

## United Nations Federal Credit Union (UNFCU) human rights statement

In 1947, 13 United Nations staff members founded the United Nations Federal Credit Union on resilient, cooperative principles. Today, concern for community, democracy, voluntary membership, accountability of elected officials, and memberownership have never been stronger.

Through our mission, 'serving the people who serve the world,' we embrace the universal principle of Human Rights. In the tradition of our founding, we strongly support and adhere to the Universal Declaration of Human Rights (UDHR) that was established by the United Nations General Assembly.

In the service of members in over 200 countries and territories, we honor the work of our sponsor, the United Nations. We provide our members with economic benefits through the provision of savings, loan programs and easy access to a wide range of financial services. Through our workplace practices of equal opportunity labor and supply chain management, we subscribe and strive to the Guiding Principles on Business and Human Rights.

At UNFCU, sustainability is a core value and an extension of our service mission. We are staunch supporters of the UN Sustainable Development Goals (SDGs), which have human rights at their center. Across our organization, we champion actions, advocacy, and community engagement on climate action and social equality.

Our active status within the UN Global Compact reflects a commitment to the SDGs and its principles of Labor, Human Rights, Anti-corruption, and the Environment. We are also a signatory of the Women's Empowerment Principles. To this end, we continue to advance women's opportunities for growth and advancement at UNFCU and through the work of the UNFCU Foundation. Our annual Impact Report as listed on our Social Responsibility site, detail information on the three pillars of our sustainability: the Global Sustainability Program, UNFCU Foundation and Diversity, Equity, and Inclusion (DEI) initiatives.

## Commitment to employees (diversity)

Our employees reflect the diversity of our members, who readily connect with us on a cultural, multiethnic, and multi-lingual level. UNFCU is a credit union dedicated to providing our global membership with peace of mind. Through our many DEI initiatives, staff has furthered their understanding of different cultures, lifestyles, and points of view. As a result, this has enriched member experience. Creating an industry-leading culture that embraces belonging, differences, transparency, and equal growth opportunities underlines our cooperative strength.

We base our DEI program on a foundation of inclusive practices, so that employees say UNFCU:

- · Embraces differences
- · Is welcoming and inclusive
- Provides equitable professional development opportunities
- Communicates and shares information across the organization

UNFCU accomplishes this purpose by working collaboratively with the Business Resource Groups (BRGs) to address critical challenges and continue

cultivating a culture of inclusion. Our BRGs enable us to leverage our diversity, and to recommend inclusive solutions that will result in helping UNFCU to live out its core value of Embracing Diversity.

The tenets of this Core Value include:

- Support a multicultural workforce that reflects our diverse membership
- · Create an environment in which diversity is valued
- Learn about our differences to foster understanding and communication
- Encourage our diversity to contribute to organizational success

In addition, our labor policies provide equal opportunity in all aspects of the workplace. Our Anti-discrimination Policy integrates elements of the United Nations Declaration of Human Rights. We are proud of our workplace accreditations including being on the Great Place to Work® Best Small and Medium Workplaces list for the past six years and the 2020 Residential Diversity and Inclusion Leadership Award as recognized by the Mortgage Bankers Association (MBA).

## Commitment to supplier code of conduct

UNFCU's commitment to human rights and sustainable business practices extends to its supplier and vendor relationships. This commitment is codified in UNFCU's Supplier Code of Conduct (the Code).

The Code establishes UNFCU's firm expectation that suppliers conduct their business activities in compliance with applicable laws and regulations, as well as recognize, support, respect, and ensure the protection of fundamental and universal human rights for all their employees and partners.

The Code also expresses UNFCU's expectations that suppliers consider the environmental, social, and ethical impacts of their business conduct and operations.

Additionally, UNFCU engages with major suppliers regarding sustainability by conducting periodic surveys and by setting goals related to UNFCU's allocation of resources to suppliers that demonstrate sustainable business practices.

UNFCU's Supplier Code of Conduct is publicly available to all stakeholders on UNFCU's website.

Commitment to ending poverty: UNFCU Foundation In 2015, UNFCU established the UNFCU Foundation, a nonprofit organization committed to sustaining a path out of poverty for women and children through healthcare and education.

The Foundation supports partner organizations that are restoring human dignity to women through jobs training and employment.

By recognizing basic human rights of women and youth as particularly vulnerable populations, The Foundation supports organizations that:

- · Work to eradicate extreme poverty and hunger
- Empower women and youth by offering them opportunities for self-development and economic advancement
- Promote well-being and provide access to healthcare for women and their families
- · Provide disaster relief

## Conclusion

By focusing on having a positive impact on our local and global communities, we seek to improve the human condition. Our cooperative values will continue to guide us to do what is right to build a better, more equitable world.

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