



# 2025 COMMUNITY AND SOCIAL IMPACT REPORT



**More Members. More Impact.**  
Join Redwood Credit Union, where growth means stronger communities, greater financial access, and lasting local impact.  
Join today!



Cristina, Member since 2020



Redwood  
Credit Union®

# 2025 COMMUNITY AND SOCIAL IMPACT REPORT

## JANUARY–DECEMBER, 2025

## 2025 Highlights

### Rooted in Impact

At Redwood Credit Union (RCU), making a difference is part of who we are. As a not-for-profit financial cooperative, our mission is to passionately serve the best interests of our Members, team members, and communities. This report highlights how our mission translates into action—and impact.

### Members

**68,364**

Member loans funded

**\$2.85M**

Saved with new  
RCU savings tools

### Overall Impact

### Team Members



**521,090**

Members served

**95**

Team members certified  
as financial coaches

**5,135**

Volunteer hours



**1,000**

Team Members supported

### Communities



**2.83%**

Financial Giving as a  
percent of net income

**312**

Community partners  
supported

**\$5.18M**

In total community  
giving





David, Member since 2015

## Serving Our Members

At RCU, our Members are more than account holders—they're the reason we exist. Every product we offer, every service we deliver, is designed to uplift lives and strengthen communities. By delivering affordable financial solutions and upholding exceptional service standards, we bring our purpose to life—inspiring hope and elevating the financial well-being of our communities one person at a time, through good times and bad.

**521,090**  
Members Served

## Advancing Financial Inclusion

Everyone deserves the chance to thrive financially. By breaking down barriers and inviting underserved communities into our cooperative, we're fostering a more inclusive and resilient economy for all.

RCU's Direct Access Checking Accounts provide a safe entry point for Members rebuilding their finances or without a traditional banking history.

<b>4,676</b>	<b>10,041</b>	<b>\$421</b>
New Accounts Opened in 2025	Total Accounts Maintained in 2025	Average Balance

## Impact in Action

### Serving Business Members

When a Santa Rosa couple took over their family's market, they switched their accounts to RCU Business Services. The guidance they received ensured a smooth transition, including securing funding for a loan in less than 24 hours to cover unexpected roof repairs. RCU also helped them find the merchant services that best fit their Santa Rosa-based business. Today, the business saves hundreds each month—totaling more than \$10,000 in the first few years alone. The owners also gained peace of mind, knowing their business has the personalized support it needs to thrive.





Alejandro, serving Members since 2022

## Expanding Access to Lending

From first cars to new homes, from launching a small business, to covering everyday needs—our lending programs are designed to support Members at every stage of life. With flexible, trusted options, we provide the resources to move forward confidently, offering peace of mind, while strengthening our communities every day.

**68,364**

Member Loans Funded

**\$2.6B**

Total Value

**47,367**

Consumer Loans

**2,912**

Mortgage Loans

**1,291**

Business Loans

**16,794**

VISA® Loans

**\$1.3B**

Total Value



**\$1.0B**

Total Value



**\$210M**

Total Value



## Impact in Action

### RCU Drive Program

A pair of RCU Members needed a reliable vehicle for their family. After finding their ideal vehicle through one of RCU's trusted dealer partners, they applied for financing, but their credit history made qualifying for a traditional auto loan unlikely. Through RCU Drive, a program offering tailored underwriting guidelines with affordable down payments, and trusted vendor partnerships, they were approved for financing at a favorable rate. The program provided a reliable vehicle and an affordable payment plan, giving the family access to jobs, education, and healthcare. It wasn't just transportation; it was a path to stability and opportunity.



## Empowering Financial Well-being

Life isn't always predictable—but our support is. Whether Members are navigating challenges or already feeling confident about their finances, our personalized coaching helps them strengthen healthy financial habits and continue building long-term stability and resilience.

## Financial Coaching

RCU offers free financial coaching with certified financial coaches in our branches and virtually.

» **2,758** free Financial Coaching Conversations provided

Learn more at [redwoodcu.org/resources](https://redwoodcu.org/resources)



## Making Saving Simple

**\$2.85M**

Saved with New RCU Savings Tools

RCU's **Simple Save** helps Members build savings by automatically transferring a set amount into savings with each debit card purchase.

**1,277**

Members enrolled

**\$980,580**

saved

RCU's **Round up & Save** helps Members grow savings by rounding up debit card purchases and transferring the difference into savings.

**10,733**

Members enrolled

**\$1.87M**

saved

## Helping through Difficulty

RCU's **Skip-a-Pay** allows Members to skip up to two loan payments per year, offering flexibility during financial hardship such as medical emergencies, job loss, or unexpected home repairs.

**19,992** skipped payments

During the longest **government shutdown** in history in 2025, RCU stepped in to support Members impacted by furloughs, service disruptions, and other challenges.

We funded **79** interest-free payroll assistance loans, totaling \$225,740, helping Members stay afloat during uncertain times.

» **81** deferred payments on loans, covering \$1,664,777 in balances

## Impact in Action

### RCU Savings Tools

With Round Up & Save, one RCU Member with a limited income gradually built a savings cushion simply by rounding up everyday purchases—finding those extra cents from groceries and gas added up faster than expected. Another Member, a single parent, used Simple Save to automatically set aside 2% of each paycheck and accumulated more than \$400 in four months. Both now feel more confident in their ability to save consistently and are better prepared for unexpected expenses.





RCU Day of Impact 2025

# Investing in Communities

Together with our community partners, we cultivate positive change. Through strategic community investment and partnerships with local organizations, we are helping to build vibrant and resilient communities where everyone can thrive.

**\$5.18M**  
**Total Community Giving**  
*Includes both monetary and in-kind donations.*

**2.83%**  
**Financial Giving as a Percentage of Net Income**  
*Includes monetary donations only.*

**312**  
**Community Partners Supported**

## Giving Highlights

### Redwood Credit Union (RCU)

### Redwood Credit Union Community Fund (RCUCF)

### RCU Grant Match Campaigns

**63**  
 grants awarded

**\$705,100**  
 in contributions

**68,252**  
 people served

**16**  
 grants awarded

**\$835,835**  
 in contributions

12 Down Payment Assistance (DPA) grants

**\$259,098**

**\$970,341**  
 raised through matching contributions

Through RCU's Grant Matching Campaigns, community giving goes even further. By pairing donor contributions with support from RCU, participating nonprofits are able to amplify their fundraising efforts and strengthen essential programs.





## Community Giving Partnerships

### Celebrate Community

**\$58,020**

contributed

### Giving Marin

**\$32,083**

contributed

### SchoolsRule Sonoma

**\$50,000**

contributed

### SchoolsRule Marin

**\$67,502**

contributed

## Community Sponsorships

**111**

organizations supported

**132**

events sponsored

**\$857,365**

in sponsorship contributions

## Community Rooms

**42**

organizations hosted

**376**

community room hours donated

**\$131,600**

estimated value of in-kind support

## Empowering Home Ownership

In 2025, the RCU Community Fund (RCUCF) launched its **Down Payment Assistance (DPA) Program** to help make the dream of home-ownership a reality for first-time buyers who can afford a monthly mortgage payment but not a down payment.

Learn more at [rcucommunityfund.org](http://rcucommunityfund.org)



### Impact in Year One

**\$259,098**

in grants awarded supporting 12 home purchases

## Impact in Action

### Down Payment Assistance (DPA) Program

A Sonoma County teacher faced challenges saving for a down payment in the competitive Bay Area housing market. Thanks to the RCU Community Fund DPA Program—which provides a forgivable grant of up to five percent of the home price or \$25,000—she was able to secure a new home while preserving some savings for incidentals. The program empowers essential workers like her—educators, healthcare professionals, first responders, and others—to achieve homeownership in the communities they serve.



# REALITY

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Redwood  
Credit Union

EDUCATION

Bite of Reality financial education workshop



## Empowering Financial Well-being

Financial wellness education is a cornerstone of RCU's commitment to community. Through workshops, personalized coaching, and digital resources, we help individuals and families build knowledge and confidence to make informed decisions and take control of their financial futures—creating lasting, positive change.

232

financial wellness  
workshops

9,172

individuals  
reached

57,840

visits to digital  
financial wellness  
resources

## Elevating Engagement

Our team members love to give back. Through a shared commitment to service and collective action, they invest their time, talents, and resources to help inspire, strengthen, and uplift our communities.

### Volunteer Engagement

Team members who give their time to support community organizations through service

5,135

Volunteer Hours

314

Events

\$206,109

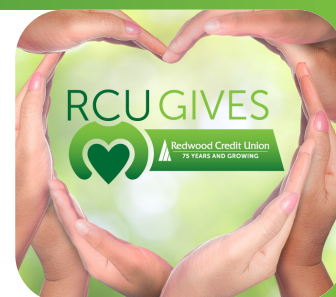
Estimated Value of  
Volunteer Time



## Impact in Action

### Team Member Giving Campaign

RCU's 2025 **Team Member Giving Campaign** raised an inspiring **\$201,951 for 188 nonprofits** serving Northern California communities. With 780 team members participating—81% of the RCU workforce—this collective effort supports vital services ranging from youth programs to health care and animal welfare. Every dollar donated reflects RCU's deep commitment to uplifting local communities and creating lasting, positive change for those most in need.





Napa Shred-a-Thon

## Impact in Action

### Shred-a-Thons

RCU's 2025 Shred-a-Thons offered free, secure disposal of confidential documents and e-waste across five counties—serving **4,158 vehicles** and saving community members an estimated \$146,000 in shredding costs. These events prevented identity theft, protected the environment, and raised \$13,254 for local nonprofits. With **161 volunteers** engaged, nearly **1,000 trees** and **387,810 gallons of water saved**, Shred-a-Thons continue to reflect RCU's commitment to privacy, sustainability, and community well-being.

Learn more at [redwoodcu.org/shred](https://redwoodcu.org/shred)

### Day of Impact

RCU's 2025 **Day of Impact** mobilized **940 team members** to create nearly **4,000 heartfelt resources for foster youth**—including Birthday Boxes and Care Bags—enough for every foster child in the communities where we have branches. These items were donated to 25 nonprofit partners across Marin, Napa, Sonoma, Mendocino, Lake, and San Francisco counties, helping ensure foster children feel celebrated on their birthdays and supported during times of transition.

Learn more at [redwoodcu.org/about](https://redwoodcu.org/about)



### RCU Holiday Food Drive

RCU's 2025 **Holiday Food Drive** introduced an innovative porch-to-pantry donation model making it easier than ever for the community to fight food insecurity. **The food drive registered 1,408 donors and collected more than 36,000 pounds of food**, providing critical support to local food banks and pantries. By leveraging technology and community partnerships, the program removed barriers to giving and created a scalable, sustainable solution to meet urgent needs across the Northern Bay Area.



# Donate and make a lasting impact!



## Our mission: Caring for community

The Redwood Credit Union Community Fund (RCUCF) is a nonprofit organization established by Redwood Credit Union to continue to deepen our social impact and strengthen community resiliency. Our mission is clear: to empower local communities through financial education, disaster relief, housing, and community wellness initiatives.

**When you donate to RCU Community Fund,  
100% of your donations will support:**



Disaster relief



Financial wellness



Affordable housing



Community wellness



**REDWOOD CREDIT UNION  
COMMUNITY FUND**

**DONATE TODAY!**



[rcucommunityfund.org](https://rcucommunityfund.org)

