



express  
credit union



# Social Impact 2024

Express Credit Union remains committed to our mission of collaborating with our community to expand access to financial opportunities for all. In 2024, our impact continued to grow, with membership increasing by 19%. We funded 749 loans, the majority to low-income Washingtonians, placing \$6.6 million in our community to support our neighbors.



# A Message from our CEO



In our 90th year of operation, Express Credit Union remained steadfast in our mission to support every member of our Washington communities, especially those facing barriers to banking.

This year brought both progress and transition. I was honored to join the Express Credit Union team as CEO and was warmly welcomed by our dedicated staff and community. At the same time, we experienced a profound loss with the unexpected passing of our former CEO and dear friend, Paul Baudin, at the end of the year. Paul advocated passionately for financial inclusion, and he acted as a steady force behind so much of our progress. His commitment to our mission and his care for our members left a lasting impact. He is deeply missed.

During our annual strategic planning, the volunteer board of directors reaffirmed its commitment to serving those with limited experience in banking and those who face systemic barriers, especially newly arrived immigrants in our communities.

At Express CU, we continue to live out our vision of Economic Justice for All—from first-time account holders to long-time savers—working every day to build a more inclusive financial future.

These outcomes are made possible through the dedication of our team, the support of our partners, and the trust of our members. I am grateful to work with all of you.

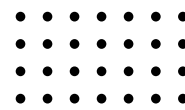
Helen Gibson, CEO  
Express Credit Union



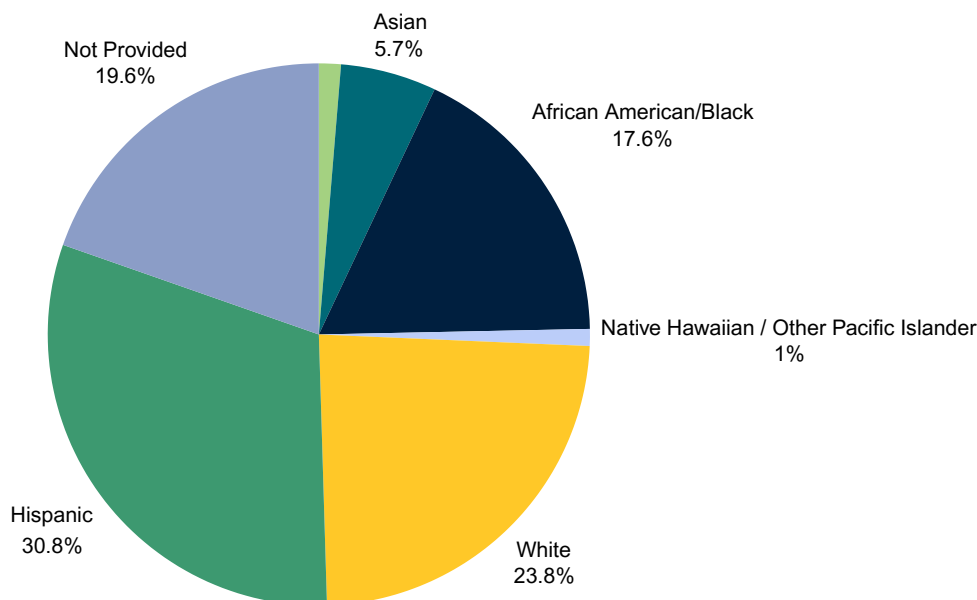
# 3,972 members.

# One mission.

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Our members represent many lived experiences. We welcome, listen, educate, and show up to serve them.



**19%**

increase in new members

**39%**

of new members are classified as low-income in Washington

**20%**

of our members hold an IRS-sponsored ITIN

Now is the time to support our credit union! Watch our segment.



Meaningful work requires  
dedicated partners and building  
trust in our community.

## Community Engagement



**1200+**  
Community  
Members  
Reached



**32 Financial  
Education  
Events**



**30+ Spanish  
Focused  
Events**

## Strong Partnerships

### Ongoing collaboration with:

BECU  
Catholic Community Service  
Financial Empowerment Network  
YMCA  
YWCA  
United Way of King County  
Villa Comunitaria

### New partnerships established with:

Connect Casino Road  
Chief Sealth High School  
United way of Pierce County  
WELD  
Uplift NW  
Open Doors WA  
[www.expresscu.org/services/partners/](http://www.expresscu.org/services/partners/)

## Real Impact

**\$17,977,396**

Our loan portfolio of community-centric loans  
totaled almost \$18m at the end of 2024.

**\$6,627,492**

We originated \$6.6m in new loans in  
2024 with 749 individuals receiving funds.

**\$250,000**

A collaboration with one partner resulted in  
\$250,000 in loans to their employees who likely  
would not have qualified anywhere else.

**\$2,703,380**

Of the \$6.6m originated in 2024, 75% of our  
total number of loans and \$2.7m of balances  
went to low-income borrowers.