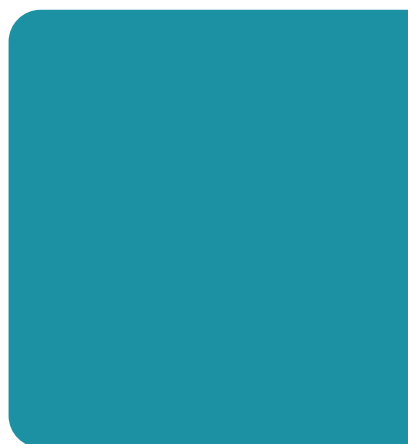


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25

Community Impact Report

Building Better Communities Together



Board of Directors

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Director

The Board of Directors is committed to providing a financial institution that is trusted, convenient, member-focused, service driven, and financially secure. They're all active not only with Central Willamette but also throughout our community.



Central Willamette Credit Union

Provide simplified access to affordable financial services.

A Message from our CEO

Central Willamette Credit Union plays an important role in strengthening our local communities by putting people before profit. As a member-owned institution, the money we earn is reinvested into better services, lower fees, and programs that support local families and organizations. We partner with community organizations to provide meaningful support where it's needed most, working alongside leaders who are already deeply engaged in strengthening our communities. In this way, CWCU helps build a stronger, more connected local economy every day. Simply put, we are building better lives together.

Stacie Wyss-Schoenborn

Stacie Wyss-Schoenborn
President & CEO, Central Willamette Credit Union

View Our Annual Report



Making a Difference

Impact at a Glance

1,500+ VOLUNTEER HOURS

\$185,000+ BACK TO COMMUNITY

Showing Up for Our Communities

At CWCU, our commitment to community is rooted in showing up. Through paid volunteer time off (VTO), our team members are encouraged to step away from their desks and into the communities we serve.

This year, our team contributed more than 1,500 volunteer hours, supporting organizations and causes that matter deeply to our members and communities. From caring for animals at SafeHaven Humane Society to supporting youth through Old Mill Center and the Boys & Girls Clubs of Corvallis and Albany, and partnering with organizations like Oregon Riders Society and Albany Student Advocacy Project, our team is proud to give their time in ways that create meaningful, lasting impact.

Community Driven Connection

As a member-owned, not-for-profit institution, we reinvest our resources into initiatives that strengthen communities and expand opportunity. We pursue mission-aligned partnerships that build trust, address real community needs, and support long-term impact.

This year, CWCU contributed more than \$150,000 to community partners and raised an additional \$35,000+ through internal and external fundraising efforts, supporting organizations and programs that make a meaningful difference across our region.





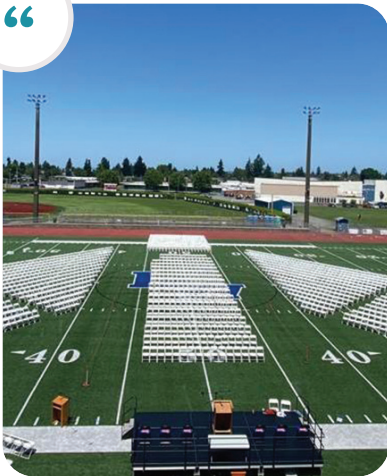
■ Promoting Community Development

Juntos Avanzamos Designation Ceremony



In September of 2025, Central Willamette Credit Union was able to join a national network of credit unions recognized by Inclusiv for commitment to financial inclusion and support of Hispanic and immigrant communities. Inclusiv is a mission-driven non-profit organization. They are the leading network of credit unions with a primary mission of promoting community development and financial inclusion. Inclusiv is a certified Community Development Financial Institution (CDFI), the only CDFI exclusively dedicated to investing in the community development credit union movement.

“



TESTIMONIAL
Lebanon High School

“About a month before graduation, we learned that our stadium would not be available, which meant we suddenly needed nearly 2,000 chairs. Thanks to the support made possible through the Lebanon High School debit card with CWCUCU, we were able to bring in beautiful white chairs and turn what started as a stressful situation into a truly special ceremony. When members use the Lebanon High School debit card, every swipe directly supports Lebanon High School students.”

-Craig Swanson, Lebanon High School Principal



■ 2025 Highlights

CWCUCU Favorite Volunteer Events



Christmas Storybook Land

CWCUCU team members volunteered at Christmas Storybook Land, a beloved Albany holiday tradition run entirely by community volunteers. The free event transforms the Linn County Fair & Expo Center into a festive wonderland for families while encouraging canned food donations to support the FISH of Albany food pantry.



Northwest Art and Air Festival

CWCUCU proudly served as the Title Sponsor of the Northwest Art & Air Festival, a beloved summer tradition in Albany. The festival brings thousands to Timber-Linn Park for hot air balloons, local art, and live entertainment. Our team members were also on-site volunteering and engaging with the community throughout the event.

“



TESTIMONIAL
ABC House

“CWCUCU has been a partner with us for well over a decade, and that kind of long-standing support means the absolute world to us. Through our partnership, we have been able to see thousands of children because of the support that they have given us. When a partner steps up to support, it's not only a donation, it's an investment in our community.”

-Courtney Pouliot, Events & Marketing Coordinator





Community Impact Cards

Our Community Impact Cards turn everyday spending into meaningful community impact. With each swipe, a contribution is directed to local schools and nonprofits, creating a steady stream of support without costing our members anything extra. Over time, these small donations have added up to real funding that helps our chosen partners expand their programs, meet community needs, and serve more people. It's a simple way for CWCU and members to give back every single day.

Total # of Cards in 2018:

43

Total # of Cards in 2025:

5,275

Total Donated in 2025:

\$20,139.24

Total Donated Historically:

\$100,000+



Aligning Our Investments

Local Impact

While maintaining the strength of notable Willamette Valley connections and support, we were also able to expand partnerships across the three newer service areas: Lincoln, Deschutes, and Lane counties. We established fresh policy and process for our Community Impact Card Program that supports high schools and local nonprofits, and broadened access to financial education from online learning to school sponsorships powered by Everfi. Real, lasting community change is built through consistent partnership, intentional strategy, and a long-term commitment to the communities we serve.

In 2025, we aligned our investments around three focus areas: Investing in Our People, Community Stability, and Culture & Place and gave back \$150,000 in these areas. We worked diligently to create informed decisions based on community needs and conversations with local partners.



Investing in our People 21 Community Partners

We invest in programs that expand opportunities, remove barriers, and support people at critical moments in their lives.



Community Stability 3 Community Partners

We invest in organizations that meet the essential needs of Oregonians and help build resilient, connected communities.



Culture and Place 4 Community Partners

We invest in efforts to preserve cultural heritage and protect the natural environments that define Oregon's communities.



Our Commitment

Advocating for Our Members

At CWCU, our commitment to community extends beyond direct service and investment. We actively advocate for policies and systems that protect and expand access to affordable financial services for the people we serve.

As engaged members of GoWest Credit Union Association, we contribute to a strong, unified voice for credit unions across the region. We also support national advocacy efforts through America's Credit Unions and the Credit Union Legislative Action Fund, working alongside policymakers and industry partners to ensure the credit union model remains accessible and impactful.

Advocacy in Action

- Contributed more than **\$7,000** in combined organizational and team member support toward state and national advocacy efforts.
- Engaged with policymakers during **Credit Union Day at the Capitol**.
- Met with federal policymakers in Washington, D.C.
- Advanced the collective representation of **17.4 million credit union members** across the region through GoWest Credit Union Association.



Advocacy Team 2025

Catrina Harjo
David Dirks
Elyana Yurkiewicz
Evelle Cleary
Joshua Pairan

Kevin Gartner
Miranda Rodriguez
Rebecca Tolentino
Stacie Wyss-Schoenborn



■ Creating Meaningful Connections

The Community Engagement Team

Together, Rebecca and Miranda lead Central Willamette Credit Union's community engagement efforts with a shared commitment to impact, inclusion, and meaningful connection. Rebecca brings over a decade of experience in community outreach, stakeholder engagement, and program development across healthcare, education, and nonprofit sectors, guiding initiatives with empathy and strategic vision. Miranda complements this work with strengths in systems thinking, data storytelling, and community support, alongside a deep personal commitment to uplifting underserved voices. Together, they work to build authentic partnerships and advance inclusive financial empowerment throughout the communities CWCU serves.



Email the Team

communityengagement@centralwcu.org

Learn More About CWCU

