



2025 Community Impact Report



Travis Credit Union embodies the credit union philosophy of People Helping People.
Our community impact commitment provides financial education and financial advocacy to people of every socioeconomic status to help them achieve financial wellness.

By the Numbers



268,000
Members



\$5.5 Billion
In Assets



23
Branches



#12 | **#74**
In CA | Nationwide



642
Employees



OUR COMMITMENT IN ACTION 75 Years of Impact

Kevin Miller, TCU President & CEO

A message from our President & CEO

Positive impact has guided Travis Credit Union (TCU) since 1951, beginning with our founding community at Travis Air Force Base (TAFB). By helping members save, plan and manage their finances confidently, we built a foundation of trust that still shapes TCU today.

For 75 years, our mission has stayed the same: supporting our members' financial well-being at every stage of life. We deliver meaningful value through better financial solutions, modern digital services and strong, lasting community connections. TCU is deeply invested in the communities where we serve, live, volunteer and give locally.

Our members received an average of \$300 in value totaling more than

\$76 million

In 2025, TCU members received more than \$76 million¹ in total annual benefits – an average of \$300 per member – through better rates, lower fees, and affordable access to credit. Our investment in financial education includes \$637,000 in scholarships since 2004, over 14,000 teens reached through

Generation Wealth financial literacy events and \$95,000 in financial coaching grants for local nonprofits. Also, we also launched Knowledge Base, a free financial wellness tool designed to help members build financial confidence through education and resources.

We proudly recognize those who share our mission by celebrating individuals and organizations whose work strengthens and uplifts our communities. In 2025, we presented our inaugural Len Augustine Community Impact Award and honored three local organizations whose dedication, service, and community leadership align closely with our values and commitment to making a meaningful difference.

This year's Community Impact Report highlights our continued partnership with TAFB, our impact on youth financial education and the many ways we support local communities and small businesses. TCU also stepped up during tough times, donating \$100,000 to area food banks and providing financial assistance to federal workers affected by the government shutdown.

As a strong local partner, TCU delivered a cumulative economic impact of \$1.37 billion across the local counties we serve.

To our members and the communities we serve, thank you for your trust in us.

TCU President & CEO

+ All compiled information and statistics are from the Travis Credit Union 2025 calendar year.

1. America's Credit Unions Travis Credit Union Membership Benefits Report, Year-End 2025.

Honoring Our Roots

Since our founding on Travis Air Force Base, TCU has forged long-lasting partnerships, especially with service members and their families. We continue to build upon these special relationships in 2025.

Financial Wellness Training: More than 3,300 active-duty service members and veterans received financial wellness training and resources.

Support for TAFB and Community Activities: TCU supported over 100 base-related events, from ceremonies and veteran activities to the annual wreath-laying at the Sacramento Valley National Cemetery.

Air Force Credit Union of the Year: TCU was named the U.S. Air Force Distinguished Credit Union of the Year. It was TCU's eighth time receiving the award.

Military Saves Month: TCU partnered with America Saves to offer weekly savings seminars that supported military families and veterans during National Financial Literacy Month.



 Our first branch opened at TAFB in 1951 — the beginning of 75 years of service.

Sparking Lifelong Financial Confidence

At TCU, we understand the positive, life-changing impact that financial education and support can have on today's youth. Because we believe that Knowledge is Power, we are an active financial literacy partner in our local school systems.



6,900+ teens completed TCU's Generation Wealth financial literacy program in 2025



\$637,000 awarded to more than 400 students via TCU's Community Impact Scholarship since the program started in 2004



Five \$1,000 grants awarded to five K-12 educators through TCU's Teacher Grant Program in 2025



More than 70 key education-related partnerships in five California counties in 2025

Generation Wealth 
Powered by Travis Credit Union

"I really enjoyed the Generation Wealth program. I feel like I learned a lot of new and helpful things that will allow me to start my financial journey. My favorite part was definitely the simulation."

- **Belen C., High School Senior**
Will C. Wood High School
Generation Wealth Participant

"I'm very grateful that Travis Credit Union has invested in students like me."

- **Meilani A., High School Senior**
St. Mary's College High School
2025 Community Impact Scholarship Recipient


"This grant from Travis Credit Union will allow me to create more engaging and hands-on lessons for my special education students ... This financial support helps me bridge the gap between abstract concepts and real-world understanding, empowering my students to learn with confidence and curiosity."


- **Jakeb Roy Stanley, Teacher**
Dozier Libbey Medical High School
Teacher Grant Recipient




+ All compiled information and statistics are from the Travis Credit Union 2025 calendar year.

Our Impact in Action

 **178** community and Chamber of Commerce events hosted or participated in throughout 2025

 **51,773 pounds** of sensitive documents shredded for the community throughout 2025

 **18,666 pounds** of food collected and donated to local food banks throughout 2025

Community Impact Awards Highlights

Our annual Community Impact Awards celebrate individuals and organizations that strengthen and uplift our communities. This year we introduced the inaugural Len Augustine Community Impact Award, honoring Lisette Estrella-Henderson for her lifelong dedication to education and youth development. We also recognized three Community Champion Award recipients for their outstanding contributions:

- **Richmond Promise**
Empowering students through college readiness and accessibility programs
- **Military & Family Readiness Center at TAFB**
Supporting military families with resources and guidance
- **Concord Chamber of Commerce & Comité Negocios Hispanos de Concord**
Promoting small business growth and economic inclusion

Our Commitment to Small Business

We understand the important role that small local businesses play and how they are a part of the economic and social fabric of our communities. At TCU, we empower entrepreneurs by identifying small business lending opportunities that help them succeed and grow. We've also streamlined our business services and accounts, making it even easier for businesses to do their banking when they partner with TCU.

Government Shutdown Assistance

During fall 2025's federal government shutdown, TCU supported our impacted members providing flexible solutions, quick access to funds and trusted guidance to keep their financial lives on track.

121 | Skip-A-Pay Requests **90** | Paycheck Assistance Loans with 0% Interest
23 | Fee Waivers **5** | Mortgage Hardship Assistance

Nourishing Hope Through Local Support

Local food banks are vital to our communities. In 2025, **TCU contributed over \$100,000** to support local partners and stepped in with additional resources during the government shutdown and holiday season to meet rising food demands.

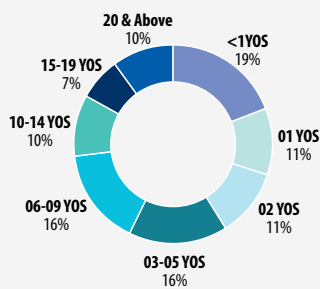
\$25,000 to the Food Bank of Contra Costa and Solano	\$25,000 to the Community Action of Napa Valley (CANV)
\$25,000 to the Yolo Food Bank	\$25,000 to the Merced County Food Bank



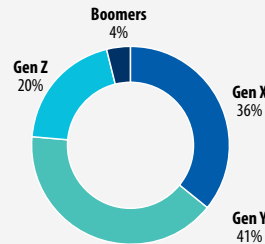
Our Strength is Our People

TCU is committed to an inclusive workplace where employees feel supported and empowered. In 2025, 45% of our workforce advanced through internal promotions or transfers, reflecting our strong investment in employee growth.

2025 Year End Years of Service



2025 Year End Generation Mix



In March 2025, TCU earned our inaugural Great Place to Work® Certification™ with 81% of employees stating that TCU is a great place to work, compared to 57% of employees at a typical U.S.-based company.

Giving Back Through Volunteerism

TCU employees are passionate about financial wellness and helping our communities. In 2025, our employees used 589 hours in paid volunteer time off to support TCU sponsored events. Our employees also donated 270 unpaid hours of their personal time off to support causes that are meaningful to them.



Fueling Local Prosperity

TCU is proud to be a leading economic and community partner in the regions we serve, delivering a **cumulative economic impact of \$1.37 billion** across the local counties we serve.



\$1.17 billion in loans delivered to members, supporting everyday financial needs



\$201 million in local direct economic impact

Affordable Lending That Empowers Our Communities

Our commitment to accessible lending creates meaningful economic opportunities across the region. From helping families build long-term stability to fueling small-business growth, our mission-driven lending strategy strengthens the financial foundation of the communities we serve.

As a certified Community Development Financial Institution (CDFI), TCU is recognized for serving low- and moderate-income communities through inclusive lending and financial services. **In 2025, more than 50% of our loans supported CDFI target markets** — helping expand access to affordable credit and advance economic mobility across the communities we serve.

In 2025, TCU fueled local economic growth by providing **58 small-business loans under \$1 million**—empowering entrepreneurs and supporting job creation across our communities.



TCU Foundation

The TCU Foundation (TCUF) empowers communities by equipping people in Northern California with the skills and resources to help them manage their income and finances. Where TCUF sets itself apart is by ensuring that 100% of all donations go to supporting programs including Financial Coaching Grants and Community Heroes Program. That's Knowledge is Power in action.

In 2025, the TCUF empowered communities through financial education and support in the following ways:

\$95,000 in Financial Coaching Grants to local nonprofits

\$188,000 fundraised from donations, grants and sponsorships

\$20,000 in awards made to Community Heroes to reduce student loan debt

\$25,000 in donations made by TCU Employees

215 people coached through TCUF's Financial Coaching Grant partnerships



Visit tconfund.org to learn more.



TCU Awards & Recognition

- ◆ **Air Force Distinguished Credit Union of the Year**
(eight years total being recognized)
- ◆ **2025-2026 Great Place to Work® Certification™**
- ◆ **Best Bank/ Credit Union**
by "Best of Benicia 2025"
- ◆ **2025 "Best of Solano" County**
 - #1 Bank in Vacaville
 - #1 Credit Union in Vacaville
 - #1 Bank in Vallejo
 - #1 Credit Union in Vallejo
- ◆ **Best Credit Union**
"Readers' Choice Awards"
by Fairfield Daily Republic
- ◆ **Best Credit Union**
"Buzz Award" Fairfield Chamber of Commerce
- ◆ **Large Business of the Year**
by Antioch Chamber of Commerce
- ◆ **Best Credit Unions in California 2025**
by Forbes



Discover More About TCU

