



Future Fund FAQs



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Supporting AACUC's long-term sustainability

What is the Future Fund?

The Future Fund will ensure the long-term strength and sustainability of AACUC regardless of industry trends, economic downturns and socio-political headwinds. It also provides longer-term financing to amplify and expand our programming related to the Commitment to Change initiative.

Why has it been established?

The AACUC Board of Directors established the Future Fund to provide sustainability for AACUC for years to come. Leagues are merging, associations are disappearing, and the number of credit unions is falling. DEI programs are being defunded, the racial wealth gap is widening, but the country is becoming more multicultural. For credit unions to survive and thrive in the future, AACUC needs longer-term financial sustainability.

How is the Future Fund different from AACUC's traditional fundraising, sponsorship, Corporate Partnership and/or membership dues?

There are two main differences:

- Future Fund participation is through an investment, not a direct donation. We know capital is tight and approving charitable donations can be difficult. That's why the Future Fund is designed to benefit from interest returns; so credit unions can support the long-term future of AACUC through simple treasury management.
- The Future Fund is about long-term sustainability and community impact. Our traditional fundraising, sponsorships, Corporate Partnerships and membership dues keep the lights on. As a 501(c)(3) non-profit, we rely exclusively on the support of others to operate—but it's not enough to grow and scale long-term. The Future Fund provides guaranteed, mid- to long-term funding to sustain and enhance critical work.



Future Fund FAQs continued

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How can organizations invest in the Future Fund?

We're asking organizations to [open a Certificate of Deposit](#) with the National Cooperative Bank (NCB) and donate some or all of the interest. Organizations are encouraged to invest the maximum-insured value of \$250,000 but any investment over \$10,000 is eligible.

What will my investment support?

The Future Fund will support, amplify and increase the long-term scale and impact of AACUC's Commitment to Change strategy, prioritizing programs that are focused on:

- **Internships and leadership development** — Building a succession pipeline for the credit union system and securing the legacy of mentorship and professional development we have created.
- **Small credit union sustainability** — Ensuring the viability and vibrancy of the credit unions that are at greatest risk of mergers, acquisition and member attrition.
- **Wealth building and community impact programs** — Amplifying key initiatives that close the racial wealth gap and improve financial access, inclusion and well-being for communities of color.
- **Operating reserve for future sustainability** – Funding to ensure the continued reach of AACUC across the credit union movement.

If I invest in the Future Fund, do I still have to pay membership fees or provide corporate support?

Our traditional fundraising, sponsorships, Corporate Partnerships and memberships keep the lights on. As a 501(c)(3) non-profit, we rely exclusively on the support of organizations like yours to operate—but it's not enough to grow and scale long-term.

The Future Fund provides guaranteed, mid- to long-term funding to sustain and enhance critical work that will support you, your organization, and the members you serve.



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If this is an investment, what's in it for my organization?

Supporting the Future Fund isn't just an investment in AACUC—it's an investment in the credit union system. The nation is becoming more multicultural. To survive and thrive long-term, credit unions need a partner to inform, educate and innovate the strategic and operational changes necessary to engage with tomorrow's membership.

What is the timeline for the Future Fund?

You can open a Certificate of Deposit with the NCB now. We will open the opportunity to the broader credit union system in early 2024.

I still have questions. Who should I talk to?

Reach out to our team at FutureFund@AACUC.org with any additional questions.





Get involved

Contact us now to arrange your support, establish an NCB Certificate of Deposit, or discuss alternative options.

FutureFund@aacuc.org

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