



COUNTYFEDERAL

SANTA CLARA COUNTY FEDERAL CREDIT UNION

2021 Community Impact REPORT





At **County Federal**, our Core Purpose of “Bettering the lives of those who serve the public.” remains at the forefront of everything we do.

We strive to provide affordable financial services to our members to achieve their financial goals and enhance their quality of life. We also believe that if we can help to meet basic human needs, support educational initiatives, and provide resources to develop financial literacy, this will better the communities in which we live and work.

We are excited to share our 2021 Community Impact Report, which reviews our community engagement, advocacy, and giving.



Serving Members & Local Community Since 1950

Over \$58K
Donated



2,300+ Hours
Volunteered



Our Approach to Community Impact

As a low income designated credit union, we are in a unique position to positively impact the communities in which we live and work.

Our volunteer and give back efforts are focused on:



Children & Education:

We recognize the connection between education and economic stability, and support local teachers and students in the pursuit of learning.



Community Health & Well Being

We partner with organizations to support community needs such as food insecurity, mental health, and emergency relief. Our in-person events provide needed services and community building.



Financial Wellness & Inclusion

We aspire to advance financial wellness and inclusion by providing access to useful and affordable financial products and services, financial literacy programs, webinars and more.



Team Passion & Cultivating the Volunteer Spirit

We support and encourage our team to pursue giving back to the organizations that they are passionate about.

Children & Education

At County Federal, we recognize the connection between education and economic stability and support local teachers and students in the pursuit of learning.

Every year, our team participates in fundraising to support the purchase of backpacks for underserved K-12 students. At the end of each fundraising cycle, we also donate our time to fill these backpacks with school supplies and basic health kits for distribution before the first day of school. We also provide free access to financial literacy content ranging from banking basics to taxes and credit scores.

For students pursuing post-secondary education, student debt is one of the biggest financial hurdles that they face. Each year, to help ease this burden, we award County Federal Scholarships to graduating high school seniors, and students enrolled in an accredited university or community/technical college.

In support of educators, we partner with the Santa Clara County Office of Education to create STEAM kits for the classroom and provide teachers with access to financial literacy curriculum that can be used in the classroom. And

for the past 26 years, we have been a key sponsor for the SCCOE Teacher Recognition Celebration, awarding grants to distinguished Santa Clara County teachers in the areas of Arts and Civic education.

SANTA CLARA COUNTY OFFICE OF EDUCATION



TEACHER RECOGNITION CELEBRATION

**26 Year Sponsor
of the
Teacher
Recognition
Celebration**





2021 Scholarship Recipients Over \$10,000 Awarded

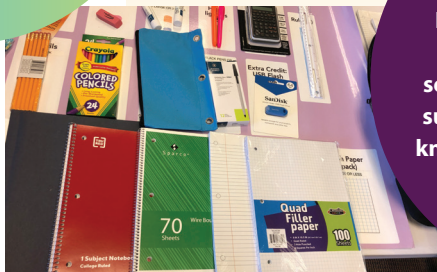


These bright students are on a path of community involvement with great ideas and aspirations. I'm glad we can support them in the pursuit of their dreams.
Dinah



**\$12,000 Raised
For School Supplies
& Backpacks**

Back-to-School Backpack Drive [favorite volunteer event]. As we stuff and sort backpacks with school supplies, it's a good feeling knowing that they are going to kids in need.
Vivian



The Health Trust's Jerry Larson Food Basket volunteer event has to be my favorite. Working with my co-workers was very fun with a lot of laughs. It was so rewarding to give back to the community.

Christina



Over 10,000 lbs of paper shredded & recycled

4,000+ cans & food items collected



Over 165K lbs. of food packed



1,000 uplifting letters written



Over 550 Teddy Bears donated



Community Health & Well Being

At our core, we believe in the strength of lending a helping hand to our neighbors. We partner with organizations to support community needs such as food insecurity, mental health and well-being. Our in-person events provide needed services and community building.

Addressing Food Insecurity

In the past two years, we have increased our focus on helping our neighbors facing hunger and wellness. The COVID-19 pandemic has shown us that food insecurity can suddenly affect people from all walks of life and the need for food assistance continues to grow.

We partner with The Health Trust - The Jerry Larson FOODBasket, and other non-profit hunger-relief organizations to collect and package food for distribution to vulnerable community members. Our team also writes uplifting notes, included in deliveries, creating a connection between homebound individuals and the outside world.

Shred Day

Every year, we host Shred Day, a free drive-thru event for members to bring personal or business paper documents to be shredded on-site and recycled securely. We have combined this event with a canned food drive, increasing the impact on our local community.

Teddy Bears on Patrol

For more than two decades, County Federal's flagship program, Teddy Bears on Patrol, has distributed thousands of Teddy Bears for use by neighborhood law enforcement agencies, school districts, hospitals, and charitable organizations. The purpose of the Teddy Bears is simple, to provide comfort and friendship to a child in need.



Financial Wellness & Inclusion

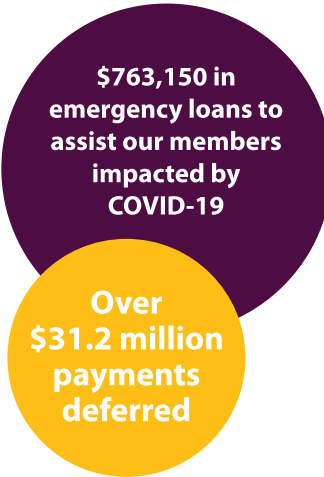
We aspire to advance financial wellness and inclusion by providing access to useful and affordable financial products and services, financial literacy programs, webinars and more. When our members are faced with unexpected economic hardship, we're there to help offer support, advice, and resources.

Financial Education

Financial education can be the key to a successful future. Members have free access to webinars and workshops created to increase their financial knowledge –whether it's learning more about credit, buying your first home or planning for retirement.

Emergency Loan Relief Programs

In response to COVID-19, we remained true to our Core Purpose. We stepped up and implemented multiple financial

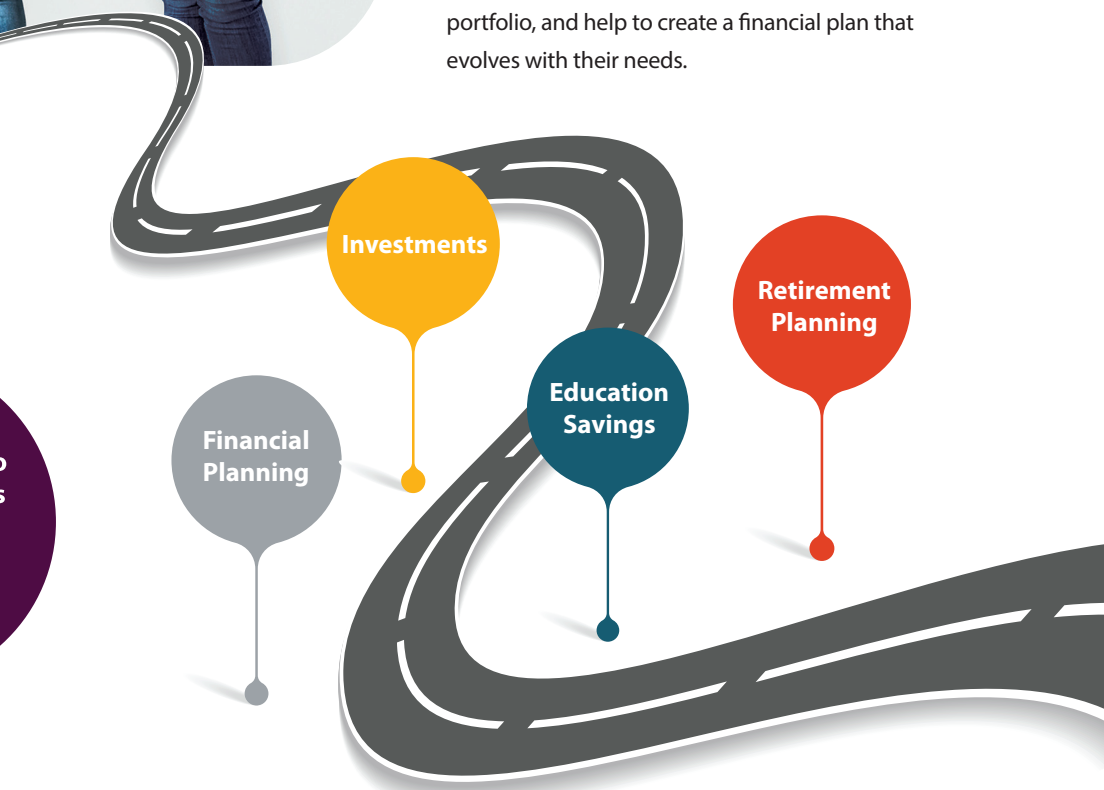





relief initiatives to minimize economic hardship for our members due to the pandemic. We waived penalties and fees, deferred and reduced loan payments helped to refinance loans, granted payment extensions, and deployed a special Emergency Relief Loan.

Access to Financial Planning Services

Through a partnership with Priority Financial Group (PFG) and Securities America, Inc., County Federal launched Wealth Management Services, designed to help our members meet their financial goals. This new partnership is a value-added service that provides our members access to investing strategies and insights through Wealth Management Advisors. Members can get objective financial advice on saving for education, building an investment portfolio, and help to create a financial plan that evolves with their needs.





One of our values at County Federal is Service, the Volunteer Spirit – the sharing of our talent and time. We support and encourage our team to pursue giving back to the organizations that they are passionate about. In the past two years, our employees have stepped up to help these organizations weather the pandemic and the resulting challenges.

I volunteer because one of the greatest gifts you can give is your time. To quote Coretta Scott King "The greatness of a community is most accurately measured by the compassionate actions of its members." In helping others, we help ourselves and whatever good we give out completes the circle and comes back to us in immeasurable ways.

Barbra

As an avid trail runner, I volunteer to maintain the trails at Almaden Quicksilver County Park - I enjoy making them accessible for everyone to experience the outdoors!

Marco

Giving back in my community is life giving to all involved!

Samantha

I have a debt to pay. I participated in SCPAL Wrestling as a youth and it taught me a lot of life lessons. The wrestling experience gained there influenced my son's becoming a scholarship college wrestler. SCPAL took me in at a young and impressionable age and I can honestly say it changed my life.

Dan



50+
Organizations
Supported

Locally Supported Organizations

AACI	San Francisco Sabercats Organization
Bay Area Community Health	San Martin Animal Shelter
Casa of Silicon Valley	Santa Clara County Parks
City Team	Santa Clara Police Activities League
County of Santa Clara Animal Services	Sean Walsh K-9 Memorial Foundation
East Side Union High School District Education Foundation	Second Harvest Food Bank
Family Giving Tree	St Patrick Preschool & Infant Care
Freedom Fest	Stanford Blood Center
GHS Girls Soccer	The Health Trust
Hercules Middle STEM	The Luso-American Education Foundation
Humane Society Silicon Valley	Vacaville Christmas Wish
Mini Cat Town	Vibha
Morgan Hill Freedom Festival	Vinci Park Elementary School
Mountain View Senior Center	West Contra Costa County School District
Peninsula Open Space Trust	
POSSO - Portuguese Organization for Social Services and Opportunities	

Team Passion & Cultivating the Volunteer Spirit

Branch Locations & Hours

Almaden Branch

5353 Almaden Expressway, Suite 65
San Jose, CA 95118

City Centre Branch *Temporarily Closed*

140 E. San Fernando Street
San Jose, CA 95112

Campbell Branch

Kirkwood Plaza
1638 W. Campbell Avenue
Campbell, CA 95008

East San Jose Branch

255 N. White Road, Suite 112
San Jose, CA 95127

Gilroy Branch

6915 Camino Arroyo, Suite 50
Gilroy, CA 95020

West Hedding Branch

70 West Hedding Street (Lower Level)
San Jose, CA 95110

Hours:

Monday - Friday 9 am - 5 pm
Saturday Closed

Contact Center

Monday - Friday 8 am - 6 pm
Saturday 9:30 am - 2:30 pm
408-282-0700/800-282-6212

CORPORATE CENTER

1641 N. 1st St., Suite 170
San Jose, CA 95112



Board of Directors & Executive Leadership Team

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Joe Bonacci

Senior Vice President & Chief Information Officer

le-Chen Cheng

Senior Vice President & Chief Financial Officer

Divine David

Senior Vice President & Chief Experience Officer

Jennifer Montero

Senior Vice President & Chief Human Resources Officer

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