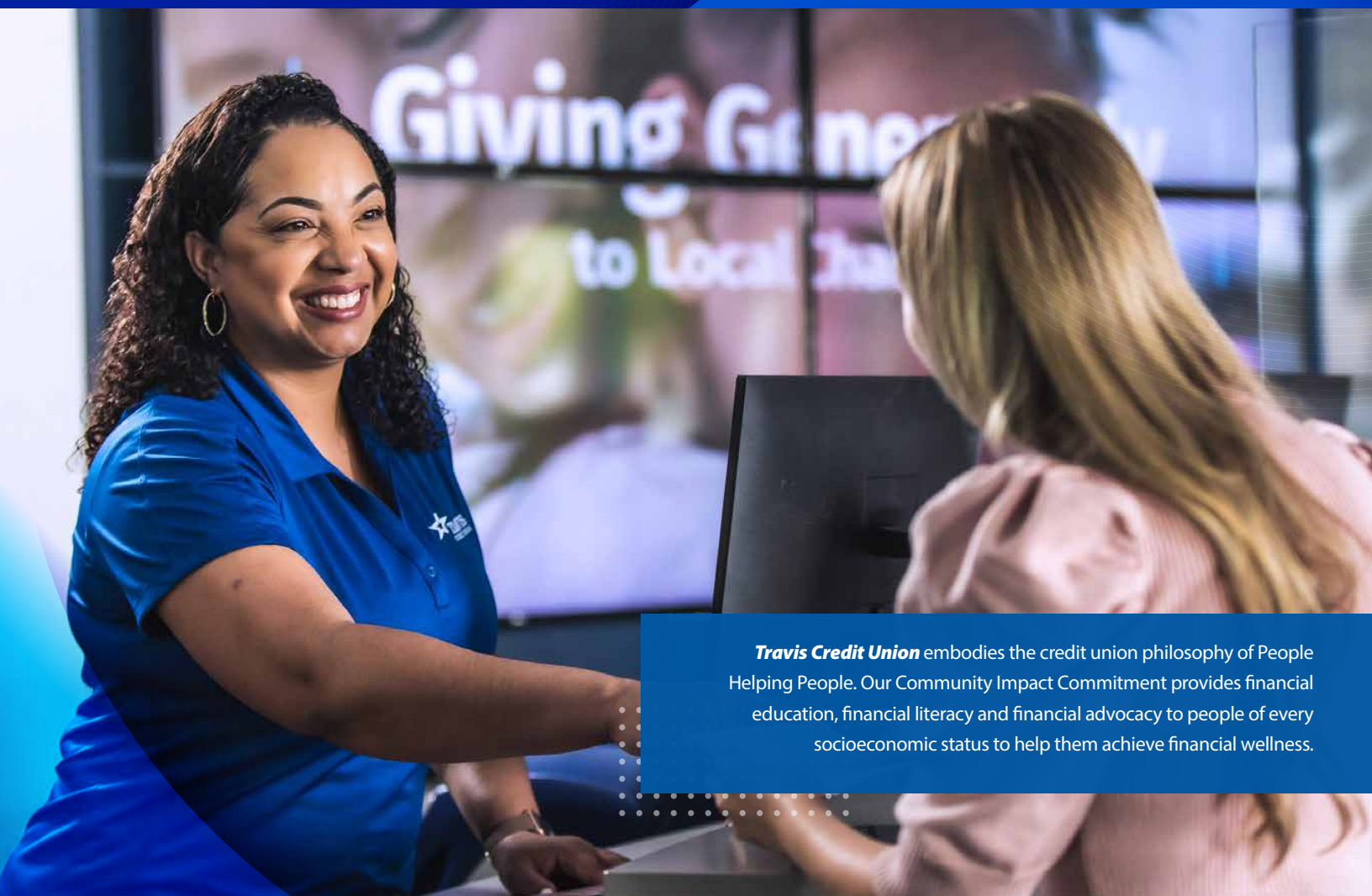




Community Impact Report

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Travis Credit Union embodies the credit union philosophy of People Helping People. Our Community Impact Commitment provides financial education, financial literacy and financial advocacy to people of every socioeconomic status to help them achieve financial wellness.



History

Travis Credit Union was founded in October 1951 by military service members and civilian workers at Travis Air Force Base in Fairfield, California. These forward-thinking original members sought to provide the base population with an alternative to banks for loans and savings.

Today, TCU is a trusted community-based credit union that is open to everyone who lives, works and worships in 12 Northern California counties.

TCU's Volunteer Board of Directors:

Deborah Aspling <i>Chair</i>	Doug Beaumont <i>Treasurer</i>	Brian Howell <i>Director</i>	Tim Murrill <i>Associate Director</i>
Kevin Burke <i>Vice Chair</i>	Dee Alarcon <i>Director</i>	James P. Kirkley <i>Director</i>	
Mary Coburn <i>Secretary</i>	Len Augustine <i>Director</i>	Richard Word <i>Director</i>	

2022 Quick Stats



234,587
MEMBERS



\$4.7 Billion
IN ASSETS



24
BRANCHES

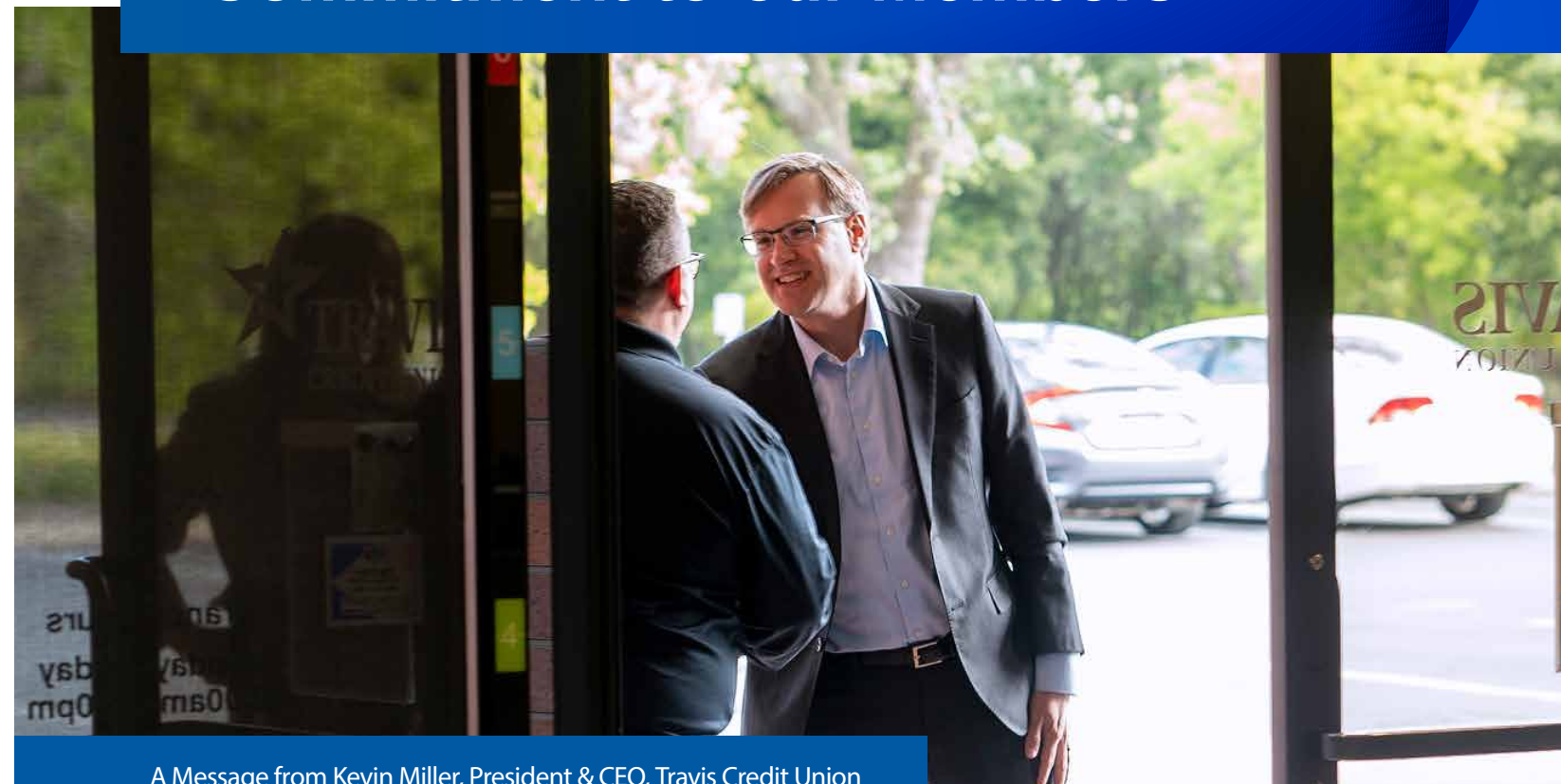


#73 in U.S.
LARGEST CREDIT UNION



#13 in CA
LARGEST CREDIT UNION

Commitment to our Members



A Message from Kevin Miller, President & CEO, Travis Credit Union

The past year was my first serving as President and CEO of Travis Credit Union. I'm honored to be part of an organization whose mission is to help people improve their financial lives so that together we can affect real change in our communities.

In 2022, uncertainty about the economy and rising inflation impacted not just our membership but people across the country. Day-to-day expenses rose sharply, making it a little harder on everyone to make ends meet. It's during these challenging times that credit unions shine.

Because credit unions are focused on helping people with their financial wellness, TCU offers lower rates on loans, higher dividends on savings and expanded benefits for our members. People count on us to be there with financial solutions that put them back on budget and give them more peace of mind.

I'm proud of the accomplishments that our TCU management and staff achieved in 2022. I'm equally excited for what's coming in 2023. We're focused on providing more value to our membership, making it even easier to bank with us digitally and on growing the credit union's financial strength so we can do even more for our members and their communities.

This Community Impact Report highlights some of Travis Credit Union's accomplishments in 2022.

Thank you for your membership.

Commitment to Economic Impact

\$5 Million
paid in taxes through payroll, property, personal property and state taxes

\$1.7 Billion
cumulative economic impact to local counties we serve

\$56 Million
in Annual Payroll supporting local business economy and employment

\$28M
for 437 PPP Emergency Relief Loans, impacting 1,822 local jobs

177
vehicle loans via Community Development Financing totaling \$1,865,848 through the Driving Clean Assistance Program

Scan Me

Check out Free Financial Wellness Programs

Commitment to Our Communities

9,000
individuals participated in TCU Financial Education seminars

20,000
bilingual savings coloring books distributed to support childhood financial education

18,274
youth reached through financial education initiatives in 2022

828
foster and homeless youth attended financial aid events on financial aid options for college

538
community events supported

2,514
Travis Air Force Base military personnel reached with online financial education programs.

More than 45,000
pounds of sensitive documents shredded for our communities

7,420
teens participated in TCU's Mad City Money Youth Financial Boot Camp since 2009

To Date \$517,000
awarded in Community Impact Scholarships awarded to 344 students

To date, in partnership with the IRS and United Way Bay Area, TCU has supported the Volunteer Income Tax Assistance Program, bringing more than **\$2.5 million back to the community** through free tax returns.

Travis Partners With

Non-Profits and Foundations

Local Economic Development Centers:
Small Business, County Economic Development, Housing and Spark Point

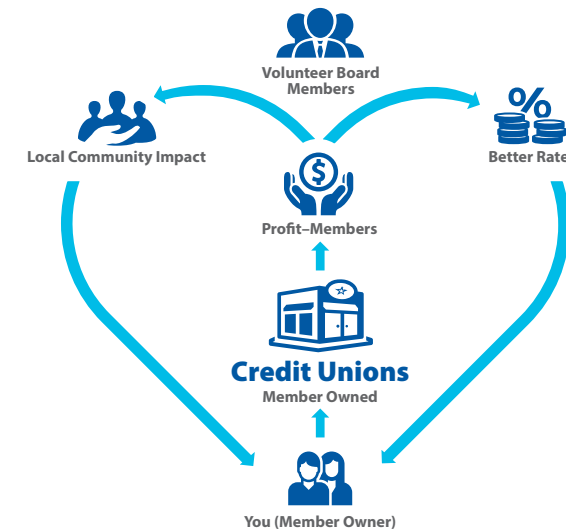
Government Organizations:
Local, State and Federal Government Offices; Chambers of Commerce, County Libraries and Offices of Education (K-12 and Post-secondary)

Travis Air Force Base Support Organizations

+ All compiled information and statistics are from the Travis Credit Union 2022 calendar year.

Our Members Are Our Owners

Travis Credit Union is a not-for-profit financial institution whose profits are used to help members and local communities save money and improve their financial wellness. This is different from traditional banks, which seek higher and higher profits to keep stockholders happy, and don't return those profits to their customers.



“ I Love Travis, they are always giving back to the community.
–Brittany G.,
Contra Costa County

Recognitions













 Community Development Credit Union	 Community Development Financial Institutions Fund	 Juntos Avanzamos	 NCUA Low-Income Designation
 United Way Bay Area	 The National CU Foundation - Biz Kid\$	 Armed Forces Financial Network	 FHLBank San Francisco AHEAD PROGRAM GRANT 2021 AHEAD Program Grant FHL Bank of San Francisco
 CA Treasury's GoGreen Home Approved Lender	 The National CU Foundation	 CDFI – Pandemic Response & Financial Assistance Grants	 Military Saves Designation for Savings Excellence

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Local, State and National Honors

As an advocate for financial wellness for all, Travis Credit Union is proud of the accolades we have received at the local, state and national level in 2022. This recognition reaffirms our commitment that credit unions, big and small, can make a difference in their communities because we put people first.

Recent Awards

-  **2022 Air Force Distinguished Credit Union of the Year**
-  **2022 Center for Inclusion in Financial Services – Catalyst Award: Diversity, & Inclusion**
-  **2021 CUNA National Desjardins Youth Financial Education Award**
-  **2022 Best Bank and Best Credit Union, “Best of 2022 Awards” by the Vacaville Reporter**
-  **2022 Champion & Change Agent, Vacaville Boys and Girls Club**
-  **2021 CUNA In-State Desjardins Youth Financial Education Award**
-  **2022 Best Credit Union “Best of 2022 Awards” by the Vallejo Times-Herald**
-  **2022 Credit Union Times - Luminary Award: Diversity, Equity, & Inclusion**
-  **2021 CUNA In-State Desjardins Adult Financial Education Award**
-  **2022 Best Credit Union in the “2022 Readers’ Choice Awards” by the Fairfield Daily Republic**
-  **2022 Forbes – Best-in-State Credit Union (2nd consecutive year)**
-  **TCU ranked 35th in the 2020 Bay Area Corporate Philanthropists List by the San Francisco Business Times**



Travis Credit Union offering financial education to high school students allows us to prepare for our future instead of entering adulthood blindly, especially for those that have no parental guidance on how to be an adult.

Kelli S., High School Senior

Travis Credit Union Foundation

The Travis Credit Union Foundation is the philanthropic arm of Travis Credit Union that amplifies TCU’s impact on financial wellness. Established in 2017, the TCU Foundation is committed to building financially empowered communities through financial education programs, scholarships for underserved communities and strategic financial funding to community organizations.

Since its inception, the TCU Foundation has provided over \$2 million in COVID-19 relief grants, supported our members with wildfire relief, and more.

Travis Credit Union Foundation’s Donor Commitment

EST. 2018

Every dollar raised by or donated to the Foundation goes towards empowering communities through financial wellness initiatives.

\$68,465
In Funds Raised



\$20,000

donated to support the families of children at UC Davis Children’s Hospital, Merced Valley Children’s Hospital and UCSF Benioff Children’s Hospital

\$30,708

in financial education materials distributed to our communities



Travis Credit Union Foundation’s Financially Savvy Reader’s Program with the Solano County Library.

What does being a financially savvy Superhero mean to you?

Arica, 7-years-old, answered:

“To save money and be smart about spending money.”



TRAVIS CREDIT UNION
FOUNDATION
Visit tcufund.org to learn more!

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501(c)(3) Tax ID # 82-4159040



“

Because of a long history of financial and lending discrimination against many people, especially people of color, we must promote financial education throughout our schools and community at large. We are going to support and work with Travis and encourage our community of all races, but particularly Black and Hispanic people to take a leap of faith and be a part of the change that they want to see.

Tamuri LeAnne Richardson,

President of Solano County Black Chamber of Commerce



TRAVIS CREDIT UNION

One Travis Way, Vacaville, CA 95687 | traviscu.org

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