



Economic Impacts Study

Why, How, Where, and When to use the Data

www.PixelSpoke.com/nwcua

PixelSpoke







COMMON THREADS INITIATIVE

REDUCE

WE make useful gear that lasts a long time

YOU don't buy what you don't need

REPAIR

WE help you repair your Patagonia gear

YOU pledge to fix what's broken

REUSE

WE help find a home for Patagonia gear
you no longer need

YOU sell or pass it on*

RECYCLE

WE will take back your Patagonia gear
that is worn out

YOU pledge to keep your stuff out of
the landfill and incinerator



REIMAGINE

TOGETHER we reimagine a world where we take
only what nature can replace

patagonia
www.patagonia.com

Consumer Preference - 90% of U.S. consumers say they would switch brands to one associated with a cause, given comparable price and quality. Cone Communications/Ebiquity's 2015 Global CSR Study

Effective Cause Marketing

1. Authentic
2. Transparent
3. Memorable

(And the acronym is ATM. Seriously.)



THE GOAL: ZERO LANDFILL

Our goal is to cut our landfill to zero. Here's how we're getting to zero waste:



750



We send over 750 tons of spent-brewing-grain to organic dairy farmers in the Willamette Valley for cattle feed.

Not counting that spent grain, we recycle or compost 85% of our waste, with only 11% going to landfill. Counting the grain, we divert 98.6% of our waste from landfills!

We work with local companies such as Urban Gleaners and Organic Valley Coop to distribute usable food and reusable materials.



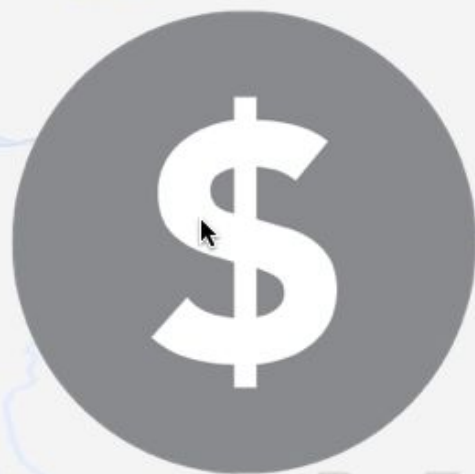
grey?

gorgeous?

Why can't more women feel glad to be grey? Join the beauty debate.

campaignforrealbeauty.co.uk  | *Dove*

Economic output of credit unions in Oregon and Washington



\$2.9 billion

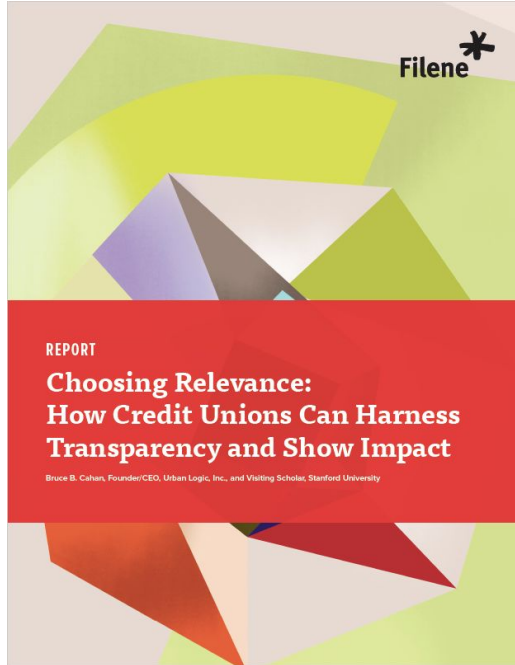
Direct

\$7.1 billion

Total

Economic Output

Why Impact Matters



With pride, credit unions speak about making meaningful impacts in their communities ... [But] no credit union interviewed has:

- 1. Quantified the role and impacts of the credit union and its members, nor the savings achieved through membership*
- 2. Compared its impacts priorities with the objectively known needs of its members and community setting*
- 3. Developed a robust set of sustainability goals and metrics for benchmarking the impacts of its and its members' transactions*

*...In short, **credit unions do a poor job showing their own impact.***

According to research from Filene during interviews with a range of credit unions with assets ranging from \$27 million to \$11 billion

(Filene 346)

2014 Examples

For example, in 2014 alone...

We provided
112 jobs

319 if you count everyone
like our gardener and the
shred guys.

Like Pablo. He paints our offices.



SOLARITY
CREDIT UNION

Chairperson's and President's Report

SELCO's mission is to improve our members' social and economic position, to help achieve this mission, we center our activities around four guiding principles: Safety and Soundness, Operating Efficiency, Quality Personal Services, and High Return to Member. Below are some of our most noteworthy accomplishments for 2014 in each of these areas:

- Safety and Soundness**
 - SELCO maintained a capital ratio exceeding the industry's standards for a safe and sound credit union as determined by the NCUA, the credit union industry's highest regulatory body.
 - SELCO's strong risk control
 - In 2014, state and federal examiners praised SELCO with a fully favorable examination report.
- Operating Efficiency**
 - SELCO's ongoing focus on operating efficiency and expense management resulted in operating expenses that were 3.8% under budget for the year.
 - SELCO's Strategic Execution Office evaluated and implemented organizational process improvements that resulted in greater operating efficiency and improved member service.
- Quality Personal Service**
 - In 2014, the SELCO branches processed over 1.5 million transactions for our nearly 1.9 million members. We handled nearly 2,000 loan making, 1,800 million, SELCO Insurance Services with 2.16 policies, and SELCO Investment and Retirement Services managed \$10.1 million in investment portfolios.
 - We developed an enhanced member survey process to gather valuable member feedback and implemented a Quality Assurance Program to address and resolve any member service-related issues.

Return to Member

- In 2014, SELCO provided \$6.7 million¹ in **direct benefits** to members through loan-related fees, higher interest rates on loans, and lower interest rates on loans.
- In 2014, we continued to help SELCO members become savvier, more informed, and more ready with our extensive menu of products and services coupled with individualized advice.

Thank you for choosing SELCO as your financial partner.

Steve Kenny
Chief, SELCO Community Credit Union
Board of Directors

Bob Newcomb
President/CEO, The SELCO Companies
Board of Directors

SELCO Community Credit Union 2014 Official Family

Board of Directors

Kyle LaFrancis, Chair
Harold Waldron, Vice Chair
Carol Buckley
Curt Hagenbiller
Dale Mender
Jasmine Slaton
Jim Lantley

Supervisory Committee

Janie Weerd, Chair
Todd Nelson
Tony Sumanan

Senior Leadership Team

President/CEO: Bob Newcomb

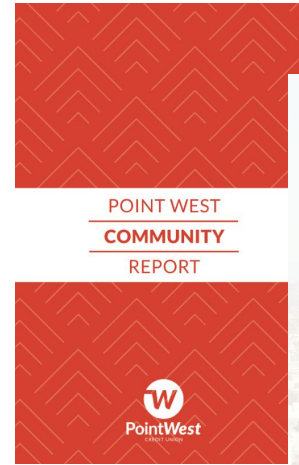
Senior VP of Finance and Member Solutions: Tiffany Washington
Senior VP of Lending and Business Solutions: Craig Carpenter
VP of Administration and General Counsel: Steve McIntire
VP of Information Services and Technology: Kirk Letourneau
VP of Operations and Human Resources: Babs Manion
VP of Marketing: Laura Big
Controller: Jeff Stevens

SELCO
CREDIT UNION
selco.org | 800-443-4423

79th Annual Membership Meeting

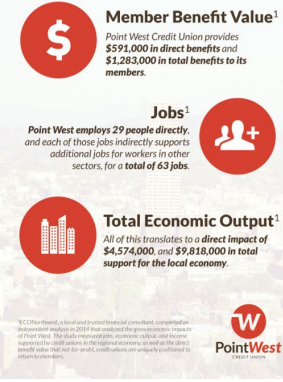
Board Room, Corporate Headquarters | Tuesday, April 21, 2015

SELCO
COMMUNITY CREDIT UNION
Financial Statements



Real, Tangible Impact in Our Community.

The following infographic is a brief overview of the value Point West provides to our members, our employees and our community.



JOIN RATES CONTACT ABOUT US LOCATIONS RESOURCES

Personal Business Mortgage Wealth Management Community

Home > CEO Steve Kenny shares impact of Northwest credit unions

CEO Steve Kenny shares impact of Northwest credit unions

News - February, 2015

As a member of Columbia Credit Union, you're part of a cooperative movement that provides world-class financial products and services to families and businesses while positively impacting our local and regional economy. I want to share the findings of a recent report that highlights just how important credit unions are to their communities.

ECONorthwest, an independent economic analysis firm, analyzed the gross economic impacts of credit unions across Oregon and Washington throughout 2014. They measured jobs, economic output and income supported by credit unions in the regional economy and found that Northwest credit unions generated \$5.3 billion in economic impact in 2014 - a total that is larger than the GDP of 50 countries!

Credit unions were founded on a cooperative structure that provides members with lower fees, higher interest rates on savings and lower interest rates on loans compared to traditional banks. The difference in cost represents the direct benefit value for members, and is calculated by accounting for these differences.

The average direct benefit value for Washington and Oregon credit union members for the year was \$76 and \$63 respectively. This translates into more than 15,000 family-wage jobs, hundreds of millions in direct member benefits, and deep community impact.

The Recipe for Success

A top-down view of various fresh ingredients including asparagus, an avocado, a shallot, green onions, a tomato, a cracked egg, and a bowl of egg, next to a jar of spices.

1. Get Your Numbers
2. Understand Your Numbers
3. Know Where & How To Use Them

How to Get Your Credit Union's Numbers

They will be sent to you if you filled out the survey!



Understand Your Numbers

1. Direct member benefit

- Through lower fees and better rates, you saved an average of \$XX in 2015 by banking here
- ...our members saved \$XXX thousands of dollars in 2015 by being a member
- like a stimulus check, like ROI

2. Indirect output

- \$XX millions of dollars in total support for the local economy
- While other focus on creating fake checking accounts and sending jobs elsewhere, we focus on creating a strong local community

3. Local jobs created



Jobs

166
direct

581
total



Income

\$10,646,000
direct

\$31,968,000
total



Output

\$50,311,000
direct

\$110,902,000
total



Member Benefits

\$3,342,000
direct

\$7,256,000
total

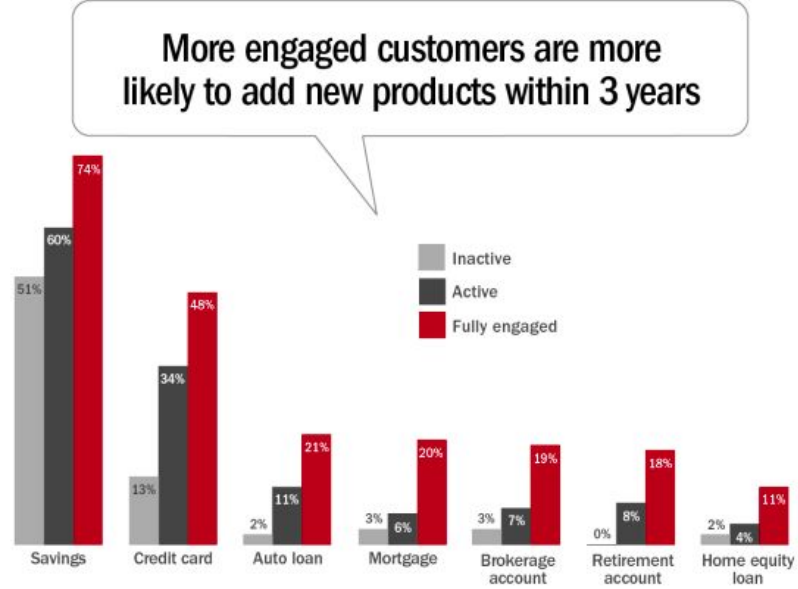
Know Where & How to Use Them

Onboarding Works

“Promote engagement first, cross-selling later”

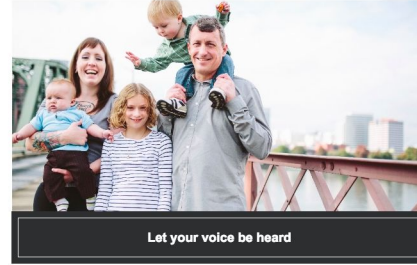


Source: Javelin Strategy & Research and Deluxe © 2015 The Financial Brand



Source: Javelin Strategy & Research and Deluxe © March 2015 The Financial Brand

Onboarding



Let your voice be heard

As the President/CEO here at Trailhead, I wanted to write a personal thank you for choosing to become a member with us. We at Trailhead are proud to be our own little corner of Portlandia, and we couldn't do that without each of the members that make us unique.

Now that you've been with us for a while, I wanted to check in with you and ask: How are we doing?



How we use your money

Trailhead makes your community a better place

Did you know that being a member of Trailhead not only enables you to get outstanding banking services, but it also means that you are helping us provide financial support, advice, and sponsorships to organizations and individuals who reflect PDX ideals?



How you're a part of the credit union difference

Today we're writing to thank you for being a part of the credit union movement. While we provide a lot of the same services a bank does, credit unions are notably different than banks.

Here's why credit unions matter

Credit unions return profits to members. As a nonprofit, we don't have to issue stocks or pay

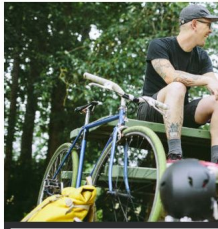


Our invitation to you

Come Visit Us

We're Jessica and Tina, the Branch Managers here at Trailhead. We are happy you joined, and we wanted to extend a personal invite to come bank where you live and play by visiting us at one of our branches.

Welcome to Trailhead Credit Union!



We are a collective of nonconformists

In our community, individuals lead the way and financial goals are as unique and varied as the people who have them. That's why we're here.



Print Materials

“88% of Americans want to hear about businesses’ social responsibility and the most preferred place to hear about these efforts is on the product’s packaging or label”

Source: 2013 Cone Communications Impact Study



Website Impact Numbers

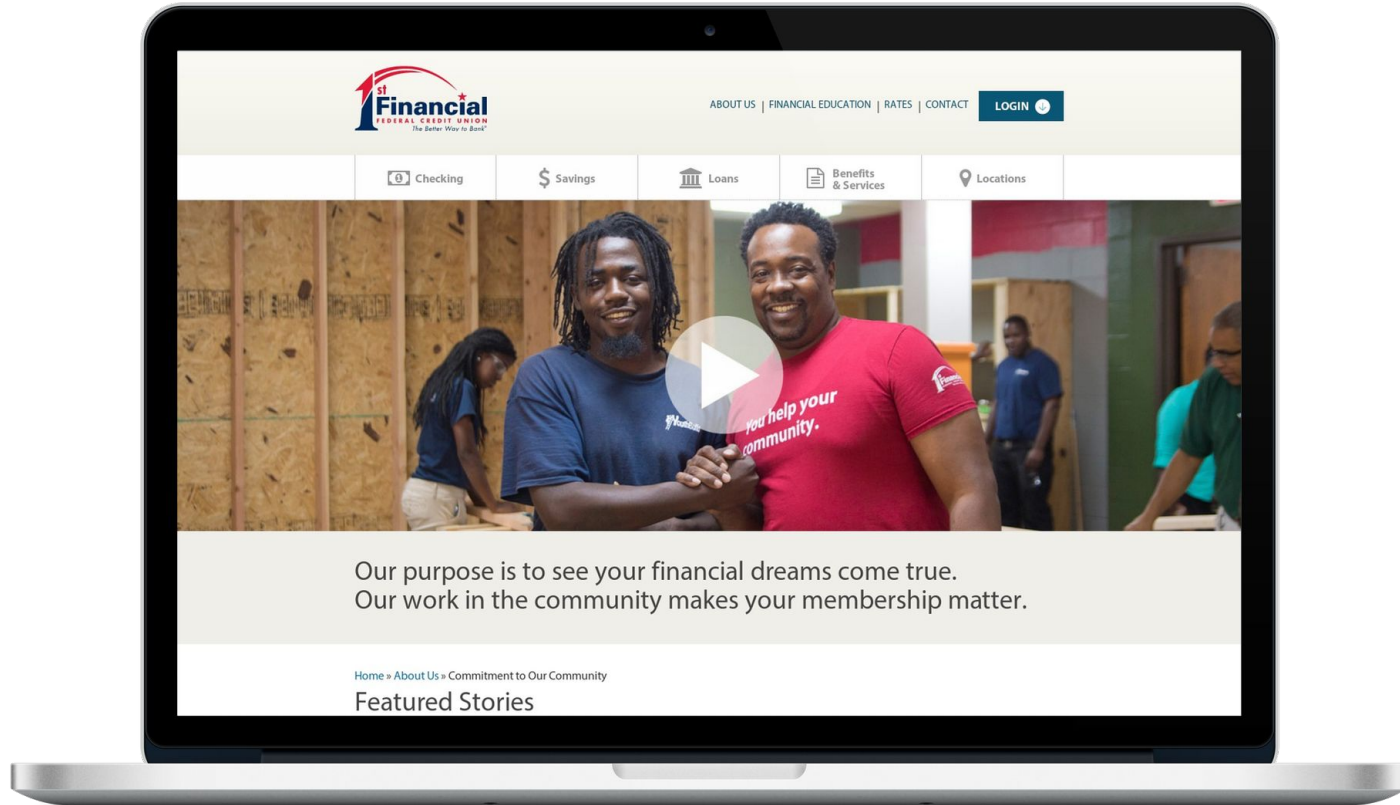


GIVING BACK TO OUR COMMUNITY IN 2016

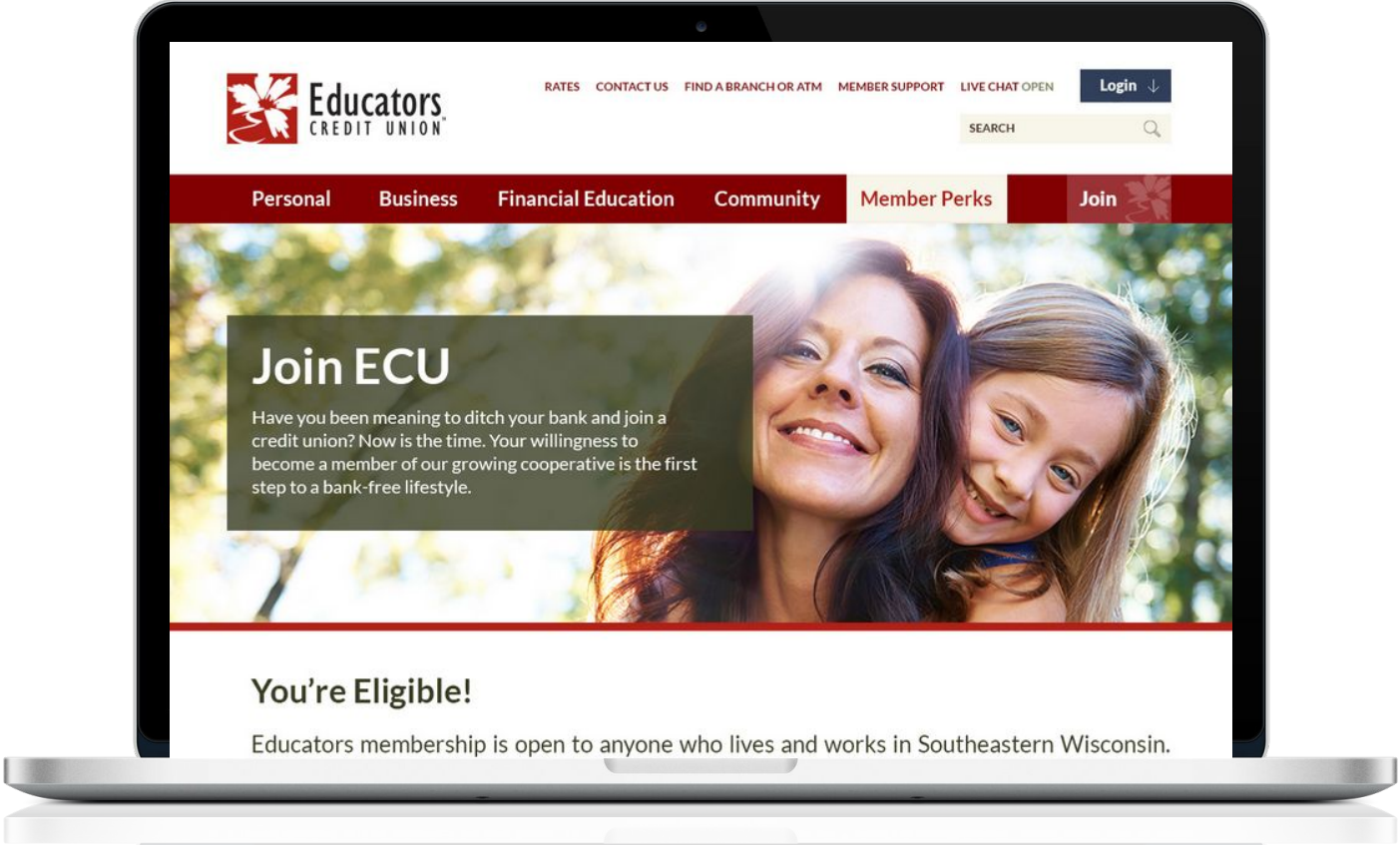


Stories Are Data with a Soul

(Member Stories in Owned Channels)



Member Join Section



[RATES](#) [CONTACT US](#) [FIND A BRANCH OR ATM](#) [MEMBER SUPPORT](#) [LIVE CHAT OPEN](#)

[Login](#) ↓

SEARCH

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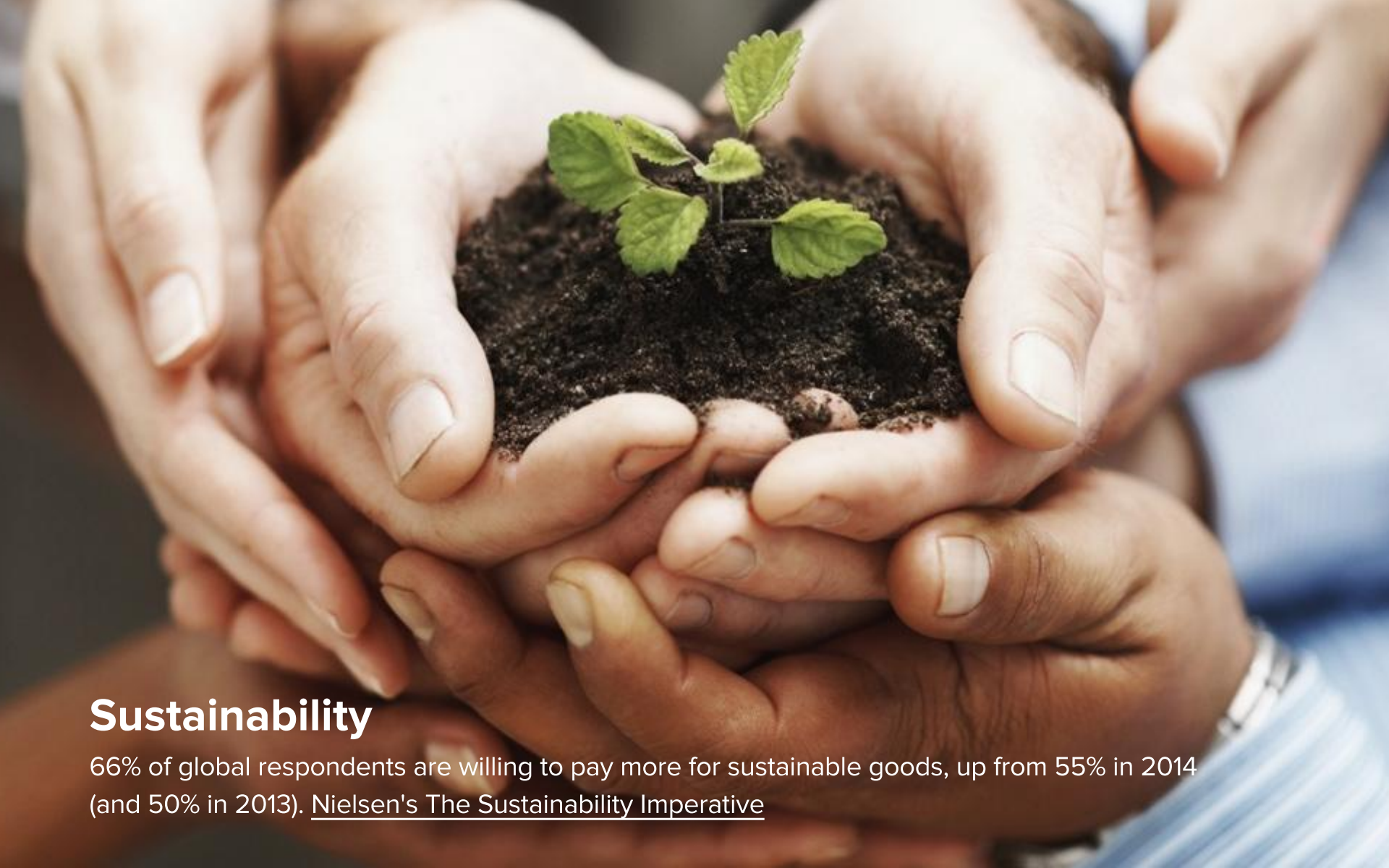
Join ECU

Have you been meaning to ditch your bank and join a credit union? Now is the time. Your willingness to become a member of our growing cooperative is the first step to a bank-free lifestyle.

You're Eligible!

Educators membership is open to anyone who lives and works in Southeastern Wisconsin.

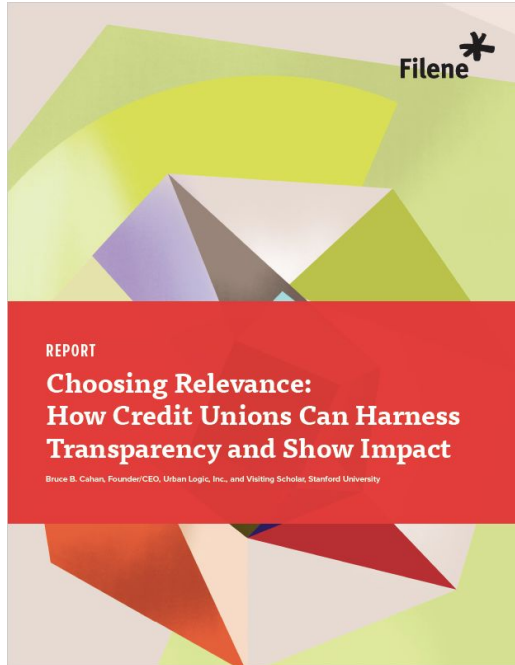
Extra Credit



Sustainability

66% of global respondents are willing to pay more for sustainable goods, up from 55% in 2014 (and 50% in 2013). [Nielsen's The Sustainability Imperative](#)

Why Can't A CU Be A Social Enterprise?



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(Filene 346)



Bank Australia
RESPONSIBLE BANKING



Our Conservation Reserve

Environmental Policy

Bank Australia has a formal Environmental Policy which is embedded into the way we do business. The Policy is approved by the Board and guides our work to minimise the impact our business operations have on the environment.

Putting the Policy into action has seen us:

- keep our operations carbon neutral since 2010. We purchase carbon offsets to balance the carbon emissions we generate
- generate more than 10% of power at our head office through solar panels on the roof
- capture rainwater at our head office which is used to water gardens and for the toilets.

The **co-operative** bank

SAYING NO TO

**IRRESPONSIBLE
GAMBLING**

**PAYDAY
LOANS**

**NOT PAYING
TAX**

The evolution of our Ethical Policy

Our Ethical Policy has evolved over 20 years to reflect the changing ethical views of our customers, giving a unique insight into their ethical opinions over time.

[Find out more](#)





- Unique mission attracts unique audience: people who wish to leverage their financial savings to promote clean energy, environmental stewardship, and a cooperative economy
- Will make it easy for *anyone* to directly invest in the clean energy movement
- Low operating costs with solely internet-based banking services
- Will be founded by a team familiar with the clean energy market
- Unlike most consumer loans, clean energy loans are all geared toward reducing the cost of living for borrowers

Underserved Markets

<https://filene.org/blog/post/emerging-markets-and-the-credit-union-intersection-of-potential-and-philoso>

Domestic Violence Survivors



Minority Households



LGBT Consumers



Elderly Americans



LOANS &
CREDIT CARDS

CHECKING
& SAVINGS

MORTGAGES

eSERVICES

BUSINESS
BANKING

FINANCIAL
PLANNING

Certificate Rates as high as

1.81% APY

LEARN MORE ▶



1.49% APR
AUTO RATES

8.99% APR
CREDIT CARDS

1.81% APY
CERTIFICATE RATES

3.99% APR
HOME EQUITY

Earn more this summer!



BONUS CASH
UP TO
\$300

LEARN MORE ▶

College Scholarships Awarded



*Congratulations
Director's Memorial
Scholarship Winners!*

LEARN MORE ▶

Download our mobile app!

NEW FEATURES:

- ▶ FINGERPRINT LOGIN
- ▶ QUICK BALANCE
- ▶ PENDING TRANSACTIONS
- ▶ CHECK IMAGES
- ▶ APPLE WATCH



LEARN MORE ▶

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CHANGE the WORLD

⟨one PAIR at a TIME⟩

[SHOP NEW ARRIVALS >](#)

WITH EVERY PRODUCT YOU PURCHASE,
TOMS WILL HELP A PERSON IN NEED. ONE FOR ONE®.

Declaración de Creencias de Point West

Ciudadanos de Point West



Siempre hemos sido y siempre seremos un espacio seguro para cualquiera que lo necesite. El entrar a través de nuestras puertas te hace un Ciudadano de Point West.

Gente Ayudando a Gente

Tratamos a toda la gente con respeto y dignidad y ofrecemos servicio honesto, sin prejuicios. Este ha sido siempre nuestro estándar y nada lo cambiará.



Banca sin Fronteras

Donde naciste no debería determinar como vives. Ofrecemos crédito y servicios a inmigrantes y a todos los miembros de la comunidad hispana, y nos han galardonado la prestigiosa designación Juntos Avanzamos.



Point West's Declaration of Beliefs

Citizens of Point West



We always have been and always will be a safe space for anyone who needs it. Walking in our doors makes you a Citizen of Point West.

People Helping People

We treat all people with respect and dignity and offer honest service, without prejudice. This has always been our standard and nothing will change that.



Banking without Borders

Where you were born should not determine how you live. We offer lending and services to immigrants and all members of the Hispanic community, and we have been awarded the prestigious Juntos Avanzamos designation.



Learn More

Presentation, podcast, and white paper available at www.PixelSpoke.com/MAXX



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Beyond Service and Low Fees: The Definitive Guide to Credit Union Cause Marketing

Posted on October 11, 2016 by Nancy D'Inzillo in [Credit Unions & Community Banks](#), [Marketing](#)

There are over 6,000 credit unions and over 5,000 community banks in the United States. What makes yours different from the rest?

Credit unions consistently fall back on six generic brand "differentiators":

- Friendly customer service
- Low fees
- Personal client relationships
- Local origins
- The credit union mission
- Community service



But the truth is, while these qualities may differentiate your business from a mega bank, they are not enough to make your credit union stand out from other credit unions or community banks.

Punk Rock Marketing: How a business can stand out and build raving fans in a commodity industry — Podcast

Posted on October 3, 2016 by Cameron Madill in [Marketing](#), [Podcast](#)



What does punk rock have to do with marketing? Find out in this podcast with Jenelle Isaacson, CEO of Living Room Realty, one of the fastest growing real estate companies on the West Coast. Jenelle shares what she learned about marketing from being a punk rocker, how she gave up control to her agents to find the stories that resonated in her community, and why it's better to own a niche than nothing at all.

