



United Nations
Federal Credit Union™



2023

Impact Report

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UNFCU was founded by and for the United Nations community. Creating solutions that build a better future is embedded in our values.

We align our global impact with the United Nations Sustainable Development Goals as an extension of our mission, *-serving the people who serve the world.*[®]



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01 Values that drive action

In pursuit of a future where everyone can thrive, we are making **doing good** a way of doing business.







We are United Nations Federal Credit Union, a financial cooperative that serves the global needs of the UN community. Our approach to member service and banking solutions is designed to provide peace of mind to changemakers around the world.

We were founded by UN employees. Our values are more than what we believe — they are a part of every action we take. UNFCU Board governance ensures we conduct our business in a socially responsible manner consistent with the United Nations Sustainable Development Goals (SDGs).

Every year, we take our actions a step further — because, like our founders and our members, we want to leave the world better than how we found it. Our deeply rooted core values have also evolved as we have grown over 76 years: provide the highest quality service, ensure financial soundness, embrace diversity, practice sustainability, embrace learning and development, and achieve success together.

Our [2023 Annual Report](#) provides insight into how we serve our members through a secure financial approach. In our Impact Report, we provide a transparent picture of the work we do to preserve the planet, embrace diversity, and empower people through learning and development.

Core UNFCU values

	Provide the highest quality service
	Ensure financial soundness
	Embrace diversity
	Practice sustainability
	Embrace learning and development
	Achieve success together

02 Strategic action, greater impact

Our impact strategy keeps us accountable in our mission of serving the people who serve the world, and our commitment to creating a diverse, sustainable, and just future for all.

This strategy connects the **actions we take through four distinct pillars, partnerships we catalyze, and transparency we uphold** to the effect we have on the world.

Action pillars

Sustainability: Cultivate a healthier planet through the United in Sustainability Network, green financial solutions, sustainable practices, and the exclusion of investments in fossil fuels.

Diversity, Equity, Inclusion, and Belonging (DEIB): Hire and develop diverse talent with leadership training, inclusive health benefits, and a welcoming workplace environment.

Volunteerism: Develop and implement outreach initiatives led by our staff to positively impact our local communities.

Philanthropy: Work to end poverty globally for women and youth through UNFCU Foundation grantmaking. Provide critical resources through crisis response grants.

Partnerships

United Nations partnerships: Align with UN organizations to advance the UN Sustainable Development Goals.

United in Sustainability (UIS) Network: Influence the credit union industry to adopt more sustainable and inclusive practices through our leadership of the UIS Network.

Transparency

Impact reporting: Publish an annual Impact Report to share progress on our goals and advancement of SDGs.

Global Reporting Initiative (GRI standards): Report in reference to GRI to demonstrate accountability for our impact on the world.

GRI provides the most widely used standards that measure organizations' impact on the environment, the economy, and people.

We have aligned with these standards in our 2023 Impact Report to be more rigorous in our reporting and further our commitment to transparency. Look for these references throughout our report. Learn more about GRI at globalreporting.org

03 Message from our President & CEO

With global challenges slowing the UN Sustainable Development Goals' progress at their midway point, we prioritized our impact strategy in 2023.

From leading the United in Sustainability Network of credit unions to partnering with diverse suppliers and purpose-driven partners, **2023 was a year of further strengthening our commitment to the SDGs.**

We are proud to report we are accelerating new initiatives that will help us better achieve our sustainability goals. To further increase the quality, accuracy, and transparency of our alignment with the SDGs, we joined the Partnership for Carbon Accounting Financials (PCAF). PCAF is the Global Greenhouse Gas Accounting and Reporting Standard for the financial industry to measure and disclose the greenhouse gas emissions of loans and investments. This year's Impact Report also includes seven material topics with disclosures aligned with Global Reporting Initiative (GRI) standards for environmental, social, and governance reporting.

As we continue to maintain climate neutrality, our holistic approach to sustainability advanced 14 of 17 SDGs. Beyond our environmental impact, UNFCU Foundation helped change the trajectory of lives for over 26,000 women and youth in six countries.

In 2023, we reached full gender equity in our managerial ranks as defined by our annual assessment. This is a testament to the Diversity, Equity, Inclusion, and Belonging initiatives

shaping workforce development at UNFCU. By implementing a supplier diversity policy, created by our Business Resource Groups, we collaborated with more women and minority-owned businesses than ever before. Internally, we launched a volunteer platform that links staff engagement to our communities' needs.

At UNFCU, our employees, partners, and vendors work to uphold the fundamental rights of all people. In developing our workplace practices of equal opportunity, and labor and supply chain management, we were guided by the Guiding Principles on Business and Human Rights, developed by the Office of the United Nations High Commissioner for Human Rights.

Our Board of Directors guides our work to becoming a more responsible, proactive organization that positively impacts the world around us. We look forward to continually acting upon the values we are founded upon, and creating change on a global scale.

Sincerely,
John Lewis
President & CEO



John Lewis, President & CEO of UNFCU, provides welcoming remarks at the 2023 United in Sustainability Summit for credit unions held at the Organization of American States Main Building in Washington, DC. (Photo credit – WTA Photos, Toby Angel)

04 Meeting the 2030 deadline

The United Nations Sustainable Development Goals (SDGs) are a **plan of action to improve peoples' lives and the planet by 2030.**

The 2023 SDGs Report showed that the COVID-19 pandemic, climate change, migration, and geopolitical conflicts resulted in a setback for SDG progress.

UN Secretary-General António Guterres sounded an urgent call for action lest the 2030 Agenda become “an epitaph for a world that might have been.” We answered that call.

To help meet the SDGs' 2030 deadline, we integrated sustainability into our strategic planning process. Our senior leadership actively engaged in implementing sustainability goals alongside staff members in our Global Sustainability Program (GSP).

In 2023, 82 GSP staff members collected data, hosted events, and developed initiatives that advanced the SDGs. Our Executive Vice President and Chief Information Officer¹ serve as GSP executive cosponsors. The GSP Stakeholder group encompasses our entire leadership team, including our President & CEO. Each UNFCU business line is represented in our stakeholder group.

The GSP is managed by four program managers and their deputies, each focused on an area of expertise, namely, External Affairs, Industry, Operations, and Staff Engagement. Each has a full-time job at UNFCU. In 2023, UNFCU created a full-time Program Manager position dedicated to sustainability. This position sits within the Global Impact & Inclusion department, which oversees environmental, social, DEIB, and volunteering initiatives.

Now more than ever, sustainability is integrated into UNFCU's annual and quarterly strategic planning activities to keep impact front and center.

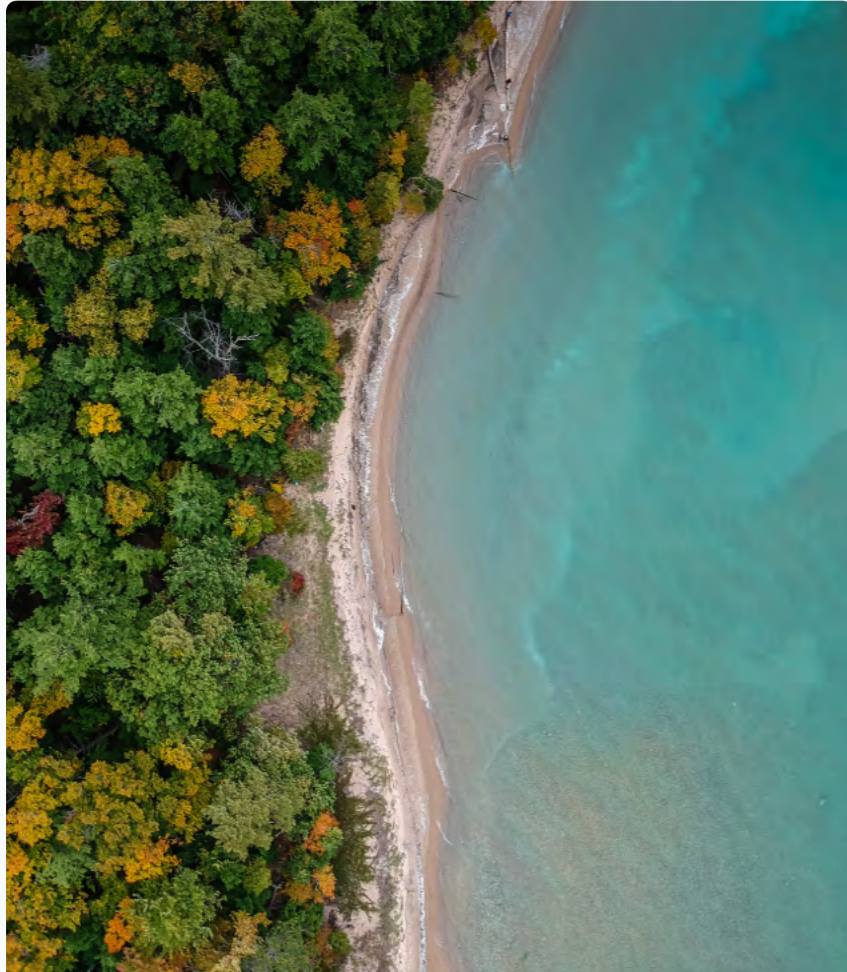


In the end, our intense focus on sustainability comes down to values [...] We want the world our children inherit to be defined by the values enshrined in the UN Charter: peace, justice, respect, human rights, tolerance, and solidarity.

— António Guterres,
UN Security-General

→ Select the disclosure numbers throughout the report to view the corresponding information in the GRI content index.

05 Impact highlights



100% climate neutral

since 2016 — only one of two US credit unions to achieve this status



14 out of 17 SDGs

advanced by all impact initiatives across UNFCU



6,563 hours

of volunteer work conducted by staff

6 years

hosting the United in Sustainability Summit

13 years

of active membership in the UN Global Compact

100% parity

of women and men in managerial roles

70K+ beneficiaries

supported by the work of UNFCU Foundation initiatives and grants

Actions we take

01

Preserve the planet

We are cultivating a healthier planet through our United in Sustainability Network, green financial solutions, excluding investments in fossil fuels, and adopting **sustainable** practices.

02

Empower people

We embody **Diversity, Equity, Inclusion, and Belonging (DEIB)** by providing leadership training, inclusive health benefits, and a welcoming workplace culture.

03

Serve our communities

We engage staff in **volunteer opportunities** to better the world around us. Throughout the year, our staff volunteer with local nonprofits that align with the SDGs.

04

End poverty

Our **philanthropic efforts** work to end poverty on a global scale. UNFCU Foundation empowers women and youth with grantmaking and humanitarian relief funding.

01 Preserve the planet

Our role as a climate neutral institution is to **take sustainability a step further**. We are joining the UN's mission to combat climate change through innovation and consistent action.

Our 2025 Impact Goals

The financial industry is one of the largest contributors to global carbon emissions. We are doing our part to change that. Every five years, we determine sustainability goals that keep us accountable to creating a cleaner environment. Our 2025 Impact Goals are a set of 12 goals launched in 2020 that were designed to keep UNFCU in alignment with the United Nations 2030 Agenda for achieving the SDGs and drawn from a materiality assessment.

Our Impact Goals are reported annually in our Impact Report. Responsibility to achieve those goals is delegated to our Global Impact & Inclusion team and GSP Sponsors.

We have divided these goals into two categories: **Innovation Goals**, which focus on impacting the world outside UNFCU, and **Operations Goals**, which concentrate on day-to-day activities within UNFCU-controlled facilities.²

Environmental SDGs impacted:



Overview of our Impact Goals

Innovation Goals

- 1 Elevate sustainability in the credit union industry by educating credit unions on the UN SDGs.
- 2 Achieve United Nations Global Compact Advanced Level Communication on Progress.
- 3 Create a pathway for vendors to align with the UN SDGs.
- 4 Explore impact finance and investment opportunities and guidelines.
- 5 Enhance the positive impact of members' financial choices by increasing the number of green share and loan accounts by 200%.
- 6 Engage staff to act on UNFCU sustainability goals throughout their workday by creating opportunities for awareness and education.

Operation Goals

- 1 Publish an annual Impact Report based on progress toward the UN SDGs.
- 2 Ensure that 30% of procurement spend goes to vendors that meet the highest UNFCU rating for sustainability and social impact criteria.
- 3 Maintain climate neutrality.
- 4 Decrease energy use and associated GHG emissions per member by 25% relative to a 2019 baseline.
- 5 Decrease paper use per member by 50% relative to a 2019 baseline. Source at least 80% of purchased paper from certified sustainable sources.
- 6 Evaluate opportunities for single-use plastic reduction within direct operations.



Innovation Goal 1

Elevate sustainability in the credit union industry by educating credit unions on the UN SDGs.

Progress:

Achieved

SDGs impacted:



The United in Sustainability (UIS) Network serves as a platform for credit unions and their associations to share best practices and ideas on sustainability. The Network has become an industry movement of 100 core members ranging from CEO and Sustainability Officer to managers of Facilities, Lending, and Risk Management.

More than 300 participants took part in the 6th Annual UIS Summit, which expanded beyond the Americas to include Europe for the first time. UIS topics included green products and services, carbon footprint reduction, and financial inclusion. The UN SDGs and Environment, Social and Governance (ESG) frameworks, such as GRI, the Global Alliance for Banking on Values, and the UN Principles for Responsible Banking, served as guides and key areas of engagement.

UNFCU hosted a panel discussion at the CUNA Governmental Affairs Conference on the Inflation Reduction Act and the Greenhouse Gas Reduction Fund. The discussion was cohosted by Inclusiv,

a Community Development Financial Institution secondary lender, and Callahan & Associates, a credit union think tank. The discussion involved ways credit unions can seize opportunities and provide affordable solutions to the underserved.

In 2023:

- We launched a UIS Advisory Council with subject matter experts.
- We joined the Partnership for Carbon Accounting to increase our transparency by measuring and disclosing our emissions using the PCAF Standard.
- We held sessions on plastics reduction at the UIS Summit and for staff. This catalyzed the UIS Network Working Group, set to launch in 2024.
- We organized quarterly UIS Network calls with peers, offering solutions to challenges on their sustainability journeys.



Dr. Pushpam Kumar, Chief Environmental Economist and Senior Economic Advisor, UN Environment Programme, provided keynote remarks at the 2023 United in Sustainability Summit for credit unions. (Photo credit – WTA Photos, Toby Angel)

Innovation Goal 2

Achieve United Nations Global Compact Advanced Level Communication on Progress.

Progress:

No longer applicable

SDGs impacted:



To consistently measure its members' progress on advancing the UN SDGs, the UN Global Compact adopted a rigorous annual questionnaire. This mode of gathering data, implemented in 2023, replaced the need for organizations to submit their respective Impact, Sustainability, or ESG Reports. Therefore, rather than levels of progress, organizations can demonstrate their evolution in sustainability over time.

All signatories now submit responses to this comprehensive survey with questions on the 10 UN Global Compact principles.

We look forward to submitting responses to its first survey with 2023 reporting data in 2024 under the new requirements. To maintain transparency, we submitted our [2022 Impact Report](#) that served as our voluntary Communication on Progress for the period.



The UN Global Compact, of which we are a proud member, is the world's largest sustainability initiative. (Photo credit – UN Global Compact)

Innovation Goal 3

Create a pathway for vendors to align with the UN SDGs.

Progress:

Achieved

SDGs impacted:



It is important that our supply chain reflects our values and aligns with SDG 12, Responsible Consumption and Production. Our sustainable procurement policy is available to our vendor partners. The policy is a guide for their ESG decisions. Each of our business lines actively engages with vendor partners on our [Supplier Code of Conduct](#).

Our vendor survey, modeled after the [UN Global Compact's SDG Action Manager Questionnaire](#), assesses our vendors' impact. This survey provides UNFCU insight into vendors' progress on sustainability issues. With this insight, we identify opportunities and understand challenges that vendors face.³

We also continued to provide helpful resources to our vendor partners that can improve their score. The resources include our survey, their results, what they mean, helpful insights, and an invitation to discuss.

→ We conducted focused UNFCU management training on supplier sustainability. This ensured that all levels of management gained an in-depth understanding of the program, raising awareness among their suppliers.

Innovation Goal 4

Explore impact finance and investment opportunities and guidelines.

Progress:

Achieved

SDGs impacted:



UNFCU recognizes the importance of aligning our investments with our values. As we reported in our 2020 Impact Report, UNFCU no longer holds any securities in the fossil fuel exploration, production, or wholesale distribution industries. In 2021, we updated our investment policies to formalize the exclusion of fossil fuels, tobacco, and firearms from our investment portfolio.

In 2023, we more clearly defined the use of proceeds that align to our 12-month impact share certificate. This investment approach meets the regulatory requirements set by the National Credit Union Administration (NCUA).

For more information, please see our chapter on [good governance](#).



Innovation Goal 5

Enhance the positive impact of members' financial choices by increasing the number of green share and loan accounts by 200%.

Progress:

Achieved

SDGs impacted:



Since 2018, our impact share certificates have maintained existing investment securities and loans supporting sustainable and social initiatives. Shares to purchase additional investment securities and/or to originate new loans may include:

- Investments that promote clean water and energy, public health and education, pollution control, affordable and energy efficient housing, community development, infrastructure, and public transportation.
- Member loans for environmentally positive projects such as solar panels and energy efficient home improvements.

Members can reduce their carbon footprint and their borrowing costs at UNFCU when purchasing a hybrid or electric car. We offer a rate discount on our US auto loan when members purchase qualifying sustainable vehicles. We also incentivize eco-friendly home product purchases by offering a rate discount on our energy efficient loan.

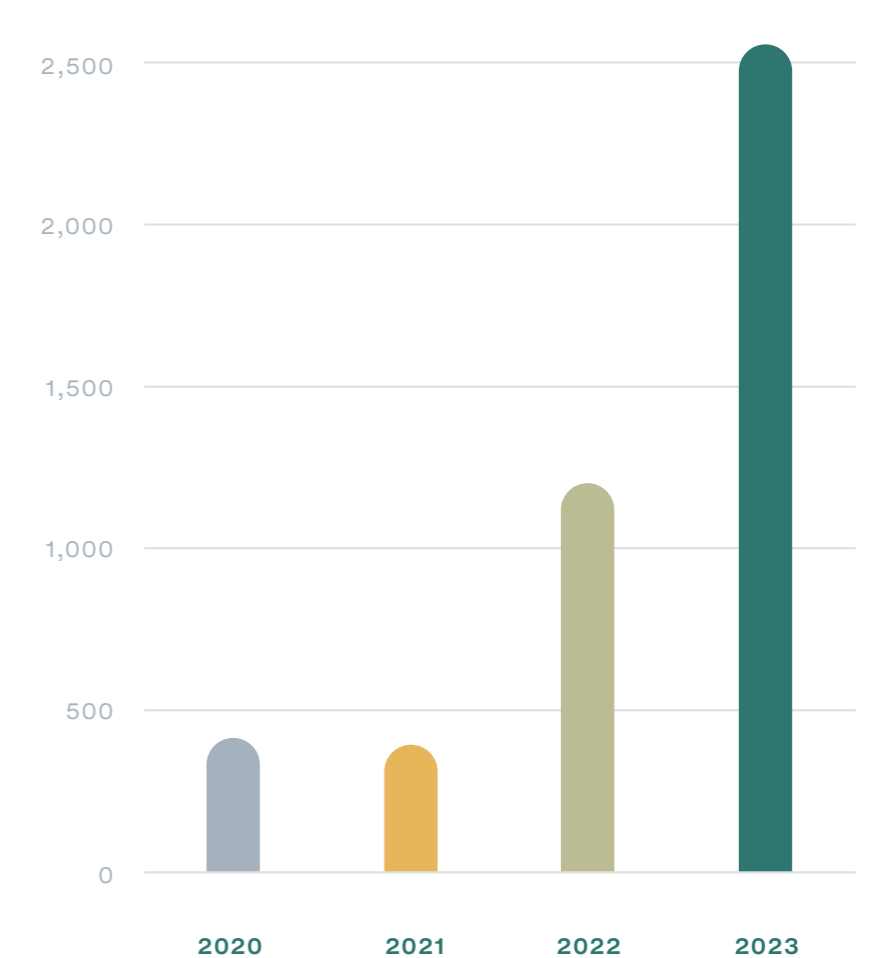
Impact investments and loans

Shares to purchase additional investment securities and/or to originate new loans.



Impact share certificate

Growth of impact share certificates from 2020 to 2023.



Innovation Goal 6

Engage staff to act on UNFCU sustainability goals throughout their workday by creating opportunities for awareness and education.

Progress:

On track

SDGs impacted:



We learn and grow by taking action.

Our staff is provided opportunities to learn about environmental preservation and reducing socioeconomic injustice throughout the year. As a result, our volunteers:

- **Celebrated Earth Day by taking part in forestation development and botanical education.** 18 volunteers performed 54 hours of community service with Partnerships for Parks. Our volunteers cleared 25 bags of debris in Transmitter Park in Brooklyn, NY.
- **Hosted a World Environment Day staff event at our headquarters.** The event featured a presentation by Beyond Plastics, a US national advocacy organization, about reducing single-use plastics and protecting the environment. More than 100 staff participated in various activities regarding the decrease of plastic consumption.

- **Hosted an information desk on “Avoiding Plastics Use to Protect the Caribbean.”** The event served to educate staff about the negative effects of plastic waste on biodiversity and the ecosystem in island states. The information desk also raised awareness about NGOs leading the way on environmental conservation.
- **Organized park and beach cleanups.** In partnership with NYC Parks Department, staff and their families provided over 80 volunteer hours to beautify neighborhoods.



Nairobi Representative Office staff volunteers plant oak trees on Earth Day.

Operations Goal 1

Publish an annual Impact Report based on progress toward the UN SDGs.

Progress:

Achieved

SDGs impacted:



Since 2017, we have published an annual Impact Report that addresses ESG topics.

Our 2023 Impact Report⁴ has evolved to provide greater transparency. This year we have developed the report in reference to the Global Reporting Initiative (GRI) to follow best practices in sustainability reporting.

Our report includes a GRI Content Index for reference. To track our progress, view our 2020, 2021, and 2022⁵ reports at unfcu.org/about/impact.



Operations Goal 2

Ensure that 30% of procurement spend goes to vendors that meet the highest UNFCU rating for sustainability and social impact criteria.

Progress:

Achieved

SDGs impacted:



We annually develop and distribute a 15-question survey to gauge whether our suppliers actively practiced sustainability. Topics covered in the survey include diversity programs, existence of a human rights policy, and demonstration of environmental impact.⁶

We also ask our partners if they aligned with industry standards and frameworks for reporting, namely the GRI, UN Global Compact, or B Corp Certification.

The criteria for vendors to be in scope to receive a survey include:

- An ongoing contractual relationship with UNFCU
- Represents a \$50,000 annual spend or more on supplies, consulting, and information technology projects
- Delivers a high-impact service, including information technology, global card services, and facilities management.

One of our largest vendors, accounting for 24% of our tracked spend, improved their scorecard rating from 'B' to 'A.' We worked closely with our internal business unit and the vendor's CSR representatives, which ultimately improved their score and allowed UNFCU to surpass our goal.

Our objective was to reach at least 30% of our spending allocated to vendors who achieve an 'A' grade on UNFCU's survey. We have surpassed our goal in 2023, reaching over 50% of our total spend with suppliers who receive an 'A' grade on our survey.

100% response rate to the 2023 survey was achieved

Those that complete the questionnaire receive a score ranging from 'A,' the highest, to 'D,' the lowest. The average score of all the vendors surveyed in 2023 was a 'B.'

51% of our procurement spend went to A-ranking vendors

105 of our in-scope vendors, who we have a spend of over \$50K, meet the Supplier Diversity criteria, allowing us to implement equal opportunity to all applicants for supplier and vendor contracts.

Operations Goal 3

Maintain climate neutrality.

Progress:

Achieved

SDGs impacted:



UNFCU has maintained climate neutrality since 2016, even as we increased our membership and staff globally. At year-end 2023, only two of the 76 US credit unions with assets greater than \$5 billion have achieved this status.

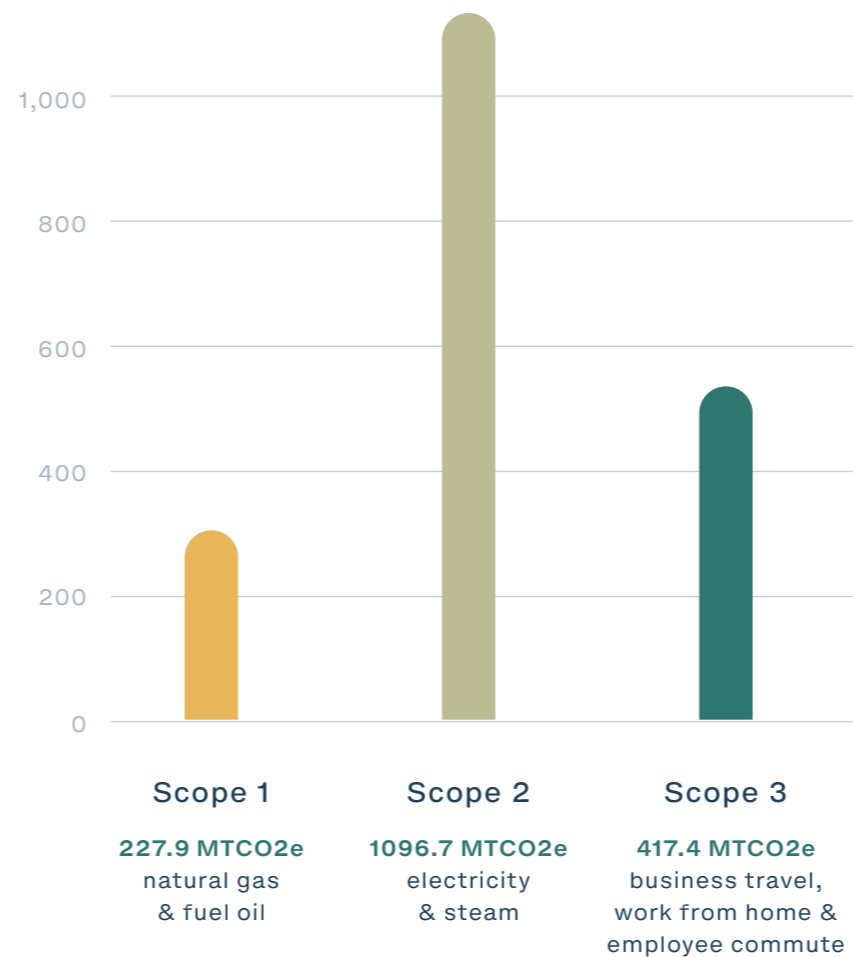
Financial institutions' greatest impact on the environment derives from their financial products and investments. In December 2023, UNFCU joined the PCAF, an industry-led standard among financial institutions, to track our portfolio emissions. Becoming a PCAF signatory underlines our ongoing dedication to increasing the quality, accuracy, and transparency of climate disclosure and the alignment of our operations with the [UN Sustainable Development Goals](#).

We are proud to be among the few credit unions engaged in this global initiative and want to positively influence others to follow.

We look forward to sharing our progress in collaboration with PCAF in our next report.

2023 GHG emissions

Overview of our greenhouse gas emissions.

**Climate neutrality**

Climate neutrality means that an organization has achieved net zero greenhouse gas emissions in Scope 1⁷ and Scope 2.⁸ Zero emissions in Scope 3⁹ are encouraged, not mandatory, according to the Greenhouse Gas (GHG) Protocol.

The GHG Protocol Corporate Standard requires reporting a minimum of Scope 1 and Scope 2 emissions. We are currently monitoring two Scope 3 categories: Business Travel and Employee Commuting.

The steps we have taken to achieve climate neutrality include:

- Purchasing renewable energy
- Reducing emissions through energy efficiency and improved business processes
- Conducting a GHG emissions inventory following GHG accounting methodologies

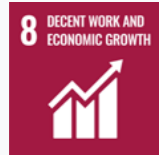
Operations Goal 4

Decrease energy use and associated GHG emissions per member by 25% relative to a 2019 baseline.¹⁰

Progress:

Achieved

SDGs impacted:



UNFCU aims to reduce climate impact on a per-member basis. This goal considers Scope 1 and Scope 2 emissions from operationally-controlled facilities at our Long Island City, NY headquarters, branch in Washington, DC, our disaster recovery, and our previously owned insurance subsidiary, Industrial Coverage Corporation.

To calculate progress toward this goal, UNFCU first gathered data on electricity and natural gas usage at each facility.

We then calculated the associated Scope 1 and Scope 2 Greenhouse Gas (GHG) emissions and determined the GHG emissions per member. Two factors drive progress toward this goal: energy management and number of members.

Operations Goal 4 was determined in 2019. Therefore, UNFCU designed the goal anticipating that employees would primarily work from the office and increasing staff counts would result in increased office-based energy use and emissions. The global pandemic upended those assumptions. As a result, the goal does not consider pandemic operations by focusing on office-based energy use.

We were able to achieve this goal because our emissions have decreased even as our member base increased in numbers.

39% increase in the number of members

At year-end 2023, more than 227,000 members were part of our global community.

60% decrease in emissions per member from the 2019 baseline¹¹

We saw a 6kW drop of average power drawn on our uninterruptible power supply (UPS) readings in 2023 compared to 2022.

Operations Goal 5

Decrease paper use per member by 50% relative to a 2019 baseline. Source at least 80% of purchased paper from certified sustainable sources.

Progress:

Off track

SDGs impacted:



Our GSP paper team continues to work on reenvisioning paper items to further reduce paper use. In 2023, we developed a paper efficiency approach at UNFCU. This is a five-step process to collect and disclose data with a time frame of up to three months to complete.

We fell short on this goal in 2023. The key contributors to being off track were upticks in credit card statements and envelopes. To meet this goal next year, we will assess all paper categories to reduce paper use and use certified paper whenever possible. Taking further action, UNFCU plans to launch an educational initiative for staff working with third party vendors.

44% reduction of paper usage	83% increase in use of paper from certified sustainable sources from 2019 to 2023	.13 lbs/member usage in 2023	.074 lbs/member is the 2025 target
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Operations Goal 6

Evaluate opportunities for single-use plastic reduction within direct operations.

Progress:

Achieved

SDGs impacted:



We completed this goal in 2023, having conducted a thorough inventory of our single-use plastics. Accomplishing this goal is largely due to the important dialogue started across our organization about reducing consumption. Our dialogue catalyzed purchasing eco-friendly products, such as utensils, tableware, and decorations that are composed of recyclable materials, as part of new procurement guidelines.

At the 2023 UIS Summit in Washington, DC, we hosted an interactive discussion with Beyond Plastics. This discussion, initiated by UNFCU’s Staff Engagement Team, led to further collaboration among credit unions on best practices. The group’s goals are to prioritize plastic reduction among financial cooperatives and their staff.

We will continue to educate our employees on avoiding plastics through special events to mark UN International Days and our internal communications channels.

27.93% decrease in our single-use plastics usage from 2019

Average usage from 2019-2023 was 779.08 lbs. Single-use plastic baseline was 1,081 lbs.

Green awards and recognition

Every year we strive to improve our operations, conserve resources, and reduce our paper and energy consumption. In 2023, we continued to be recognized as a leader in sustainability.



LEED Gold and Silver

Leadership in Energy and Environmental Design (LEED) is a global standard for green building and energy efficiency. Currently, 80% of our office space is LEED Certified. This represents a 2% reduction since last year. A second Nairobi office was added to overall square footage, and it was not LEED.

At year-end 2023, 194,159 ft² of UNFCU's operationally controlled 241,543 ft² was considered LEED certified. UNFCU's Long Island City, NY headquarters was recertified LEED Gold in 2022 and our Washington, DC branch maintained its LEED Silver certification.

We are in the process of recertifying our headquarters and Washington, DC branch by 2027, our next reporting period.



ENERGY STAR®

In 2023, our ENERGY STAR score was 77 for our headquarters in Long Island City, NY. This recognition shows that our building performed with greater energy efficiency than 77% of buildings with similar characteristics. ENERGY STAR considers several factors, including energy use intensity relative to the number of employees in a building.

We are working towards continual improvement of our energy efficiency and seeking recertification in 2024.

Our Facilities and Real Estate Management Team, together with our GSP leadership, collaborate to improve energy efficiency. The replacement of data center servers to more efficient models provide a ready example.



EPA Green Power Partner

UNFCU has been an Environmental Protection Agency (EPA) Green Power Partner for the last seven years.

We are committed to balancing 100% of our grid electricity usage with clean, renewable wind power via Renewable Energy Credits (RECs). This enabled UNFCU to be recognized once again as a Green Power Partner in 2023.

We were also pleased to have the EPA join us at the United in Sustainability Summit to speak about energy reduction strategies for financial institutions.



100% Renewable Energy-Powered Data Center

We partner with Iron Mountain to host our secondary data center.

Iron Mountain is a global colocation platform, whose leadership in high level regulatory compliance, sustainability, physical security, and business continuity is recognized in its industry. Through the Iron Mountain Green Power Pass program, 100% of our computing is powered by renewable energy.

Reaching sustainability goals through RECs

Renewable Energy Credits (RECs) and Verified Emissions Reductions (VERs) are valuable tools for organizations to achieve decarbonization. RECs verify that a given quantity of renewable electricity was placed onto the electrical grid at a specified point in time.

The standard-bearer for climate targets, the Science Based Targets Initiative (SBTi), provides global guidelines to reduce emissions in alignment with the latest climate science. SBTi includes REC purchases as one of the available steps toward a net zero pathway because they help organizations to move toward rapid decarbonization.

Most companies on a net zero pathway use RECs as a tool for decarbonization, as does UNFCU.



02 Empower people

We believe that when everyone has the tools needed to thrive, **we create greater change on a larger scale.**

At UNFCU, we not only celebrate the diversity of our community, we cultivate inclusivity and equity on every level of our organization.

Over the past year, we've witnessed that inclusive practices amplify innovation, stakeholder engagement, equitable resource allocation, resilience, and social justice — all elements in constructing a sustainable future.

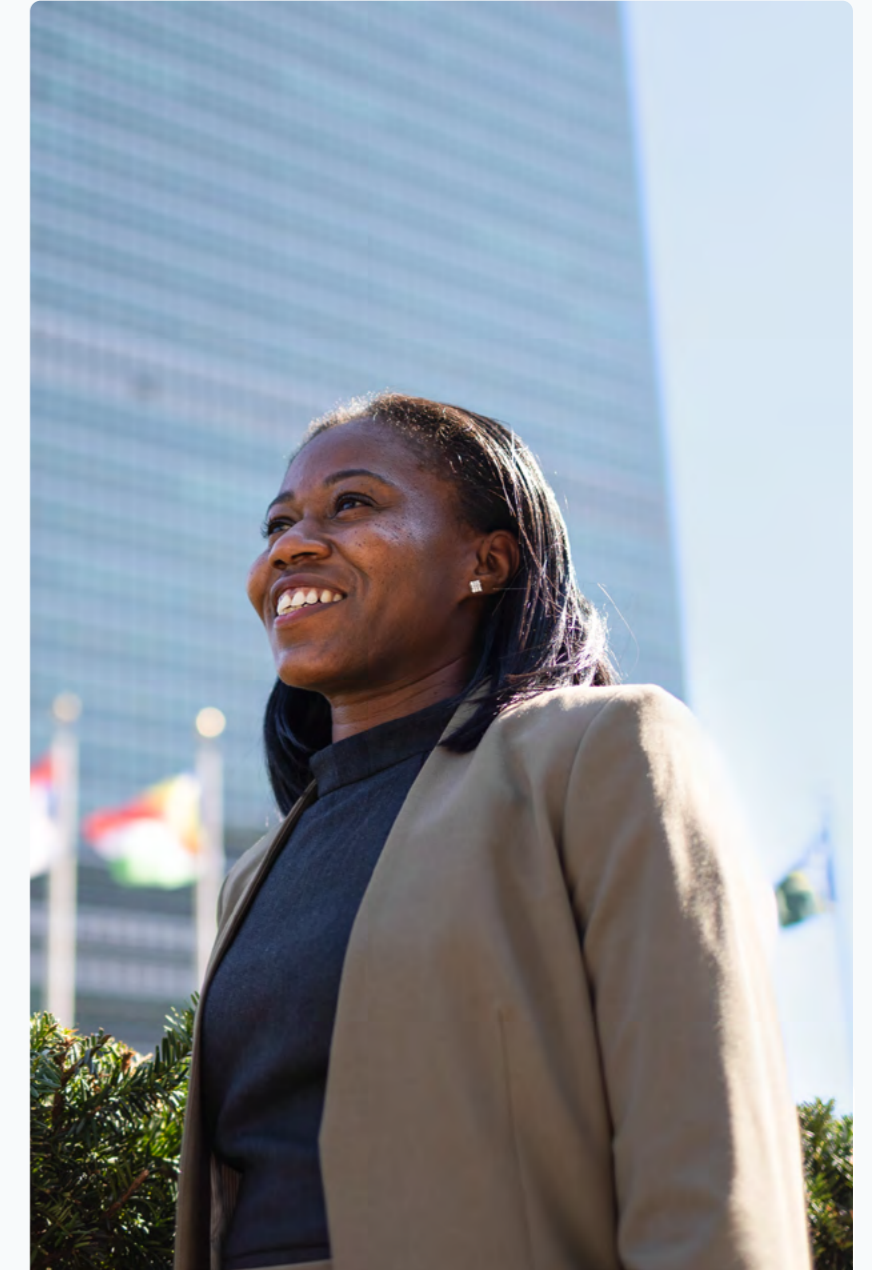
In 2023, we amplified the voices of our global community both within our organization and outside of UNFCU. From launching a podcast that gave a platform to different perspectives across our organization to joining the National Association of Latino Credit Unions & Professionals, we created new avenues to empower our community. Additionally, our AVP of Global DEIB moderated panels at the African American Credit Union Coalition's 25th Annual Meeting and the Commitment to Change Conversations.

We are proud to be active participants at CUPRIDE, CU Collaborate, and CEO Action activities, and a signatory of the Women's Empowerment Principles, led by UN Women. Informed by international labor and human rights standards, we continue to advocate for gender equality in the workplace.

Last year, we accomplished **five Diversity, Equity, Inclusion and Belonging (DEIB) initiatives** within our **workforce, workplace, and marketplace**. These initiatives focused on hiring practices, inclusive workplace cultures, and addressing systemic barriers that hinder equal opportunities. We also looked at our communications and supplier base to ensure that our marketplace reflects our values.

In 2023, our teams collaborated on initiatives that addressed community needs, amplified diverse voices, and fostered meaningful connections in our New York City neighborhoods and international representative office locations.

Empowerment SDGs impacted:



UNFCU staff member in front of UN headquarters in New York.

Workforce

These workforce represents the interconnection between building and sustaining a diverse and inclusive organization. It is organized by six systems:

1. Recruitment and hiring
2. Career development
3. Mentoring
4. Performance feedback
5. Training
6. Succession planning



Vision

Our senior leadership team (individuals at the Assistant Vice President level and above) reflects UNFCU's population of women and people of color.



Initiative 1

Build the framework for our Rise Readiness Program.

SDGs impacted:



In 2023, women at UNFCU in supervisory positions achieved parity in leadership roles with men. Our Rise Readiness Program is an integral part of this success. This program offers high-potential individuals from underrepresented groups at the management level the opportunity to prepare for executive-level roles. Rise Readiness reflects our commitment to cultivating a diverse and inclusive environment while actively nurturing the professional growth of talented individuals within our organization. In the first six months of the program's inception, two UNFCU staff earned promotions.

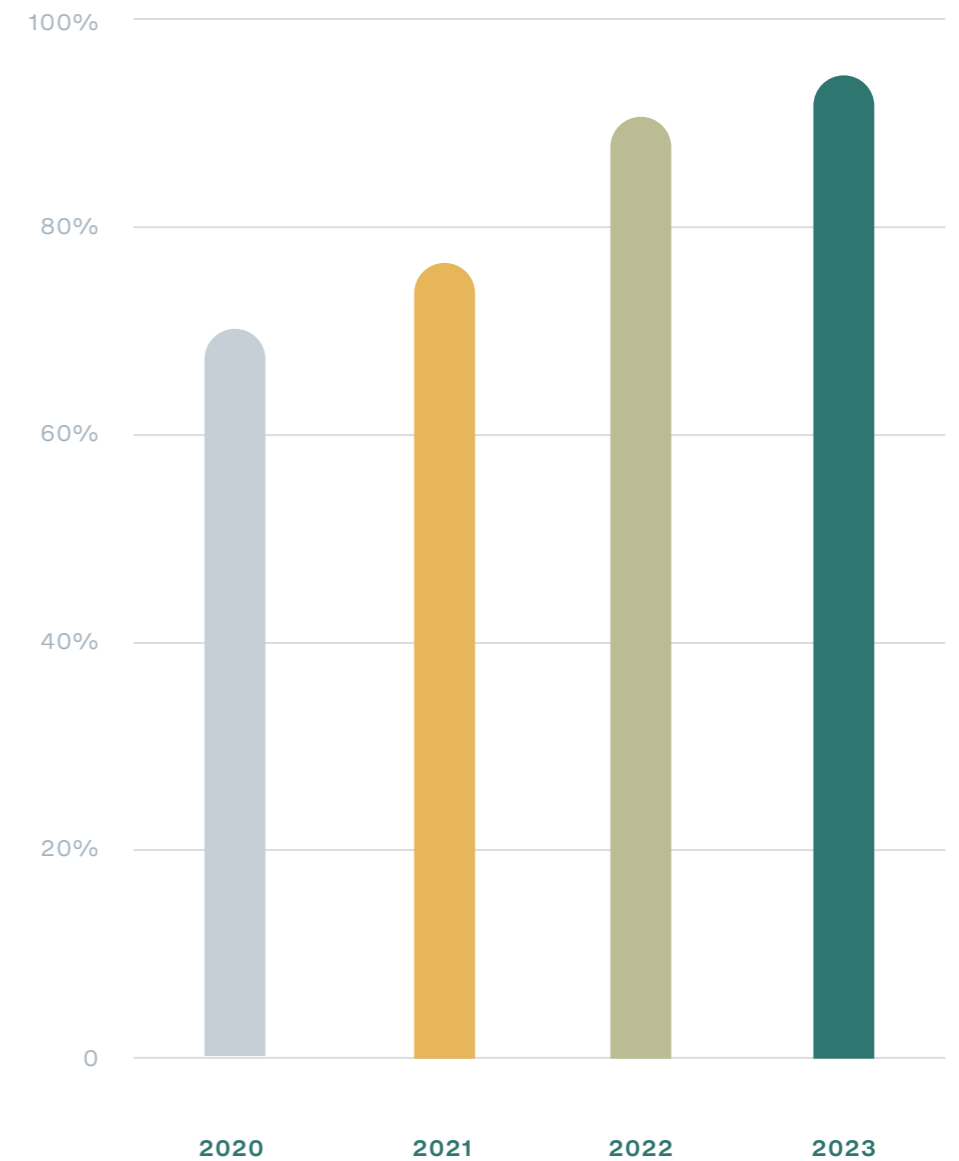
In alignment with our diversity and inclusion goals, UNFCU discloses the demographics of our governance bodies, and the breakdown of employees in different role categories across the organization.¹²

Growth in staff's positive sentiment on leadership's commitment to workforce advancement

We asked our staff what they thought about the strength of leadership's commitment to career development for underrepresented groups.

Since 2016, we've seen steady growth in positive sentiment across all staff. The Rise Readiness Program is one of our workforce initiatives that has had a positive impact on our staff.

Percentages in the bar graph reflect the number of employees who felt that leadership's commitment to workforce advancement was strong.



Workplace

Our workplace represents key elements that shape and reflect our culture, including:

1. Leadership accountability
2. Strategic plans
3. Governance structure
4. Organizational climate
5. Measurements
6. Employee engagement



Vision

Ensure the equitable distribution of training dollars across all business lines, offer fully inclusive employee benefit programs, and develop guidelines that support the needs of all employees and members.



Initiative 2

Design and implement a process for ensuring equitable application of training dollars by UNFCU leadership across their business lines.

SDGs impacted:



The Learning and Development Training Team introduced a systematic approach to move this goal forward.

This initiative is now seamlessly integrated into the continuous practices of our Corporate Learning Department. The team has initiated a process to underscore the importance of this equitable allocation, ensuring that leaders consistently prioritize it in their decision-making and resource allocation.

Initiative 3

Provide inclusive benefits that meet the diverse needs of employees.

SDGs impacted:



We offer the benefit of Carrot Fertility to our staff, which provides family planning support. Some of the inclusive services that Carrot Fertility provides include adoption, gender-affirming care, gestational surrogacy, and care during pregnancy, postpartum, and return to work.

This addition to our employee's benefit package reflects our commitment to providing accessible and inclusive benefits to our global workforce.



Marketplace

The marketplace is how we define the relationships between UNFCU, institutions, and individuals that make up our community. It is made up of four actions:

1. Strengthening brand and corporate image
2. Connecting with members and markets
3. Ensuring supplier diversity
4. Building community relations



Vision

Our marketplace practices represent the best in class within the credit union industry.



Initiative 4

Refine internal and external communications in support of UNFCU's diverse employees and membership.

SDGs impacted:



In 2023, we launched a new website that better reflects our cultural diversity and that of our members. Among its features, the site aligns with the SDGs by transparently communicating our sustainable products, policies, and reporting.

Visit unfcu.org/about/impact to learn more about our commitment to social and environmental impact.

Initiative 5

Establish supplier diversity goals and metrics to align with supplier diversity and best practices.

SDGs impacted:



We implemented and shared our DEIB Supplier Diversity Policy and Procedures across our organization. Looking ahead, we are committed to implementing metrics to measure progress and enhance our impact.

UNFCU's Supplier Diversity Program was born from one of our strategic DEIB goals. We prioritize making continual progress on supplier diversity to benefit our organization. Business Resource Group volunteers provided development opportunities for staff and facilitated the engagement of multiple stakeholders throughout the organization.

Together, we developed policies and executed plans for our Supplier Diversity Policy and guidelines to embed diversity within our supply chain. We now create opportunities for underrepresented groups (women, minorities, LGBTQ+, veterans) in our communities to grow their small businesses by presenting opportunities to engage with UNFCU.



Community and connection

Today, 90% of Fortune 500 companies have Employee Resource Groups (ERGs). UNFCU has Business Resource Groups (BRGs), similar to ERGs, to serve communities of workers within a company that have shared identities and interests. According to Deloitte, about 10–20% of the employees on average at small to medium-sized enterprises participate in an ERG. At UNFCU, 70.5% of employees participate in BRGs.

2023 UNFCU BRG highlights

Staff organized a record 20 events throughout the year to celebrate their cultural diversity and rich heritage.

- **African American and Black BRG** organized a powerful exhibit during Black History Month that chronicled slavery in America, the birth of the civil rights movement, and Juneteenth. Members also participated in the Leadership Power Series to share their career journeys.
- **LGBTQ+ BRG** held an array of educational sessions for the organization during Pride Month. An overwhelming majority of

our staff, a resounding 95%, agree that UNFCU ensures a supportive atmosphere of belonging for the LGBTQ+ community.

- **Multicultural BRG** celebrated UN International Days onsite and commemorated Hispanic History Month, Lunar New Year, and Diwali. These activities fostered peer and mentor relationships, sparking meaningful conversations about ethnicity and race.
- **Women's BRG** organized International Women's Day activities and campaigns that empower women to seek equal opportunities at the management level.

Fostering a sense of belonging

UNFCU achieved certification as a Great Place to Work® for the fifth consecutive year.

Certification is achieved through an anonymous US staff survey consisting of 60 statements measuring culture and employee experience, organized by five key pillars of Credibility, Respect, Fairness, Pride, and Camaraderie. To be eligible

for certification, UNFCU must meet both participation and score thresholds designated by Great Place to Work®.

On all survey statements, we maintained an average score of 84%, with 82% of employees participating. In addition, we increased our score from 88% to 90% on the response to the survey question, 'Taking everything into account, I would say this is a great place to work.'

Being a CSR champion at UNFCU brings me a profound sense of pride and purpose.

— **Joel Bernard**, Member Service Representative, Washington, DC



Member Service Representative Joel Bernard volunteers at the Northwest Center in Washington, DC.

03 Serve our communities

While volunteerism has long been **an integral part of UNFCU's social responsibility**, our community outreach expanded across our organization in 2023.

Volunteerism helps us act as a responsible corporate citizen. With the help of our Corporate Social Responsibility (CSR) Champions, we identify local nonprofits that align with our mission and with the SDGs.

CSR Champions secure volunteer opportunities for UNFCU staff to donate their time and talent in local communities. In 2023, staff served organizations in Geneva, Kampala, Nairobi, New York, Rome, and Washington, DC. At the end of 2023, we launched a webinar series with CSR Champions to share our impact.

In May, we launched DEED, a platform that provides volunteer opportunities to all employees. Using DEED, staff can sign up for volunteer opportunities at work and in local communities. Deed is also a space to connect with our BRGs, CSR Champions, GSP, and the UNFCU Foundation.

DEED helps us quantify our impact by providing metrics on employee volunteerism. We have focused on ways to increase volunteering and connection to the SDGs.

Our number of volunteer hours increased from 2022. Our new tracking methodologies, including the transition to DEED, enhanced the process. UNFCU staff also provide a robust number of skill-based volunteering hours to internal projects.

We introduced the Accelerate Program, which is made up of a diverse internal team that represents a cross-section of departments. The team conducts research on better CSR practices. In 2023, the team led presentations that offered an industry analysis and new ideas such as sustainable lending products, digital payments, and carbon calculators.

6,563 volunteer hours were provided by UNFCU employees in 2023



UNFCU staff volunteer at Hour Children Community Outreach Center in Queens, NY.

04 End poverty

We believe that a future where **all women and youth can live up to their full potential** is within reach. UNFCU Foundation works to ensure this belief becomes a reality.

Through projects that prioritize education, livelihood training, health care, and humanitarian relief, UNFCU Foundation is sustaining a path out of poverty for women and youth. Through project funding, program participants positively impact themselves, their families, and their communities. Despite climate crisis, economic uncertainty, and global conflicts, 2023 was a year of resiliency and hope. Our collaborations with proven partners have ensured that more marginalized women and youth can thrive.

In 2023, UNFCU Foundation advanced projects that make long-lasting change possible:

- **20 grants** funded education, livelihood training, and health care projects
- **20 organizations** were supported to further our mission and the UN SDGs
- **26,776 women and youth** were positively impacted across six countries
- **\$893,750 invested** in grant partners and humanitarian relief efforts



Young women entrepreneurs during a livelihood training session underway at RefuSHE in Kenya. A UNFCU Foundation grant partner, RefuSHE is a community for refugee girls, by refugee girls.

UNFCU Foundation 2023 grant highlights

United Nations Foundation Girl Up: Livelihood Training, Kenya

3,159 adolescent girls gained access to Science, Technology, Engineering, and Math (STEM) education and Adolescent Sexual and Reproductive Health (ASRH) programs.

Building Tomorrow: Education, Uganda

11,988 primary school learners, of whom 60% are girls, were enrolled in Roots to Rise (R2R) Program. Overall, **92.7% of the learners** advanced at least one level in literacy or numeracy through Roots to Rise Digital Numeracy and Literacy Program, **exceeding the target of 90%**. **73.0% of learners** could read a paragraph or better by the end of R2R literacy camps, an impressive improvement on 11.3% at the start of camp.

Imagine Her: Livelihood Training, Uganda

400 (100%) of the women enrolled in the social enterprise program completed training and graduated. As a result, they applied their skills in the climate and agricultural sectors. **90% launched business ventures** that achieved a four-fold increase in their monthly income compared to \$61 during baseline.

BOMA: Livelihood Training, Kenya

165 women in one of the most climate change-affected regions of the world launched small businesses. **83% met the graduation requirements** on food security and nutrition, sustainable livelihoods, shock preparedness, and human capital investment. Adopting the Graduation Approach for their savings groups, these women were equipped with skills and support to build sustainable livelihoods through entrepreneurship, breaking intergenerational cycles of economic and food insecurity.

Hot Bread Kitchen: Livelihood Training, NYC, USA

128 women and gender-expansive people across Hot Bread Kitchen's Workforce Development and Food Entrepreneurship Programs were placed into food industry jobs with average wages of \$18.45/hour, marking a **68% increase** over the organization's job placements in 2022.



Events and strategic initiatives

In March 2023, UNFCU Foundation hosted a virtual panel discussion on **Empowering Women and Girls to Close the Digital Divide**. Part of the UN Commission on the Status of Women (CSW67) activities, the event drew nearly 200 participants. The event featured our grant partners from the International Telecommunication Union's (ITU) Generation Connect and its African Girls Can Code Initiative, Building Tomorrow, and Kenya-based RefuSHE, a young women's Artisan Collective.

In May 2023, UNFCU Foundation hosted the 14th Annual Kilimanjaro Initiative (KI) Golf Outing at Cherry Valley Country Club, Long Island, New York. Proceeds from the fundraiser supported at-risk youth in Kibera, Kenya to find self-belief through the power of sport.

At UNFCU Foundation's 2023 Annual Gala, held in New York City, we honored US Ambassador to the United Nations, the Honorable Linda Thomas-Greenfield who received the UNFCU Foundation Lifetime Achievement Award.

UNFCU Foundation presented Rebecca Davis, Founder and Executive Director of MindLeaps, with the 2023 Women's Empowerment award. Ms. Davis was recognized for the positive impact her innovative dance, leadership, and livelihood training programs have on marginalized youth in Ugandan refugee settlements. UNFCU Foundation also awarded Moza Mariam Mendes with the inaugural Young Women's Empowerment Award. A former patient at the Mount Sinai Children's Health Center in New York City, Ms. Mendes is now a reproductive rights activist pursuing her master's degree at Columbia University in New York.

UNFCU Foundation also collaborated with local partners on the ground to build a better world. Support came through our Strategic Initiatives Fund, where we championed human rights and provided critical aid.

Three Strategic Initiatives Fund contributions:

Kilimanjaro Initiative: Maasai Girls Empowerment Program

Raised awareness of female genital mutilation in Maasai homelands, highlighting the rights of women in Kenya.

Provided income-generating employment and semi-arid farming solutions.

Turkish Philanthropy Fund: Women's Solidarity Network

Reduced gender inequality that is exacerbated during disasters.

Built qualified service distribution, providing more access to products and foodstuffs.

Furthered the collaboration of grassroots women's civil society organizations in the aftermath of the earthquake.

American Red Cross: Maui Relief

Delivered aid to wildfire survivors in Maui, Hawaii.



With access to educational programs through RefuSHE, youth in Kenya are given the tools to succeed.

Humanitarian relief

UN Sustainable Development Goal 17, Partnerships for the Goals, underlines the UNFCU Foundation's approach to building a better world. Whether collaborating with the UN system or non-governmental organizations, UNFCU Foundation quickly responded to crisis situations.

By launching humanitarian relief campaigns in the aftermath of natural disasters, UNFCU Foundation helped partners provide emergency medical supplies, clean water, and food to people in need.

UNFCU Foundation supported numerous UN agencies in their work:

- Partnered with UNFPA, UNHCR, and UNICEF on humanitarian relief efforts in Turkey and Syria, raising \$125,000 in donations
- Supported UNICEF's work in Morocco and Libya by raising \$40,000 in donations



We supported UNHCR's work to provide humanitarian relief in Syria, following the devastating earthquake in 2023. (Photo credit – UNHCR)

Partnerships we catalyze

01

United Nations community

Our role as the credit union for the UN community is to further our members' work. We are proud to work alongside the United Nations in creating a better future.

02

Credit union industry

We are leading the credit union industry toward more sustainable, inclusive practices to advance the SDGs.

01 United Nations community

Collective effort creates a larger impact. We are working alongside the UN to advance the Sustainable Development Goals through outreach, partnerships, and leading by example.

United Nations Women

UNFCU is a signatory to the Women's Empowerment Principles (WEPs) and shares best practices from the United in Sustainability Network with UN Women's WEPs leadership.

UN Global Compact

We marked our 13th anniversary as a member of the largest global partnership advancing the UN SDGs. At the end of 2023, we were the only US credit union member of the UN Global Compact. We were honored to have its North American focal point address the UIS Summit on the Compact's principles.

United Nations Greening the Blue

We continued to engage and attend global forums with facilities and sustainability officers across the UN system. We also plan to work with its representatives on carbon emissions and plastics reduction strategy.



Jon Hoisaeter, Deputy Representative in Washington, DC for UNHCR - the UN Refugee Agency, led a discussion with credit unions from the UIS Network on Taking Positive Action for Migrant Communities. (Photo credit – WTA Photos, Toby Angel)

02 Credit union industry

Localizing the SDGs remains at the center of our influence on the credit union industry.

In 2018, we launched the United in Sustainability (UIS) Network to lead a sustainability movement across credit unions and further the SDGs within our sector. Every year, we host a UIS Summit to collaborate with other credit unions on more sustainable business practices.

We co-hosted our 6th Annual UIS Summit with the Organization of American States Federal Credit Union in Washington, DC. We convened credit unions, their associations, and industry partners to discuss climate and socioeconomic developments.

This annual event continues to grow with more than 300 participants, expanding beyond the Americas to Europe. More than 40 industry experts took part, including Ceres, Inc., a leader in sustainability advocacy; Filene Research Institute; Inclusiv; and the Global Alliance for Banking on Values.



Social impact and financial inclusion leaders from BECU in Washington State and Patelco Credit Union in Northern California discuss their community outreach programs at the UIS 2023 Summit in Washington, DC. (Photo credit – WTA Photos, Toby Angel)

United In Sustainability highlights

The 2023 UIS Summit highlighted important dialogue that plays an integral role in collaboration toward achieving the SDGs.

United Nations Environment Programme (UNEP)

Susan Gardner, Director of the Ecosystems Division, joined us from the United Nations Climate Change Conference (COP 28) in Dubai. Ms. Gardner provided commentary on the ground, detailing the event's purpose.

Dr. Pushpam Kumar, Chief Environmental Economist and Senior Economic Advisor at UNEP, gave keynote remarks on "Making Nature Count for Banking and Finance."

United Nations High Commissioner for Refugees

Jon Hoisaeter, Deputy Representative in Washington, DC, provided the introduction on the migrant crisis. Jon Hoisaeter also took part in a UIS Summit panel discussion on "Credit Union Solutions for the Migrant Community," with insights from Patelco FCU in California, PenFed in Washington, DC, and BECU, a Washington State-based credit unions as well as Coopera Consulting.



Dr. Pushpam Kumar, Chief Environmental Economist & Senior Economic Advisor, UNEP, flanked by (from left to right) Prasad Surapaneni, SVP and Chief Information Officer, Patrick Siler, Senior Associate General Counsel, Pamela Agnone, EVP, Liz Philippe, Senior Manager Impact & Media Relations, Yma Gordon, FVP Global Impact & Inclusion, John Lewis, President & CEO, UNFCU, at the 2023 UIS Summit in Washington, DC. (Photo credit – WTA Photos, Toby Angel)

Transparency we uphold

01

Good governance

Where and how we invest our money matters. We make investments that benefit communities around us.

02

Roadmap for the future

Our roadmap is guided by equality, diversity, and sustainability. Our commitment is unwavering.

03

Leadership

Our leadership ensures that we embody the UNFCU values and put them into action.

04

GRI content index

This year, we are providing deeper insight into how our actions affect the SDGs and the world around us.

01 Good governance

Despite economic uncertainty, inflation, and global conflicts, UNFCU's 2023 financial performance proved resilient.

We reported strong membership, loan, and share growth. More information on our financial strength, safety, and soundness is available in our [2023 Annual Report](#).

Investment portfolio

We are primarily a US government related fixed income investor, with the vast majority of the investment holdings providing a natural social benefit. Our investment policies align with our values and continue to prohibit investments in the exploration, production, and wholesale distribution of fossil fuels.

Since 2018, our 12-month impact share certificates have funded projects with a specific positive impact. In 2023, we more clearly defined the use of proceeds that align to our 12-month impact share certificate.



Investments that make an impact

Summary of UNFCU's investment activities

UNFCU owns \$2.7 billion in investment securities within three internally managed portfolios under the authorities provided by our US regulator, the National Credit Union Administration (NCUA). These portfolios secure members' capital and provide liquidity and income for the Credit Union. Approximately 95% of these investments are in high-quality US government related fixed income securities, while also promoting positive impact and social benefits.

Core Portfolio

The largest of UNFCU's three portfolios is our \$2.6 billion Core Portfolio, or 96% of total investments. This portfolio is primarily focused on US government, US agency, and US municipal fixed income securities that provide a natural social benefit. 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 \$33.5 million of the total \$2.6 billion Core Portfolio.

Examples of Core Portfolio investments

- \$1.4 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 low-income borrowers, first-time home buyers, veterans, and multi-family affordable housing projects. \$15.5 million of these investments are under Fannie Mae's Multifamily Green Mortgage-Backed Securities program, which support UNFCU's impact share certificate. This finances certain affordable housing properties that have either a green building certificate and/or made improvements on energy and water use reductions.
- \$289.4 million in debt issued by the Federal Farm Credit Bank, a US agency which provides loans to US farm owners
- \$287.2 million in debt issued by the Federal Home Loan Bank, a US agency which provides liquidity, banking, and financial services to credit unions and national, regional, and community banks
- \$149.8 million in securities supporting small businesses and guaranteed by the US Small Business Administration (SBA), a US agency
- \$360.4 million in state and municipal government securities that fund essential government services for their citizens. Many of these securities support UNFCU's impact share certificate launched in 2018, including \$131.1 million that fund local initiatives addressing clean water, public health and education, pollution control, clean energy, affordable housing, community development, infrastructure, and public transit.



Investment securities portfolios that support philanthropy and employee well-being

UNFCU also manages \$115.9 million across two smaller portfolios that promote the well-being of our employees and underserved communities across the globe. These portfolios make up approximately 4% of UNFCU's total investment exposures.

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 hold \$10.3 million in similar US government related securities as described above, while also holding \$105.7 million in securities issued by corporations. UNFCU believes that a key tool in creating positive impact through investment activities is by excluding certain corporate industries. More specifically, our investment policies

prohibit investments in the fossil fuel exploration, production, and wholesale distribution industries. The only exception would be in cases where such securities were created for sustainable purposes. These portfolios are also prohibited from purchasing investments in the tobacco and firearms sectors.

Within these two portfolios, we continually seek opportunities that directly provide a positive social impact and support the impact share certificate, as noted in Innovation Goal 4. As of 31 December 2023, these portfolios contain \$8.3 million of such securities.

Investments matching UNFCU's impact share certificate

As noted, 95% of UNFCU's investments are in high quality government related US fixed income securities. UNFCU has developed a set of criteria based on use of proceeds in order to identify both government and non-government investments held that are in the greatest alignment with UNFCU's impact share certificate. For example, these criteria include use of proceeds covering affordable

and accessible home finance, clean energy and water, public health and education, community development, education, and public transit. As of 31 December 2023, we have determined that \$154.9 million meet these criteria, including \$146.6 million in the Core Portfolio and \$8.3 million in the two smaller portfolios.

Finally, data disclosures of low-income borrowers in US mortgages that are securitized into government backed mortgage-backed securities continue to expand. As this data is quite new, we plan on providing additional clarity on our investment activities in these types of government securities at a future date.



Sustainable loan products

In 2023, we offered more sustainable loan options, such as energy efficient loans, hybrid and electric vehicles rate discounts, and sustainable mortgage options.

Energy efficient loan

Offers include a rate reduction for sustainable home improvement projects, such as installing solar panels, high-efficiency heating and cooling systems, insulation, energy efficient appliances, controlled ventilation systems, and air sealing and roofing.

Hybrid and electric vehicle rate discounts

Offers a rate reduction of the annual percentage rate for the purchase of qualifying new or used electric or hybrid vehicles.

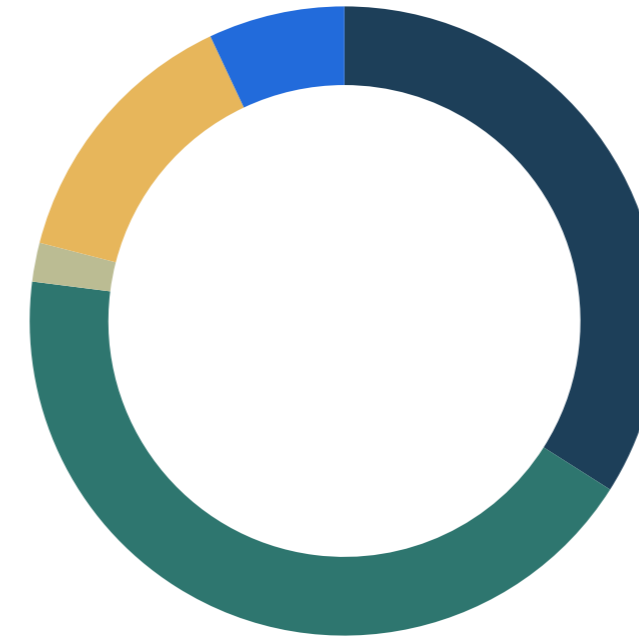
Sustainable mortgages

The Fannie Mae (FNMA) HomeReady program increases access to credit and supports sustainable homeownership.

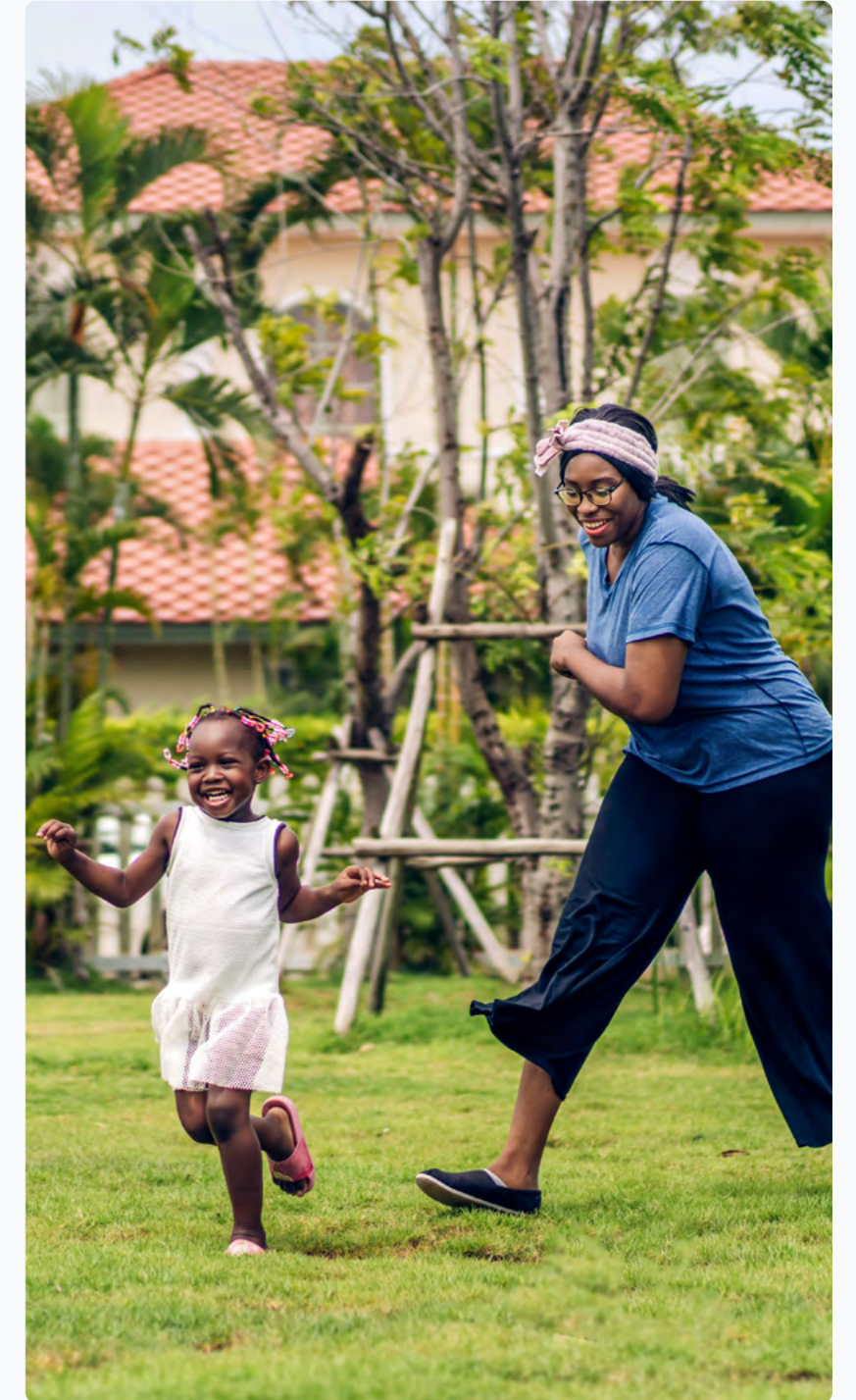
It is designed for creditworthy low to moderate-income borrowers, with expanded eligibility for financing homes in low-income communities. The mortgage combines the affordability of an ARM with the stability of a fixed rate loan for the initial six years. Members can also receive a closing cost credit, home ownership education, and housing counseling.

The Sustainable Impact Mortgage (SIM) provides access to energy efficient, Energy Star, or LEED certified homes with a reduced down payment. The objective is to finance cost-effective, energy-saving features into one loan. The SIM can provide members with savings on utility bills and maintenance. Moreover, members can receive a Sustainable Impact closing cost credit.

Our sustainable impact lending products



- 43% US auto
- 34% Solar
- 14% ARM 10/1 30 First Time Home Buyer (FTHB)
- 7% ARM 6/1 30 FTHB/SIM
- 2% Energy efficient home improvement



Privacy and security for financial peace of mind

Protecting the personal information of our members globally has always been a priority at UNFCU. We continue to provide transparency into our data protection practices through our privacy policy, as required by the General Data Protection Regulation (GDPR). UNFCU conducts an annual compliance review of its GDPR privacy policy and the disclosures. The Office of the General Counsel works with business units that own these channels to confirm the presence and accuracy of these disclosures.

In 2023, UNFCU logged one member complaint regarding the use of cookies on our website. We initiated a process to resolve the issue raised in this complaint. We also made it easier for members to contact us with requests regarding their personal information. We have not received any complaints from other parties regarding breaches of customer privacy, nor have we identified any leaks, thefts, or losses of customer data attributable to privacy practices.

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

Managing risk

We continue to use a screening system, launched in 2021, to provide ongoing anti-corruption safeguards. This system is designed to monitor global sanctions and prevent money laundering. It has continued to reduce delays in account setup and payment processing that such screenings can typically cause.

UNFCU provides ongoing education on the Bank Secrecy Act, Anti-Money Laundering measures, and our Code of Ethics, among other required training for our Board and staff across the organization. In 2023, 289 employees completed web-based or instructor-led courses on ethics. We regularly conduct webinars and give presentations to our members on how to protect against fraud and be safe online.

Safety and soundness remain at the core of UNFCU's financial operations and fiduciary responsibility. We continued to build upon the expertise within our Enterprise Risk Management Department. Last fall, we welcomed Keisha Hutchinson as our Chief Risk Officer. Ms. Hutchinson brings more than 20 years of experience in the financial services industry, with expertise across various risk disciplines and external audits.

UNFCU holds Steering Memberships in Risk and Compliance at the America's Credit Unions trade association, leading presentations and chairing meetings.



Climate risk

We conduct an annual stress test to assess physical risk to our US residential real estate portfolio associated with flood hazards, and potential losses. The assessment addresses exposure to sea level rise, and potential risk for properties located in designated flood zones. An expert third-party consulting firm supports the analysis.

Our lending teams use this information to consider whether risk mitigation is necessary, including potential changes to lending guidance or insurance requirements. We recognize that our portfolio may be exposed to flood risk, even if a property is not within an officially designated flood zone. For example, property design may contribute to flood risk or historical flood maps may not account for climate change.

As of 2023, flood-related risk was very low. An estimated 0.2% of properties were determined at risk due to sea level rise and associated flood risk by 2030. No immediate action was deemed necessary. We continue

to explore the impact of other potential physical risks, such as wind exposure.

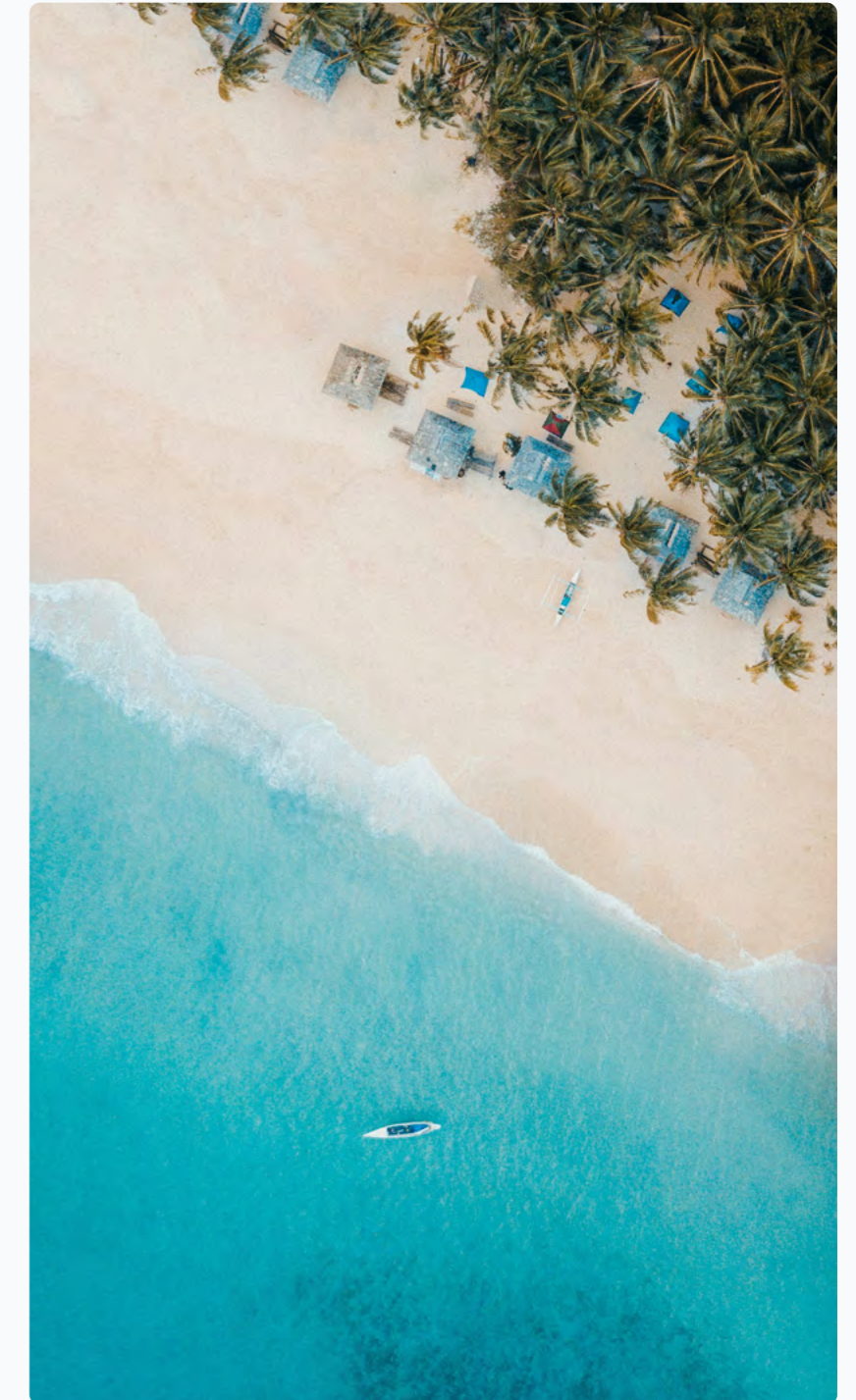
UNFCU will develop a climate strategy and climate risk and opportunity assessment in alignment with the recommendations of the Task Force for Climate-Related Financial Disclosures (TCFD). The Financial Stability Board (FSB) created TCFD in 2015 to improve and increase reporting of climate-related financial information. TCFD content was incorporated into the IFRS 2 Climate-related Disclosures managed by the International Sustainability Standards Board (ISSB).

We understand that climate change and natural disasters can affect members' financial situations. We remain proactive in helping any borrowers experiencing higher homeowner's insurance premiums because of climate-related risks.

UNFCU heeds the United Nations' call to action on climate by continually evolving our operational policies and practices regarding climate mitigation and risk resilience.

Evaluation of social & environmental impact

The Lending Risk Working Group meets quarterly to facilitate open communication among Enterprise Risk Management, Lending Management, and Retail Services, for topics related to residential mortgage, commercial, and consumer lending risks. The group's objective is to identify, assess, and manage emerging risks, as well as to develop guidelines and procedures. The working group equips management to make informed decisions in alignment with existing risk guidelines.



02 Roadmap for the future

Every year we assess our impact, but our plans extend far into the future.

Our values are the core of who we are and will continue to be an integral part of every decision we make.

The road to a better future is constantly evolving. There will be new challenges, opportunities and room for improvement. In the years to come, we will always look for new opportunities to make a bigger impact.

We are proud to serve the people who serve the world — and join them in creating a future to look forward to.

Adopt new frameworks, including UN Environment Programme's Principles for Responsible Banking

Further the credit union industry's knowledge of sustainability through the United in Sustainability Network and its Advisory Council

Deepen our commitment to Supplier Diversity in the upcoming year, benchmarking our established goals and a comprehensive baseline

Establish our 2030 Impact Goals, beginning in 2025

03 Leadership



John Lewis
President & CEO

Executive sponsors



Pamela Agnone
Executive Vice President



Prasad Surapraneni
Senior Vice President
Chief Information Officer

DEIB & CSR leadership

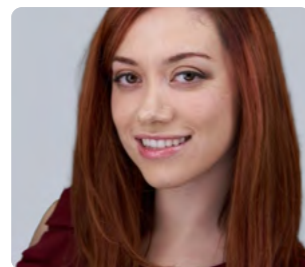


Carlene Alexander
Vice President
DEIB & Global Diversity Officer



Yma Gordon
First Vice President
Global Impact & Inclusion

Global Sustainability Program managers



Sofia Villarreal
General Management
Program Manager
Global Sustainability



Tom Kurian
Industry
First Vice President
Enterprise Information Security



Elisabeth Philippe
External Affairs
Senior Manager
Impact and Media Relations



Srinivas Tammisetti
Operations
Director
ITS Strategy & Process



Silvia Baez
Staff Engagement
Manager
Lending Operations



Susan LaCroix
Administration
Coordinator
Global Impact & Inclusion

04 GRI content index

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

GRI 2: General Disclosures 2023

Disclosure	Description	Explanation or Reason for omission	Page number/link
→ The organization and its reporting practices			
2-1	Organization details	The United Nations Federal Credit Union is a member-owned cooperative and US federally chartered 501c3 corporation. Our headquarters is 24-01 44th Road, Long Island City, NY 11101, USA (Court Square Place). Our countries of operation are Austria, Italy, Kenya, Switzerland, Uganda, and the United States. See “values that drive action.”	p. 05
2-2	Entities included in the organization’s sustainability reporting	The sustainability reporting includes all of United Nations Federal Credit Union’s operationally controlled facilities. Doeren Mayhew completed the audit of our financial statements. Its unqualified opinion, along with the Credit Union’s audited financial statements, are available on the Credit Union’s website.	unfcu.org Audited Financial Statements
2-3	Reporting period, frequency, and contact point	We publish an annual Impact Report. The reporting period for the 2023 Impact Report is from 1 January 2023 to 31 December 2023. The reporting period for the financial statements is also from 1 January 2023 to 31 December 2023. The 2023 Impact Report will be published on 5 June 2024. Any questions can be addressed through the “contact us” section of this report.	

Disclosure	Description	Explanation or Reason for omission	Page number/link
2-4	Restatements of information	We updated emissions calculations slightly from our 2022 Impact Report. We utilized 2022 Q4 modeled data, and we now have 2022 actuals. Scope 1 changed from 260 to 296 metric tons of CO2. Scope 2 changed from 928 to 977 metric tons of CO2. Scope 3 changed from 545 to 546 metric tons of CO2.	2022 Impact Report
2-5	External assurance	This Impact Report does not receive external assurance. However, an external sustainability consultant has reviewed this report to support alignment with relevant standards.	
→ Activities and workers			
2-6	Activities, value chain, and other business relationships	UNFCU is a credit union that serves the needs of the UN community through loans, banking, mortgages, and other financial services. Visit unfcu.org to learn about our financial solutions. Information is unavailable about the value chain.	unfcu.org Human rights statement Supplier Code of Conduct
2-7	Employees	See page 63 of the Appendix for individual breakdowns regarding this disclosure.	p. 63
2-8	Workers who are not employees	We have 586 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 within our organization. These positions are typically short-term and are not included in our head count. Temporary employees are usually employed through agencies and are not directly on the UNFCU payroll; they are paid by the agencies representing them. Our interns, on the other hand, are part of our internship program and are paid directly by UNFCU. It is important to note that we do not classify them as full-time equivalents (FTEs). The work performed by interns and temporary employees varies by department but aligns with the broader tasks carried out in service to our membership.	

Disclosure	Description	Explanation or Reason for omission	Page number/link
→ Strategy, policies, and practices			
2-22	Statement on sustainable development strategy	See “message from our President & CEO” in the Impact Report.	p. 07
2-28	Membership associations	We are members of the African-American Credit Union Coalition (AACUC), the National Association of Latino Credit Unions & Professionals (NLCUP), Filene Research Institute, Inclusiv, America’s Credit Unions, Callahan & Associates, the UN Global Compact, and the Women’s Empowerment Principles (WEPs) overseen by UN Women.	AACUC America’s Credit Unions NLCUP Filene Research Institute Inclusiv Callahan & Associates UN Global Compact WEPs
Stakeholder engagement			
→ 2-29	Approach to stakeholder engagement	We engage our members, employees, and management to gather objective data for continuous improvement. We perform a Materiality Assessment every five years, as well as Great Places to Work (annually surveyed), Gallup (biannually surveyed), and DEIB assessment (every two years). We publish an Annual Report and Impact Report, and share the Board process selection every year.	

GRI 3: Material Topics 2021 referenced for material topic disclosures 3-1 to 3-3

Disclosure	Description	Explanation or Reason for omission	Page number/link
→ Disclosures on material topics			
3-1	Process to determine material topics	Materiality assessment in 2019. We discussed relevant topics for UNFCU members and credit unions at the UIS network. We have been reporting on the material topics detected in our 2019 materiality assessment. However, to expand our reporting for the 2023 Impact Report, we selected GRI Material topics for the GRI Content Index that did not emerge from our 2019 materiality assessment.	
3-2	List of material topics	The material topics are: 1) Financial and Economic Performance, 2) Anti-corruption, 3) Emissions, 4) Supplier Environmental Assessment, 5) Diversity and Equal Opportunity, 6) Non-discrimination, 7) Customer Privacy, and 8) Financial Services Sector Supplement Disclosures.	
3-3	Management of material topics	Under each material topic below.	
→ 201 Financial and economic performance			
3-3	Management of material topics	See 2023 Annual Report.	2023 Annual Report
201-1	Direct Economic value generated and distributed	<p>Direct economic value generated (net interest income and other income): \$335,902,340</p> <p>Economic value distributed (operating expenses and community investment to UNFCU Foundation): -\$179,156,512</p> <p>Economic value retained (direct economic value generated less economic value distributed): \$156,745,828</p> <p>The direct economic value generated and distributed (EVG&D) data is from the profit and loss statement (P&L).</p>	

Disclosure	Description	Explanation or Reason for omission	Page number/link
201-2	Financial implications and other risks and opportunities due to climate change	See “climate risk” in the Impact Report.	p. 48
→ 205 Anti-corruption			
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.	p. 47
205-3	Confirmed incidents of corruption and actions taken	No incidents of corruption have taken place and therefore no actions were required.	
→ 305 Emissions			
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 mtCO₂e.</p>	p. 20

Disclosure	Description	Explanation or Reason for omission	Page number/link
305-1	Direct (Scope 1) GHG emissions	<p>The emissions per facility in 2023 are as follows: DR: 0.05 mtCO₂e, GA: 3.23 mtCO₂e, ICC: 23.68 mtCO₂e, LIC: 195.65 mtCO₂e, and TYS: 5.33 mtCO₂e. The total of location-based emissions in 2023 for Scope 1 were 227.9 mtCO₂e. UNFCU calculated emissions from carbon dioxide (CO₂), methane (CH₄), and nitrous oxide (NO₂) according to the Greenhouse Gas Protocol. Hydrofluorocarbons (HFCs), perfluorocarbons (PFCs), sulfur hexafluoride (SF₆), and nitrogen trifluoride (NF₃) were examined, but not found within the company's operational boundary. We do not generate Biogenic CO₂ emissions.</p> <p>Scope 1 emissions factors were sourced from the most recently published Emission Factors Hub provided by the US Environmental Protection Agency.</p> <p>UNFCU modeled GHG emissions for facilities without primary consumption data using the 2018 Commercial Buildings Energy Consumption Survey (CBECS) consumption averages. Daily natural gas consumption was calculated through averages by facility.</p> <p>See Operations Goal 3 in the Impact Report.</p>	p. 20
305-2	Energy indirect (Scope 2) GHG emission	<p>The 2023 gross location-based energy indirect (Scope 2) GHG emissions by facility: CO: 0.0 mtCO₂e, DC2: 18.41 mtCO₂e, DR: 12.07 mtCO₂e, GA: 20.93 mtCO₂e, ICC: 53.37 mtCO₂e, LIC: 942.5 mtCO₂e, TYS: 12.69 mtCO₂e, NAI: 3.63 mtCO₂e, ROM: 5.25 mtCO₂e, Entebbe Support Base: 0.5 mtCO₂e, VIE: 2.99 mtCO₂e, and WAS: 23.04 mtCO₂e. The total emissions location-based in 2023 for Scope 2 were 1,096.7 mtCO₂e. UNFCU used location-based emissions factors from the US Environmental Protection Agency's most recently available eGrid dataset and data from Our World in Data (2021 and 2022). Market-based factors were sourced from the US Environmental Protection Agency's most recently available Green-e dataset and data from Our World in Data (2021 and 2022).</p>	p. 20

Disclosure	Description	Explanation or Reason for omission	Page number/link
305-2 (cont'd)		<p>The 2023 market-based energy indirect (Scope 2) GHG emissions (before the application of RECs) by facility: CO: 0.0 mtCO₂e, DC2: 15.38 mtCO₂e, DR: 11.98 mtCO₂e, GA: 15.01 mtCO₂e, ICC: 53.51 mtCO₂e, LIC: 676.17 mtCO₂e, TYS: 9.02 mtCO₂e, NAI: 0.0 mtCO₂e, ROM: 0.0 mtCO₂e, Entebbe Support Base: 0.5 mtCO₂e, VIE: 0.0 mtCO₂e, and WAS: 22.87 mtCO₂e. UNFCU's gross market-based emissions before the applications of renewable energy credits (RECs) are 804.45 mtCO₂e. Every year, UNFCU opts to mitigate 100% of their Scope 2 market-based emissions using RECs.</p> <p>The UNFCU calculated emissions from carbon dioxide (CO₂), methane (CH₄), and nitrous oxide (NO₂). Hydrofluorocarbons (HFCs), perfluorocarbons (PFCs), sulfur hexafluoride (SF₆), and nitrogen trifluoride (NF₃) were examined, but not found within the company's operational boundary.</p> <p>UNFCU modeled emissions using consumption averages from the 2018 Commercial Buildings Energy Consumption Survey (CBECS) for facilities where primary consumption data was unavailable. Averages by facility type were applied to estimate daily electricity consumption.</p> <p>See Operations Goal 3 in the Impact Report.</p>	p. 20
305-3	Other indirect (Scope 3) GHG emissions	<p>UNFCU addressed business travel and employee commute as Scope 3 sources. Total upstream Scope 3 emissions are 417.4 mtCO₂e. Business travel and Employee Commuting and Teleworking calculations rely on staff survey data. The following is the breakdown by activity:</p> <p>Category 6: Business Travel (upstream): Rail — 5.4 mtCO₂e, Air — 71.9 mtCO₂e, Road — 30.5 mtCO₂e and Hotel Stays — 22.6 mtCO₂e.</p> <p>Category 7: Employee Commuting and Teleworking (upstream): Commuting — 193.8 mtCO₂e and Teleworking — 93.2 mtCO₂e.</p>	p. 20

Disclosure	Description	Explanation or Reason for omission	Page number/link
305-3 (cont'd)		<p>In accordance with the Greenhouse Gas Protocol, UNFCU calculated emissions from carbon dioxide (CO₂), methane (CH₄), and nitrous oxide (NO₂). Hydrofluorocarbons (HFCs), perfluorocarbons (PFCs), sulfur hexafluoride (SF₆), and nitrogen trifluoride (NF₃) were examined, but not found within the company's operational boundary. Other indirect (Scope 3) GHG emissions categories and activities included in the calculation: train, air travel (US short, US medium, international medium, international long), hotels, telecommute, passenger car, carpool, and public transit. We do not generate Biogenic CO₂ emissions.</p> <p>UNFCU used emissions factors from the US Environmental Protection Agency's most recently available Emission Factors Hub (table 10) and the UK's Department for Energy Security and Net Zero (formerly called DEFRA) 2023 datasets on business travel and hotel stays. We considered GWPs from the Intergovernmental Panel on Climate Change Fifth Assessment report (IPCC SAR).</p> <p>See Operations Goal 3 in the Impact Report.</p>	p. 20
305-4	GHG emissions intensity	<p>The 2023 Scope 1 and Scope 2 intensity-specific metric is 0.004 mtCO₂e / UNFCU member (down 60% from intensity-specific baseline of 2019).</p> <p>This ratio is determined using emissions from natural gas and electricity for four facilities. The only emissions included in the ntensity-specific metric are those resulting from the stationary combustion of natural gas (Scope 1) and the consumption of purchased electricity (Scope 2) at the following facilities: Long Island City, Disaster Recovery, Washington, DC, and Industrial Coverage Corporation.</p> <p>In accordance with the Greenhouse Gas Protocol, UNFCU calculated emissions from carbon dioxide (CO₂), methane (CH₄), and nitrous oxide (NO₂). The presence of hydrofluorocarbons (HFCs), perfluorocarbons (PFCs), sulfur hexafluoride (SF₆), and nitrogen trifluoride (NF₃) was examined but not found within the company's operational boundary.</p> <p>See Operations Goal 4 in the Impact Report.</p>	p. 21

Disclosure	Description	Explanation or Reason for omission	Page number/link
305-5	Reduction of GHG emissions	<p>UNFCU defined the baseline of 2015. In 2015, our total emissions were 1,669 mtCO₂e. In 2023, 1,449 mtCO₂e. We have decreased our emissions by 13%. CO₂ is the greenhouse gas included in the calculation. UNFCU's emissions in Scope 1 decreased from 260.1 mtCO₂e in 2022 to 227.9 mtCO₂e in 2023, and emissions in Scope 2 increased from 941.8 mtCO₂e in 2022 to 1,096.7 mtCO₂e in 2023. Our emissions in Scope 3 reduced from 546.1 mtCO₂e in 2022 to 417.4 mtCO₂e in 2023.</p> <p>Following the Greenhouse Gas Protocol, UNFCU calculated emissions from carbon dioxide (CO₂), methane (CH₄), and nitrous oxide (NO₂). The presence of hydrofluorocarbons (HFCs), perfluorocarbons (PFCs), sulfur hexafluoride (SF₆), and nitrogen trifluoride (NF₃) was examined but not found within the company's operational boundary.</p> <p>See Operations Goal 4 in the Impact Report.</p>	p. 21
→ 308 Supplier Environmental Assessment			
3-3	Management of material topics	<p>We survey our suppliers every year to learn about their environmental, social, and governance decisions. This data informs us of our purchasing decisions by collaborating with certain vendors. The survey delivers a grade to each vendor that helps us know how committed our partners are to our values.</p> <p>See Operations Goal 2 in the Impact Report.</p>	p. 19
308-1	New suppliers that were screened using environmental criteria	<p>We screen all of our new suppliers through the ESG survey. We consider a holistic approach to environmental, social, and governance.</p> <p>See Innovation Goal 3 and Operations Goal 2 in the Impact Report.</p>	p. 19

Disclosure	Description	Explanation or Reason for omission	Page number/link
→ 405 Diversity and Equal Opportunity			
3-3	Management of material topics	See “empower people” in the Impact Report.	p. 25–32
405-1	Diversity of governance bodies and employees	See page 63 of the Appendix for individual breakdowns this disclosure.	p. 25–32
→ 406 Non-discrimination			
3-3	Management of material topics	See “empower people” in the Impact Report.	p. 25–32
406-1	Incidents of discrimination and corrective actions taken	One incident was reported, however after a diligent investigation, it was concluded that it was a talent management issue, not a discrimination issue.	
→ 418 Customer Privacy			
3-3	Management of material topics	See “privacy and security for financial peace of mind” in the Impact Report.	p. 47
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	<p>Total number of substantiated complaints received concerning breaches of customer privacy, categorized by:</p> <p>a) One substantiated complaint from a member concerning the use of cookies on unfcu.org. We have initiated a process to resolve the issue raised in this complaint.</p> <p>b) No complaints from regulatory bodies relating to breaches of customer privacy.</p> <p>UNFCU’s Incident Response Team (IRT) is comprised of management from different areas across the credit union, including IT, Risk, and the Office of General Counsel. IRT analysis is the process we use to determine any possibilities of a breach and actions to resolve and communicate the issue.</p> <p>See “privacy and security for financial peace of mind.”</p>	p. 47

Disclosure	Description	Explanation or Reason for omission	Page number/link
→ Financial Services Sector Supplement Disclosures			
FS1	Policies with specific environmental and social components applied to business lines	See “sustainable loan products” in the Impact Report.	p. 46
FS2	Procedures for assessing and screening environmental and social risks in business lines	See “climate risk” in the Impact Report.	p. 48
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	See “sustainable loan products” in the Impact Report.	p. 46
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/large) and by sector	See the following in the Impact Report: “sustainable loan products” and “our sustainable impact lending products.”	p. 46
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	See the following in the Impact Report: “investments that make an impact,” “summary of UNFCU’s investment activities,” “core portfolio,” “investment securities portfolios that support philanthropy and employee wellbeing.”	p. 44–46

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	See the following in the Impact Report: “investments that make an impact,” “summary of UNFCU’s investment activities,” “core portfolio,” “investment securities portfolios that support philanthropy and employee wellbeing.”	p. 44–46
FS14	Initiatives to improve access to financial services for disadvantaged people	See the following in the Impact Report: “investments that make an impact,” “summary of UNFCU’s investment activities,” “core portfolio,” “investment securities portfolios that support philanthropy and employee wellbeing,” “sustainable loan products.”	p. 43–46

Appendix

405-1 Diversity of governance bodies and employees

Page number/link

The percentage of individuals within the organization's governance bodies is displayed in the following diversity categories:

By gender	Percent
Female	51.3%
Male	48.7%
Total	100%

By age group	Percent
Under 30	0.0%
30–50	58.2%
Over 50	41.8%
Total	100%

By ethnicity	Percent
Native American / Alaskan Native	0.0%
Asian	16.5%
Black or African American	24.1%
Hispanic or Latino	10.1%
Native Hawaiian or other Pacific Islander	0.0%
Not specified	0.0%
Two or more races	3.2%
White	46.2%
Total	100%

The percentage of employees per employee categories is displayed in each of the diversity categories:

By gender group	Administrative	Executive	Manager	Professional	Sales	Total
Female	26.8%	0.6%	5.6%	22.2%	2.8%	58.0%
Male	12.5%	0.9%	8.3%	18.0%	2.3%	41.9%
Non-binary	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
Total	39.4%	1.5%	13.9%	40.1%	5.1%	100%

By age group	Administrative	Executive	Manager	Professional	Sales	Total
Under 30	6.0%	0.0%	0.0%	2.0%	0.0%	8.0%
30–50	27.0%	0.0%	8.0%	28.0%	2.0%	66.0%
Over 50	6.0%	1.0%	5.0%	9.0%	3.0%	25.0%
Total	39.4%	1.5%	13.9%	40.1%	5.1%	100%

By ethnicity	Administrative	Executive	Manager	Professional	Sales	Total
Native American / Alaskan Native	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
Asian	4.1%	0.4%	2.4%	9.2%	0.4%	16.4%
Black or African American	20.9%	0.1%	2.3%	11.2%	0.3%	34.8%
Hispanic or Latino	7.3%	0.0%	1.3%	7.4%	0.4%	16.3%
Native Hawaiian or other Pacific Islander	0.4%	0.0%	0.0%	0.1%	0.0%	0.5%
Two or more races	2.7%	0.0%	0.4%	1.8%	0.0%	4.8%
White	3.9%	1.0%	7.5%	10.4%	4.1%	27.0%
Total	39.4%	1.5%	13.9%	40.1%	5.1%	100%

p. 13

See **Empower people** in the Impact Report.

Contact

We welcome your feedback,
and we encourage you to follow
our progress.

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