



Social Impact 2025

Express Credit Union strengthened financial inclusion across Washington State, opening doors for hundreds of underserved community members. Through innovative partnerships and culturally responsive services, we're building pathways to economic empowerment one account, one loan, one dream at a time.



A Message from our CEO



In 2025, Express Credit Union remained committed to creating fair and accessible financial opportunities for everyone in Washington, especially those facing barriers to safety, stability, and belonging. Low- and moderate-income households continued to face rising costs and limited affordable housing, leaving many just one expense away from crisis. These pressures reinforced the essential role of not-for-profit credit unions built to help communities weather financial storms.

Our commitment to Economic Justice for All guided us through the year. We expanded access to affordable accounts, ITIN loans, responsible credit, and financial counseling, ensuring every member—regardless of income, credit score, or immigration status—has a place where they feel supported.

We also strengthened our organization. Our volunteer board reaffirmed its focus on members with limited banking experience and those facing systemic barriers. Through outreach and partnerships, we met members where they are—financially, linguistically, and geographically—with ten of our fifteen staff serving bilingually. I remain deeply grateful for the trust in our team.

While 2025 brought uncertainty, it also showed the impact of a mission-driven credit union that leads with empathy, inclusion, and community. Our progress is possible because of our staff, volunteers, partners, and members.

Helen Gibson, CEO
Express Credit Union



Expanding Access to Financial Services

480

New Accounts
Opened

84% were low income
individuals

3,672

Total Members

A growing community of
financially empowered
individuals

746

New Loans
Funded

\$4.6M deployed to
support dreams and
emergencies

20%

Members with
ITIN

739 members with a safe and
culturally responsive bank
account

Our commitment to serving those traditionally excluded from banking continues to transform lives. With **404 low-income individuals opening accounts and 71 new members with ITINs joining**, we're expanding access so that everyone has the opportunity to benefit from safe, affordable financial services.



10 of our 15 employees at Express, are bilingual, supporting members in their preferred language.

Building Financial Capability

Delivered 40+ financial education workshops and attended many outreach events, reaching over 1,700 people.

Our bilingual counselor offered one-on-one support to 40 members - our first full year with in house financial counseling.

Education & Empowerment

Creative Solutions

Funded 217 “ACE” loans, in total \$351,287, as alternative to pay day loans for employees of partners.

Matched Savings Success

109 Individual Development Accounts opened through United Way partnership. Members saved up to \$10,000 and received 1:1 matches, \$675,000 in total matches.

See previous year impact reports here



Powered by Partnership & People

We specialize in collaborating with our community to create access to financial opportunities.

Strategic Collaborators

BECU, United Way of Pierce & King County, Villa Comunitaria, Financial Empowerment Network, Catholic Community Services, Your Money Matters

Community Partners

Connect Casino Road, Mexican Consulate, WELD, Uplift NW, DADS, Evergreen Goodwill



2026 & Beyond

We are continually working on improving member experience and enhance our products and services. In 2026 and beyond we hope to:

- Modernize payment options with digital wallets and expanded payment tools.
- Explore early-pay features to help members access earnings sooner.
- Grow loans and membership.
- Increase accessibility to small dollar short term loans
- Launch matched savings program for vehicle ownership.
- Deepen community and employer partnerships to create more stable, long-term membership pipelines.
- Build baseline financial-wellness data as all members complete assessments.
- Evaluate impact of financial counseling by comparing outcomes over time.
- Strengthen our young adult offerings and improve relationships with members aged 16–24.
- Research potential locations and models for meeting our members where they are.

