



COUNTYFEDERAL

SANTA CLARA COUNTY FEDERAL CREDIT UNION

2023 **Community Impact** Report



At **County Federal**, our Core Purpose, “Bettering Lives; Enriching Communities” is the essence of our work. As County Federal team members, we are devoted to helping our members achieve their financial goals and enhance their quality of life. As parents, neighbors, and friends, we are committed to contributing to the communities where we live and work.

During 2023, the communities we serve underwent significant changes driven by many factors such as economic conditions, public health concerns and social dynamics. The ongoing effects of these issues continued to impact communities with increased demands for healthcare services, mental health support, and access to basic needs such as food and shelter. Economic uncertainties led to higher unemployment rates and financial hardships for many, highlighting the need for assistance programs and financial education. Overall, the changing community needs in 2023 underscored the importance of our County Federal Cares programs and the positive impact we can have. We remain committed to our communities as our impact continues to expand year after year.

We are thrilled to present our 2023 Community Impact Report, highlighting our community engagement, advocacy efforts, and philanthropic contributions.



Serving Members & Local Community Since 1950



Over \$64k Donated



3,000+ Hours Volunteered





Our Approach to Community Impact

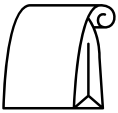
At County Federal, we maintain close engagement with our community partners and actively participate in initiatives aimed at tackling the challenges they encounter. Our commitment is to enhance the financial well-being and resilience of our communities, often serving as a crucial resource for those seeking support in the areas we have identified as our pillars of community support.

Our pillars of community support include:



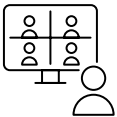
Children & Education

We support children and education. Our various initiatives are aimed at enhancing their learning experiences and financial literacy while also supporting teachers in the classroom.



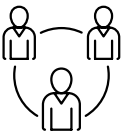
Community Health & Well Being

We support community needs such as food insecurity, mental health, and emergency relief. We partner with local organizations to 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

Our team is supported and encouraged to pursue giving back to the organizations that they are passionate about.

Children & Education

Beginning the academic year with a fresh backpack is a cherished memory for many of us. That's why we collaborate with The Family Giving Tree to raise funds for their Annual Backpack Drive, benefiting families who may struggle to afford essential school supplies. Through this initiative, local students receive brand-new backpacks with supplies conducive to STEAM learning. The impact goes beyond material possessions – students gain confidence, focus better, and achieve improved learning outcomes, while parents and teachers feel the community's support. This year, we expanded our assistance by providing additional school supplies to our M3 Money Club Members to kickstart 2023. universities or community/technical colleges.



28 Year Sponsor of the Teacher Recognition Celebration

2023 Scholarship Recipients

Over \$15,000 Awarded

County Federal Scholarship Program

Recognizing the burden of student debt, County Federal offers scholarships to graduating high school seniors and students pursuing education at accredited universities or community/technical colleges.



Lisa Fung



Rachel Lee



Brian Jackson



Auston Baker



Jennifer Rose Jones



Lydia Watson



Alexander Anousone
Souvannavong



Anthony Medina-
Alvarez



Mika Millan



Jocelyn Madrigal

Supporting Santa Clara County Office of Education

Exceptional teachers are the backbone of our community. That's why we equip Santa Clara County classrooms with STEAM kits and provide access to a financial literacy curriculum. Additionally, for 28 years, we have proudly sponsored and upheld the Santa Clara County Office of Education's Annual Teacher Recognition Celebration.

We are proud to have been recognized with the **Santa Clara County Superintendent of Schools Partnership Award**. This honor reflects our deep-seated commitment to forging strong partnerships and our dedication to serving, inspiring, and promoting the



success of students and public schools. Being acknowledged in this way reaffirms our resolve to make meaningful contributions that support educational excellence and student achievement within our community. Furthermore, our contribution of \$20,000 to the Santa Clara County Office of Education (SCCOE) underscores our commitment to this cause. It is a tangible expression of our belief in the transformative power of education and our dedication to investing in the futures of the students and schools we serve. We are excited about the difference this contribution will make and are committed to continuing our support for the SCCOE and its vital mission.

Santa Clara County Probation Department Transitional Youth Program

We also have been supporting youths to transition out of the system at age 18, with most going on to college. County Federal provides initial funding to establish their first checking and savings account to prepare them for the next chapter of their lives.

Social Services Intern & Earn Program

County Federal provides ongoing financial literacy education to County interns.



\$15,000

Raised For School
Supplies & Backpacks

Community Health & Well Being

We understand our responsibility to extend a helping hand and foster positive change within our community. This commitment drives us to collaborate with organizations that address pressing issues like food insecurity and mental health support. Additionally, we actively bring people together through various events we host to forge meaningful connections.



Addressing Food Insecurity

As the cost-of-living in the bay area continues to rise due to inflation, the demand for food assistance grows in the local community. We firmly believe in ensuring that everyone has access to nutritious food. To this end, we partner with organizations such as The Health Trust and The Jerry Larson FOODBasket. Together, we pack grocery bags, sort food items, and collect canned goods for distribution to our homebound neighbors, adults with disabilities, and individuals with medical needs. Moreover, we extend messages of kindness and warmth through our monthly letter-writing program, included in grocery bag distributions.

Shred Day

As consumer fraud and identity theft continue to rise, we aim to assist our members in protecting their information by hosting Shred Day every year. Shred Day is a highly popular drive-thru event where members can securely dispose of their sensitive documents for free. These documents are shredded and recycled responsibly, ensuring the safety of our members' sensitive information.

Teddy Bears on Patrol

For over two decades, County Federal's Teddy Bears on Patrol initiative has been dedicated to providing comfort and safety to children with thousands of cuddly companions! Through collaborations with law enforcement agencies, schools, and local charities such as Social Services Families, these furry friends ensure no child feels alone during challenging times.



I'm interested in volunteering for Dear Friends because it helps give back to our community. I have a passion for helping others and I appreciate an experience that helps others come together.

After volunteering I feel more positive. I enjoy knowing I helped make a positive impact on someone's life and that we can uplift each other through this program.

Khanh Nguyen, County Federal team member





600

Teddy Bears Donated



over 500 lbs
of paper shredded
& recycled



Over 420 lbs of food items collected



500+ Dear Friends letters written

580+ Seasonal cards written

Financial Education Highlights

- Over 600+ registrants have attended our monthly webinars and accessed learning modules, covering topics from how to manage your finances to how to apply for a loan.
- 68 Tips & Articles on Fraud Awareness Published
- 324 students in the local community have taken over 800 hours on in-school financial literacy courses.
- 373 online learners and 284 classes were taken
- 24 Financial Education Articles Published



Financial Wellness & Inclusion

As a community-focused credit union, our goal is to foster equal opportunities for all to build wealth, thereby strengthening our communities. We achieve this by offering affordable financial products and services, providing financial education, and extending emergency loan services. We aim to create a positive impact in the lives of our members.



Financial Education

Understanding the importance of financial literacy, we believe that knowledge is empowering. It is the cornerstone for planning future goals, navigating financial products, and safeguarding against fraud. To support this, we offer complimentary monthly webinars and access to online educational programs. We also provide educational presentations at our partner sites to further enhance financial literacy among our community members.

County Federal provides virtual and in-person workshop solutions through Everfi, to reach communities with real-world education on topics relating to their financial lives. Everfi also provides our K-12 Program that delivers interactive financial education courses on behalf of County Federal at no cost to the school, students, or community.

We provide financial literacy seminars for The Opportunity Youth Academy (OYA). OYA is a dependent charter of the Santa Clara County Office of Education established in 2016 that provides access to a quality educational pathway for students who are not currently enrolled in school and have not yet earned a diploma. OYA served 337 students in the 2022-2023 school year and aims to equip the youth toward their pathway to postsecondary education and opportunities within the Santa Clara County socio-economically diverse community.

Access to Financial Counseling & Education Services

County Federal partners with Balance, a financial wellness non-profit organization committed to developing balanced budgets with individuals and families to help them achieve their financial dreams. BALANCE is accredited by the Council on Accreditation of Services for Families and Children, Inc. and are certified by HUD to provide comprehensive housing counseling services. They've been providing money management information and assistance since 1969.




BALANCE
Financially Empowering You

Balance's comprehensive financial counseling and education services can help people achieve financial independence. Whether it's reducing debt, buying a home, retaining a home, or simply improving money management skills, they provide guidance every step of the way.



Team Passion & Cultivating the Volunteer Spirit

At **County Federal**, we uphold the value of Service and Nurturing the Volunteer Spirit. Our team is dedicated to positively impacting their communities by actively participating in various volunteer activities, ranging from donating blood at blood banks to providing assistance at animal shelters. Each year, we expand our volunteer efforts and diversify the range of organizations our team supports, further strengthening our commitment to community service.



“ Volunteering allows me to make a difference, feel good about myself, and learn something new – all while giving back to the community I call home. It’s a truly enriching experience that I highly recommend to everyone.

Dio Dandoy,
County Federal team member ”

“ What motivates me is knowing that I am helping others who cannot always help themselves. It makes me happy to be a part of a team or community that cares about others and are willing to give what they can, whether it’s time or donations.

Fabienne Bell,
County Federal team member ”

Our Team Supports These Organizations

Adelante Academy
Air1 (radio station)
ALS Association
American Red Cross
APEX Double Peak Fun Run
Arbor Day Foundation
Asian Americans Advancing Justice
ASPCA
Bay Area Heat Development Basketball League
Berryessa Music Boosters, Inc.
Boy Scouts of America
Boys Town
Brook Knoll Elementary School
California Academic Decathlon
City Team Ministries
Compassion International
Cornerstone Academy Preparatory School
County of Santa Clara Animal Services
Creekside Homeschool Co-op
Disabled American Veterans
Doctors Without Borders
East Bay SPCA
ECHO Church
Eisenhower Elementary School
Five Wounds Church
Frost Elementary School
Hawaii Community Foundation
Humane Society Silicon Valley
Ida Jew Academy
Ida Price Middle School
International Fellowship of Christians & Jews
Itliong-Vera Cruz Middle School Varsity Football
James Logan Forensics Team
JW House



K-Love (radio station)
Lucky's Food Drive
Maui Food Bank
MMIWHOISSMISSING
Morgan Hill Chamber of Commerce
Morgan Hill Unified School District
Network for Good
Pioneer Elementary School
Pomeroy Middle School
POSSO: Portuguese Community Center
Prison Fellowship
Project Cornerstone YMCA
Quicksilver Running Club
Saint Margaret Mary School
Sakshi Yoga
Samaritan's Purse
San Jose Buddhist Church Betsuin
San Jose Conservation Corp
Santa Clara Police Activities League
Second Harvest Food Bank
Shakya Sujata Children Welfare Trust
Silicon Valley Humane Society
St. Joseph's Indian School
St. Jude Children's Research Hospital
St. Martin Church
The Leukemia & Lymphoma Society
The Rock Church Sunnyvale
Town Cats
Tunnels to Towers Foundation
UNICEF
Vietnamese National Association of Real Estate Professionals
Wildlife SOS
World Vision





COUNTY FEDERAL

SANTA CLARA COUNTY FEDERAL CREDIT UNION

Branch Locations & Hours

Airport Place

Corporate Headquarters
2099 Gateway Place, Suite 140
San Jose, CA 95110

Almaden Branch

5353 Almaden Expressway,
Suite 65
San Jose, CA 95118
Monday - Friday 9 am - 5 pm
Saturday - 9:30 am - 2 pm

Campbell Branch Kirkwood Plaza

1638 W. Campbell Avenue
Campbell, CA 95008
Monday - Friday 9 am - 5 pm
Saturday Closed

East San Jose Branch

255 N. White Road, Suite 112
San Jose, CA 95127
Monday - Friday 9 am - 5 pm
Saturday - 9:30 am - 2 pm

Gilroy Branch

6915 Camino Arroyo, Suite 50
Gilroy, CA 95020
Monday - Friday 9 am - 5 pm
Saturday Closed

West Hedding Branch

70 West Hedding Street
(Lower Level)
San Jose, CA 95110
Monday - Friday 9 am - 5 pm
Saturday Closed

City Centre Office

(No Branch Services)
140 E. San Fernando Street
San Jose, CA 95112

Mortgage Lending

Monday - Friday 9 am - 6 pm
Saturday Closed
408-282-0700/408-282-0742

Consumer Lending

Monday - Friday 9 am - 5 pm
Saturday - 9:30 am - 2 pm
408-282-0700/800-282-6212

Contact Center

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

Mailing Address

P.O. Box 11024
San Jose, CA 95103

Board of Directors & Executive Leadership Team

EXECUTIVE LEADERSHIP

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Joe Bonacci
SVP & Chief Information Officer

Divine David
SVP & Chief Experience Officer

Simran Gyani
SVP & Chief Brand Officer

Trent McIlhaney
SVP & Chief Financial Officer

Jennifer Montero
SVP & Chief Human Resources Officer

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Shawn Whiteman
Member

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