

# 2025 Impact Report

Together we deliver:  
Celebrating our most recent  
decade of impact





To celebrate Earth Day, our team in Nairobi hosted a volunteer event, planting trees in the Karura Forest.

United Nations Federal Credit Union (UNFCU) provides global banking for global citizens. Since 1947, we have been the largest financial cooperative for the United Nations community, now providing banking services for more than 260,000 members across 200 nations and territories. As a global credit union, we work to empower our members and our communities in support of a more sustainable world.

Like the United Nations, we were founded on the belief that collaboration toward common goals is key to achieving success. In this report, we share the proof points of what working together can achieve: **10 years of positive impact.**

Our cooperative model enables us to work toward collective good through collective action. The impact we make is built by collaboration across our teams, partnership with like-minded organizations, and feedback from our members — all working together to improve our positive effect on the world as we grow.

# The power of collective impact



# Letter from our President & CEO

2025 was a year of progress and milestones for United Nations Federal Credit Union (UNFCU). As the world underwent great change, we remained steadfast in our commitment to sustainability and marked numerous achievements on our journey. Moreover, 2025 signaled **a decade of impact** for our Global Sustainability Program, Business Resource Groups, and UNFCU Foundation.

Over the past decade, our commitment to social responsibility has been shaped and strengthened by our ongoing responsibility to stand with our members and our world.

The 2025 UN International Year of Cooperatives provided an opportunity to demonstrate our collective purpose. As the leading credit union for the UN community, we furthered our efforts to empower people, protect the planet, and influence our industry to make more sustainable choices. We rose to the occasion, completing each of our 12 five-year Impact Goals on leadership, operations, and innovation. Among the highlights was maintaining climate neutrality even as our membership and staff grew. In addition to climate adaptation, UNFCU made a direct impact through inclusive programs, outreach, and philanthropy, supporting 14 of the 17 UN Sustainable Development Goals (SDGs) to better the world. In this way, we

responded to the UN Secretary-General's call for private sector action to advance the SDGs by 2030.

Leaning into our cooperative DNA, our 2025 accomplishments underscore a drive to build resiliency in the communities we serve. Against a backdrop of geopolitical and economic tensions, UNFCU focused on advancing well-being and having more local impact on a global scale. Across our work, we remained focused on what mattered most — ensuring our members and communities felt supported, informed, and connected despite turbulent times.

The implementation of new learning, career, and development programs had a ripple effect on our staff's ability to make a positive difference at UNFCU and in society.



Pamela Agnone  
President & CEO



UNFCU President & CEO addresses staff at our Women's Business Resource Group's event celebrating International Women's Day.

Our staff conducted more than 460 financial education sessions for our members in 39 countries to ensure they were supported during a period marked by change and uncertainty for so many. Additionally, our passionate teams completed more than 11,000 hours of volunteer work, an increase of more than 30% from the previous year.

To further sustainability across our industry, we hosted our United in Sustainability Summit in Montreal. This 8th annual convening — the first outside the US — enabled more credit unions to join the movement and share best practices on topics ranging from artificial intelligence (AI) to good governance and climate risk management. We were also honored to participate in the High-level Political Forum on Sustainable Development, championing the International Day of Cooperatives, at the invitation of the UN Department of Economic and Social Affairs.

Our 15-year participation in the UN Global Compact and its 10 Principles continued to strengthen UNFCU's transparent reporting. We fine-tuned our capability to measure and disclose the greenhouse gas (GHG) emissions of our loans and investments through active membership in the Partnership for Carbon Accounting Financials. Operating with an unwavering focus on financial safety and soundness, UNFCU remains strong.

Values-driven, we use our solid financial performance to support members and reinvest in our communities. Standing firmly behind this belief, the UNFCU Foundation, established by UNFCU in 2015, has transformed the lives of more than 140,000 women and youth worldwide through over 170 program grants since its inception. By providing access to livelihood training, education, and health care, the UNFCU Foundation remains focused on supporting agribusinesses and social entrepreneurships, which enables women and their families to overcome the shocks of a changing climate and generate incomes.

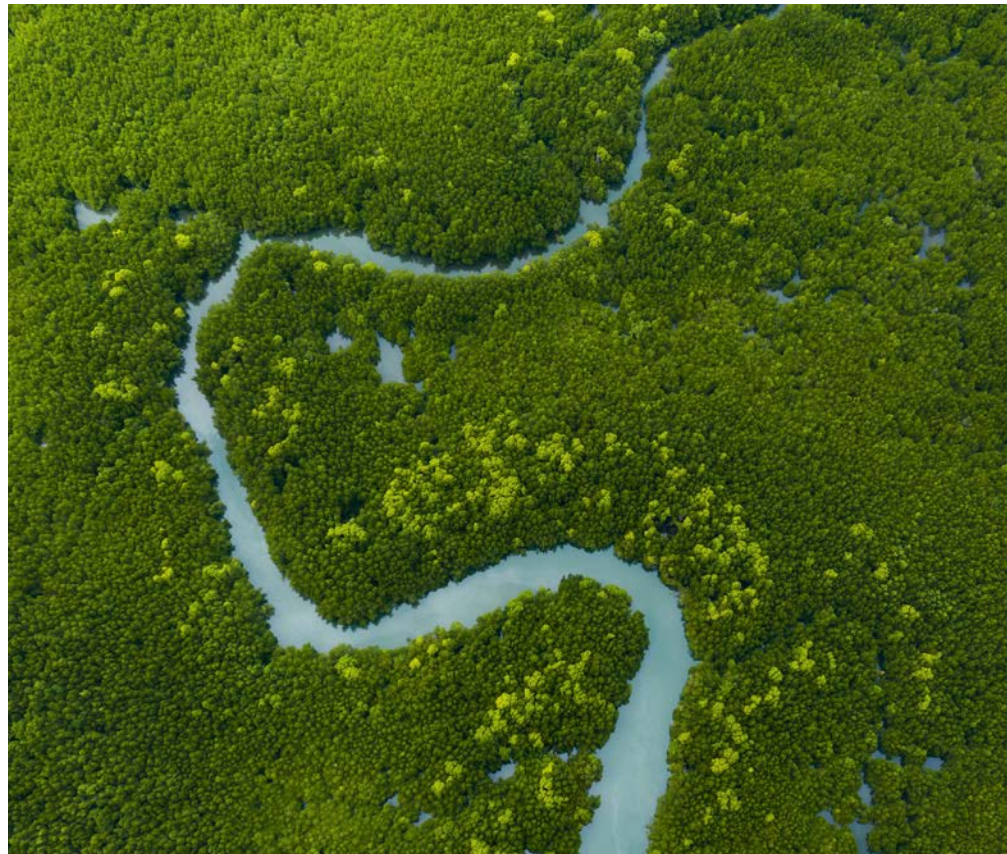
While empowering communities is inherent in the cooperative ethos, practicing sustainability is a core value embedded in our every action, each day. I thank the UNFCU Board of Directors for their vision and guidance. I am especially proud of our management and staff for their dedication, and remain excited by the promise our future holds.

**Pamela Agnone**  
President & CEO

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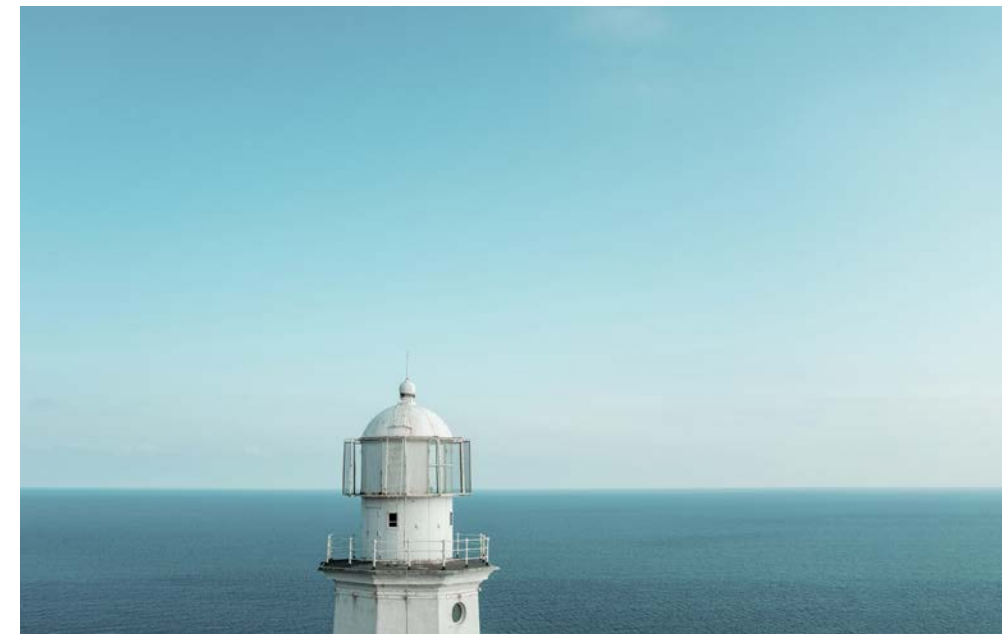
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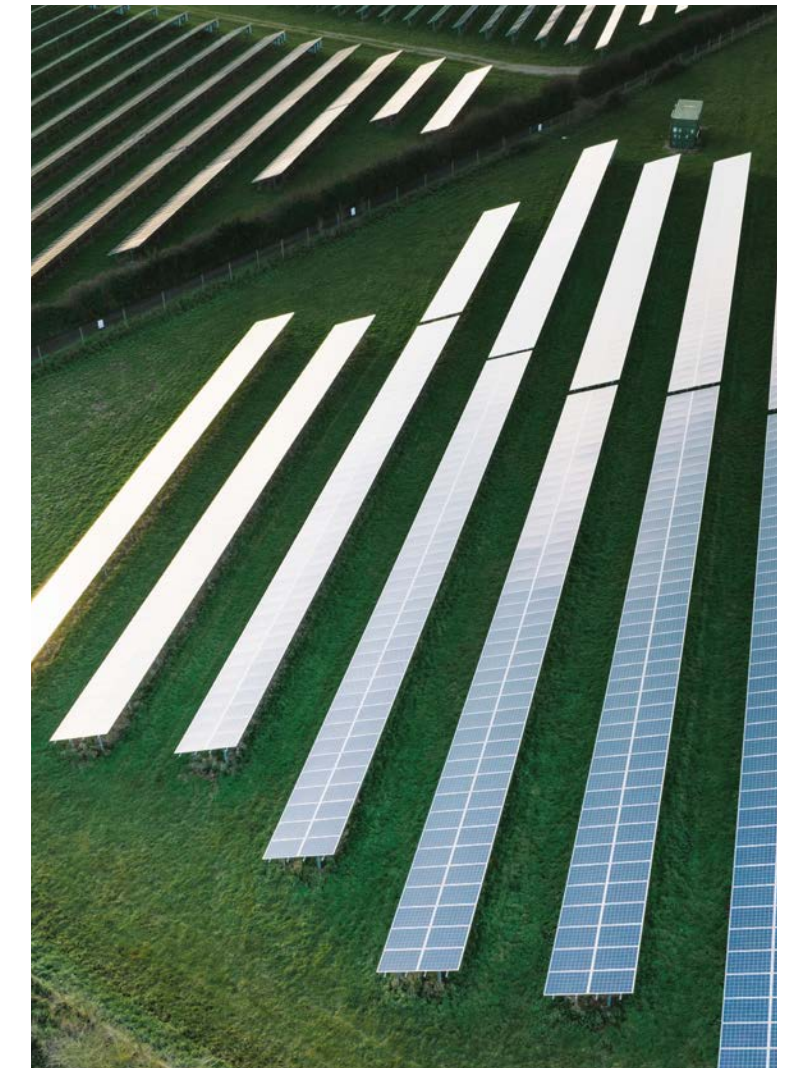
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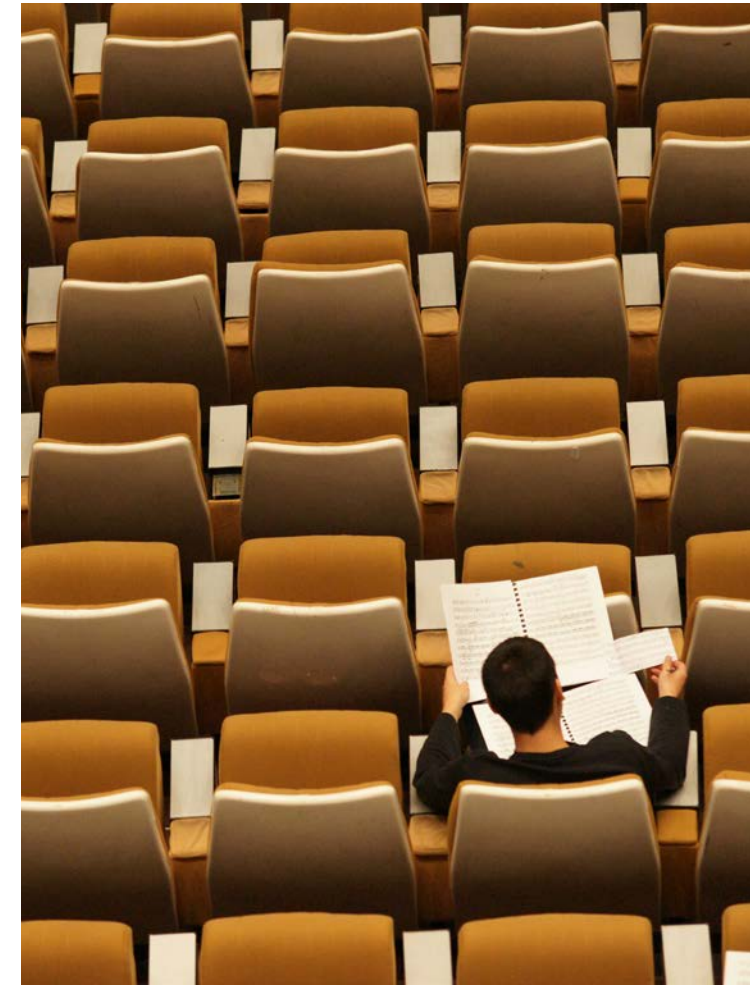
I

# Introduction

As a credit union founded by and for the UN community, we deliver a sustainable, inclusive, and purpose-driven banking experience for global citizens. Our values are more than what we believe in — they are strategically acted upon to make a lasting impact.

# A global community with shared values

Our core values reflect the cooperative nature of our organization. They represent what we stand for and how we work together for the greater good.



Embrace learning and development



Embrace diversity



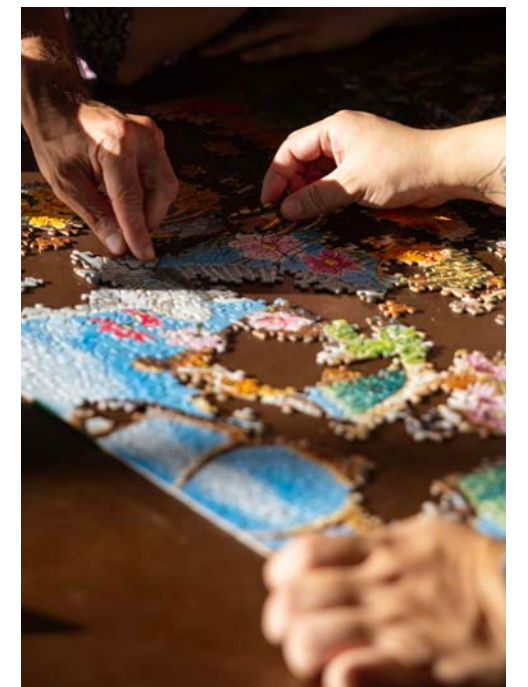
Provide the highest quality service



Practice sustainability



Ensure financial soundness



Achieve success together

# Impact strategy

We address the issues that matter most to our organization, our members, and the communities we touch. Our strategy is also inspired by and reflects the work of our members to build a better world.

The approach to our impact focuses on four pillars: preserve the planet, empower people, serve our communities, and end poverty. We work together with our employees, members, the UN community, the broader credit union sector, and other like-minded **partners** toward collective impact in each one. Underlying all we do is our steadfast commitment to **transparency** and **accountability** through good governance practices.

## Impact oversight and execution

Our President and CEO leads our impact work in collaboration with two executive sponsors. Our Global Impact & Inclusion (GII) team implements our impact strategy and drives progress across each impact pillar. Our network of Global Sustainability Program (GSP) sponsors, volunteers, and Business Resource Groups (BRGs) actively supports this work.

## Our four impact pillars<sup>1</sup>

### Preserve the planet

We cultivate a healthier planet by offering green financial solutions, committing to eco-friendly practices, and convening credit unions under a sustainability movement.

### Empower people

We help one another succeed by building a workplace where everyone feels empowered to grow, lead, and be their authentic self. From professional development to inclusive health benefits, we enable our employees to thrive personally and professionally.

### Serve our communities

Volunteerism has been a long-standing tradition of ours. Embracing our culture of service, we uplift our communities through staff-led volunteer activities and outreach.

### End poverty

We work to end poverty globally for women and youth and support humanitarian relief response through UNFCU Foundation.

<sup>1</sup>These pillars and underlying issues were identified in our 2019 materiality assessment. In 2026, we will conduct a double materiality assessment to identify and prioritize key impacts, risks, and opportunities (IROs). The results will inform our sustainability strategy, strengthen our ESG governance, and guide future reporting and initiatives.

# 2025 Impact highlights

Last year marked multiple milestones on our journey. In 2025, we completed all 12 of our Impact Goals, demonstrated direct action on 14 of the 17 UN SDGs, and commemorated a decade of multiple impact initiatives.

## Preserve the planet

9

consecutive years of climate neutrality

10

years of our Global Sustainability Program

33%

decrease in paper use since 2019

## Empower people

7<sup>th</sup>

consecutive year earning Great Place to Work® certification

10

years of our Business Resource Groups (BRGs)

53%

women and 47% men demonstrates gender-balanced leadership representation

## Serve our communities

32%

increase in staff volunteerism from 2024

11K

hours of community service

32

organizations supported that strengthen our local communities

## End poverty

16K

women and youth positively impacted across six countries

\$1.3M

contributed to UNFCU Foundation grant partners and humanitarian relief efforts

10

years of empowering women and youth to exit poverty

# Commemorating a decade of action

While UNFCU has long served its community, our work over the past 10 years shows what is possible when people come together united in purpose. Here is a snapshot of our journey.

## 2015

- Established the UNFCU Foundation
- Launched our Global Sustainability Program
- Developed our five-year Sustainability Action Plan, with eight goals to achieve by 2020
- Calculated our Scope 1 and 2 GHG emissions for the first time
- Established our Women’s, LGBTQ+, and Multicultural BRGs



## 2016

- Achieved climate neutrality, which we have maintained since
- Conducted our first annual GHG emissions inventory
- Conducted our first Inclusive Workplace Culture Survey
- Published our first environmental sustainability report



## 2017

- Published our first annual Impact Report
- Established our sustainable procurement policy



## 2018

- Established the United in Sustainability (UIS) Network and held the first annual UIS Summit at the UN headquarters in New York
- Launched our Impact share certificate program, funding investments and loans that support environmental and social initiatives
- Launched our global mentoring program
- Re-confirmed our commitment to the UN Global Compact, which we signed onto in 2010



## 2019

- Earned our first Great Place to Work® certification, which we have achieved every year since
- Introduced a formal Anti-Discrimination Policy
- Conducted our most recent materiality assessment
- Joined the African American Coalition for Credit Unions



## 2020

- Announced our 2025 Impact Goals
- Introduced our Supplier Code of Conduct
- Expanded the scope of our GHG inventory to estimate the climate impact of work-from-home and commuter emissions
- Fully divested from companies in the fossil fuels exploration and wholesale distribution industries
- Developed our Human Rights Statement
- Supported the World Health Organization’s COVID-19 Solidarity Response Fund through the UNFCU Foundation



2025 marks not only the completion of our 2025 Impact goals, but also the 10-year anniversary of the UNFCU Foundation and our Global Sustainability Program.

# 2021

- Updated our investment policies to formalize the exclusion of fossil fuels, tobacco, and firearms from our investment portfolio
- Established our global volunteer program
- Developed our Anti-Corruption Policy and launched a screening system to provide ongoing anti-corruption safeguards
- Introduced our African American and Black BRG
- Supported COVID-19 vaccine availability in Africa and India through the UNFCU Foundation



# 2022

- Achieved recertification of LEED Gold at our Long Island City, NY, headquarters
- Introduced energy efficient loans for sustainable home improvements
- Introduced rate discounts when members use our US automobile loan to purchase electric vehicles and hybrid cars
- Completed a comprehensive assessment of our single-use plastics
- Completed the UN Global Compact's Target Gender Equality Accelerator Programme, enabling us to set targets for women's leadership and advancement



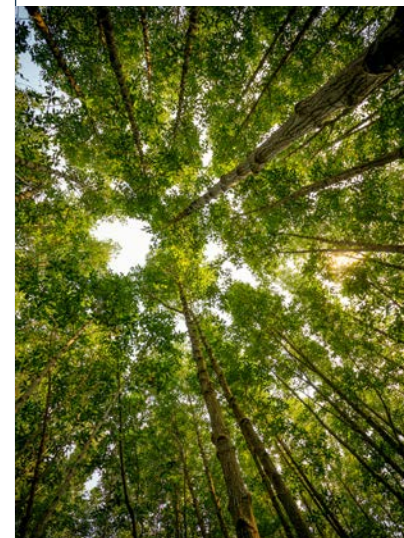
# 2023

- Became a signatory to the Partnership for Carbon Accounting Financials (PCAF)
- Began aligning with the Global Reporting Initiative (GRI) in our impact reporting
- Reached full gender parity in our leadership roles
- Launched our UIS Advisory Council
- Launched the *Our Voices* podcast, which brings employees together to discuss personal stories of belonging



# 2024

- Formed an internal Climate Risk Working Group as a subset of the Lending Risk Working Group
- Completed an assessment of our financial GHG emissions



# 2025

- Completed our 2025 Impact Goals
- Conducted our first climate-related financial risk assessment of our residential mortgage portfolio
- Introduced a global online platform to help employees connect with volunteer opportunities, track their contributions, and join volunteer events
- Held our inaugural Global Volunteer Week
- Marked 10 years of the UNFCU Foundation, Global Sustainability Program, and BRGs
- Achieved nine consecutive years of climate neutrality





II

# Impact Pillars

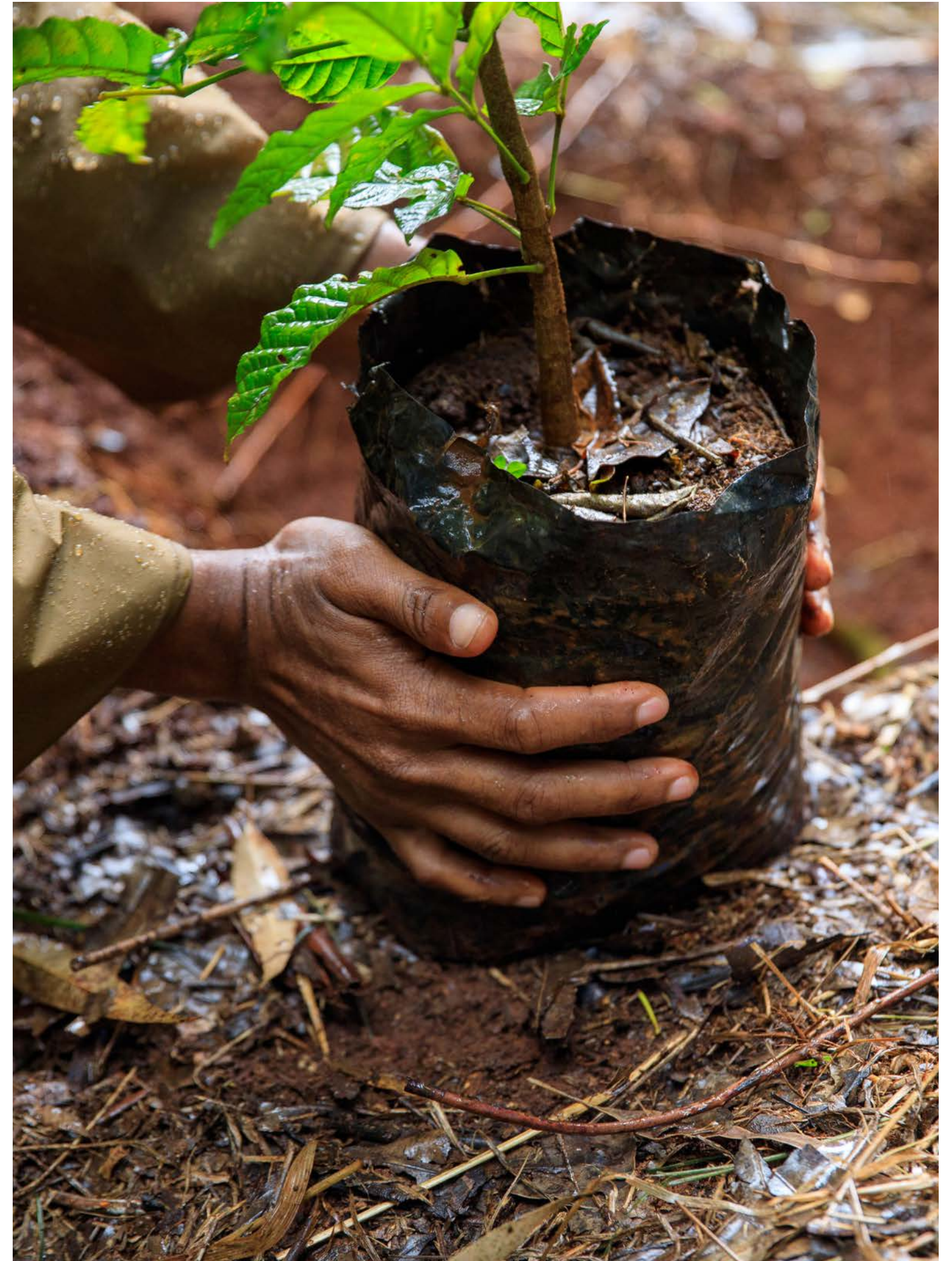
Creating a positive impact is not just a responsibility — it's central to who we are as the Credit Union for the UN community. Doing our part to deliver against the UN SDGs, we work to protect the planet, foster an inclusive workforce, strengthen communities, and help address poverty worldwide.

# Preserve the planet

We are committed to creating a healthier planet, and operate in accordance with the UN Global Compact: a call to companies everywhere to align their operations and strategies with ten universally accepted principles in the areas of human rights, labour, environment, and anti-corruption. We help our members reduce their impacts through sustainable financial solutions, while collaborating with partners to reduce environmental impacts globally.

## Impacted Sustainable Development Goals







 SDG 7: Affordable and clean energy	 SDG 8: Decent work and economic growth
 SDG 9: Industry, innovation and infrastructure	 SDG 12: Responsible consumption and production
 SDG 13: Climate action	 SDG 14: Life below water
 SDG 15: Life on land	 SDG 16: Peace, justice and strong institutions
 SDG 17: Partnerships for the goals	



UNFCU staff member planting a tree in Nairobi's Karura Forest.

# Our 2025 Impact Goals

In 2025, our latest five-year environmental sustainability goals reached their deadline. This included both our Innovation Goals, which focus on impacting the world outside UNFCU, and our Operations Goals, which concentrate on day-to-day activities within UNFCU-controlled facilities. We are proud to have successfully achieved all 12 goals, and look forward to sharing our 2030 Impact Goals in next year’s report.

Innovation goals	2025 progress	SDGs impacted
<p>✓ Elevate sustainability in the credit union industry by educating credit unions on the UN SDGs.</p>	<p>Held our eighth annual UIS Summit, our first outside the US, attracting more than 120 credit union industry participants.</p>	
<p>— Achieve Advanced UN Global Compact Advanced Level Communication on Progress.</p>	<p>In 2023, the UN Global Compact’s annual survey, with questions on the 10 UN Global Compact Principles, replaced Advanced Level reporting. We completed the UN Global Compact’s annual comprehensive survey. As of 31 December 2025, UNFCU was the only US credit union signatory of the UN Global Compact.</p>	
<p>✓ Create a pathway for vendors to align with UN SDGs.</p>	<p>Achieved in 2024 through 100% response rate to our vendor survey, which measured vendors’ progress on sustainability issues.</p>	
<p>✓ Explore impact finance and investment opportunities and guidelines.</p>	<p>Continued to identify investments for our Impact share certificate that align with our purpose. In addition, UNFCU does not invest in fossil fuels, tobacco, or firearms.</p>	
<p>✓ Enhance the positive impact of members’ financial choices by increasing the number of green share and loan accounts by 200%.</p>	<p>Since 2020, we’ve had a 237% increase in the number of energy efficient loans, hybrid and electric vehicle rate discounts, and sustainable mortgage options.</p>	
<p>✓ Engage staff to act on UNFCU sustainability goals throughout their workday by creating opportunities for awareness and education.</p>	<p>Held events throughout the year including Earth Day and World Environment Day.</p>	

**Progress legend**

- ✓ Achieved
- Ongoing
- ! Off track
- No longer applicable

Operational goals	2025 progress	SDGs impacted
<p>✓ Publish an annual Impact Report based on progress toward the SDGs.</p>	<p>Achieved.</p>	
<p>✓ Ensure that 30% of procurement spend goes to vendors that meet the highest UNFCU rating for sustainability and social impact criteria.</p>	<p>Achieved in 2024.</p>	
<p>✓ Maintain climate neutrality.</p>	<p>Continued to maintain climate neutrality for the ninth consecutive year.</p>	
<p>✓ Decrease energy use associated with GHG emissions per member by 25% relative to a 2019 baseline of 1,669 MTCO<sub>2</sub>e.<sup>2</sup></p>	<p>53% decrease in Scope 1 and 2 emissions per member from our 2019 baseline.</p>	
<p>✓ Decrease paper use per member by 50% relative to a 2019 baseline. Source at least 80% of purchased paper from certified sustainable sources.</p>	<p>33% reduction in paper use since our 2019 baseline year. 0.11 pounds of paper use per member in 2025 compared to 0.30 pounds per member in our 2019 baseline year. We achieved a decrease in paper use per member by 50% relative to a 2019 baseline in 2024.</p>	
<p>✓ Evaluate opportunities for single-use plastic reduction within direct operations.</p>	<p>Over the past five years, we have assessed our use of single-use plastics, identified opportunities for improvement, and implemented operational solutions.</p>	

<sup>2</sup>This goal considers Scope 1 and Scope 2 emissions from operationally controlled facilities at our Long Island City, NY, headquarters, our location in Washington, DC, our disaster recovery facility, and our previously owned insurance subsidiary, Industrial Coverage Corporation.

# Elevating sustainability through partnership

As part of our cooperative values, we prioritize working together with partners to create change. Last year, as the UN focused on cooperatives' ability to build a better world, we strengthened existing relationships and formed new partnerships to create impact on a larger scale.

## International Year of Cooperatives

The UN declared 2025 the International Year of Cooperatives, recognizing the vital role cooperatives play in advancing sustainable development, financial inclusion, economic growth, and resilient communities worldwide.

To mark the International Day of Cooperatives 2025, we were invited to participate in a panel hosted by the UN Department of Economic and Social Affairs, in collaboration with the Committee for the Promotion and Advancement of Cooperatives and the New York City Department of Small Business Services.

## United in Sustainability Network

We give credit unions and their associations a platform to share best practices and ideas on sustainability through the United in Sustainability (UIS) Network, which we founded in 2018. Our community of credit unions has become an industry movement of sustainability advocates — ranging from CEOs and sustainability officers to managers of facilities, lending, and risk

management. As the Network's convener, we invite UN system experts to and curate content for special events, webinars, and our annual summit.

In 2025, we hosted our eighth annual UIS Summit, our first to take place outside of the US. Held in Montreal, Canada, the two-day, hybrid convention underscored financial cooperatives' progress on positive community impact and commitment to the UN SDGs. We welcomed more than 120 participants from Brazil, Canada, Ireland, and the US. We also heard from speakers at the UN Climate Change Conference (COP30) in Belém, Brazil, by connecting virtually to the event.

### Summit topics included:

- Sustainability in the digital age: The impact of AI, challenges, and opportunities
- The World Council of Credit Unions' latest research on climate capital in the global south
- The business case for sustainability and trends in the sector
- Insights and best practices on bringing new environmentally friendly products to market



### Staff spotlight:

As UNFCU's Senior Manager of Global Sustainability and Climate, David contributes to a range of environmental and social initiatives, including the Global Sustainability Program, climate risk efforts, the United in Sustainability Network, impact reporting, and collaboration with the Partnership for Carbon Accounting Financials. His most memorable experience at UNFCU has been coordinating our 2025 UIS Summit in Montreal, Canada.

- The role of community-led innovation and the global replicability of sustainable solutions
- Financial well-being in the face of changing climate and technology
- Reporting and accountability

Speakers included thought-leaders from the UN community, academia, credit unions and leagues from around the world, and industry trade organizations. Among those advancing the conversation at the 2025 UIS Summit were: the UN Environment Programme, Ceres, S&P Global, Fenabac in Brazil, Vancity, the Partnership for Carbon Accounting Financials, the Quebec Council of Co-operation and Mutualism, the Canadian Credit Union Association, and the World Council of Credit Unions. Our UIS Advisory Council played a key role in developing the Summit's agenda and facilitating engaging sessions.

Beyond the annual summit, UNFCU served as a thought leader at multiple events and networks during the year, including:

- **World Credit Union Conference** and remained an active member in the World Council's Climate Influencers Network.
- **African American Credit Union Coalition Conference:** Carlene Alexander, Vice President, Global Impact & Inclusion at UNFCU, joined a panel titled "C-Suite Ladies: Let's Check In."
- **Annual America's Credit Unions Government Affairs Conference:** Representatives from UNFCU's Office of General Counsel and our UN Affairs and Partnerships department joined the New York Credit Union Association for the annual "Hike the Hill," speaking with Congressional members and their staffs on a range of credit union issues.

# Environmental stewardship within our operations

As a climate-neutral institution, we strive to continually improve our operations to combat climate change. Last year, we minimized our environmental footprint by cutting our energy use and emissions, reducing the waste we generate, using fewer natural resources, and offering sustainable financial solutions.

## Energy use and emissions

We are answering the planet’s urgent call for climate action through our commitment to maintaining climate neutrality. Since 2016,<sup>3</sup> we have offset our carbon emissions by purchasing renewable energy credits (RECs). We have also decreased our energy use, even as our membership and staff have grown.

## Scope 1 and 2 emissions

We take a multi-pronged approach to reduce our impact on the climate. It includes:

- **Reducing emissions through energy efficient business processes:** Our Facilities and Real Estate Management team, together with our Global Sustainability Program leadership,

collaborate to improve energy efficiency across our facilities guided by leading global standards.

- **Achieving Leadership in Energy and Environmental Design (LEED):** 80% of our office space is LEED certified<sup>4</sup> including our Long Island City, NY, headquarters (Gold) and our Washington, DC, branch (Silver).
- **Purchasing renewable energy:** We are committed to balancing 100% of our grid electricity usage with clean, renewable wind power via RECs. We partner with Iron Mountain to host our secondary data center. Through the Iron Mountain Green Power Pass program, 100% of this computing is powered by renewable energy.

- **Conducting an annual GHG emissions inventory:** We follow GHG accounting methodologies, including the GHG Protocol Corporate Standard and the EPA GHG Accounting Guidelines. This allows us to track emissions trends, identify areas for reduction, and support broader environmental sustainability goals.

## Scope 3 emissions

Scope 3 emissions make up the largest share of our carbon footprint, spanning our upstream supply chain and downstream use of our financial products. We are working to better measure, manage, mitigate, and reduce both.

## Climate-aligned financial solutions

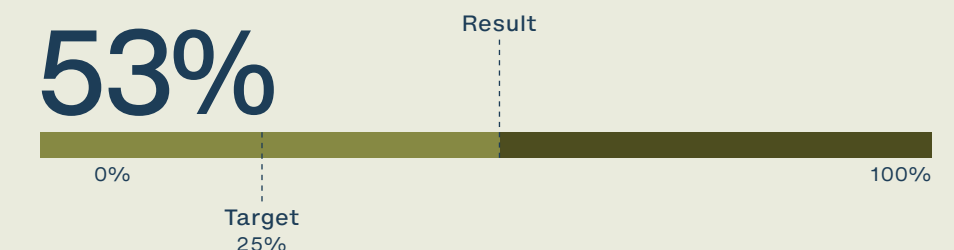
We embed sustainability within our financial solutions so members can bank sustainably with ease. For example, our energy efficient loan funds eco-friendly home improvements, like solar panels and high-efficiency heating systems at a discounted rate. We also offer rate discounts on our US automobile loans when used to purchase hybrid and electric vehicles. Additionally, we provide sustainable mortgages, such as Fannie Mae HomeReady, which supports energy-efficient homes and low-to-moderate-income borrowers. Our Sustainable Impact closing cost credit provides access to energy-efficient, Energy Star-, or LEED-certified homes with a reduced down payment.

We are a proud member of the Partnership for Carbon Accounting Financials (PCAF). PCAF brings together financial institutions worldwide to develop and implement a harmonized approach to assess and disclose the GHG emissions associated with their loans and investments. In 2025, we continued our work to align with the PCAF framework by accounting for emissions related to our mortgage lending and our listed equities and corporate bonds. We plan to publish our PCAF disclosure in 2026. We will continue refining our data collection processes to strengthen the accuracy and completeness of our Scope 3 emissions data.

## Digital access, lower impact

We seek ways to support our members’ evolving needs with sustainable solutions. In 2025, we transitioned to a fully digital enrollment process for Priority Pass Select. This service provides access to more than 1,700 airport lounges and travel experiences worldwide at no cost. Now, instead of receiving a physical membership card, members can access these benefits using a QR code on their mobile device. This shift makes enrollment and lounge access more convenient while also eliminating the need to produce and ship more than 23,000 plastic cards each year, reducing plastic use, paper instructions, and emissions associated with card manufacturing and delivery.

**Target:** Decrease energy use associated with GHG emissions per member by 25% relative to a 2019 baseline of 1,669 MTCO<sub>2</sub>e.



<sup>3</sup>Climate neutrality means that an organization has achieved net zero GHG emissions in Scope 1 and Scope 2. Zero emissions in Scope 3 are encouraged, not mandatory, according to the GHG Protocol.  
<sup>4</sup>194,159 ft<sup>2</sup> of UNFCU’s operationally controlled 241,543 ft<sup>2</sup> was considered LEED certified.

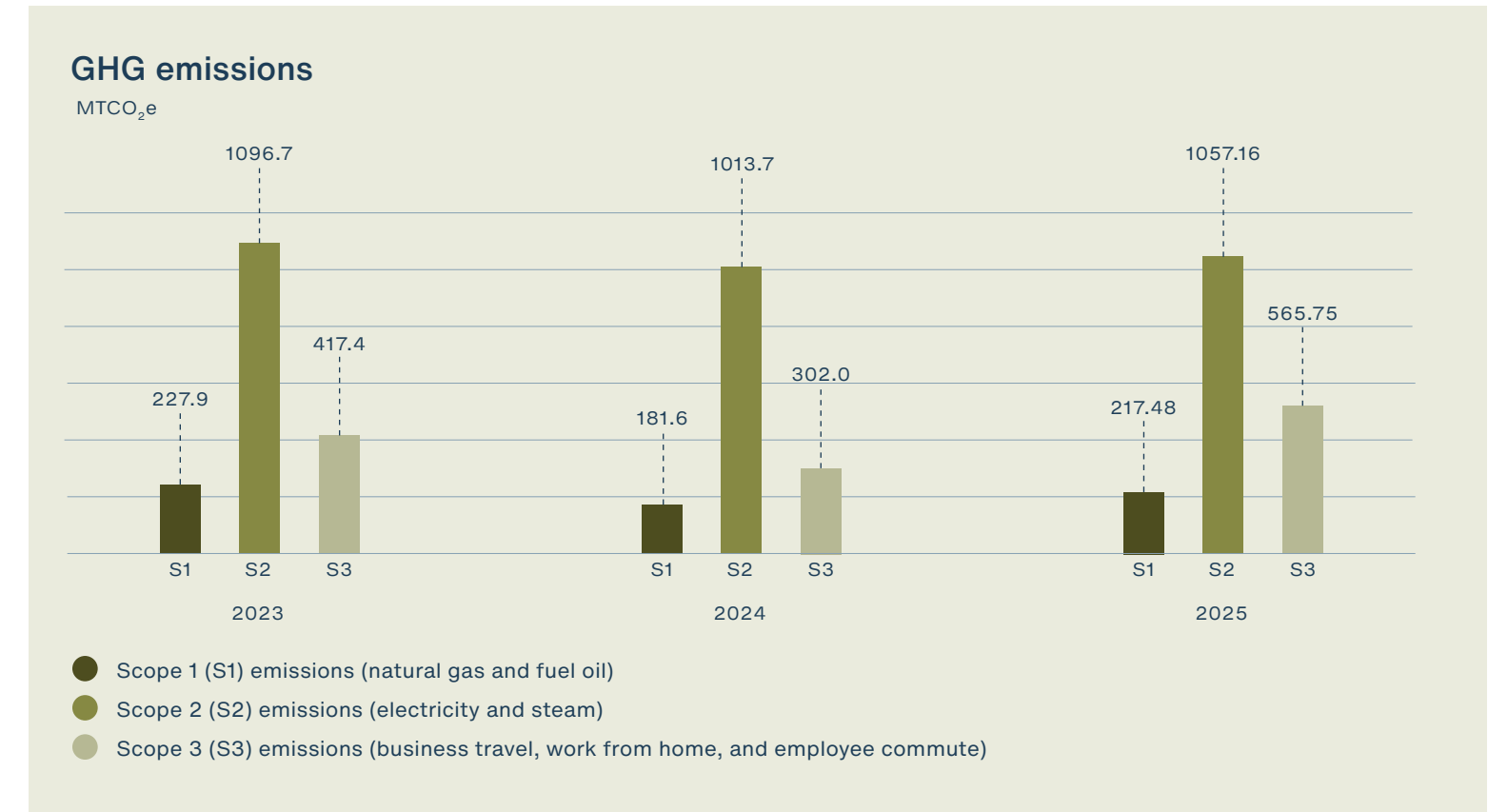


**Staff spotlight:**

As the Director of ITS Strategy and Process, TSV has worked at UNFCU for more than 20 years. He is passionate about advancing the UN SDGs, and collaborates across teams to measure our environmental metrics, such as our greenhouse gas emissions and paper usage. TSV also volunteers for several UNFCU initiatives that promote sustainability and leads our Global Sustainability Program as the Operations Program Manager.

**Beyond our financial solutions**

In addition to our Scope 3, Category 15 emissions, we actively monitor and continue to enhance our collection of data related to our business travel and employee commuting emissions, corresponding to Scope 3, Categories 6 and 7, respectively. See page 51 of the GRI Index.



**Preparing for a warmer world**

Even in a year marked by some of the most severe climate impacts on record, 2025 showed us the power of resilience and the opportunities for adaptation and positive impact.

We worked with a third-party consultant to advance our understanding and management of climate-related risks. Through a climate risk scenario analysis, we gained insights into potential impacts to our organization under varying climate scenarios. We are using the results to align our climate risk strategy with our enterprise risk management and sustainability objectives.

We also conducted a climate-related financial risk assessment of our residential mortgage portfolio as part of our enterprise risk

management (ERM) process. The assessment enhances our understanding of potential physical risk exposure over time and informs our view of portfolio resilience. These insights are incorporated into ongoing risk monitoring and portfolio management practices, including consideration of insurance coverage and diversification as part of our broader risk strategy.

### Restoring mangroves, strengthening climate resilience

Beyond our own operations, we are helping communities impacted by climate change.

One way is by supporting mangroves. They act as a natural barrier against storms, flooding, and erosion, while also storing large amounts of carbon and supporting biodiversity. In many parts of the world, deforestation, climate change, and powerful cyclones have damaged large parts of the mangrove ecosystem.

In 2025, we supported One Tree Planted and its Women’s Empowerment Fund, helping to plant 7,462 trees as part of a mangrove restoration project in the Indian Sundarbans — the largest mangrove forest in the world. [Learn more about the importance of the initiative and how it supports women and families.](#)



### Resource use

While we do not generate significant amounts of waste, we are working to use less resources, specifically paper and plastic, in our operations.

Whenever possible, we leverage digital technologies to replace paper and plastic — from eliminating plastic Priority Pass Select cards for our members (see page 17) to shifting from paper to digital for our employee forms.

In 2025, members of the Global Sustainability Program conducted an employee awareness and training campaign highlighting the importance of reducing paper use. In addition to lowering our environmental impact, transitioning from paper

to digital records improves the security of storing and transferring sensitive information.

The campaign also provided employees with practical tips and tools to help them reduce paper consumption. In addition, we provided staff with reusable “smart” notebooks, which allow users to write notes by hand, digitally scan and store them, and then erase the pages for reuse.

When it’s not possible to eliminate paper for customer or regulatory reasons, we strive to use certified sustainable paper. We also are working to increase the use of eco-friendly products in our offices and cafeterias, such as utensils, tableware, and decorations.



### Staff spotlight:

Madeline has been an advocate for inclusivity and sustainability at UNFCU for the past 12 years. As the Manager of General Services, Madeline manages UNFCU’s mailroom, conference centers, and administrative services, playing an impactful, behind-the-scenes leadership role that helps our organization operate efficiently and sustainably. Beyond her role, Madeline serves as a member of the Global Sustainability Program and a consultant/former co-chair for the Multicultural BRG.

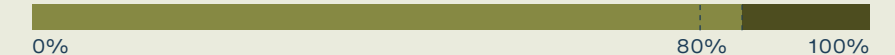
**Target:** Decrease paper use per member by 50% relative to a 2019 baseline.

48%



**Target:** Source at least 80% of purchased paper from certified sustainable sources.

84%





**Staff spotlight:**  
 Matthew has worked with UNFCU for the past seven years, participating in our World Environment Day events for the past six. In 2025, he led an initiative for staff to celebrate World Environment Day, which gave him an opportunity to share his passion for sustainability. During this event, participants viewed a video he produced on sustainability and engaged in hands-on activities that raised awareness of sustainable practices.

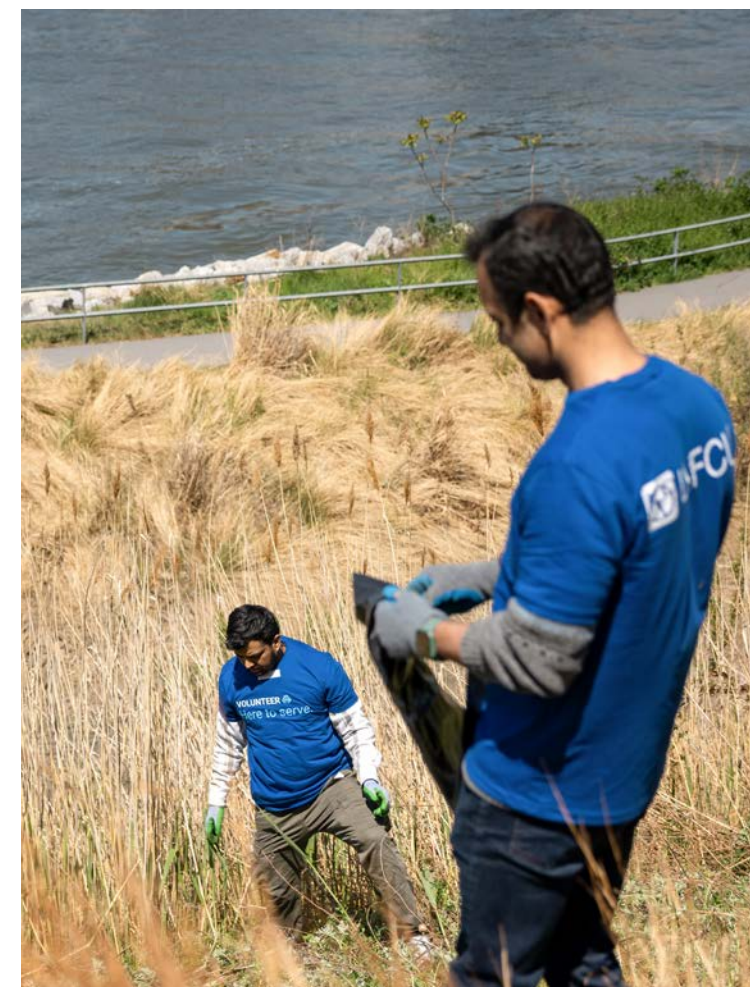
**Joining together for a healthier planet**

2025 marked the 10th anniversary of our Global Sustainability Program (GSP). Originally founded as “The Green Team,” this employee-led volunteer group offers opportunities to get involved for staff who passionate about enhancing the Credit Union’s environmental impact.

For World Environment Day, the GSP hosted an event at our Long Island City, NY, headquarters featuring guest speakers from Beyond Plastics, a US advocacy organization, who offered practical ways to avoid the environmental and health impacts of plastic waste. Participants took part in interactive activities, including creating reusable tote bags, examining microplastics under microscopes, and participating in a hands-on trash-sorting exercise to raise awareness about waste reduction and recycling.

**Exemplifying our core value: Practice sustainability**

Every year, we recognize a UNFCU staff member with GSP’s Global Green Champion Award. In 2025, we honored Matthew Muratore, Senior Instructional Designer. Since 2020, Matthew has helped us recognize World Environment Day by leading the creation of interactive, educational materials. Through his vision and efforts, he is raising awareness of how we can take more sustainable actions at work, home, and in our communities.



In partnership with Hunters Point Parks Conservancy, UNFCU staff volunteered their time planting, weeding, and beautifying the Long Island City, NY, park.

# Empower people

At UNFCU, we are more than colleagues — we are a community, united in purpose. We invest in building the skills of our employees and creating an inclusive culture where they feel at home. We also provide solutions and services that enable our members to reach their financial goals. We come together to not only help our business succeed, but to help one another succeed.

## Impacted Sustainable Development Goals



SDG 4: Quality education



SDG 5: Gender equality



SDG 8: Decent work and economic growth



SDG 10: Reduced inequalities



UNFCU teammates in Nairobi enjoying a break during a day of volunteering at Karura Forest.

## A Great Place to Work®, seven years in a row

Our commitment to cultivating a positive, inclusive workplace has earned us the Great Place to Work® certification for the past seven years. This certification is achieved through an anonymous US staff survey that measures culture and employee experience, organized by five key pillars of Credibility, Respect, Fairness, Pride, and Camaraderie.

The Great Place to Work® survey found that 90% of respondents feel that UNFCU is a great place to work — an increase of two percentage points from 2024.

## What we are doing to empower employees

We attract, develop, and retain diverse, purpose-driven people with unique skills to meet the evolving needs of our members.

Here's how:

- Inclusive recruitment and hiring practices
- Professional development programs and career growth
- Mentorship opportunities
- Ongoing performance dialogue and feedback
- Training and skills development
- Leadership pipeline and succession planning

## Preparing for the next level

In 2025, we completed our Rise Readiness leadership development program. Over two years, participants received coaching, joined workshops, and worked with their leaders to create development plans. Over 65% of participants have been promoted as of December 31, 2025.

In a post-program survey, 100% of respondents rated the program as “excellent” or “very good” and agreed that it had:

- Developed their leadership capability
- Developed their self-awareness and a better understanding of their strengths as a leader
- Given them an opportunity to apply learnings from this program in their work

## 2025 Highlights

- Designed career path models that will help employees plan and grow their careers
- Continued our mentoring program with more than 40 mentor and mentee pairs, our highest number of participants
- Offered additional resources to help managers coach employees and teams
- Introduced a new strategic leadership capability maturity assessment
- Expanded executive succession planning

## Building a pipeline of talent

One way we tap into exceptional talent is through our summer internship program. In 2025, we welcomed 10 interns who gained experience in our IT, marketing, consumer lending, retail services, risk, and global impact and inclusion departments.

### Staff spotlight:

Madi (left), UNFCU Foundation Associate, and Sarah (right), Global Impact & Inclusion Administrative Coordinator, recently started their career journeys at UNFCU. Madi began as an intern at UNFCU in 2023 before becoming a full-time employee in 2025. Her current role gives her the opportunity to work with UNFCU Foundation grant partners that change lives through livelihood training, education, and health care. Sarah serves on our Inclusive Workplace Culture team, helping drive inclusive initiatives that strengthen employee engagement and belonging.

# 53%

of leadership roles held by women

# 47%

of leadership roles held by men

# 24%

of open positions filled with internal candidates in 2025



**Staff spotlight:**

David is the Senior Branch Manager at our UN General Assembly Branch. Because he connects with members in-person, he sees firsthand how UNFCU positively impacts our members' lives. Whether it's through helping someone with a financial challenge, guiding them toward a goal, or simply making their day easier, David is a witness to how our mission comes to life.

## Fostering an inclusive culture

Our priority is to foster a workplace where everyone feels a sense of belonging and psychological safety — where their voices are heard, their contributions are recognized, and they are treated with respect.

### Key elements that shape and reflect our culture:

- Leadership accountability
- Strategic plans
- Governance structure
- Organizational climate
- Measurements
- Employee engagement and training

### Building a stronger workplace over time

We listen to our employees to understand their needs and shape our programs. Since 2016, we have conducted our Inclusive Workplace Culture Survey and held focus groups for staff to candidly share their experiences and perspectives on inclusion and belonging within UNFCU. In this time, scores have steadily increased, demonstrating that our workplace actions are contributing to a positive employee experience.

### In our 2025 survey:

- 80.4% of employees participated — the highest participation rate since 2016.
- 96.9% of employees believed UNFCU offers a culture of inclusion — a 16-point increase since 2016.
- 98.5% of employees valued and supported UNFCU's commitment to inclusion versus 45% in 2016.
- 96.5% of employees said they have trust in leadership, compared to 76.4% in 2016.

## Psychological safety and inclusion

Psychological safety is when employees feel comfortable speaking up, sharing ideas, asking questions, and raising concerns. When our staff feels safe to contribute openly, we benefit from stronger collaboration, better problem-solving, and more innovation.

In 2025, we increased our focus on psychological safety during a new series called Courageous Conversations. These honest discussions explored what psychological safety looks like, what it means to individuals, and how we can foster it through allyship.

### Our 10th year of Business Resource Groups

Established in 2015, our Business Resource Groups (BRGs) have helped our employees build spaces of support and unity within our organization. Our four BRGs are open to all staff and are made up of those who identify within a given community and supporters of these communities. They provide professional development for staff, celebrate and raise awareness about different cultures, create spaces to build connections, and encourage community engagement and volunteerism.

### Our BRGs include:

- African American and Black BRG
- LGBTQ+ BRG
- Multicultural BRG
- Women's BRG

# 23

events hosted  
by BRGs

# 71%

of employees participated in at  
least one of our BRGs



UNFCU teammates in New York enjoying treats and celebrating Chinese New Year at our Multicultural BRG event.

**Staff spotlight:**

Roberto, UNFCU Conference Center Specialist and Co-Chair of the African American / Black BRG, has made a difference at UNFCU for nine years. In 2025, we presented our Brian Marple Award to Roberto in honor of his contributions to multiple BRGs. This annual award recognizes a staff member who embodies Brian's legacy. Brian passed away in 2023, and through this award, his values and positive impact continue to live on at UNFCU.

## Supporting employee wellbeing

We want our employees and their families to be the best they can be, and we're committed to helping them get there by supporting their physical, emotional, social, and financial well-being.

We prioritize equitable, globally competitive benefits.<sup>5</sup> Our core offerings include inclusive health care benefits, income protection, retirement and pension plans, and paid time off.

### 2025 Highlights

- Introduced a global pre-paid legal plan, providing employees with access to general legal advice at no charge, as well as the ability to engage attorneys at significantly reduced rates
- Updated our maternity and paternity paid leave benefit so employees can use their leave time within the first 12 months after birth or adoption, versus six months
- Ran a Digital Detox Healthy Habits Challenge, a seven-month initiative to encourage healthier technology use and mental well-being
- Became an inaugural member of Filene Research Institute's Center for Member Well-Being, designed to help credit union members and employees thrive financially, physically, and emotionally
- Hosted 10 employee benefits education sessions covering financial planning, retirement savings, budgeting, the Employee Assistance Program and other mental health resources, our 401(k) platform, and other benefits
- We received Bronze Status by Aetna in recognition of our comprehensive workplace wellness initiatives and ongoing commitment to employee wellbeing.

## Supporting our members

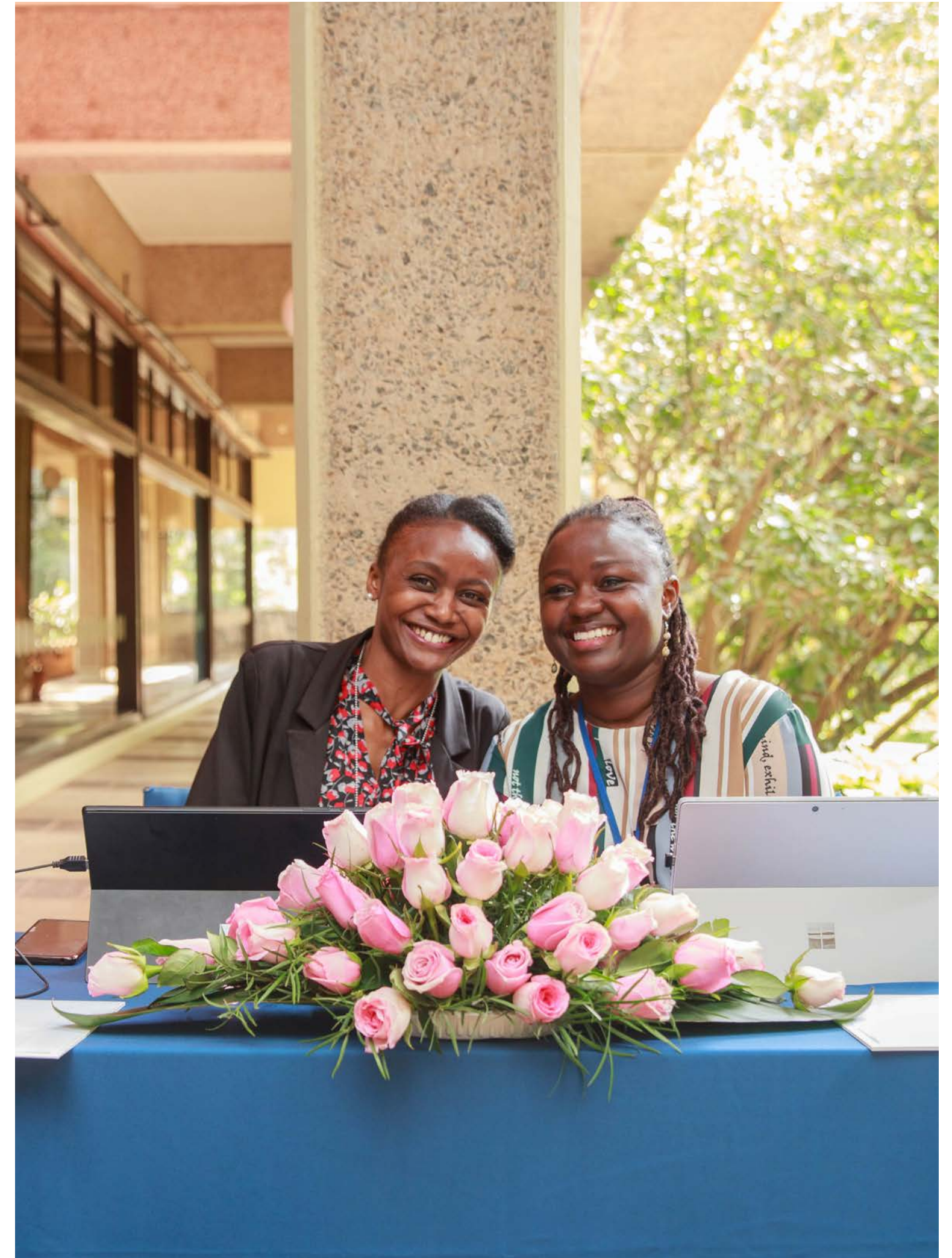
From the UN General Assembly Building to the most remote duty station, our secure financial solutions make saving, spending, borrowing, and transferring money easier for the people who serve the world.

As a financial cooperative, we put our members first. When we earn profits, we return them to our members. This can take the form of better rates, lower fees, or services that prioritize member needs.

We provide access to products and services that would otherwise be inaccessible to some of our members. For example, UN employment contracts can be an obstacle to borrowing at some financial institutions that are unfamiliar with their terms. UNFCU's understanding of the diverse contract terms of UN professionals often enables us to lend to more members at competitive rates.

We are also committed to delivering financial peace of mind to our members. In 2025, we achieved solid financial results by managing members' assets conservatively despite a challenging economic environment. For more information, see our [2025 Annual Report](#).

Our teams strive to deliver knowledgeable, dependable support quickly and conveniently. In 2025, our member service representatives answered members' voice calls 25.4% faster and emails 24.7% faster than in 2024.



<sup>5</sup>We are committed to promoting a safe, healthy and ethical workplace with working conditions, wages and benefits that meet or exceed legal requirements. We adhere to proper working hours and compensation practices, including overtime pay, consistent with local regulations. We complete annual pay equity audits aligned in accordance with local laws and regulations.



Anne, Manager of UNFCU's Nairobi Representative Office, presenting during our "Kenya homebuying lunch & learn." This event was hosted by our Kenya mortgage team at United Nations Office at Nairobi, providing mortgage guidance to those interested in buying a home.

### Personal finance with collective purpose

We empower our members to choose the products and services that best meet their financial goals and contribute to a more sustainable world.

We embed sustainability within our financial solutions, including home and car loans, so members can bank sustainably with ease (see page 17 to learn about our climate-aligned financial solutions). Through our Impact certificates, members can grow their savings while creating positive change for people and the planet. Members can also redeem credit card reward points for a variety of options — including donations to global charities.

### Fostering financial wellness

We prioritize financial education because knowledgeable, well-informed members can make decisions that contribute to the strength of our cooperative as a whole.

In 2025, we conducted over 460 financial management learning sessions for our members, which spanned webinars, symposia, and hands-on Digital Banking demonstrations. We also offered financial education tools and resources that members can access 24/7 on [our website](#). This includes tips on how members can connect their financial decisions with sustainable change.

### Working toward shared goals with our vendors

Our collective impact extends to our suppliers. Working with over 300 suppliers, we recognize the positive ripple effect our procurement decisions have.

As outlined in our Supplier Code of Conduct, we seek to partner with suppliers who, like us, support the UN SDGs. The Code establishes UNFCU's firm expectation that suppliers conduct their business activities in compliance with applicable laws and regulations, as well as recognize, support, respect, and ensure the protection of fundamental and universal human rights for all their employees and partners.

Through our Supplier Inclusion Program, we create opportunities for vendors to grow their businesses with us.

# Serve our communities

Service and community are embedded in who we are as a credit union. By volunteering our time, we work together with our communities to make a positive impact. Community, empathy, and purpose are hallmarks of our culture.

## Embracing a culture of service

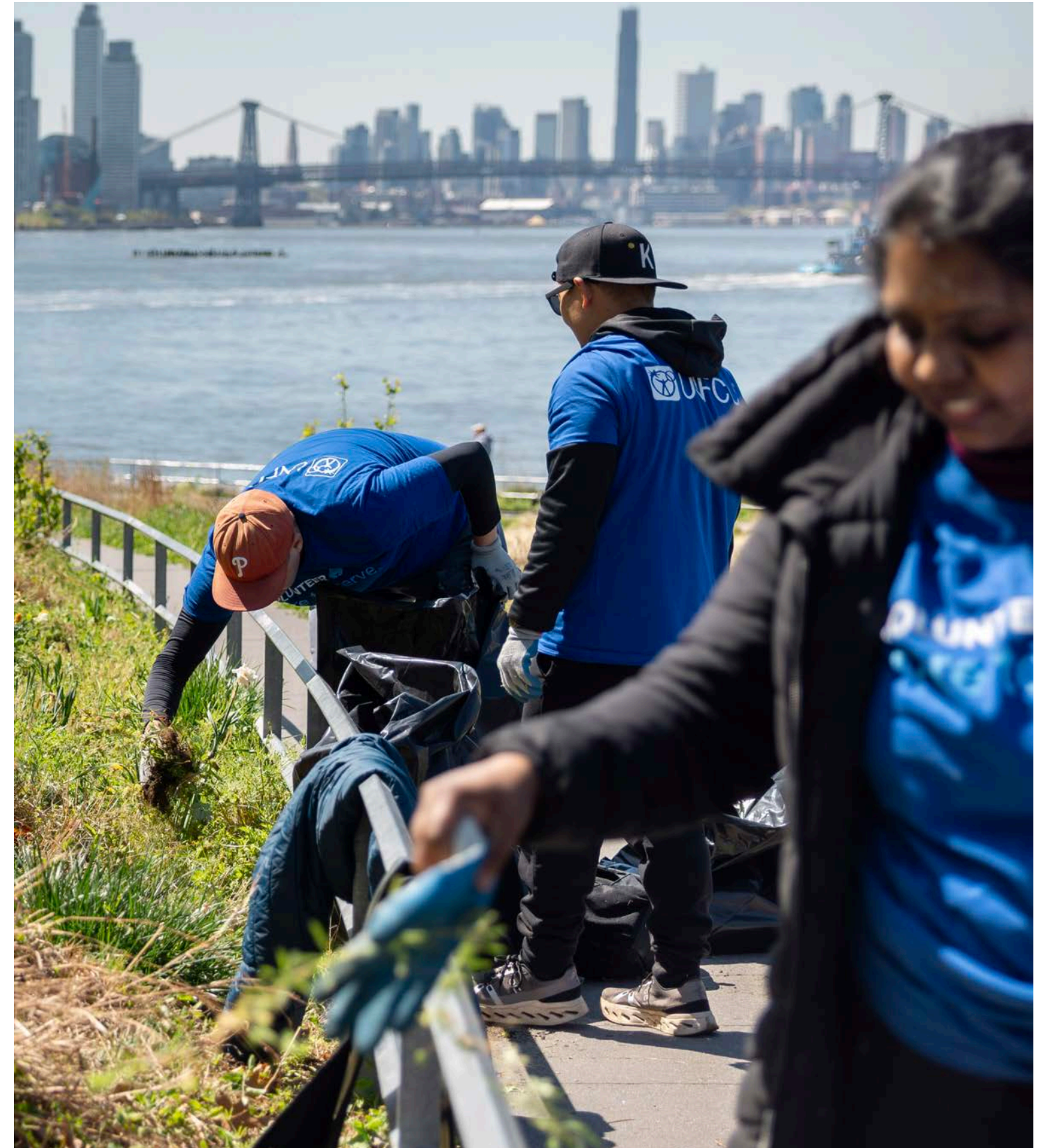
Volunteering time and talent is one of many ways our employees support the UN SDGs. We enable all full-time UNFCU staff to give back to their communities by providing up to eight hours of paid time off to volunteer for eligible causes.

In 2025, we introduced a global online platform to help employees connect with volunteer opportunities, track their contributions, and

join volunteer events. In the first year, 530 employees enrolled in the platform. We also held our inaugural Global Volunteer Week, providing staff worldwide a unified opportunity to engage in service. They showed up, from supporting thrift shops and bookstores to lending a hand at food pantries and community kitchens. Our Global Impact & Inclusion Champions also helped identify volunteer opportunities with local nonprofits that align with our mission and with the UN SDGs.

## Impacted Sustainable Development Goals

- 
SDG 2: Zero hunger
- 
SDG 3: Good health and well-being
- 
SDG 4: Quality education
- 
SDG 11: Sustainable cities and communities





#### Staff spotlight:

Maggy, Associate Vice President for UNFCU's African Representative Offices, has worked for UNFCU for the past 18 years. In her daily work, she leads initiatives that expand access to inclusive financial services for UN staff in Kenya and Uganda. Maggy also volunteers as a UNFCU Foundation Advisory Council member, where she witnesses first-hand the way UNFCU Foundation's grant partners uplift women and youth around the world.

### Volunteering to support community organizations around the globe

**Hour Children:** This New York-based nonprofit supports incarcerated and formerly incarcerated women and their children, helping families stay connected during incarceration and rebuild their lives after release. In 2025, UNFCU volunteers supported Hour Children by helping in their kitchen.

**Kampala School for the physically Handicapped:** UNFCU volunteers in Uganda helped support infrastructure improvements at the school.

**The Häferl Association:** UNFCA staff in Vienna volunteered their time, serving warm meals to individuals experiencing homelessness.

“My volunteer experience with Hour Children has been meaningful and impactful. It allowed me to help individuals facing food insecurity. We assisted with organizing and distributing food to ensure everyone was treated with dignity and care. This experience strengthened my sense of empathy, responsibility, and community service. It also reinforced how small acts of service can make a real difference in people's lives.”

#### Franklin Caintic

Global Member Service Quality Control Specialist,  
Long Island City, NY

“When I think of volunteering, I think of community, empathy, and purpose. It's more than helping; it's about connecting with others who care, learning to truly understand someone else's challenges, and finding deep meaning in giving back.”

#### Tatsiana Paliakova

Member Service Representative, Austria

**Staff spotlight:**

Mary, Member Service Associate, has been with UNFCU for two years. In September 2023, she and her colleagues visited Compassionate Hands for the Disabled Foundation in Kenya, where they spent time with children facing a range of challenges, including mental and physical disabilities, cerebral palsy, and autism. This experience, she said, had a profound impact on her. She feels that being a part of an institution that values community engagement, just like her, has been fulfilling, and reinforces her appreciation for giving back to her community.

# End poverty

In 2025, UNFCU Foundation celebrated a decade of advancing toward a world without poverty. For more than 10 years, UNFCU Foundation has partnered with organizations worldwide to empower thousands of women and youth, helping communities rise together.

The UNFCU Foundation<sup>6</sup> provides grants to purpose-driven non-profit, non-governmental, and UN organizations with proven track records of providing access to: critical health care, quality education, comprehensive livelihood training, and humanitarian relief.

In addition to UNFCU Foundation’s priority areas, in 2025 it supported programs serving refugees or migrant populations.

Our Foundation Advisory Council is composed of UNFCU employees and donor partners, representing various UNFCU locations. Council members help inform our funding decisions and ensure that we focus our global resources where they are needed most in local communities.

## Impacted Sustainable Development Goals

- |   |   |
|---|---|
|  SDG 1: No poverty                      |  SDG 3: Good health and well-being |
|  SDG 4: Quality education               |  SDG 5: Gender equality            |
|  SDG 8: Decent work and economic growth |  SDG 10: Reduced inequalities      |



<h1>18</h1> <p>grants funded across education, livelihood training, and health care projects</p>	<h1>16,474</h1> <p>women and youth positively impacted across six countries</p>
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<sup>6</sup>UNFCU Foundation is an accredited New York-based, nonprofit corporation established in 2015 by UNFCU.

# 2025 UNFCU Foundation partners

## Global

UNHCR Climate Resilience Fund  
International Organization for Migration

## North America

- 1 The Floating Hospital (NYC)
- 2 Mount Sinai Adolescent Health Center (NYC)
- 3 Hot Bread Kitchen (NYC)
- 4 International Rescue Committee (Silver Spring, Maryland)
- 5 Sanctuary for Families (NYC)

- 6 Together We Bake (Alexandria, Virginia)
- 7 YWCA Brooklyn (NYC)
- 8 The AfriWomen Network (New Jersey)

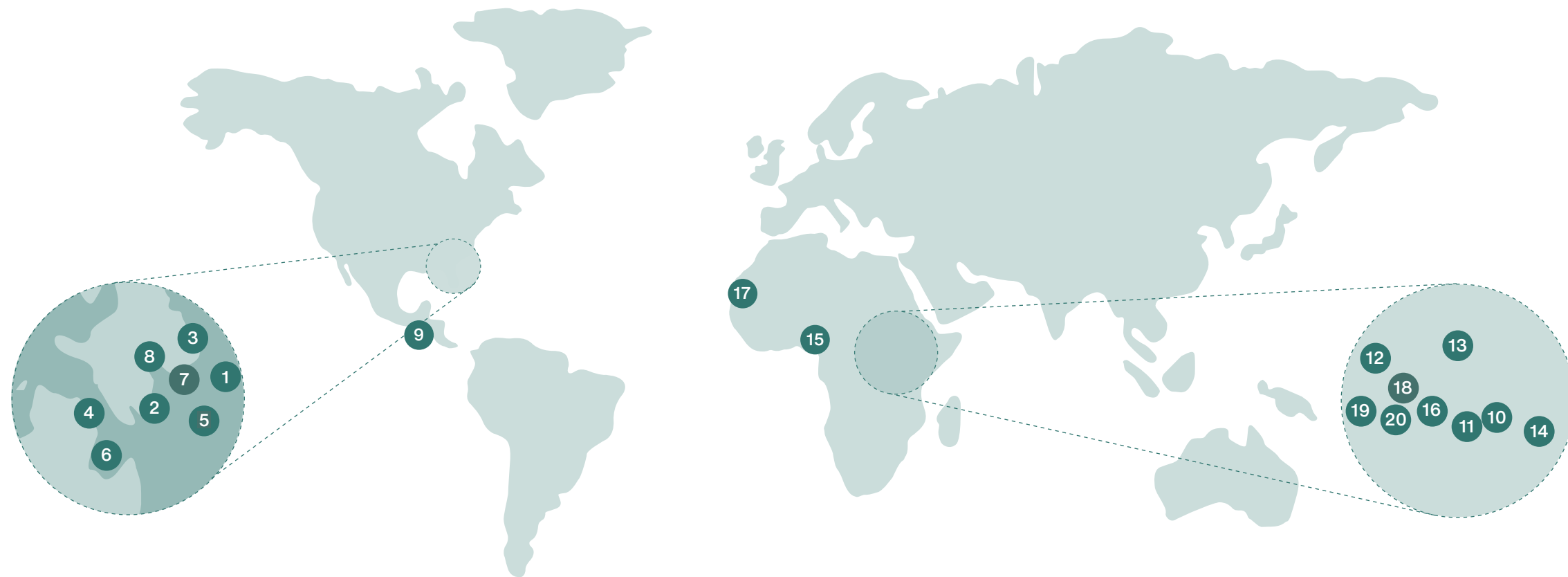
## Latin America and the Caribbean

- 9 Trickle Up (Guatemala)

## Africa

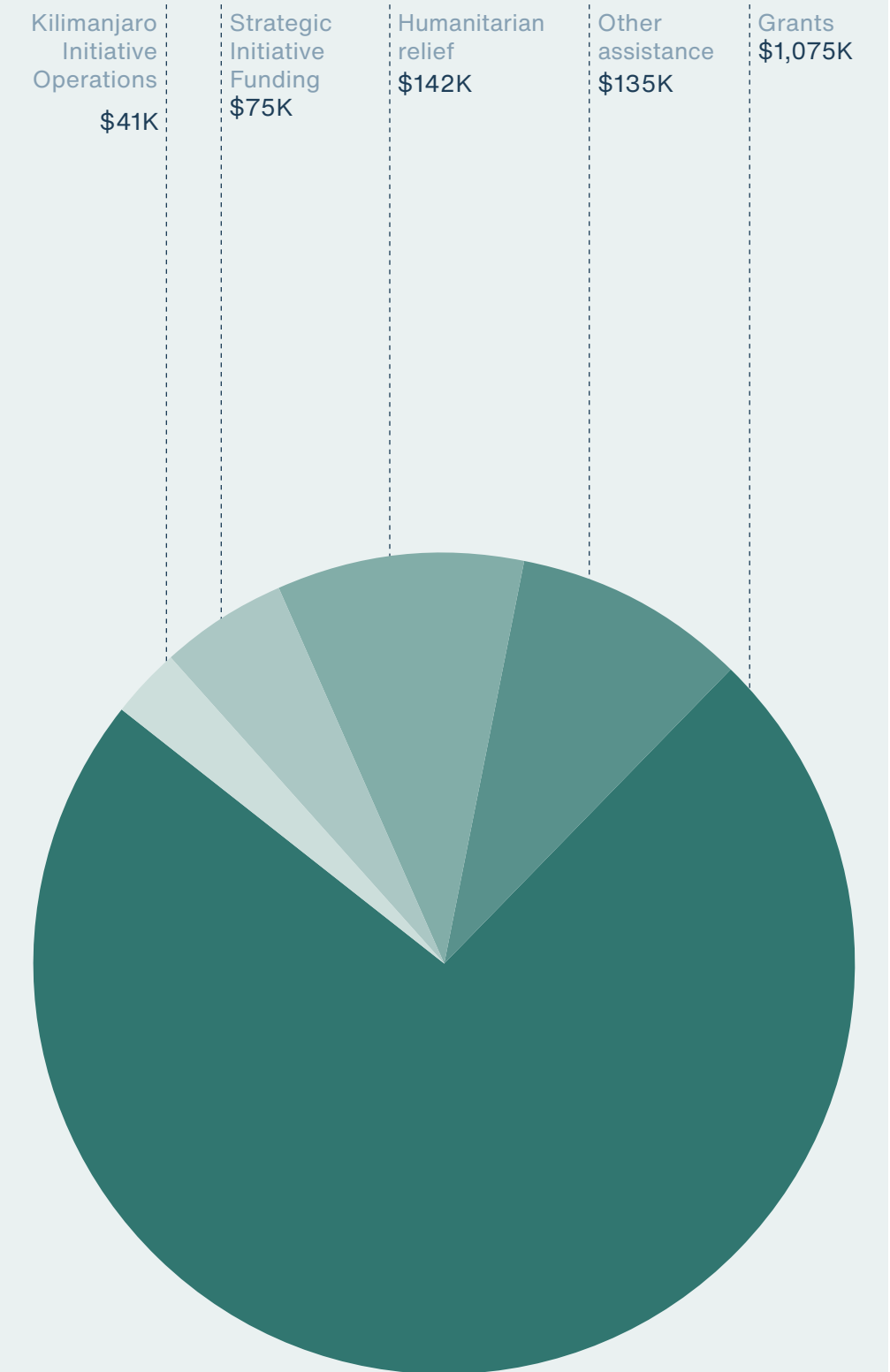
- 10 Global Fund for Widows (Kenya)
- 11 Konexio (Kenya)
- 12 Mission for Community Development (Uganda)

- 13 Imagine Her (Uganda)
- 14 RefuSHE (Kenya)
- 15 UNFPA (Nigeria)
- 16 Village Enterprise (Uganda)
- 17 WFP USA / World Food Programme (Senegal)
- 18 Building Tomorrow (Uganda)
- 19 MindLeaps (Uganda)
- 20 Nyaka Global (Uganda)



The Floating Hospital and UNFPA were part of the inaugural group of UNFCU Foundation grant partners in 2015. We are honored to celebrate 10 years of impact together with them.

## Program funding





**Staff spotlight:**  
Tanya, Senior Manager of the Global Impact & Inclusion team at UNFCU, works primarily with the UNFCU Foundation to support partners that sustain the path out of poverty for women and youth globally. Early in her career at UNFCU, she helped to quickly mobilize a UNFCU Foundation relief campaign to support UNHCR, UNICEF, and UNFPA in their response to the devastating earthquakes in Türkiye and Syria in 2023.

### Humanitarian relief

During humanitarian crises and natural disasters, women and youth are often among the most vulnerable. They face heightened risks to their safety, health, education, and economic stability. Targeted assistance helps protect their rights, provide essential resources, and empower them to recover, rebuild their lives, and strengthen the resilience of their communities.

In 2025, UNFCU Foundation and UNFCU staff helped our UN partners and other humanitarian relief organizations provide essential relief. Through matching gift campaigns, we supported women and youth in:

**Sudan and Myanmar:** \$58,000+ provided to the UN High Commissioner for Refugees

**The Caribbean:** \$56,000+ provided to UNICEF, the American Red Cross, and CARE after Hurricane Melissa

**U.S.:** \$7,000+ provided to the American Red Cross and World Food Kitchen following the California wildfires

### Honoring 10 years of impact

In 2015, having learned through UNFCU members about the poverty and inequality they witnessed every day, we were inspired to do more: We founded UNFCU Foundation to empower women and youth out of poverty. In its first decade, UNFCU Foundation has crossed borders and oceans, bringing opportunities to women and youth who need it most.

We came together to mark “10 Years of Rising Together & Empowering Women,” a gala where partners, supporters, and UNFCU staff connected over our shared commitment to ending poverty. We honored Pamela Agnone, the Chair and co-founder of UNFCU Foundation, with the UNFCU Foundation Women’s Empowerment Award. Sabrina Moore and the YWCA Brooklyn received the Foundation’s Young Women’s Empowerment Award for exemplifying leadership, resilience, and the spirit of women’s empowerment.



“There are helpful individuals who want the best for others, and will do what they can to make it so. When faced with gratitude, they are humble.”

Sabrina Moore  
Beneficiary of the Brooklyn YWCA

172

grants funded across education, livelihood training, and health care projects

144,886

women, youth, and children positively impacted across 28 countries

\$8M+

invested in grant partners and humanitarian efforts

# A Q&A with The Floating Hospital

The Floating Hospital has been a UNFCU Foundation partner since 2015. It provides health care to underserved communities in New York City, and additional support, such as a life-skills program to help families with school enrollment, housing applications, employment, benefits, and education. We spoke with Floating Hospital President Sean T. Granahan about our partnership and the lives it has touched.

**Q: How would you describe the evolution of the partnership and what has made it such a strong collaboration?**

A: We were UNFCU's first neighborhood charity to be supported when the UNFCU moved to Long Island City in 2006. As an organization addressing various complex needs in the community, we value donors who understand and appreciate our comprehensive mission, and the UNFCU Foundation is such an ally. It understands our 'more than health care' model and has continued to be a steadfast supporter — with donations and volunteering time — helping us deliver essentials, holiday gifts, wellness items, and life skills assistance to our patients.

**Q: How has UNFCU Foundation's support helped expand access to health care for the communities you serve?**

A: The UNFCU Foundation's grants have allowed us to hire more staff and expand our programs

to serve far more patients than would have been possible otherwise. This includes mental health care treatment, without which homeless women and children face enormous barriers in developing coping skills, processing trauma, and building resilience to empower them to pursue education or employment for more hopeful futures.

**Q: How important are long-term partnerships in creating lasting, systemic change in community health?**

A: With long-term partnerships, we can deliver consistent care and build lasting improvements in community health by serving more patients and changing the course of their lives. When patients have reliable tools for sustained recovery, they move away from abusive situations and hopelessness toward training programs, living wage jobs, and affordable housing to build healthier environments for their families and contribute to more stable communities.



# Partnering with the UN to expand global impact

As UNFCU Foundation marked its 10th year, so too did the UN SDGs. Over this past decade, UNFCU Foundation has closely aligned its strategy to support the SDGs, designed to address the world's most pressing challenges by 2030.

Our efforts have helped support non-profit partners across the globe, as well as fellow UN agencies, funds, and programs, including UNFPA, UN Women, the World Food Programme, UNICEF, UNHCR, and the International Organization for Migration. Together, we have advanced health care, education, and jobs skills training — tools that help end poverty and open doors to opportunity.

As the examples below show, strong partnerships and innovative solutions can bring hope, impact, and change lives.

## SDG 3: Good health and well-being

The lives, and livelihoods, of women and youth depend on equal access to quality, affordable health care. Our projects promote healthy lives and well-being, including access to reproductive care.

- The Foundation has partnered with UNFPA to change the trajectory of life for women living with obstetric fistula in Nigeria. We've enabled life-changing surgeries and access to post-treatment counseling and skills training.

These and other programs restore health and dignity while helping survivors reintegrate into their communities.

- The Foundation has also contributed to emergency health and humanitarian responses through partners such as UNICEF, helping deliver medical supplies, clean water, and essential care to children and families affected by crises.

## SDG 4: Quality education

Education opens doors, creates opportunities, and is a proven pathway out of poverty. Our projects promote quality education for women and children across the globe.

UNFCU Foundation supports organizations like **Building Tomorrow**, which hosts innovative at-home and community-based literacy and numeracy initiatives in East Africa. We also support mentorship initiatives, science, technology, engineering, and mathematics (STEM) education programs, and community-based training that help young people develop critical academic and professional skills.





#### Staff spotlight:

Elisabeth has helped advance UNFCU's impact for 24 years. She has played a key role in strengthening our partnership with the United Nations, notably being a leading voice in UNFCU becoming a participant of the UN Global Compact in 2010. She has worked closely with several UN staff members, like Andrew Allimadi, Social Affairs Officer of UN DESA (pictured). Andrew has supported a number of UNFCU's efforts to make an impact, like speaking at our UIS Summit, and collaborating with us on numerous International Day of Cooperatives activities.

## SDG 8: Decent work and economic growth

Livelihood training enables women to earn higher wages, build important networks, and achieve financial independence. When a woman is equipped with the skills to earn a living, she is empowered to create a better future for herself and sustain the path out of poverty for good.

- UNFCU Foundation has partnered with World Food Program USA to support the mission of World Food Programme Senegal to strengthen food systems and create job opportunities for youth.
- Through partnerships with non-profit organizations such as the International Rescue Committee (IRC), the Foundation has helped fund entrepreneurship training, financial literacy education, and small-business development programs for refugees and other immigrants.
- The Foundation has also supported Sanctuary for Families, New York's largest non-profit provider of wrap-around services for survivors of domestic violence, sex trafficking, and related forms of gender-based violence. Its Economic Empowerment Program provides an intensive, living wage career training program for abuse survivors. The Foundation helps cover stipends to make internships accessible for participants.

[Read inspiring stories about lives touched by the UNFCU Foundation here.](#)



III

# Good governance

Operating responsibly and acting with integrity is fundamental to earning and maintaining the trust of our members, mitigating the risks we face, and carrying out our mission.

# Governance structure

Collectively, our Board of Directors provides leadership and oversight to ensure that UNFCU remains strong, secure, and resilient to changing economic and market conditions. The Board also establishes policies that management and staff follow in achieving UNFCU's mission and vision.

Financial cooperatives run on democratic principles. Our directors are democratically elected to ensure that every member is represented in our decision-making process. Reflecting the diversity of our members, our directors come from six countries and a mosaic of different cultures. Women have comprised the majority of our Board since 2013. In 2025, both the Board Chair and our CEO are women. [View our Board members on our website.](#)

## Risk management

Our Enterprise Risk Management (ERM) team supports the identification, assessment, and monitoring of risks affecting our global operations, helping ensure these risks are understood and managed within our established governance frameworks. As part of our ERM process, we regularly seek input from leaders across the organization to identify potential risks, including those related to climate impacts.

Through our Lending Risk Working Group, emerging environmental risks associated with our

loan portfolios are proactively identified and assessed. The working group supports management by integrating these insights into existing risk guidelines and decision-making processes.

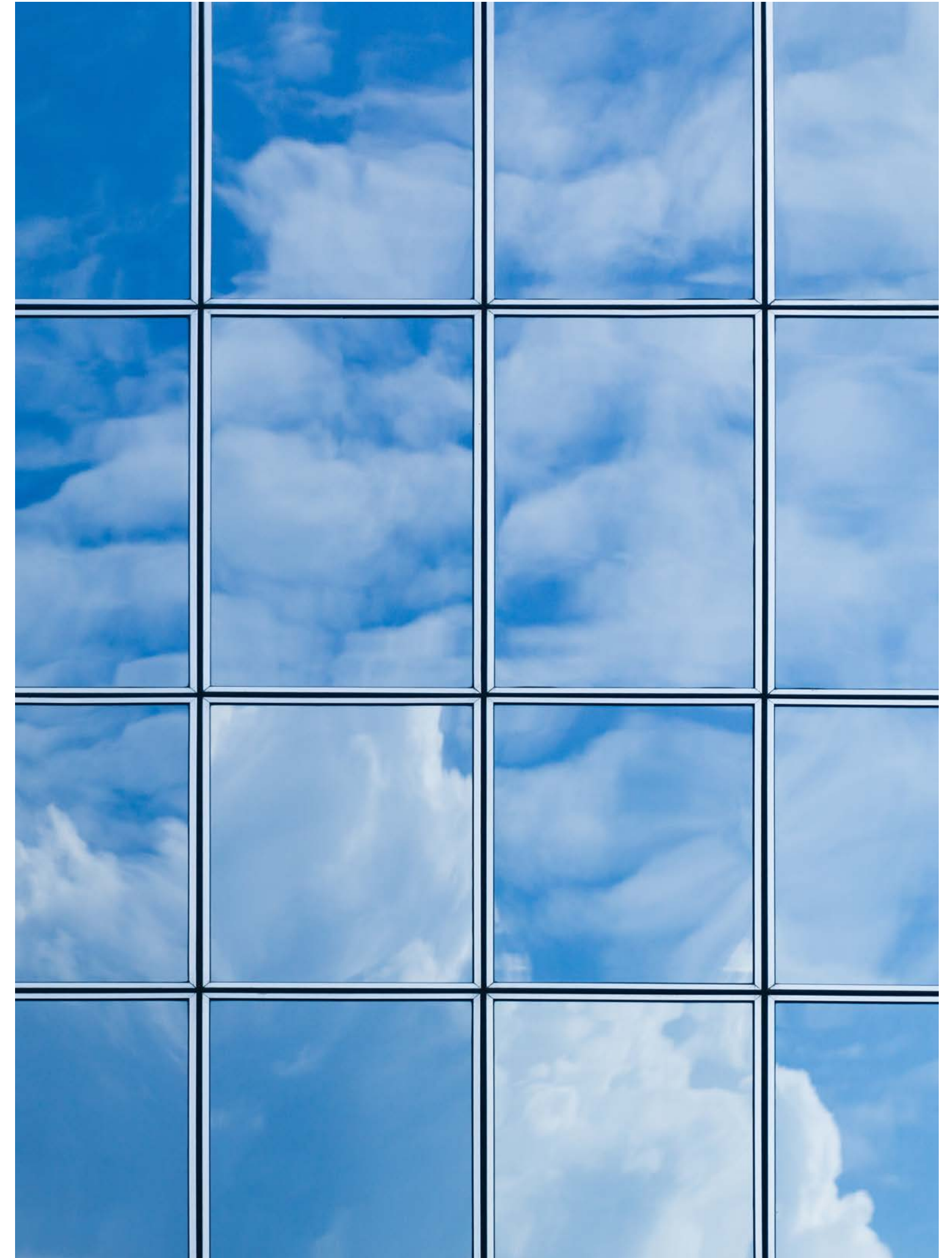
See page 18 for more information on how we are identifying, assessing, and managing climate-related risks.

## Ethics & integrity

We are committed to maintaining high ethical standards in all our operations and business practices worldwide.

Our Code of Ethics and Business Conduct guides our Board and all employees globally in making decisions that are consistent with UNFCU's core values. All new employees are asked to read, acknowledge, and certify that they will comply with the Code when they join UNFCU.

We provide ongoing education on the Bank Secrecy Act, anti-money-laundering measures,





and our Code of Ethics and Business Conduct, among other required training for our Board and staff across the organization.

#### Reporting violations and grievances

UNFCU staff can speak with any member of the Human Resources team or our Ethics Officer about any suspected violations or grievances. Information will be kept confidential, consistent with the need to conduct an adequate investigation to the fullest extent of the law.

#### Responsible banking

UNFCU principally provides deposit and loan products to our members. In addition to these activities, we invest surplus funds and residual earnings into three characteristically different investment portfolios. These portfolios are further described below.

We strongly believe where and how we invest matters. Financial institutions play an important role in accelerating the transition toward an inclusive, sustainable economy by choosing how to target their financing, what to invest in, and which solutions they develop. At UNFCU, we make investments that benefit communities around us while providing safe and sound financial management for the Credit Union.

#### Investments that make an impact

We are primarily a US government-related fixed income investor. We have written our investment policies to align with our values prohibiting investments in the exploration, production, and wholesale distribution of fossil fuels as well as in the tobacco and firearms industries. Since 2018, our 12-month Impact share certificate has funded projects with a specific positive impact.

#### Summary of UNFCU's investment activities

As of 31 December 2025, we held \$3.1 billion in investment securities within three internally managed portfolios under the authorities

provided by our US regulator, the National Credit Union Administration. These portfolios secure members' capital, while also providing liquidity and income for the Credit Union.

#### Core Portfolio

The largest of UNFCU's three portfolios is our \$2.9 billion Core Portfolio, or 95% of total investments. This portfolio is primarily focused on US federal, state, and municipal government- and agency-related fixed income securities. The Core Portfolio does not permit investment in securities issued by corporations, other than certain types of fixed income instruments issued by banks, which amount to \$5 million of the total \$2.9 billion Core Portfolio.

Examples of core portfolio investments:

- \$75.2 million in US Treasury securities
- \$1.5 billion in securities issued or guaranteed by Fannie Mae, Freddie Mac, or Ginnie Mae, which are US government-sponsored or owned entities. They support the US housing market and promote home financing options for a wide range of homeowners, including low-income borrowers, first-time home buyers, and veterans. They also support multi-family affordable housing projects and other multi-family units, some of which fund loans meeting agency green building certification, and/or energy and water use reduction programs.
- \$416.9 million in debt issued by the Federal Farm Credit Bank, a US agency that provides loans to US farm owners
- \$355.8 million in debt issued by the Federal Home Loan Bank, a US agency that provides liquidity, banking, and financial services to credit unions and national, regional, and community banks
- \$81.3 million in securities supporting small businesses and guaranteed by the US Small Business Administration, a US agency

- \$415.2 million in state and municipal government securities that fund essential government services for their citizens, including public infrastructure for local communities. Of these, \$156.7 million support UNFCU's Impact share certificate by funding local initiatives addressing clean water, public health and education, pollution control, clean energy, affordable housing, community development, infrastructure, and public transit.

### Investment securities portfolios support philanthropy and well-being

UNFCU also manages \$169 million in investment securities across two smaller portfolios that promote the well-being of our employees and underserved communities across the globe. The Employee Benefit Pre-Funding portfolio supports health and retirement benefits for our employees. The Charitable Donation portfolio is a catalyst for the UNFCU Foundation's work to eradicate poverty by empowering women and youth.

These portfolios make up approximately 5% of UNFCU's total investments and hold \$22.7 million in similar US federal government- and agency-related securities as described above, while also holding \$145.6 million in securities issued by corporations. We believe that a key tool in creating positive impact through investment activities is by excluding through policy certain corporate industries. More specifically, our investment policies for these two portfolios prohibit investments in the fossil fuel exploration, production, and wholesale distribution industries. The exceptions would be in cases where such securities were issued to fund sustainable investments or projects, such as carbon capture. These portfolios are also prohibited from purchasing investments in the tobacco and firearms sectors.

### Investments matching UNFCU's Impact share certificate

95% of UNFCU's investments are in high-quality government-related US fixed-income securities, the majority of which is held in the Core portfolio. UNFCU has developed a criteria based on use of proceeds to identify both government and non-government investments that conform to, or in alignment with, the purpose of UNFCU's Impact share certificate. For example, these criteria include use of proceeds available for affordable and accessible home finance; clean energy and water; public health and education; community development; education; and public transit. As of 31 December 2025, we have determined that \$409.8 million meet these criteria.

As previously disclosed, in 2024, we began capturing data from Ginnie Mae that helps identify the percentage of low-income borrowers whose US mortgages have been securitized into government-backed, mortgage-backed securities. Among the \$409.8 million in securities mentioned above, we've identified \$55.5 million in low-income mortgages within UNFCU's investment portfolios. As for the available data disclosures on mortgage-backed securities guaranteed by Fannie Mae and Freddie Mac, we have identified \$170.5 million in underlying loans that were issued to first-time home buyers. These loans are included in the \$409.8 million in investment securities that closely align to UNFCU's Impact share certificate.

### Cybersecurity and data privacy

Safeguarding our systems and protecting the personal information of our members and employees globally is a priority at UNFCU.

Our data protection practices are outlined in our Privacy Policy, as required by the General Data Protection Regulation (GDPR) industry best

practices. Annually, we review our compliance with our Privacy Policy and related disclosures. The Office of General Counsel works with business units that own these channels to confirm the presence and accuracy of these disclosures.

In the event of a potential data breach, UNFCU's Incident Response Team (IRT), composed of management from across the Credit Union including IT, Risk Management, and the Office of General Counsel, analyses details and determines actions necessary to resolve it quickly and effectively. We communicate with all impacted parties.

UNFCU maintains PCI Data Security Standard compliance, an industry recognized information security standard. This certification adds to our ongoing best practice frameworks and controls.

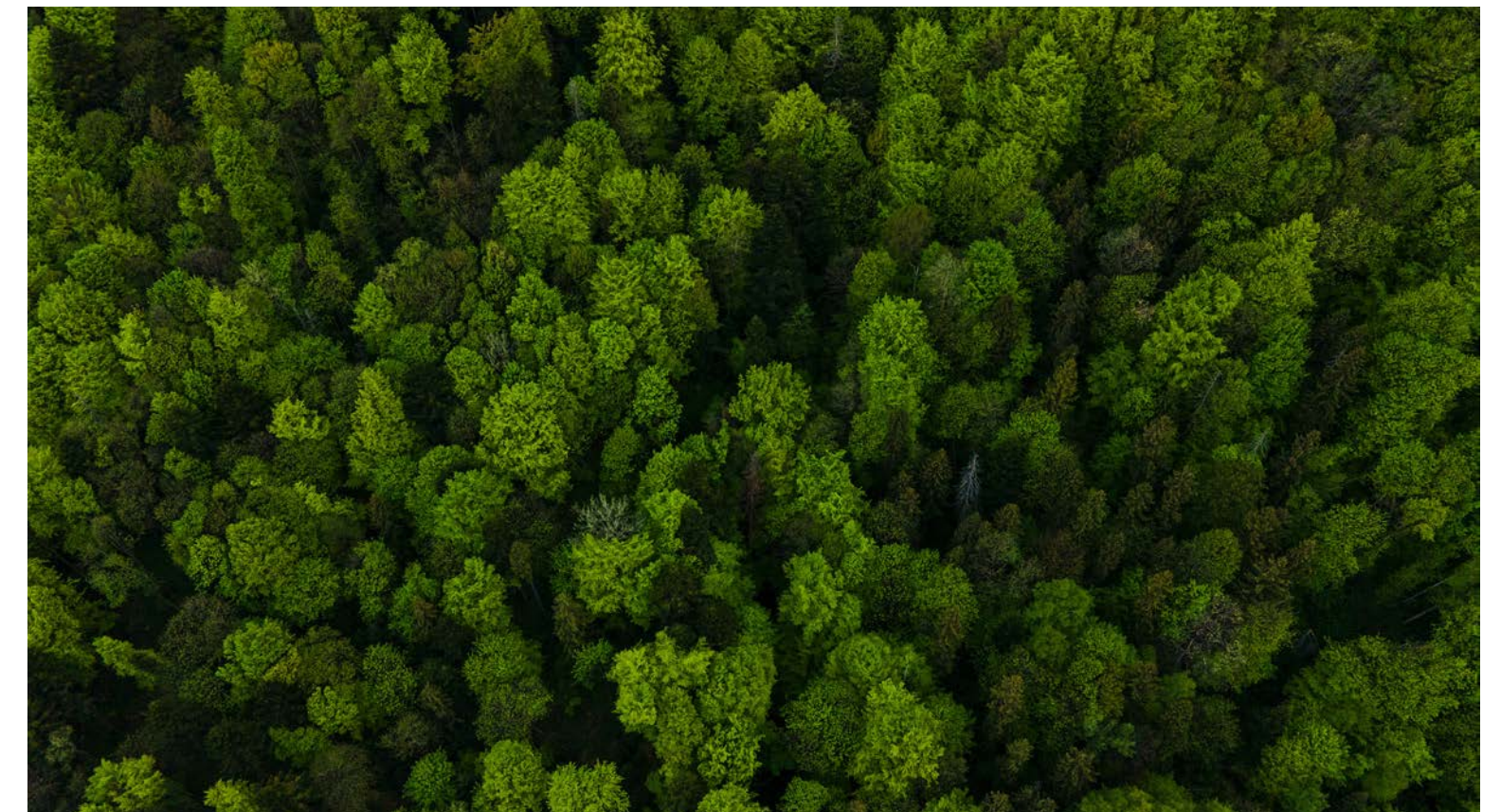
### Employee training and awareness

We include information on data protection and privacy in our Employee Manuals and staff are

required to take security awareness training. We also conduct email phishing testing at least monthly. In addition, our Cybersecurity team hosts a Cybersecurity Awareness Month with webinars, quizzes to test staff members' knowledge, and updates on the latest cyber-protection measures.

### 2025 Highlights

- Implemented an enterprise-wide AI ethical use policy and guidance. As part of the policy, all new AI initiatives require risk assessments and senior management approval.
- Strengthened IT security by introducing new email protections to better identify and block suspicious messages and potential cyber threats, and improving the way our cloud-based systems are monitored and protected.
- Did not receive any complaints from regulatory bodies relating to breaches of customer privacy, nor did we identify any leaks, thefts, or losses of customer data attributable to privacy practices.





IV

# Appendix

# Looking forward

A message from Yma Gordon, Senior Vice President, Global Impact & Inclusion, and Executive Director, UNFCU Foundation



The world is at a pivotal moment. With just five years remaining to achieve the UN Sustainable Development Goals, the urgency to act has never been greater. The next steps on our impact journey occur during a defining window — one that calls for intention, accountability, and measurable progress. Every decision, investment, and initiative we undertake must contribute meaningfully to global priorities, from ending poverty and reducing inequalities to addressing climate change and advancing sustainable economic growth. By aligning our 2030 Impact Goals with the SDGs, we aim not only to support global progress, but to ensure we continue to deliver lasting value for our members, our communities, and the planet.

We recognize that the scale and complexity of these challenges cannot be addressed in isolation. Collective progress remains central to our approach. By working in partnership and fostering shared accountability, we amplify our ability to create meaningful change. As part of this commitment, we will continue to advance our climate strategy through alignment with the Partnership for Carbon Accounting Financials. Strengthening the rigor and transparency of our financed emissions measurement and reporting enables us to better understand our impact, support the transition to a low-carbon economy, and drive greater accountability across our portfolio.

We also understand that progress is often incremental, built over time through consistent effort and shared purpose. Each step forward matters. The work carried out through our Global Sustainability Program and the UNFCU Foundation over the past 10 years demonstrates that sustained commitment can deliver real and lasting impact.

As a financial cooperative, we remain dedicated to expanding access to financial services that empower our members and strengthen

communities, while supporting the health of our planet. We will continue working toward a world without poverty and toward building a more just, inclusive, and sustainable future for all.

In 2026 — recognized by the United Nations as the Year of the Volunteer — we see a powerful opportunity to deepen our engagement and extend our impact. Building on our service-minded culture, we will continue to support communities where we live. We will also use our role as a convener to share best practices and inspire others to harness the power of service within their own organizations.

With purpose and determination, we move forward, grounded and united by a shared vision for the future. The path ahead will require resilience, collaboration, and sustained ambition, but we are confident in our ability to help drive meaningful change. By staying true to our values, deepening our partnerships, and holding ourselves accountable to measurable impact, we will continue to create lasting value for our members and contribute to a better world for all.

**Yma Gordon,**  
Senior Vice President, Global Impact & Inclusion,  
and Executive Director, UNFCU Foundation,

# Leadership

## Executive sponsors



Pamela Agnone,  
President & CEO



Prasad Surapaneni,  
Executive Vice  
President



Eric Darmanin,  
Chief Revenue Officer

## Global Impact & Inclusion leadership



Lynne Healey,  
Chief Human Capital  
& Corporate Services  
Officer



Yma Gordon,  
Senior Vice President,  
Global Impact &  
Inclusion, and Executive  
Director, UNFCU  
Foundation



Carlene Alexander,  
Vice President, Global  
Inclusion &  
Volunteerism



Tanya Sukkari,  
Senior Manager, Global  
Impact & UNFCU  
Foundation

With appreciation to the UNFCU Corporate Marketing team for their expertise, ideas, and collaboration throughout the development of our 2025 Impact Report, namely to:

Jean Altz, Chief Marketing Officer; Andrew Bowe, Director, Creative Marketing; Adriana DeNoble, Senior Copywriter; and Jeff Lambert, Vice President, Brand Marketing.



David Honick,  
General Management,  
Senior Manager, Global  
Sustainability & Climate



Syed Ashraf,  
Staff Engagement,  
Lead Lending  
Operations Analyst



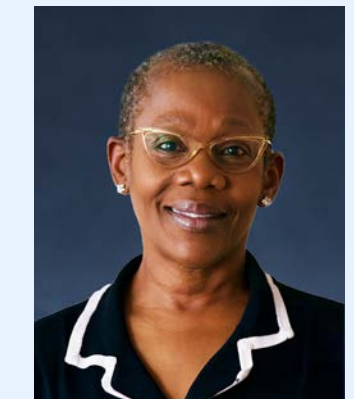
Elisabeth Philippe,  
External Affairs,  
Director, External  
Relations



Patrick Siler,  
Assistant Vice President,  
Senior Associate  
General Counsel



Srinivas Tammisetti,  
Operations Director,  
ITS Strategy & Process



Susan LaCroix,  
Global Impact &  
Inclusion Coordinator

## Global Sustainability Program managers

# GRI index

UNFCU reports sustainability in reference to the GRI Standards. We use GRI 1: Foundation 2021 and the Financial Sector Services Supplement (2008), as relevant for our Credit Union.

Disclosure	Description	Explanation or reason for omission	Page number/link
<b>The organization and its reporting practices</b>			
2-1	Organization details	<p>Legal name: United Nations Federal Credit Union (UNFCU)</p> <p>Nature of ownership and legal form: Member-owned financial cooperative and US federally chartered credit union</p> <p>Location of headquarters: 24-01 44th Road, Long Island City, NY 11101, USA (Court Square Place)</p> <p>Countries of operation: Our headquarters and branches are located in the United States. Additionally, we operate representative offices in Austria, Italy, Kenya, Switzerland, and Uganda.</p>	pg. 10
2-2	Entities included in the organization's sustainability reporting	<p>The sustainability reporting includes all United Nations Federal Credit Union operationally-controlled facilities.</p> <p>Doeren Mayhew completed the audit of our financial statements. Its unqualified opinion, along with UNFCU's audited financial statements, are available on our website.</p> <p>UNFCU does not consist of multiple entities. Our headquarters is located in Long Island City, NY.</p>	<a href="https://unfcu.org">unfcu.org</a> , <a href="#">Audited Financial Statements</a>
2-3	Reporting period, frequency, and contact point	We publish an annual Impact Report. The reporting period for the 2025 Impact Report is from 1 January 2025 to 31 December 2025. Any questions can be addressed by contacting <a href="mailto:globalimpact@unfcu.com">globalimpact@unfcu.com</a> .	<a href="#">2025 Impact Report</a>
2-4	Restatements of information	UNFCU has not restated any information from prior reports.	N/A

Disclosure	Description	Explanation or reason for omission	Page number/link
<b>Activities and workers</b>			
2-6	Activities, value chain, and other business relationships	<p>UNFCU is a credit union that serves the needs of the UN community through loans, banking, mortgages, and other financial solutions. UNFCU provides global banking for global citizens. Since 1947, we have been the leading financial cooperative for the UN community, serving members across 200 nations and territories. Our secure financial solutions make saving, spending, borrowing, and transferring money easier for the people who serve the world. As a climate neutral institution, we deliver a sustainable, inclusive banking approach that contributes to the prosperity of people and the planet.</p> <p>Our supply chain includes upstream suppliers including technology and banking platforms, financial infrastructure such as card and payment networks, professional services, and operational vendors. Downstream, we deliver our products and services to our members via online and mobile banking and in-person branch and representative offices. We also have significant communication with our members through our call centers. There were no significant changes compared to the previous reporting period.</p>	N/A
2-7		<p>By region: Africa: 5.5% Europe: 3.3% US: 91.2% Total: 100%</p> <p>By gender: Female: 58% Male: 41.2% Non-binary: 0.2% Total: 100%</p> <p>Employees: Female: 58.5% Permanent employees; 0.1% Temporary employees Male: 41.8% Permanent employees Non-binary: 0.2% Permanent employees</p>	N/A
2-8	Workers who are not employees	<p>We have 41 consultants or contractors for a diverse array of responsibilities related to our core functions. Their association with UNFCU depends on the type of activity and length of the project. We also have both interns and temporary employees. These positions are typically short-term and are not included in our headcount. Temporary employees are typically employed through agencies and are not directly on the UNFCU payroll; they are paid by the agencies representing them. Our interns, are part of our internship program and are paid directly by UNFCU. It is important to note that we do not classify interns as full-time equivalents. The work performed by interns and temporary employees varies by department but aligns with the broader tasks carried out in service to our membership.</p>	N/A

Disclosure	Description	Explanation or reason for omission	Page number/link
2-9	Governance structure and composition	<p>UNFCU is governed by a Board of Directors consisting of nine directors elected from the Credit Union's membership. The Board is composed exclusively of non-executive volunteers, with each director democratically elected by members to serve a three-year term.</p> <p>During the reporting period, the median tenure of directors was 5.6 years, with the longest-serving director having a tenure of 13 years. The Board and its committees reflect gender diversity, with 67% of directors identifying as female and 33% as male, and committee membership evenly split between female and male members.</p> <p>Directors and committee members are drawn from UNFCU's global membership and represent diverse social, racial, ethnic, cultural, and economic backgrounds. Directors are selected based on professional and educational experience aligned with UNFCU's governance needs, and all directors are expected to demonstrate financial literacy. Given their professional backgrounds within the United Nations system, most directors and committee members also possess working knowledge of the UN Sustainable Development Goals (SDGs) as part of their core competencies.</p>	<a href="#">2025 Annual Report</a>
2-10	Nomination and selection of the highest governance body	<p>UNFCU's highest governance body is its Board of Directors. The Board is elected by UNFCU's members, ensuring that members are represented in the credit union's decision-making processes. The Board consists of nine directors, each serving three-year terms and elections are held annually for three Board seats.</p> <p>Nomination process: Each November, the Board Chairperson appoints at least three UNFCU members to serve on the Nominating Committee. The Nominating Committee is responsible for reviewing all Board applications and selecting qualified UNFCU members as candidates for election. UNFCU's bylaws also allow candidates to be added to the ballot by petition.</p> <p>Election process: Candidate nominations are announced on the UNFCU website in March. Voting begins in late April and continues through the day before UNFCU's Annual General Meeting, which is held in June.</p> <p>Committees: UNFCU's Supervisory Committee is appointed by the Board from among the members of the Credit Union. One committee member may be a director other than the financial officer. The Board determines the number of committee members, which may not be fewer than three nor more than five.</p>	<a href="#">2025 Annual Report</a>
2-11	Chair of the highest governance body	UNFCU maintains an independent Board Chair.	<a href="#">2025 Annual Report</a>
2-13	Delegation of responsibility for managing impacts	The SVP of Global Impact & Inclusion is responsible for managing activities and processes related to the economy, environment, and people. The Global Impact & Inclusion team encompasses four key focus areas: Global Sustainability Program, Workplace Inclusion, the UNFCU Foundation, and Volunteerism.	<a href="#">2025 Annual Report</a>
2-14	Role of the highest governance body in sustainability reporting	The President and CEO is the highest governance body in sustainability reporting. The review and approval of information is allocated to the Executive Program Sponsors and SVP, Global Impact & Inclusion.	<a href="#">2025 Annual Report</a>

Disclosure	Description	Explanation or reason for omission	Page number/link
2-15	Conflicts of interest	<p>The Code of Ethics &amp; Business Conduct expressly indicates that employees and volunteers must avoid conflicts of interest. The Code then defines conflicts of interest and instructs all staff and volunteers, including the Directors themselves, on how to avoid such conflicts. The Code instructs anyone within the organization who becomes aware of a conflict to inform their manager, their HR Business Partner, or the Ethics Officer either directly or through an anonymous channel that the organization provides.</p> <p>UNFCU maintains a conflicts of interest disclosure process for reporting of both potential and actual conflicts of interest to appropriate stakeholders. The process requires disclosure of other board memberships and transactions with related parties. As a not for profit financial cooperative, there are no controlling shareholders.</p>	pg. 40
2-17	Board and senior management	Information and knowledge sharing sessions hosted by subject matter experts are provided to stakeholders responsible for governance.	pg. 39
<b>Strategy, policies, and practices</b>			
2-22	Statement on sustainable development strategy	Please see our message from our CEO	pg. 5
2-23	Policy commitments	<p>UNFCU's Code of Ethics &amp; Business Conduct commits UNFCU to avoid real or apparent conflicts of interest, comply with all relevant laws and regulations, and report instances of internal fraud, theft, or other financial irregularities. The Code charges employees and volunteers to "act with due care and diligence."</p> <p>UNFCU's Human Rights Statement articulates its commitment to the UN Sustainable Development Goals (SDGs) and the UN Global Compact's Labor, Human Rights, Anti-corruption, and Environmental principles. That Statement expresses specific support for the Universal Declaration of Human Rights (UDHR) and the Office of the High Commissioner's Guiding Principles on Business and Human Rights. The Statement explicitly embraces the universal principle of human rights.</p>	pg.40
2-24	Embedding policy commitments	Staff members and volunteers at all levels across the organization are trained on and periodically required to affirm their commitment with the Code of Ethics and Business Conduct. Management officials responsible for strategies and operational policies and procedures consider the commitments as a factor in all decision-making, determining the appropriate weight for that factor based on the relevant context. The organization makes critical suppliers aware of the commitments through its Supplier Code of Conduct, and factors the commitments into its decision-making process when selecting suppliers.	pg. 41
2-26	Mechanisms for seeking advice and raising concerns	<p>The Code of Ethics &amp; Business Conduct directs staff and volunteers at the organization to ask for guidance or raise concerns by contacting their manager, their HR Business Partner, or the Ethics Officer.</p> <p>If the Ethics Officer is involved in a particular matter, the President/CEO acts as the Ethics Officer. If the Ethics Officer and President/CEO are both involved, the Board Chairperson acts as the Ethics Officer. If all three of those parties are involved, the matter is referred to the Vice Chairperson and/or the Supervisory Committee. Staff and volunteers can contact the Ethics Officer directly or through the anonymous third-party provider system EthicsPoint.</p>	pg. 41

Disclosure	Description	Explanation or reason for omission	Page number/link
2-27	Compliance with laws and regulations	No significant instances of non-compliance with laws and regulations resulting either in fines or non-monetary sanctions occurred during the reporting period.	N/A
2-28	Membership associations	<p>UNFCU may have a significant role in an association or advocacy organization when it holds a position in the governance body, participates in projects or committees, or provides substantive funding beyond routine membership dues. The role may also be significant when the organization views its membership as strategic to influencing the mission or objective of the association that is critical to the organization's own activities.</p> <p>We are members of:  African American Credit Union Coalition (AACUC)  America's Credit Unions  Association for Corporate Citizenship Professionals (ACCP)  Callahan &amp; Associates  Filene Research Institute  Inclusiv  The Credit Union Association of New York  The National Association of Latino Credit Unions &amp; Professionals (NLCUP)  The UN Global Compact  The Women's Empowerment Principles (WEPs) overseen by UN Women.</p>	N/A
<b>Stakeholders engagement</b>			
2-29	Approach to stakeholder engagement	To identify actual and potential impacts and determine mitigation responses to negative impacts, UNFCU engages with a variety of stakeholders including our members, employees, and management to gather objective data to report on UNFCU's continuous improvement. We perform a Materiality Assessment periodically and our next assessment will take place in 2026. Additionally, we survey our employees through the Great Place to Work's Trust Index (annual), Gallup's Q12 Employee Engagement Survey (biennial), Employee Needs & Perceptions pulse survey (annual) and an organizational Inclusive Organization Assessment (biennial). We publish an Annual Report on our financial performance and an Impact Report. Additionally, UNFCU publishes the process of annual election to the Board of Directors.	pg. 10
2-30	Collective bargaining agreements	<p>Our US employees are not covered by collective bargaining agreements of any manner. For our employees based in Senegal and Italy (one and eight employees respectively), the collective labor-related agreements are country-specific and not governed by UNFCU. UNFCU is only responsible for complying with the respective collective mandates via employment agreements and within employment policies.</p> <p>In general, UNFCU has a well-defined employee grievance and investigation process in place for staff members who have concerns. Staff can choose to submit concerns via the Ethics hotline and/or speak with HR. Additionally, the Ethics Officer is available for assistance.</p>	N/A

Disclosure	Description	Explanation or reason for omission	Page number/link
<b>Disclosures of material topics</b>			
3-3	Management of material topics	<p>To understand which environmental, social and governance issues are most impactful to our credit union, and how we affect our stakeholders, UNFCU aims to complete a materiality assessment every five years. UNFCU completed our most recent assessment in 2019 and will update this assessment in 2026.</p> <p>As part of this process, UNFCU will identify actual and potential impacts on the economy, environment, and people. The perspective of internal and external stakeholder will be assessed.</p>	pg. 10
<b>201: Direct economic value generated and distributed</b>			
201-1	Direct economic value generated and distributed	<p>Direct economic value generated (net interest income and other income): \$458,256,472  Economic value distributed (operating expenses and community investment to UNFCU Foundation): -\$210,457,395  Economic value retained (direct economic value generated less economic value distributed): \$247,808,077.  The direct economic value generated and distributed (EVG&amp;D) data is from the profit and loss statement (P&amp;L).</p> <p>We do not have subsidiaries (CUSOS) abroad. Our representative offices are not branches, they are liaison offices to UNFCU Head Office.</p>	N/A
201-2	Financial implications and other risks and opportunities due to climate change	<p>UNFCU has undertaken a process to identify climate-related risks and opportunities. While quantitative financial impacts are still evolving, UNFCU continues to enhance climate risk assessment capabilities, integrate climate considerations into risk management and underwriting processes, and explore sustainable product offerings that support both financial resilience and member needs.</p> <p>Potential climate-related adverse impacts include increased credit losses in climate-sensitive geographic regions, decline in collateral values, higher insurance premiums or coverage gaps for borrowers, operational disruption to branches or third-party providers, increased regulatory reporting requirements, and potential reputational impact if stakeholder expectations regarding sustainability are not met.</p> <p>Conversely, the transition to a lower-carbon economy presents opportunities for UNFCU to develop sustainable financial products and services. Potential initiatives include green lending programs, financing for energy-efficient home improvements, and environmentally aligned auto lending products. Strengthening climate risk analytics may also enhance underwriting precision, improve portfolio resilience, and support long-term risk management and strategic planning.</p>	pg. 20
201-3	Benefit and retirement plans	<p>UNFCU's pension plan is fully funded through the organization's general resources. Plan assets are approximately \$171 million, and the plan is 100% funded to meet all benefit obligations. A separate pension fund has not been established.</p> <p>UNFCU also offers a 401(k) retirement savings plan with a dollar-for-dollar employer match up to 6% of salary. The average employee deferral rate is 9.8%, and participation among eligible employees is 93%.</p> <p>The pension plan covers 100% of eligible employees, defined as full-time employees who have worked at least 1,000 hours in a plan year.</p>	N/A

Disclosure	Description	Explanation or reason for omission	Page number/link
201-4	Which financial assistance was received from the government	UNFCU does not receive financial assistance from the government.	N/A
<b>202: Market Presence</b>			
202-1	Ratios of standard entry level wage by gender compared to local minimum wage	Long Island City is our headquarters and main location with 68% of total employee population. In 2025, the ratio of standard entry level wages, categorized by gender, is as follows:  Female: 1.81 Male: 1.77	N/A
202-2	Proportion of senior management hired from the local community	80% of our senior management, defined as employees in AVP-level roles and above, are hired from the local community of our Long Island, NY headquarters. For this purpose, UNFCU defines the “local community” as areas within commuting-distance from Long Island City, NY, including New York, New Jersey, and Connecticut. For this purpose, UNFCU defines the local community as areas within commuting distance of its headquarters in Long Island City, NY, including New York, New Jersey, and Connecticut.	N/A
<b>203: Indirect economic impacts</b>			
203-1	Infrastructure investments and services supported	Please see the Impact Report for a discussion on the contents of UNFCU’s investment securities portfolios.	pg. 42
203-2	Significant indirect economic impacts	Please see the Impact Report for a discussion on the contents of UNFCU’s investment securities portfolios.	pg. 42
<b>205: Anti-corruption</b>			
3-3	Management of material topics	UNFCU has processes in place to mitigate and prevent risks related to corruption-related impact. Corruption-related issues include bribery, fraud, extortion, collusion, money laundering, receipt of gifts, or illegal activities. Our Enterprise Risk Management team has led the development and rigorous implementation of anti-corruption policy. We also have a Global Anti-Money Laundering and Sanctions team that reports to the General Counsel. All staff receive ongoing ethics training. We prioritize protecting our members’ assets.	pg. 41
205-2	Communication and training about anti-corruption policies and procedures	Training on anti-corruption and integrity is provided to all employees and volunteers through the Code of Ethics.  All staff and volunteers train on the Code of Ethics at onboarding and re-certify on at least a biennial basis.	pg. 40
205-3	Confirmed incidents of corruption and actions taken	No incidents of corruption have taken place and therefore no actions were required.	N/A

Disclosure	Description	Explanation or reason for omission	Page number/link
<b>301: Materials</b>			
3-3	Management of material topics	<p>UNFCU has been climate neutral and has developed a greenhouse gas inventory since 2016. We are conscious of financial institutions' greenhouse gases (GHG) emissions from products and investments. For this reason, we will extend our accounting in Scope 3. In December 2023, we became signatories of the Partnership for Carbon Accounting Financials (PCAF).</p> <p>All calculations completed align with the recommendations and standards of the Greenhouse Gas Protocol. UNFCU has adopted the Operational Control approach and elected to quantify and report emissions from operations that the company directly controls, regardless of whether those operations are leased or owned by UNFCU.</p> <p>UNFCU's base year is 2015 because it was the first year that Scope 1, 2, and 3 emissions were calculated. No events that would trigger a recalculation of the base year, such as acquisitions, mergers, discovery of significant errors, or a substantial change in methodology, have occurred since. Total emissions in the base year (2015) were 1,669 mtCO<sub>2</sub>e.</p>	pg. 19
<b>305: Emissions</b>			
305-1	Direct (Scope 1) GHG emissions	In 2025, UNFCU's gross Scope 1 GHG emissions, in metric tons, of CO <sub>2</sub> equivalent was 217.48 mtCO <sub>2</sub> e.	pg. 20
305-2	Energy indirect (Scope 2) GHG emissions	In 2025, UNFCU's gross Scope 2 GHG emissions, in metric tons, of CO <sub>2</sub> equivalent was 1,057.16 mtCO <sub>2</sub> e.	pg. 20
305-3	Other indirect (Scope 3) GHG emissions	<p>UNFCU currently calculates two categories of Scope 3 GHG emissions. They are:            Category 6, Business Commuting: 339 mtCO<sub>2</sub>e.            Category 7, Employee Commuting: 227 mtCO<sub>2</sub>e.</p> <p>In 2025, in accordance with our PCAF commitment, we are calculating our category 15, Financed Emissions.</p>	pg. 19
305-4		<p>To calculate GHG Intensity, UNFCU chooses the number of members as a specific metric.            (total emissions)/(number of members) = Emissions Intensity Ratio            In 2025, we calculated our GHG emissions intensity ratio as .0071</p>	N/A
<b>306: Waste</b>			
306-2	Management of significant waste-related impacts	<p>For information on measures taken to prevent waste generation in UNFCU's upstream activities, please refer to our discussion of the elimination of plastic cards on page 17.</p> <p>UNFCU generates waste through routine office operations. At our headquarters in Long Island City, New York, where most of our workforce is based, we comply with New York City waste and recycling regulations. Clearly marked receptacles are available on each floor, with designated clear bags for recyclable materials and dark bags for non-recyclable waste. Cardboard is collected separately.</p> <p>Waste is collected daily by a contracted cleaning service and transported to UNFCU's loading dock, where it is consolidated into designated bins for pickup by a third-party waste management vendor. The vendor processes and sorts waste and recyclables at its facilities in compliance with New York City regulations.</p>	pg. 20

Disclosure	Description	Explanation or reason for omission	Page number/link
306-4	Waste diverted from disposal	We do not have hazardous waste.	N/A
<b>308: Supplier environmental assessment</b>			
308-2	Negative environmental impacts in the supply chain and actions taken	In 2024, UNFCU assessed 27 suppliers using environmental criteria. Beginning in 2025, UNFCU determined that supplier evaluations against environmental criteria would not be conducted on an annual basis. UNFCU will continue to assess the environmental profile of suppliers on a risk-based basis when deemed appropriate.	N/A
<b>404: Training and education</b>			
404-1	Average hours of training per year per employee	For both required and voluntary training, the average hours consumed by full-time, active employees in 2025 are:  A) Gender Female: 17.28 Male: 14.28 Non-binary: 4.28  B) Employee category Employees: 15.58 Managers: 16.58	N/A
404-2	Programs for upgrading employee skills and transition assistance programs	Employees are provided with ongoing professional development opportunities that focus on business skills, communication and collaboration, workplace culture, and management skills. All departments undergo role-based compliance training as well as ongoing on-the-job education. Training is available via self-paced web modules, instructor-led education, as well as using third-party vendors.  In some instances, we partner with a third-party outplacement firm that offers transition assistance services to terminated employees, typically leadership level. These services include assistance with resume writing, career coaching, job placement guidance, etc.	pg. 24
403-3	Percentage of employees receiving regular performance and career development reviews	100% across all employees, in all categories.	N/A

Disclosure	Description	Explanation or reason for omission	Page number/link
<b>405: Diversity and equal opportunity</b>			
405-1	Gender representation in managerial roles	Women: 53% Men: 47%	pg. 11
	Age distribution in managerial roles	< 30 years old: .5% 30 < 50 years old: 56.8% > 50 years old: 42.7%	N/A
	Other diversity indicators for managerial roles	Vulnerable groups: 60.5%	N/A
<b>414: Supplier social assessment</b>			
414-1	New suppliers that were screened using social criteria	In 2025, 100% of new suppliers were screened using a social criteria.	pg. 16
<b>418: Customer privacy</b>			
3-3	Management of material topics	See “Cybersecurity and data privacy” in the Impact Report.	pg. 42
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	In 2025, UNFCU received no complaints from regulatory bodies related to customer privacy. Seven isolated incidents involving inadvertent email errors resulted in limited, unintended disclosure of member information; all were promptly contained, addressed, and resulted in no misuse or broader data compromise.	N/A

Disclosure	Description	Explanation or reason for omission	Page number/link
<b>Financial Services Sector Supplement Disclosures</b>			
FS1	Policies with specific environmental and social components applied to business lines	<p>UNFCU's Investment Guidelines point at specific sectors that target social and environmental topics developed by Global Impact &amp; Inclusion and Corporate Investments. Specific loan products such as energy efficient loans, hybrid and electric vehicle rate discounts, and sustainable mortgages are offered to members. These products target a decrease in greenhouse gases in the environment and advantages for veterans and low-income households.</p> <p>Challenges: Achieving transparency for greenhouse gas emissions.</p> <p>Opportunities: Collaboration with women- and minority-owned businesses, leading more financial inclusion initiatives/workshops, and fostering employee volunteerism. Impacts: Advancing 14 of the 17 SDGs, maintaining climate neutrality, and supporting vulnerable women and youth through the UNFCU Foundation. Please see the Impact Report for a discussion on the contents of UNFCU's investment securities portfolios.</p>	pg. 19
FS2	Procedures for assessing and screening environmental and social risks in business lines	<p>UNFCU conducts stress tests to assess physical climate risk, specifically flood hazard exposure and sea level rise, across its U.S. residential real estate portfolio. Our work is supported by a third-party consulting firm. The assessment covers properties both within and outside designated flood zones, recognizing that property design and outdated flood maps may understate actual risk.</p> <p>Findings inform lending guidance and insurance requirements as needed. In 2024, flood-related risk was assessed as very low, with approximately 0.2% of properties at risk from sea level rise and associated flood hazards by 2030; no immediate action was required.</p> <p>Risk oversight is maintained through the Lending Risk Working Group, which meets quarterly and coordinates across Enterprise Risk Management, Lending Management, and Retail Services to identify, assess, and manage emerging lending risks.</p>	pg. 40
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	Through our Global Sustainability we educate and empower staff to engage in environmental initiatives. Employees are provided with annual learning and development opportunities which are part of our budget. This training is available to all relevant internal stakeholders.	pg. 24
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/large) and by sector	<p>Total Portfolio Value: Consumer Loans that are considered sustainable had a total portfolio value of \$37,337,485 (1,510 units) as of 12/31/2025. Total Consumer Loan portfolio was \$850,723,314 as a 12/31/2025 with sustainable loans being 4.39%. The sustainable consumer loans are a small portion of the overall consumer lending portfolio, potential high environmental or social impact is limited.</p> <p>Total Portfolio Value: US Mortgage Loans currently reported as sustainable (Sustainable Impact Mortgage, First Time Home Buyers) had a total portfolio value of \$4,327,548 (12 units) as of 12/31/2025. Total US Mortgage Loan portfolio was \$5,773,183,691 as a 12/31/2025 with sustainable loans being 0.07%.</p>	pg. 19

Disclosure	Description	Explanation or reason for omission	Page number/link
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	<p>As of 12/31/2025, UNFCU had the following monetary value of products and services with a specific environmental benefit:</p> <p>457 electric or hybrid vehicles: \$8,630,248,  38 Energy efficient home improvement loans: \$517,594,  194 Solar loans: \$5,166,466, 821  Solar Participation Loans: \$23,028,177.</p> <p>Total Portfolio Value: Consumer Loans that are considered sustainable had a total portfolio value of \$37,337,485 (1,510 units) as of 12/31/2025. Total Consumer Loan portfolio was \$850,723,314 as a 12/31/2025 with sustainable loans being 4.39%</p> <p>Additionally, as of 12/31/2025, UNFCU had:</p> <p>8 First time home buyer loans: \$3,060,669  4 Sustainable Impact Mortgage loans: \$1,266,879</p> <p>Total Portfolio Value: US Mortgage Loans currently reported as sustainable (Sustainable Impact Mortgage, First Time Home Buyers) had a total portfolio value of \$4,327,548 (12 units) as of 12/31/2025. Total US Mortgage Loan portfolio was \$5,773,183,691 as a 12/31/2025 with sustainable loans being 0.07%.</p>	pg. 19
FS16	Initiatives to enhance financial literacy by type of beneficiary	<p>Our Marketing Department conducts financial education webinars on financial planning, mortgages, general financial wellness, estate planning, and fraud prevention.</p> <p>Webinars are available to all staff and UNFCU members.</p>	pg. 28



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