Emergency Relief Loans, impacting 1,822 local jobs

“

We wanted to thank you for all your help, reminders, and assistance in our application for the forgiveness of our 2nd PPP loan. We moved our business account to Travis in 2020 because you helped us get our first PPP loan after banking with a major bank for 25 years.

Jennifer L. H., member from Solano County

Diversity, Equity, & Inclusion

Everyone deserves access to fair and affordable products and services designed to support their financial success. Financially resilient families and households are the foundation for building stronger communities and an equitable society.



20%
of TCU's employees speak more than one language

Because of a long history of financial and lending discrimination against many people, especially people of color, we must promote financial education throughout our schools and community at large. We are going to support and work with Travis and encourage our community of all races, but particularly Black and Hispanic people to take a leap of faith and be a part of the change that they want to see.



Tamuri LeAnne Richardson, *President of Solano County Black Chamber of Commerce*

ERGs are a critical part of TCU's journey around inclusive diversity. Through them, we can create an environment in which everyone can realize their full potential. Our diverse workforce allows us to learn from the experiences and perspectives of these groups. They build stronger interpersonal relationships, and advocate for the specific needs of each group, creating a more welcoming and balanced work environment."



Shannon Lujan, *Leader of the Women's ERG at Travis Credit Union*

Employee Resource Groups

Established in 2021



Community Service & Commitment



3,200 Hours
of volunteer time
invested in our
communities



9,569
students recieved financial
education to build their
financial knowledge



\$2.1 Million
back to the community
through free tax help



\$477,000
to date of yearly scholarships
we provided to college
bound students



19,700,000 lbs.
Of sensitive documents
shredded

To date, in partnership with IRS and United Way Bay Area, TCU has supported the Volunteer Income Tax Assistance program, bringing over **5 Million Dollars** back to the community through free tax returns.



FILED OVER
270
TAX RETURNS IN 2021

RESULTING IN
\$300,000
BACK TO OUR COMMUNITIES

Travis Partners With

In 2021, TCU worked with over 250 community and non-profit organizations, including those affiliated with Travis Air Force Base. Our community partners include:



Non-Profits and Foundations



Government Organizations:

Local, State and Federal Government Offices; Chambers of Commerce, County Libraries and Offices of Education (K-12 and Post-secondary)



Local Economic Development Centers:

Small Business, County Economic Development, Housing and Spark Point

Community Impact Through Financial Wellness

Travis Credit Union has established a national reputation for financial literacy and education.

Our Awesome Cause drives us to promote financial literacy across our core counties in order to give every youth and adult the best possible chance for financial success.



Winner of the 2021 CUNA National Desjardins Youth Financial Education Award



Winner of the 2021 CUNA In-State Desjardin Adult Financial Education Award

2021 Community Financial Literacy Program Highlights

243

students reached with our Youth Financial Boot Camp



9,569

students reached (K-12) through community initiatives and seminars



20

student awarded with a total of \$4000 to pursue the dream of higher education through our Mary Keith Duff Memorial Scholarship



10,000

adults reached through Live Webinars & In-Person Seminars



456

foster and homeless youth supported through Financial Aid Events, providing valuable insight into financial aid options



3,182

Travis Air Force Base military personnel reached with online financial education programs for Military



250

children completed our first financial reading challenge Financially Savvy Superhero in collaboration with Solano County Library



I love the chance to learn more about money management during this Mad City Money event. I strongly believe students should be taught Financial Education in high school because we are all about to step into the real world where we will need to be financially independent. Learning about finance allows us to understand how to budget and hopefully prevents us from making poor financial decisions in the future.

Alyssa B., Mad City Money Attendee

I have been a Mad City Money volunteer for 5 years now. I love the way Travis converted the content to a virtual platform. I can hear the same excitement in the young folks voices as they make their purchasing decisions as I did in person. The virtual program was well thought through and went very smoothly. I also feel like the email training package was awesome and very easy to follow for us volunteers. Great job all around!

Amiko F., Mad City Money Volunteer

The free financial education webinars offer so many wonderful tips, and the presentation is great. They've been extremely instrumental in helping my mom to have more confidence when it comes to getting more hands-on with her finances.

Keshia G., Financial Wellness Seminar Attendee

TRAVIS CREDIT UNION
FOUNDATION

Community Impact Through Donors since 2018

Every dollar raised by or donated to the Foundation goes toward our Awesome Cause

To improve financial wellness in your community, the Foundation provides:



Financial education and literacy initiatives



Local disaster relief to community organizations and individuals



Scholarships for youth from underserved communities

As the philanthropic arm of the Travis Credit Union we amplify its impact on **financial wellness**.

\$146,430
 in Donations Raised

\$6,661
 donated to the Vacaville
 Christmas Wish Program

\$14,397
 donated to Children's
 Miracle Network



\$77,782.50
 donated as part of the 2nd round
 of COVID Relief, distributed to
 10 non-profit organizations:

+ All compiled information and statistics are from the Travis Credit Union 2021 calendar year.

Community Impact With Military & Veterans

Helping military members and their families achieve their financial goals since 1951.

3,157 Attendees

Financial Wellness Webinars & Seminars

- Million Airman Series
- Blended Retirement System
- Car Buying 101
- Home Buying 101
- Wise Use of Credit

1,729 Military Members

Engaged Military Saves Month

Webinars about savings, debt and retirement

Collaboration with TAFB USO

TAFB Branch – distribution of Armed Forces Financial Guides, “Travis Military Saves” wristbands & “Starter Piggy Banks” to promote youth saving

Travis Air Force Base and Community Activities

Virtual & In-person Financial Wellness Sessions, Wing Annual Awards, Maintainer “Knuckle Buster” Recognition, Chiefs Recognition Ceremony, Senior NCO Induction Ceremony, Gold Star Families Ruck March, Operation Family Center, Remember-a-Vet Wreath Program, Fisher House Festival of Trees, and Operation Homefront Back to School Drive and USO Home for the Holiday Events, and many more.



Transitioning Veterans

TCU’s work with the Airmen and Family Readiness Center’s Transition Assistant Program for military members separating from military service helps soon to be and new Veterans prepare for the financial changes and instability during this life transition.

Military and Veteran’s Financial Resources Promoting Financial Fitness as a vital component of the Air Force’s Comprehensive Airmen Fitness Program, delivering Financial Guides for all stages of a member’s military career.



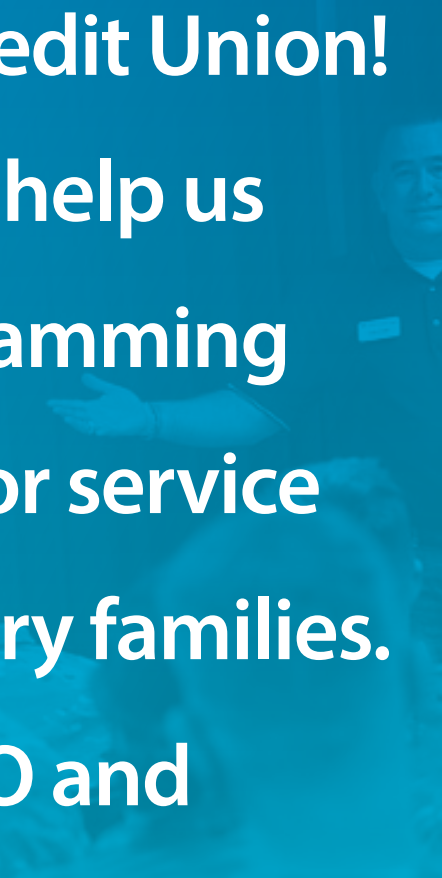
Military Saves Designation for Savings Excellence
for 2nd Consecutive Year



2021 CUNA In-State Desjardin Adult Financial Education Award
For Our Educational Efforts Supporting Military and Veterans



Armed Forces Financial Network Grant
for Military Financial Education Programs



Thank you, Travis Credit Union!
Your generosity will help us
provide more programming
and opportunities for service
members and military families.
On behalf of the USO and
our Travis Air Force Base
community, thank you for being
a #ForceBehindTheForces.

-USO Northern California

Community Impact Through Financial Advocacy

In partnership with our elected officials, we ensure that financial wellness is a prominent issue for our communities. We work with federal, state and local representatives to represent your financial wellness interests as a constituent and as a member of Travis Credit Union.

We Promote Financial Advocacy:

- Members of Credit Union National Association (CUNA) and California Credit Union League (CCUL) .
- **100+ hours** advocating for the Credit Union Difference, and financial wellness.
- Raising community awareness of the many benefits credit unions provide to our members/owners and the local economy.
- TCU spent over **385 hours** attending community events hosted and attended by elected officials to represent our member’s voices in public forums.
- Financially empowering our communities by highlighting that TCU is part of the shared branching network. Our credit union CO-OP ATM network offers nearly **30,000 surcharge-free ATMs**, covering all 50 states and ten countries – an ATM network that’s larger than almost any bank.

CA State Senate

Senate District & Representative	Branch, Cities or Counties	TCU Members	Area CU Members
District 1 Brian Dahle	Placer & Sacramento Counties	6,464	384,779
District 2 Mike McGuire	Sonoma County	2,161	426,335
District 3 Bill Dodd	Benicia, Davis, Dixon, Fairfield, Napa, Suisun City, Vacaville, Vallejo, Woodland	99,766	510,664
District 4 Jim Nielsen	Colusa, Placer & Sacramento Counties	10,510	364,374
District 5 Susan Talamantes Eggman	San Joaquin & Stanislaus Counties	8,370	317,556
District 6 Richard Pan	Sacramento & Yolo Counties	8,370	317,556
District 7 Steve Glazer	Antioch, Clayton, Concord	23,635	352,443
District 9 Nancy Skinner	Richmond	10,749	246,140
District 10 Bob Wieckowski	Alameda County	1,460	272,416
District 12 Anna Caballero	Atwater, Merced	15,504	261,046

CA State Assembly

Assembly District & Representative	Branch, Cities or Counties	TCU Members	Area CU Members
District 1 Megan Dahle	Placer County	1,908	153,654
District 2 Jim Wood	Sonoma County	888	247,646
District 3 James Gallagher	Colusa County	3,786	132,709
District 4 Cecilia Aguiar-Curry	Davis, Dixon, Napa, Woodland	22,358	188,816
District 5 Frank Bigelow	Placer County	2,778	163,423
District 6 Kevin Kiley	Placer & Sacramento Counties	5,517	246,754
District 7 Kevin McCarty	Sacramento & Yolo Counties	6,435	220,481
District 8 Ken Cooley	Sacramento County	5,364	234,729
District 9 Jim Cooper	Sacramento & San Joaquin Counties	4,637	233,923
District 10 Marc Levine	Sonoma County	1,204	196,957
District 11 Vacant	Antioch, Fairfield, Suisun City, Vacaville	74,434	308,211
District 12 Heath Flora	San Joaquin & Stanislaus Counties	4,710	153,099
District 13: Carlos Villapudua	San Joaquin County	3,813	154,819
District 14 Tim Grayson	Benicia, Clayton, Concord, Vallejo	24,763	189,783
District 15 Buffy Wicks	Richmond	8,846	123,999
District 16 Rebecca Bauer-Kahan	Alameda & Contra Costa Counties	2,379	152,048
District 18 Mia Bonta	Alameda County	1,496	119,612
District 20 Bill Quirk	Alameda County	1,009	126,915
District 21 Adam Gray	Atwater, Merced	15,463	157,422

U.S. House Of Representatives

Congressional District & Representative	Branch, Cities or Counties	TCU Members	Area CU Members
District 1 Doug LaMalfa	Placer County	2,789	210,596
District 2 Jared Huffman	Sonoma County	1,259	310,530
District 3 John Garamendi	Davis, Dixon, Fairfield, Suisun City, TAFB, Woodland, Vacaville	80,178	373,812
District 4 Tom McClintock	Placer County	6,826	303,645
District 5 Mike Thompson	Benicia, Napa, Vallejo	25,502	341,148
District 6 Doris Matsui	Sacramento & Yolo Counties	8,604	331,124
District 7 Ami Bera	Sacramento County	7,535	378,239
District 9 Jerry McNerney	Antioch	15,098	268,648
District 10 Josh Harder	San Joaquin & Stanislaus Counties	6,725	219,327
District 11 Mark DeSaulnier	Clayton, Concord, Richmond	19,146	225,367
District 13 Barbara Lee	Alameda County	2,160	174,050
District 15 Eric Swalwell	Alameda & Contra Costa Counties	2,103	221,682
District 16 Jim Costa	Atwater, Merced	14,084	251,854



224,700

TCU Members Nationwide



TRAVIS CREDIT UNION

What our members have to say about us



“

I'm 75 years old, and a recent widow. Having this service available has made this process, which can be quite grueling, very, very pleasant.

Mrs. H., VITA Client & Loyal TCU Solano County member for 31 years

“

I have been volunteering with VITA for over 10 years. I grew up in labor camps with my Hispanic family of nine. I saw a need to assist a lot of low-income people including my family members. As my parents could not afford to hire anyone to handle their taxes, I completed their first income tax return. I was only 14 years old at the time. Since then I've enjoyed doing taxes for anyone that needed help.

Sarah D., VITA volunteer

“

We are loyal Travis members and truly are grateful for all the help, patience in answering our questions, and the services your credit union offers.

Jennifer H., member from Solano County



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traviscu.org

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