

African-American Credit Union Coalition

2025 IMPACT REPORT



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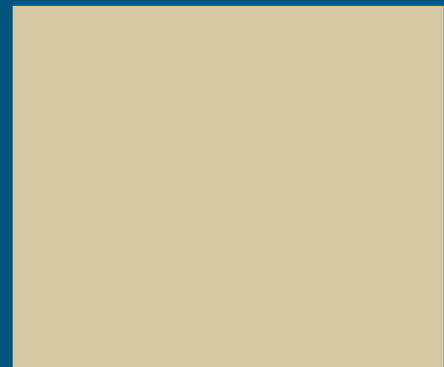
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MEET THE AFRICAN-AMERICAN CREDIT UNION COALITION

VISION

The African-American Credit Union Coalition (AACUC) unites the credit union movement to ensure Diversity, Equity, and Inclusion and advocates for the 8th Cooperative Principle. We promote financial inclusion and professional development through our support for all credit unions and create bridges between community-based organizations and consumer-focused initiatives to increase opportunities to close the racial wealth gap.

MISSION

To increase diversity within the credit union community through advocacy and professional development.



**MARVIN
YORK**
Board Chair

FROM THE BOARD CHAIR

Dear AACUC Members, Partners, and Friends,

As we reflect on 2025, I am filled with deep gratitude and pride for the extraordinary progress our organization has made—across the United States and around the world. This past year reaffirmed something we in the credit union industry have always known—when our industry unites around purpose, equity, and community, our collective impact becomes transformational.

In 2025, AACUC strengthened its role as a global convener and a catalyst for meaningful change. Our chapters expanded their reach, our programs touched more lives, and our partnerships—both longstanding and newly formed—helped advance financial inclusion in ways that honor the cooperative principles at the heart of the credit union movement. From elevating young professionals and expanding scholarship opportunities, to deepening our advocacy voice and amplifying our global footprint, AACUC continued to lead with integrity, compassion, and an unwavering commitment to our mission.

As we look ahead, our vision is clear and ambitious. We will continue strengthening our

governance, expanding our international collaborations, and advancing programs that support professionals at every stage of their credit union journey. We will deepen our commitment to diversity, equity, and inclusion—not as a moment, but as a movement that drives sustainable change. And we will continue to champion the voices of our members, ensuring AACUC remains a trusted partner and a beacon of leadership within the global cooperative community.

To our members, thank you for your engagement, your leadership, and your dedication to serving communities with excellence. To our Corporate Partners, thank you for your steadfast support and belief in our mission. And to our volunteers, staff, and Board of Directors, thank you for your tireless work and your passion for advancing the credit union difference.

Together, we approach the future with renewed purpose and bold optimism. The work ahead is meaningful, and the opportunities before us are profound. I am honored to serve alongside you as we continue building a stronger, more inclusive, and more connected credit union movement—nationally and internationally.

With gratitude and resolve,

Marvin York

Board Chair

African-American Credit Union Coalition



**RENÉE
SATTIEWHITE**

President/CEO

FROM THE PRESIDENT/CEO

Dear AACUC Members, Partners, and Friends,

Throughout 2025, I have implored you to be bold, mindful, and brave. The phrase is not only my personal mantra and the theme for our 2025 Annual Conference (“Not Like Us: We’re Bold, Mindful, and Brave”), but it also explains how AACUC has approached its work throughout the pivotal year—boldly, mindfully, and bravely.

We have been relentless in our quest to increase minority participation in the credit union movement, to mentor as many credit union professionals as we could, and to provide educational opportunities to promote career growth in the credit union industry. We also emphatically engaged community organizations, nonprofits, and policymakers to expand access to housing, to build wealth in underserved communities, and to strengthen neighborhoods through financial literacy.

Our approach was simple—apply maximum effort to achieve maximum impact. And with your unwavering support and commitment, we did just that!

- * Our annual conference, virtual town halls, and Commitment to Change sessions enlightened, informed, and inspired each and every attendee.
- * Our collaboration with credit union system organizations expanded our reach nationally and globally.
- * Our engagement with state and federal policymakers amplified the importance of credit unions to communities.
- * Our educational tools and webinars provided valuable lessons on financial literacy and wealth-building.
- * Our Future Fund strengthened and fortified small credit unions.
- * Our Hall of Fame and Maurice R. Smith DEI Leadership Award ceremonies celebrated and uplifted our heroes.

While our impact was great in 2025, there is much more to do. We remain steadfast and focused on strengthening and protecting credit unions, their members, and their staffs and volunteers.

Because of you, our dynamic Board of Directors, and our diligent staff, AACUC’s future is bright and its trajectory is long. I am grateful for your belief in us and our mission.

With gratitude,

Renée Sattiewhite

President & CEO

African-American Credit Union Coalition



**TYRONE
MUSE**
Board Treasurer

FROM THE TREASURER

Dear AACUC Members, Partners, and Friends,

It is with great pleasure, as the Treasurer of the African-American Credit Union Coalition, that I present the 2025 Treasurer's Report.

Last year was a culmination of numerous wins driven by our donors, sponsors, partners, and credit union community support. This support has led to high watermarks in cash reserves and significantly stronger funding sources with more stability, allowing AACUC to plan better and develop more targeted, timely, and relevant programming.

We continue to gain more maturity around our financial planning, budgeting, and reporting. Partners like PlexCity and ALM First have allowed AACUC to take these next steps as we look to further support our mission.

The revenue provided from the support of the Future Fund, our membership dues, and sponsorship support has allowed us to better fulfill our mission, as we have reached a new level of programming and educational support.

Our goal is to further grow the Future Fund moving forward, allowing us to see a bright future supporting initiatives such as internships and leadership development, driving greater sustainability for small credit unions, wealth building and community impact, and supporting other credit union cooperatives around the world.

Though uncertainty is ever present, AACUC's future has become more certain than ever thanks to the support of our community.

With gratitude,

Tyrone Muse
Board Treasurer
African-American Credit Union Coalition

AACUC FINANCIAL STATEMENTS

INCOME STATEMENT

The 2025 AACUC income statement shows the stewardship of the revenues associated with donations, grants, program service fees, fundraising, and events—alongside expenses categorized by program services, management and general operations, and fundraising activities. For AACUC, there is clear view of great financial management, mission alignment, and overall sustainability

Revenue	\$4,102,605
Expenses	\$3,591,118
Net Earnings	\$511,487

BALANCE SHEET

The AACUC balance sheet presents the organization's financial position at a specific point in time. It represents assets such as cash, accounts receivable, property, and equipment; liabilities, including accounts payable, deferred revenue, and loan obligations; and net assets/net worth, which are categorized as without donor restrictions or with donor restrictions. For AACUC, the balance sheet clearly shows the organization's capacity to meet obligations, manage restricted funds appropriately, and sustain its mission over the long term.

Assets	\$4,389,527
Liabilities	\$3,667,554
Net Assets / Net Worth:	\$721,973

REVENUE SOURCES

- * **AACUC Future Funds Patrons**
- * **Corporate Partners (\$1.5M per year)**
- * **Membership Dues (\$275K)**
- * **Annual Conference and Other Events (\$800K)**

A Charitable Deposit Account allows an organization or individual to place funds on deposit while supporting a designated nonprofit. These organizations set up these accounts to support AACUC. A portion of the interest/dividends has been directed to AACUC. The funds are restricted and are directed to fund board-approved initiatives. The principal remains fully accessible to the depositor, while the interest stream provides ongoing support to AACUC.

AACUC Future Funds Patrons

Leadership Support

- * TruStage (Direct \$333k/year)

Charitable Deposit Account

- * BCU (\$1M)
- * BECU (\$1M)
- * Navy Federal CU (\$25M)
- * SchoolsFirst FCU (\$10M)
- * MidFlorida CU (\$1M)

Certificates of Deposit

- * American Spirit FCU
- * Greylock FCU
- * Humanidei
- * Vantage West CU
- * Visions FCU



2025

IMPACT REPORT

EXPANDING OUR CIRCLE OF IMPACT



2,025

Active Members



340

Memberships & Corporate Partners



1,550+

Non-Member Supporters



3,580+

Total Direct Reach

HONORING LEGACY & INSPIRING LEADERSHIP

420+

Conference Participants



170+

Organizations



5

African American Credit Union Hall of Fame Inductees

6

Maurice R. Smith DEI Leadership Award Honorees

COMMITMENT TO CHANGE

1,850

CTC Friday Conversation Registrants

50+

AACUC President/CEO National & Global Visits

SKILLED LEADERS FOR TODAY'S CHALLENGES

35

Young Professionals Summit Cohort Members

37

Rosemary Brinkley C-Level Leadership Development & BoardReady Learners

FUTURE LEADERS FOR TOMORROW'S OPPORTUNITIES

5

HBCU Scholarship Recipients



5

Reaching Toward the Future Credit Union Interns

SERVING COMMUNITIES WITH PURPOSE



100+

Volunteers



50

Small Business Owners

70+

Small Credit Union Solutions Summit Partners & CU Leaders

200+

School Supplies & Personal Hygiene Kid Backpacks

AACUC MEMBERSHIP MATTERS



2,025

Members



340

Memberships &
Corporate Partners



3,585

Individuals
Reached Directly

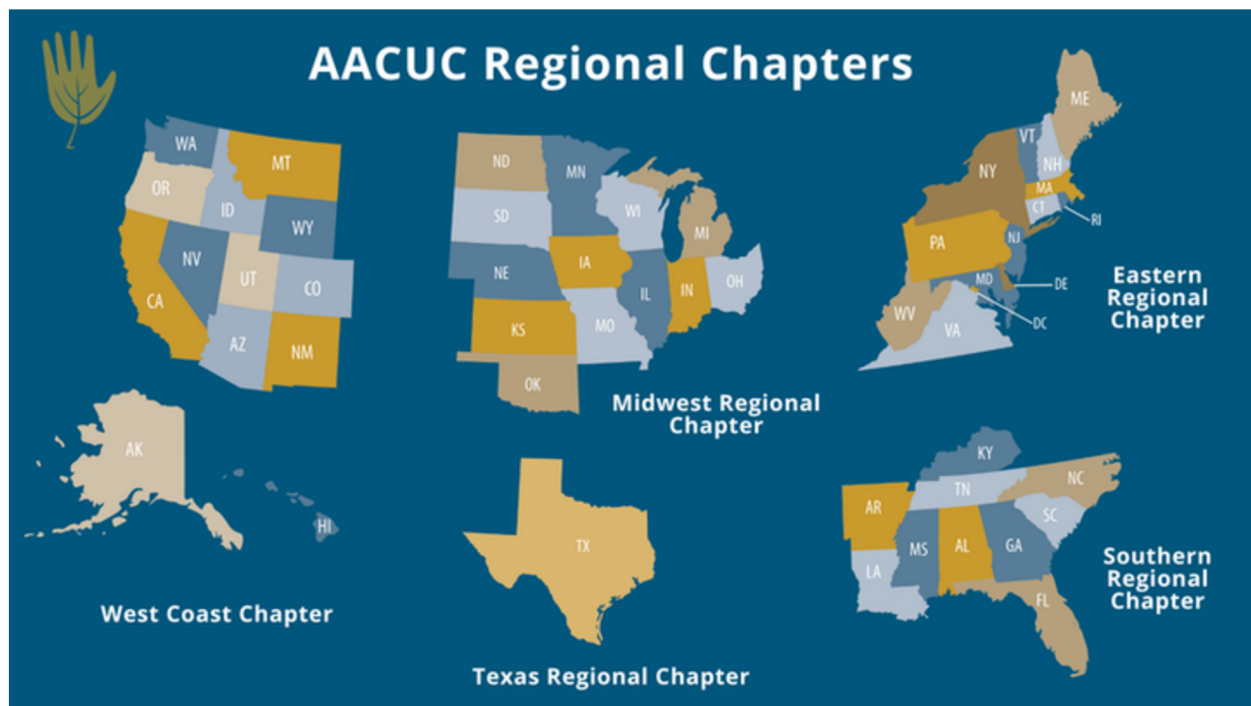
PART OF SOMETHING GREATER

Last year marked a transformational year for AACUC membership, breaking through the 2,000-member barrier for the first time in the 501(c)(3) nonprofit's 28-year history! This growth represents more than numbers—it reflects an expanding community of credit union professionals committed to advancing financial equity and inclusive leadership.

AACUC united more than 3,500 young professionals, executives, credit union volunteers, regulators, and financial services providers—both members (57%) and non-members (43%)—directly through its national and regional programs, events, and communication. The organization's reach is more than double that across its social media channels.

The nonprofit's diversified membership base included nearly 50 Corporate Partners and Industry Partners, nearly 135 individual memberships, and nearly 75 Organization Memberships for credit unions, leagues, and businesses. Like previous years, members joined AACUC primarily to be part of something greater with like-minded professionals and to grow and network to advance their careers.

In 2025, AACUC launched its Community Hub—an extension of the member-exclusive Info Hub—allowing for improved connection and communication for members. The organization also hosted multiple Membership Clinics, including a Membership Kickoff sponsored by Elan Credit Card, which provided opportunities for members to learn how to make the most of their membership experience.



5 CHAPTERS. 1 MISSION.

AACUC's regional chapters drove connection and engagement across the country. Regional chapter leadership prioritized visibility, energy, connection, expansion, and awareness. The results were innovative cross-chapter programming, first-ever in-person events, chapter and national representation at a league conference, increased participation with the advent of new committees and volunteer opportunities, profound personal development, and fulfilling the AACUC mission in nearly every state.

Eastern Regional Chapter Highlights

- * Re-energized members through collaborative activities, educational events, and an Engagement Committee that increased visibility and participation.
- * Hosted its 2025 Annual Meeting virtually.
- * Held its Holiday Meet & Greet with remarks by AACUC President/CEO Renée Sattiewhite and U.S. Senate Federal Credit Union President/CEO and AACUC Board Director Emeritus Tim Anderson.

Midwest Regional Chapter Highlights

- * Saw dramatic growth through expanded organizational rosters.
- * Strengthened partnerships with major credit unions and Corporate Partners.
- * Hosted its highly anticipated and fan-favorite Holiday Bingo.

Southern Regional Chapter Highlights

- * Expanded its representation beyond North Carolina with the addition of new chapter officers from Florida, Louisiana, and South Carolina.
- * Hosted a Chapter Meet & Greet and represented AACUC at the Carolinas Credit Union League Launch Conference.
- * Held its virtual Holiday Social featuring trivia, games, and prizes.

Texas Regional Chapter Highlights

- * Launched the inaugural Tony L. Black Memorial Scholarship in honor of African American Credit Union Hall of Fame Honoree and TRC Chapter Secretary Tony L. Black, who passed away in 2023.
- * Hosted in-person events for the first time in Houston and Dallas.
- * Built awareness among Texas credit unions, reaching nearly 60 individuals.

West Coast Chapter Highlights

- * Focused on building connections through cross-chapter events and collaborative learning opportunities.
- * Hosted “The Crown at Work: Exploring Black Hair, Identity, and Professionalism in the Workplace” cross-chapter virtual event.
- * Funded a full scholarship for a WCC member to attend the 2025 AACUC Annual Conference in Georgia.



BUILDING LEADERS & ADVANCING CAREERS

AACUC strengthened leadership development across its network in 2025. The organization helped credit union leaders grow their skills through proven leadership frameworks, building their confidence and ability to lead through change. It also redesigned its programs to create more consistent, long-term learning experiences where leaders learn alongside peers facing similar challenges. Most importantly, AACUC personnel took time to evaluate what was working and prepare to launch new programs in 2026 that will serve even more leaders at different stages of their careers.

WHY WE INVEST

Credit unions need strong, diverse leaders ready to step into executive roles. AACUC programs create clear pathways for leaders—especially those from underrepresented backgrounds—to develop the skills and confidence needed to lead at the highest levels. By expanding program options, AACUC has made leadership development accessible to more people across its membership.

WHO WE SERVED

One key focus for the organization was on middle managers and emerging executives at member credit unions—leaders preparing to take on greater responsibility and influence. While Corporate Partners provided scholarships for some participants, leaders from all membership levels participated in programs like BoardReady Training and the Rosemary Brinkley C-Level Leadership Development Program.

Additionally, AACUC continued its Cross-Cultural Exchange program in 2025. The unique program provided 40 credit union executives from across the country the



opportunity to connect with peers and create pathways for inclusive excellence by finding commonality, exchanging shared experiences, and having open and transparent dialogue.

OUR APPROACH

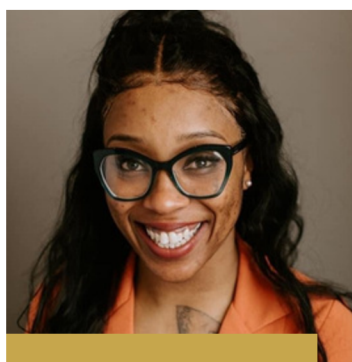
These programs strengthen the future of the credit union industry by building a diverse pipeline of talent prepared to lead. Through thoughtful curriculum design and experienced facilitators, AACUC ensures participants gain not just knowledge, but the confidence and connections needed to step into higher levels of leadership.

WHAT SUCCESS LOOKS LIKE

We measure success in numbers and in stories. Participants in AACUC's BoardReady Training and Rosemary Brinkley C-Level Leadership Development Program describe how these programs changed their approach to leadership and the real improvements they are making in their organizations. These personal transformations show the lasting impact of investing in leadership development.

Leaders who completed AACUC programs shared powerful results:

- * Greater self-awareness and clearer sense of their leadership identity
- * Increased confidence in executive-level decision-making
- * Practical tools they immediately applied to workplace challenges
- * Stronger communication and team alignment



**JASMINE
TAYLOR-NEWTON**

Community & Program
Coordinator
Illinois Credit Union League



Being part of AACUC has been nothing short of transformative. Serving on the Midwest Regional Chapter board gave me real leadership experience, shaping events that empower members and elevating how I lead Illinois' Young Professionals (YPs).

The 1-to-1Woman mentorship program broadened my perspective, learning from diverse mentors and later giving back by being a mentor myself. BoardReady Training was invaluable—hearing from subject matter experts weekly sharpened how I serve both my AACUC board and my YPs.

The Leadership Mastermind pilot was a true honor—being asked to help shape a program for future leaders showed my input mattered. The Rosemary Brinkley leadership program, along with my coach, helped me craft “Jasmine’s Gems,” my leadership legacy.

AACUC conferences have expanded my network and given me the confidence to engage C-suite leaders for Illinois events. I’m excited for the upcoming DEI training.

So, I say, yes, get involved in AACUC opportunities! They are truly life-changing, both personally and professionally!



CREATING ACCESS & OPPORTUNITY

AACUC's internship and scholarship programs create pathways for students and emerging professionals to enter and advance in the credit union industry. These initiatives remove financial barriers and provide hands-on experience that launches careers.

2025 OUTCOMES

- * 5 interns gained hands-on credit union experience
- * 4 scholarship recipients received financial support
- * 2 scholarships (\$2,500 each) awarded to HBCU students in partnership with Georgia United Credit Union
- * Texas Regional Chapter launched the inaugural Tony L. Black Memorial Scholarship for conference attendance

INTERN EXPERIENCES

- * Hands-on experience within credit unions
- * Learning about day-to-day operations
- * Professional skills development
- * Real-world insight into how credit unions serve members and communities
- * Mentorship from industry professionals

SUCCESS STORIES

From Intern to Team Member: At least one intern transitioned directly from their internship to full employment at a credit union, demonstrating how opportunity creates lasting career pathways.

Opening Doors Through Scholarships: Will Lewis, Marketing Coordinator at Light Commerce Federal Credit Union and Tony L. Black Memorial Scholarship recipient, shared that without the scholarship support, he would not have been able to experience AACUC and the Annual Conference while working at a small credit union.



INVESTING IN THE NEXT GENERATION OF LEADERS

In 2025, AACUC created meaningful opportunities for young people to build their futures in the credit union movement. Through its Young Professionals Summit, 24 emerging leaders from across the country gathered at the AACUC Annual Conference to learn from industry executives, develop professional skills, and build lasting connections.

The results speak for themselves. Young professionals left the Summit with greater confidence, stronger networks, and clearer career paths. The Young Professionals Summit sessions received some of the highest satisfaction ratings at the Annual Conference, with participants ranking them among the top five most valuable experiences.

This focus on young professionals is about creating opportunity. AACUC believes investing in young people and believing in their potential extends the impact beyond individual success to strengthening the entire credit union industry for years to come.

YP SUMMIT

- * AACUC Cares Backpack Community Event
- * “What You Need to Know About a CEO’s Perspective”
- * “Networking with a Purpose”
- * “Professional Skills Development”
- * “Coaching is Your Friend”
- * “Putting Your Best Foot Forward with Your Style”
- * TopGolf Social + Networking
- * YPS Conference Reflections

YOUNG PROFESSIONAL VOICES



**JAYLEN
BONEY**

Community Engagement
Liaison - Virginia Market
Chartway Credit Union



“

My new
assignment
was to network
with a **bold**,
mindful, and

brave
approach. ”

“You can be the hardest worker in the room and still be overlooked because of who you don’t know” is a quote of my own that has served as the guiding principle of my professional life ever since my experience within the Young Professionals Summit at the 2025 AACUC Annual Conference.

There, I saw in action the power of relationships in career growth and development. By observing others, specifically accomplished leaders within the credit union industry, I quickly learned that the metrics that shaped my individual performance at my credit union (new account opening and loan production) did not mean much in those rooms. The KPIs of each day were “How many hands did you shake?”, “How many names did you learn?”, and most importantly, “How many people remember you?” I made a vow to myself: to be unforgettable with every interaction. My new assignment was to network with a bold, mindful, and brave approach.

Since I have remained involved with the AACUC, I have been given a new perspective on my purpose within the credit union industry. Although I am excelling and growing in my role and responsibilities at my credit union, it was this family of African-American executive leaders that gave long-term vision to the possibility of a future for my career.

The financial services industry was not anything that I strived to infiltrate during my undergraduate studies as a political science major at Morehouse College. My only desire has been to positively impact others and display an undeniable example of excellence in every room I enter.

AACUC connected me with a support system of other credit union leaders that have walked this same path and have made it to the other side. The value of this concept is the access—the access that I have to a network of individuals that can uplift me by using their own experiences as the secret ingredient. With this in my back pocket, I know that my professional development is limitless.

In 2025, AACUC had a profound impact on my life by creating spaces where I felt genuinely seen, understood, and valued, both professionally and as a person. Through its intentional programming, engagement spaces, and community, AACUC has built an environment where authenticity and excellence coexist.

There's something powerful about being in rooms where leaders look like you, lead authentically, and speak openly about the challenges they've faced and overcome. Seeing that kind of representation didn't just inspire me; it rebuilt hope and confidence and reminded me that my presence and voice matter. AACUC reignited my sense of purpose and passion for growth by showing me that success and authenticity are not mutually exclusive.

AACUC not only encouraged my growth but also challenged me to think more intentionally about how I create and expand those same safe, empowering spaces for others, especially for young professionals like myself. AACUC has helped shape how I lead, how I mentor, and how I show up, committed to ensuring the next generation doesn't just aspire to belong but truly experience it.



**CRYSTAL
WALKER**

Consumer Lending Manager
SECU



HONORING LEGENDS

2025 AFRICAN AMERICAN CREDIT UNION HALL OF FAME INDUCTION



Over 400 attendees participated in the Hall of Fame Induction Ceremony in Washington, D.C., during the Governmental Affairs Conference. The event honored five credit union leaders who have collectively contributed over 125 years of executive experience and represent nearly \$4.5 billion in credit union assets.

2025 HONOREES

- ★ **Tony LaDarryl Black, Sr. (posthumously)**
President/CEO, Baylor College of Medicine FCU
- ★ **Barbara J. Leonard (posthumously)**
Board Chair, Unitus Community CU
- ★ **Harold Roundtree**
President/CEO, UNCLE CU
- ★ **Girado Smith**
President/CEO, Educational Systems FCU
- ★ **Pearl Wicks**
Chief Retail Officer, Hope CU

2025 MAURICE R. SMITH DEI LEADERSHIP AWARDS



The 2025 Maurice R. Smith DEI Leadership Awards event, celebrated during the AACUC Annual Conference, recognized six honorees for inspiring accountability for collective Diversity, Equity, and Inclusion (DEI) efforts in the credit union movement, exemplifying social impact, and blazing the trail for others to follow.

2025 HONOREES

- ★ **Carlos Calderon**
President and CEO, OAS FCU
- ★ **Ronaldo Hardy**
President/CEO, Balance
- ★ **Susan Mitchell**
CEO, Mitchell, Stankovic & Associates
- ★ **Jim Morrell**
CEO, Peninsula Credit Union
- ★ **George Ombado**
Executive Director/CEO, ACCOSCA
- ★ **Joe Thomas**
Executive President, Apple FCU



AACUC'S SIGNATURE ANNUAL CONFERENCE

The AACUC Annual Conference continues to be one of the most profound events in the credit union industry. More than 420 participants from over 170 organizations across the country and Africa raved about the event—in person and online. Nearly 6% of attendee titles related to DEI, culture, belonging, and social impact.

“*I definitely left the conference feeling inspired and ready to move the credit union movement forward in such a positive way, and I think the AACUC is definitely a guiding pillar towards that movement.*”

The “Not Like Us: We’re Bold, Mindful, and Brave” theme was reflected in the event and the attendees’ feedback. The weeklong affair, title sponsored by TruStage™, included multiple educational, entertaining, inspiring, and refreshing events, both curated and organic. Events such as the Maurice R. Smith DEI Leadership Awards, Showtime at the Avalon Karaoke Extravaganza, Young Professionals Summit, and C-Suite Ladies panel were a few fan favorites.



420+

Participants



38

U.S. States + Africa



170+

Organizations



35+

Volunteers

EXECUTIVE VOICES



**JIMESE
HARKLEY**

Senior Vice President -
Chief Community
Engagement Officer
Harborstone Credit Union



“

...I can engage
authentically...
and find

support among
peers who share
**similar lived
experiences.”**

Last year, the AACUC sponsored my participation in the HumanEdge program, an innovative two-year leadership experience created by Humanidei and Hofheimer Strategy Advisors.

HumanEdge is intentionally designed to prepare future-ready CEOs through a powerful blend of assessments, one-on-one coaching, cohort dialogue, and curated in-person learning led by industry experts. It equips leaders like me with the refined executive capabilities necessary to thrive in today's complex and competitive landscape, while advancing the purpose-driven mission of credit unions.

AACUC has been an invaluable force in my professional journey as a woman of color aspiring to lead at the highest levels within our movement. Beyond educational resources, it has offered a community where I can engage authentically, voice challenges that may be misunderstood elsewhere, and find support among peers who share similar lived experiences.

My credit union career has grown exponentially because of the relationships I've built and the volunteer work I've contributed through this organization.

AACUC has not only invested in my development—it has amplified my voice, strengthened my confidence, and expanded my vision of what is possible for my leadership future.





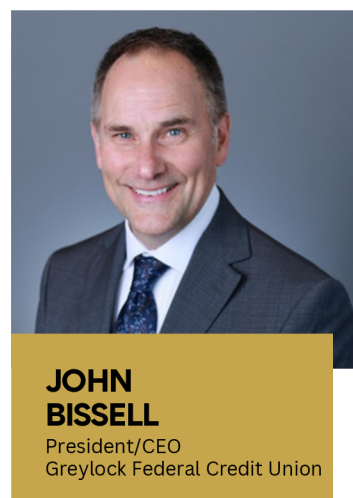
At Greylock Federal Credit Union, we believe that our community can truly thrive only when everyone in our community can thrive. This deeply rooted belief is at the heart of Greylock's partnership with the AACUC, which is centered on our collective belief around true financial inclusion and economic justice.

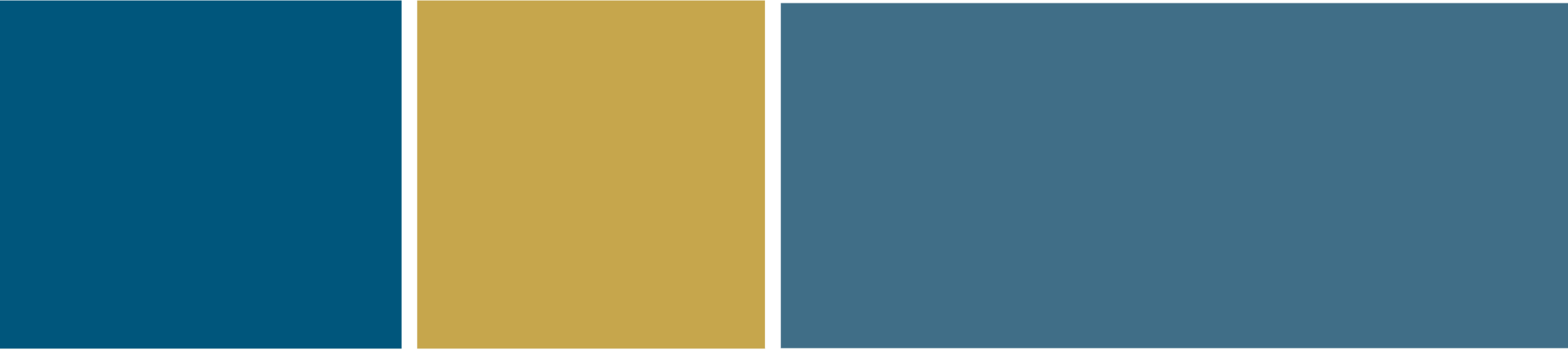
I had the great privilege of serving on the steering committee that formed the Cross-Cultural Exchange Program. From 2022 to 2025, I was honored to serve as an AACUC Board Director, further deepening my commitment to this ongoing and necessary work. I'm proud to share that this invaluable engagement led to Greylock becoming an early supporter of the AACUC's Future Fund in 2024.

Beyond my experience, AACUC's impact resonates with many others within the Greylock team. For Myla Franklin, AACUC represents one of the most meaningful aspects of her professional journey. It provided her with a genuine community that allowed her to cultivate knowledge, build trusted relationships, participate in the AACUC BoardReady Training cohort, and serve as Board Secretary for the Eastern Regional Chapter.

Similarly, Nina Delos Santos developed a profound connection to the credit union movement through access to an expanded network of industry leaders, including being paired with a mentor and serving as a committee member in the Eastern Regional Chapter. Both Myla and Nina participated in AACUC's DEI Leadership Academy for Financial Professionals, a program that was a product of the Commitment to Change: Credit Unions Unite Against Racism initiative.

Thank you, Renée Sattiewhite, for your leadership in creating a space for authentic dialogue, opportunity, and solidarity within the movement. Greylock is proud to stand with the AACUC.





OPERATIONAL EXCELLENCE

In 2025, AACUC prioritized strengthening its operational foundation while expanding practical support for small businesses and small credit unions. The organization emphasized clarity, execution, and sustainability to ensure that growth was supported by robust systems and aligned leadership.

ORGANIZATIONAL EFFECTIVENESS

AACUC invested in operational discipline by formalizing policies, documenting workflows, and aligning leadership around shared priorities. These efforts reduced friction, improved accountability, and positioned the organization for responsible growth.

- * **Policy & Governance:** Successfully implemented and updated six operational policies.
- * **Process Optimization:** Documented and improved 12 internal workflows to enhance efficiency.
- * **Strategic Alignment:** Facilitated four leadership and strategy sessions to drive collective focus.
- * **Systems Innovation:** Launched a Centralized Operations Framework to serve as a blueprint for scalability.

SUSTAINABILITY & RESILIENCE

All programs were reviewed through an operational lens to ensure they could be sustained and scaled without overextending staff or resources.

- * **Sustainability Audits:** Reviewed five programs for operational sustainability.
- * **Strategic Restructuring:** Restructured four programs to better align staffing levels with delivery requirements.

CAPACITY BUILDING

AACUC provided structured, meaningful internship experiences at its Atlanta headquarters while extending organizational capacity in targeted areas like financial literacy.

- * **Operational Capacity:** Coordinated 180 total AACUC intern hours.
- * **Cross-Functional Impact:** Supported three departments through strategic intern placement.

INDUSTRY THOUGHT LEADERS

As a leading voice in the credit union movement, AACUC leadership, staff, board directors, members, and partners contributed monthly guest articles to CUInsight, a trailblazing digital magazine and source for all things credit unions.

CUInsight



2025 GUEST ARTICLES

When the Strategic Plan Has to Change

Kevin Martin

**Sustainable Organic Growth:
Adapt by Closing the 'Leadership Gap'**

David Sussman

**Leading by Example: How to Inspire and
Empower Your Team**

Sharon Camper

**How Credit Unions Support Wealth-Building
in Working-Class Communities**

Kelli Holloway

**Celebrating Leadership and Resilience for
Asian American Native Hawaiian Pacific
Islander Heritage Month**

Hazelmae Overturf

What We Learned as GAC Crashers

Latonya Allen, Tre'Vaughn Allen, Espy Poblano

**America and Its Credit Unions: Centering
Principles and Evolving to Meet Needs**

Renée Sattiewhite

Not Like Us: We're Bold, Mindful, and Brave

Dohnia Dorman

**From Child Interpreter to Industry
Advocate: Rethinking Access
During Hispanic Heritage Month**

Espy Poblano

**Supporting and Incorporating Equity
in a More Cautious Environment**

Monica Copeland

It's a Family Affair

Renée Sattiewhite

**Gratitude, Credit Unions, and
the Members We Serve**

Ashley Beach-Reid

CONVERSATIONS THAT MATTER



AACUC creates a safe space for members and industry professionals to have “real talk” on the emotional and psychological impact of current events and how to bring about sustainable change through its Commitment to Change Conversation Series. AACUC hosted 11 virtual panels, featuring diverse executives, young professionals, industry suppliers, and subject matter experts.

January 2025

AACUC in 2025

- Dohnia Dorman, Chief Experience Officer, AACUC
- Espy Poblano, Director of Programs & Training, AACUC
- TreVaughn Allen, Member Engagement Manager, AACUC
- Renée Sattiewhite, President/CEO, AACUC

February 2025

Celebrating AACUC Hall of Fame Honorees

- Girado Smith, President/CEO, Educational Systems Federal Credit Union
- Harold Roundtree, President/CEO, UNCLE Credit Union
- Pearl Wicks, Chief Retail Officer, Hope Credit Union
- Relatives of Tony LaDarryl Black, Sr., President/CEO, Baylor College of Medicine Federal Credit Union and Barbara J. Leonard, Board Chair, Unitus Community Credit Union
- Ty Muse, President/CEO, Visions Federal Credit Union

March 2025

Powerful Women in the CU Movement

- Beverly Anderson, President/CEO, BECU
- Leigh Brady, President/CEO, SECU
- Marsha Majors, President/CEO, U.S. Eagle Federal Credit Union
- Tonita Webb, CEO, Verity Credit Union
- Ashley Franklin, Vice President, SchoolsFirst Federal Credit Union

April 2025

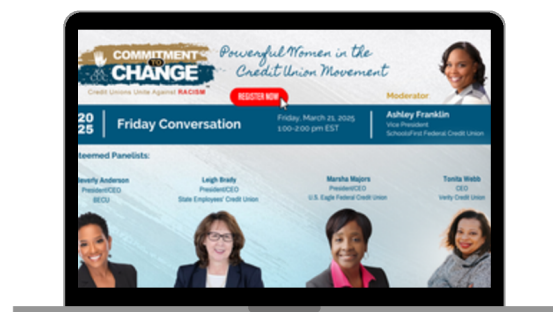
Get Fit Financially - Closing Generation Wealth Gaps

- Erika Young, Founder, Tailor-Made Budgets
- Fonta Gilliam, Founder & CEO, Wellthi Technologies
- Kelli Holloway, CEO, Kelli & Co
- Kwame Smith, Executive Benefits Specialist, TruStage
- Ronaldo Hardy, President/CEO, BALANCE

May 2025

Let's Celebrate Asian American Pacific Islander (AAPI) Heritage Month

- Alex Hsu, Chief Strategy & Growth Officer, Orange County's Credit Union
- Cathi Kim, SVP of Capital, Investments & Impact, Inclusiv
- Hazelmae Overturf, Vice President of Impact, Harborstone Credit Union
- Jennifer Esperanza, Senior Director of Organizational Culture & Strategy, Coopera Consulting
- Mark Volz, Director of Business Development, CU Strategic Planning





June 2025

Celebrating Juneteenth: Honoring Freedom and Heritage

- Damaris Carroll, Lead DEI & Employee Experience Partner, Velera
- Emma Hayes, Chief Learning & Development Officer, SECU
- Opal Tomashevskaya, Director of Multicultural Business Strategy, TruStage™
- Sedric Brinson, Director of Councils Membership & Engagement, America's Credit Unions
- Kevin Martin, Executive Vice President, Strategic Integration & Member Experience, SchoolsFirst Federal Credit Union

August 2025

AACUC Going International

- George Ombado, Executive Director, African Confederation of Co-operative Savings and Credit Association (ACCOSCA)
- Steven Stapp, President/CEO, Unitus Community Credit Union
- Caroline Willard, President/CEO, Cornerstone League
- Randall Smith, Co-Founder, CUInsight.com
- Renée Sattiewhite, President/CEO, AACUC

September 2025

Credit Unions and Hispanic Financial Growth

- Darla Kolbas, Lending Director, Peninsula Credit Union
- Eddie Rivera, COO/CFO, America's Credit Unions
- Edgar Hernandez, Principal Multicultural & DEI Advisory Services, TruStage™
- Nahibi Kauffman-Maldonado, Programs Director, NLCUP
- Espy Poblano, Director of Programs & Training, AACUC

October 2025

Let's Celebrate Co-Op Month

- Cornelius Blanding, Executive Director, Federation of Southern Cooperatives/Land Assistance Fund
- Elisabeth Philippe, Senior Manager of UN Affairs and Partnerships, UNFCU
- Gerry Singleton, President/CEO, Montana's Credit Unions
- Jill Tomalin, Executive VP and Chief of Staff, America's Credit Unions
- Doug O'Brien, President & CEO, National Cooperative Business Association CLUSA International
- Marvin York, VP, Member Engagement Quality Assurance Speech Analytics GEN AI, Velera

November 2025

Is It Really Thanksgiving?

- Amanda Antonio, Mortgage Manager, First Financial Credit Union
- Damaris Carroll, Lead DEI & Employee Experience Partner, Velera
- Jimese Harkley, Senior Vice President - Chief Community Engagement Officer, Harborstone Credit Union
- Hazelmae Overturf, Vice President of Impact, Harborstone Credit Union
- Espy Poblano, Director of Programs & Training, AACUC
- Renée Sattiewhite, President/CEO, AACUC

December 2025

2025 AACUC Strategic Partnering: A Conversation with CU League Presidents

- Juan Fernandez, President/CEO, Luminate
- Samantha A.M. Beeler, President, The League of Credit Unions & Affiliates
- Ronald McLean, President/CEO, Cooperative Credit Union Association
- Murray Williams, President/CEO, Iowa Credit Union League
- Brad Miller, President/CEO of American Association of Credit Union Leagues

EDUCATING ON POLICY

AACUC brings a unique perspective on financial services policy. Our perspective is grounded in our work to build wealth in underserved communities, promote financial literacy, and expand access to housing.



The poster for AACUC's Virtual Townhall features the 'COMMITMENT TO CHANGE' logo with the tagline 'Credit Unions Unite Against RACISM'. The title 'AACUC's Virtual Townhall. Navigating the New Policy Changes' is written in a cursive font. A blue banner at the top contains the text '2025 | Virtual Townhall | Tuesday, February 4, 2025 1:00 to 2:00 pm EST'. Below this, a paragraph describes the event as an engaging discussion on recent policy changes. A red 'REGISTER NOW' button with a cursor icon is positioned on the right. The 'HOSTS' section lists three individuals with their titles and photos: Kevin Martin (EVP Strategic Integration and Member Experience, hoolsFirst Federal Credit Union), Shelton Roulhac (Strategic Communications and Public Policy Consultant, AACUC), and Renée Sattiewhite (President/CEO, AACUC).

POLICY HIGHLIGHTS

- * Established relationships with members of Congress and state regulators
- * Established AACUC as a trusted resource on building wealth in underserved communities
- * Hosted two virtual policy town halls for members
- * Convened credit union policy experts for discussion at Annual Conference

INDUSTRY COLLABORATION

By collaborating with the credit union associations and national system partners, AACUC amplified its voice on issues affecting diverse communities and small credit unions. These partnerships ensure that perspectives from African-American credit union professionals inform policy discussions at state and federal levels.

MEMBER ENGAGEMENT

AACUC engaged members on the policy landscape by hosting educational forums and creating opportunities for credit union leaders to understand how policy decisions affect their work serving communities. These convenings helped members stay informed about regulatory developments and advocacy priorities.

LEAGUE VOICES



CAROLINE WILLARD

President & CEO
Cornerstone League



AACUC has served as a constant “True North” for Cornerstone League as we continue to examine how to build more inclusive, forward-thinking workplaces across our industry. The organization challenges credit union leaders to do better—not just in words, but in action—particularly when it comes to developing talent through offerings like its DEI Leadership Academy and Mentorship Program (just to name a few).

On a personal level, Renée Sattiewhite has been an invaluable accountability partner for me. She leads with honesty and courage and isn’t afraid to challenge assumptions or push for deeper reflection. That kind of leadership strengthens not only individuals but also the entire credit union system.

As a member of the African-American Credit Union Coalition, the Cooperative Credit Union Association (CCUA) is part of something greater across the credit union movement—standing alongside diverse credit union professionals, executives, leaders, and volunteers who are committed to strengthening communities through cooperative finance.

This membership expands meaningful networking opportunities for our member credit unions across Massachusetts, Delaware, New Hampshire, and Rhode Island, helping connect peers, share ideas, and learn from leaders nationwide. It also supports ongoing work to deepen diversity and inclusion across the movement and within the league’s footprint, while reinforcing the ability to advocate alongside AACUC for legislation and issues that matter to credit unions and the communities they serve.

We are proud of our partnership with AACUC, the impact it has on CCUA and our members, and the help it provides in building a better world through credit unions.



RONALD MCLEAN

President/CEO
Cooperative Credit Union
Association



PRESIDENT/CEO NATIONAL APPEARANCES



3

International Visits



120+

Flights



200+

Conversations with
Local, State,
National and
Global Leaders

A Sampling of 2025 National Visits

- America's Credit Unions Governmental Affairs Conference and Congressional Congress
- America's Credit Union Museum Planning Session & Annual Meeting
- Association of Credit Union Audit and Risk Professionals Conference
- Black Congressional Caucus Awards Dinner
- Carolinas Credit Union League Board Dinner and Southern Regional Chapter Event
- Children's Miracle Network Golf Tournament and Capital Affairs
- Climate Change Board Meeting
- Cooperative Credit Union Association CEO Round Table and Planning Session
- Cornerstone IMPACT 2025
- CU Leadership Convention
- Defense Credit Union Council Annual Meeting
- Eastern Regional Chapter Annual Meeting
- Inclusiv Conference
- LSCU Engagement Conference
- PFP Seminars with MECU and LAFUCU
- State Employee's Credit Union
- Strategic Leadership Forum 2025
- Randolph-Brooks Federal Credit Union
- Wright-Patt Credit Union Women@the Table Talk

International Visits

- CEO and Chair Forum in Uganda
- SACCA Congress / 2025 Ghana Congress
- Worldwide Council of Credit Unions 2025 World Credit Union Conference

GLOBAL IMPACT



World Council



Melissa Prandi
Children's Foundation



WORLDWIDE FOUNDATION
for CREDIT UNIONS

AACUC strengthened its global connections in 2025, particularly with African credit union leaders and organizations in Uganda and Ghana. These partnerships demonstrate the universal power of the cooperative movement and create opportunities for shared learning across continents.

STRATEGIC GLOBAL PARTNERS

AACUC's global impact was amplified through partnerships with:

- * **ACCOSCA (Africa Confederation of Co-operative Savings & Credit Associations):** Executive Director George Ombado spoke at the Annual Conference, sharing insights on cooperative development across Africa.
- * **African Cooperative Development Foundation:** Executive Director Grace Watsiera participated in the AACUC Annual Conference programming.
- * **SACCA Congress:** AACUC representatives participated in the 2025 Ghana Congress.
- * **World Council of Credit Unions:** AACUC President/CEO participated in the 2025 World Credit Union Conference in Stockholm, Sweden.
- * **Worldwide Foundation for Credit Unions:** President Mike Reuter delivered AACUC conference remarks.

SPONSORING STUDENTS

AACUC joined the Melissa Prandi Children's Foundation in sponsoring and supporting two children from Uganda to continue their education. The sponsorship helped fund private boarding school education, all meals, and extracurricular cultural activities like art, dance, music, and swimming.





FUTURE FUND IMPACT

In 2025, the AACUC Future Fund continued to serve as a catalyst for meaningful, mission-aligned impact—strengthening the credit union movement by investing in leadership, supporting small credit unions, and advancing wealth-building opportunities in underserved communities.

Through strategic partnerships, collaborative convenings, and accessible education, the Future Fund supported work that reflects AACUC’s core values: people helping people, equity in access, and community-centered impact.

ABOUT THE AACUC FUTURE FUND

The AACUC Future Fund is a long-term investment initiative designed to sustain and grow AACUC’s most critical work. By leveraging aligned partnerships and innovative funding strategies, the Fund supports leadership development, small credit union sustainability, and community impact initiatives, while also strengthening AACUC’s organizational resilience.

2025 IMPACT HIGHLIGHTS

In 2025, Future Fund resources supported:

- * Leadership development and talent-building initiatives across the entire credit union ecosystem
- * Practical, solution-driven support for small and emerging credit unions
- * Wealth-building education designed to move beyond literacy toward long-term opportunity
- * Community partnerships that invest in future generations and economic mobility

PARTNERING FOR GENERATIONAL IMPACT

Collaboration with Marsai's Way

In 2025, the AACUC Future Fund supported a meaningful collaboration with Marsai's Way—an organization dedicated to empowering young people through education, exposure, and opportunity.

This partnership celebrated academic achievement and invested in students navigating higher education and early adulthood. Through community-centered events, AACUC reinforced the importance of early affirmation, cultural connection, and access as foundations for economic mobility and generational wealth.



FROM CONVERSATION TO ACTION

Small Credit Union Solutions Summit

In April 2025, the Future Fund supported the Small Credit Union Solutions Summit in Atlanta—a three-day convening focused on equipping small and emerging credit unions with practical tools and collaborative solutions.

The Summit brought together nearly 80 professionals representing 50 small credit unions and industry partners. Participants engaged in solution-oriented sessions addressing current leadership pipeline gaps, member attrition, liquidity constraints, regulatory hurdles, and operational capacity. The Summit emphasized and provided opportunities for shared learning, peer collaboration, and implementation-ready strategies—helping small credit unions remain resilient, community-rooted, and well positioned for long-term sustainability.



WEALTH-BUILDING MODULES

Expanding Financial Confidence and Opportunity

Recognizing that financial literacy alone is not enough, the Future Fund supported the development of wealth-building modules designed to help individuals move from knowledge to action.

AACUC partnered with Sqwire for digital delivery and Kelli & Co. for content development. This collaboration resulted in BoostMyWealth.org, a financial wellness resource that builds foundational confidence while introducing key wealth-building concepts in an engaging, modern format. The modules focus on developing a healthy wealth mindset, encouraging early saving habits, and supporting informed decision-making around money and long-term goals.

FINANCE ACCELERATOR PROGRAM

Empowering Credit Unions Through Partnership

In 2025, the AACUC Future Fund supported the launch of the Finance Accelerator Program, delivered in partnership with the Southern Communities Initiative (SCI).

The Finance Accelerator provides technical assistance, advisory support, and microlending capacity-building for credit unions serving Black, underserved, and low-income communities. Through this partnership, participating credit unions receive support in strengthening lending infrastructure, expanding access to capital for Black, Indigenous, and People of Color (BIPOC)-owned small businesses, exploring operational efficiencies, and navigating fintech adoption. The program pairs capital with capability, ensuring credit unions can deploy resources effectively and sustainably.

THANK YOU INVESTORS & PARTNERS



SMALL BUSINESSES & SMALL CREDIT UNIONS

LOCAL WORKFORCE DEVELOPMENT

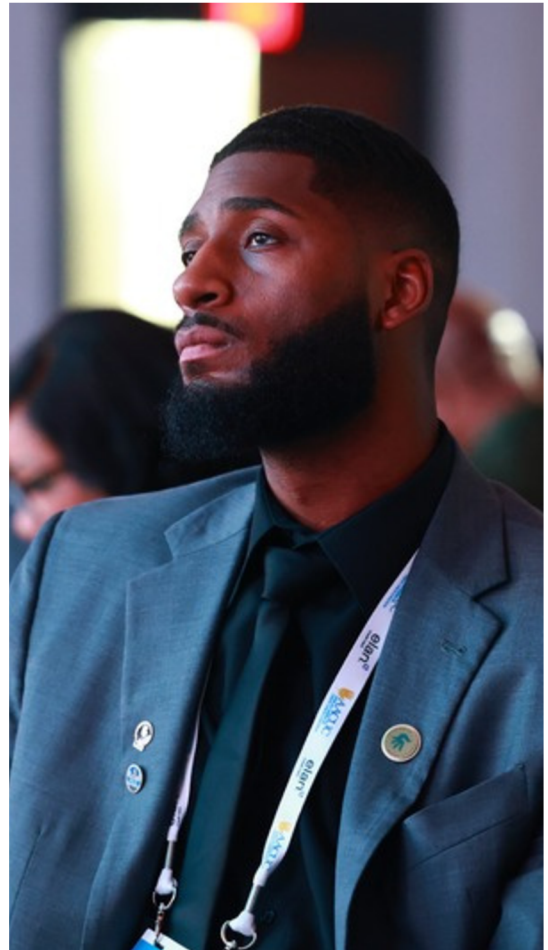
AACUC expanded its small business engagement through strategic partnerships and events that delivered practical insights and access to resources. Corporate partnerships played a key role in supporting this work.

- * **Strategic Convening:** Hosted a Small Business Summit in partnership with Visa.
- * **Workforce Development:** Engaged Delta Community Credit Union as a workforce development partner and AACUC Corporate Partner.
- * **National Impact:** Engaged 48 small business owners and ecosystem partners from multiple states.
- * **Knowledge Sharing:** Delivered six learning and discussion sessions focused on practical growth.

SMALL CREDIT UNION ENGAGEMENT

Support for small and emerging credit unions remained a top priority. AACUC focused on capacity-appropriate engagement with the organizations that also addressed operational challenges and encouraged peer collaboration.

- * **Broad Reach:** Engaged 18 small and emerging credit unions across 9 states.
- * **Collaborative Problem Solving:** Facilitated six sessions focused on solving institutional challenges through peer cooperation.



STRATEGIC PARTNERS

AACUC continued its support of boutique professional services providers, suppliers, and entrepreneurs with its Strategic Partner Program in 2025.





CORPORATE PARTNERS

Corporate Partners power AACUC's mission through annual commitments of \$25,000 to \$1 million over 3-5 years. Their support—financial, in-kind, or sponsored employees—enables critical programs.

LEGACY



DIAMOND



CHAIRMAN'S CIRCLE



PRINCIPAL

Greylock Federal Credit Union

Velera

SUSTAINING

Allied Solutions
America's Credit Unions
BCU
CUInsight
Educational Systems FCU
Elan Credit Card

Envisant
GreenState CU
Hudson Valley CU
Inclusiv
LAFCU
Mitchell Stankovic & Associates

TDECU
The Sheeter Group
NASCUS
Origence
PFP Services
Suncoast CU

Together CU
Travis CU
U.S. Eagle FCU
U.S. Senate FCU
VyStar CU
Wright-Patt CU

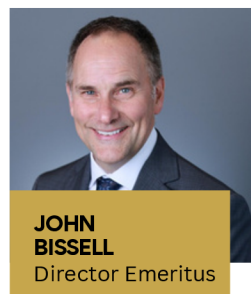
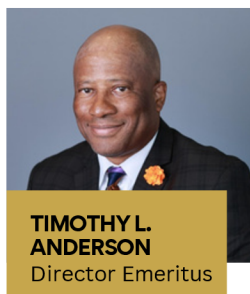
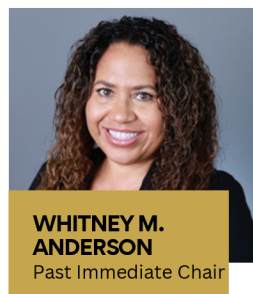
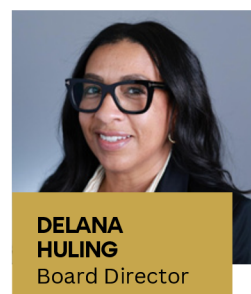
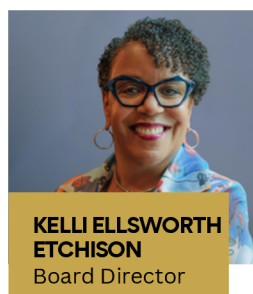
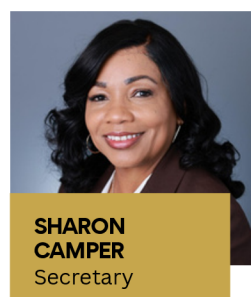
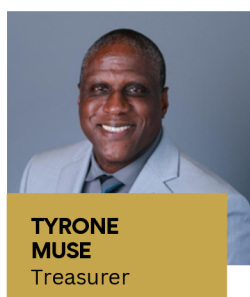
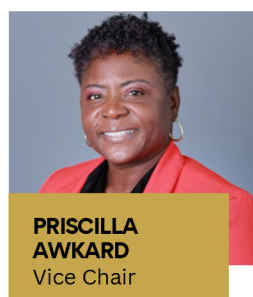
INDUSTRY PARTNERS

Civic FCU
CU*Answers
CUCollaborate
CUES

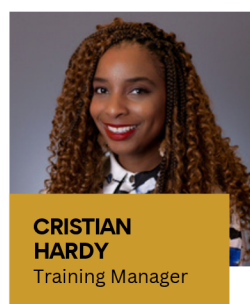
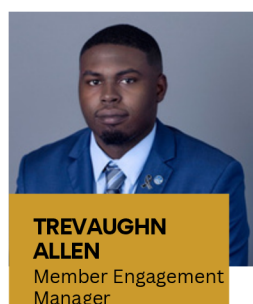
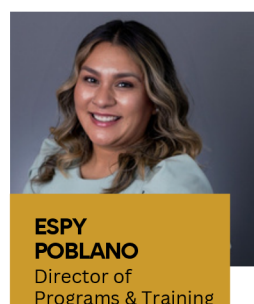
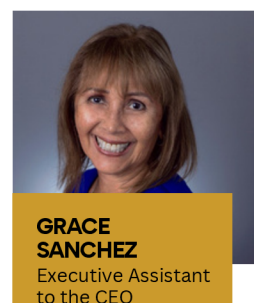
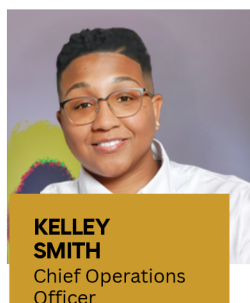
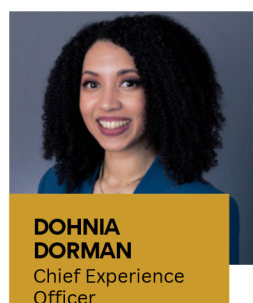
Mastercard in partnership with Wellthi
MSC Security
GreenPath Financial Wellness
GPO FCU

The American College of Financial Services
The Sheeter Group
VisiFI

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THANK YOU BOARD OF DIRECTORS + ADVISORS



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Emma Hayes, AACUC Chief Diversity Officer

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Ashley Beach-Reid, AACUC Future Fund Program Director

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Kelli Holloway, CEO, Kelli & Co.

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THANK YOU 2025 CHAPTER OFFICERS

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Miranda Pierfax, Training Manager, USC CU



THANK YOU

Thank you to our members, partners, investors, and supporters who make this work possible. Together, we're building a stronger future for credit union leaders and the communities they serve.

Special thanks to Omnia Exec for their partnership in producing this report.



 www.aacuc.org

 678.587.5111

 6705 Sugarloaf Parkway, Suite 210, Duluth, GA 30097