

Community Investment Report

2023



Achieving Impact through Community Engagement



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“ Supporting metro Atlanta communities is essential to our purpose and vision.”

Welcome

2023 was an exciting year for Delta Community Credit Union as we achieved several milestones in our ongoing effort to make a positive impact alongside our corporate and community partners.

Supporting metro Atlanta communities is essential to our purpose and vision. For the first time, we invested \$1 million during a calendar year to help strengthen education, financial wellness and community collaborations. We set a new record in member engagement, as our award-winning Financial Education Center saw more than 9,000 people attend our workshops to learn how to better manage their finances.

In May, we celebrated the 10th anniversary of our Philanthropic Fund Program. Since its inception, the goal has remained the same: “to proudly invest a portion of our earnings in the communities we are privileged to serve.” For the past decade, an employee-led committee has served as responsible fiscal stewards by reviewing numerous applications and selecting deserving organizations to be recipients of our grant disbursements. “Serving on the Philanthropic Fund committee was one of the most gratifying experiences I’ve ever had,” expressed an inaugural 2013 committee member.

This annual report will go beyond numbers, allowing you to read about our continued quest to support the ever-growing needs of children, young adults, families and seniors. I am proud to say that we have fine-tuned our strategy to benchmark improvements and successes as we introduce ourselves to schools and nonprofit organizations.

If you invited us to your school, church, workplace or neighborhood event, thank you. If you sent an email or called to provide feedback about the service received by you, your colleagues or your family, thank you. And if you see us around town, please do not hesitate to introduce yourself. Thank you for being an important part of the Delta Community family.

Regards,
 Jai Rogers-Thomas
 Vice President, Business and Community Development

Our Accomplishments



Philanthropic Fund Program

CELEBRATING A DECADE OF CHARITABLE GIVING

Reflecting on the past ten years, Delta Community has seen the impact its funding support has made in the areas of financial wellness, education, STEAM/STEM and physical health. By partnering with organizations that share the Credit Union's values, millions of people in metro Atlanta have positively benefited, thus enhancing their quality of life in a meaningful way.

Delta Community established its Philanthropic Fund Program in 2013 as a strategic means to make charitable contributions in the communities where we do business. To date, the fund has invested more than \$1 million in local nonprofit organizations. Delta Community's CEO, Hank Halter, and other Credit Union leaders, have taken immense pride in hosting hundreds of monthly check presentations to publicly acknowledge and thank grant recipients. Delta Community also places significant value on deepening its partnerships by hosting financial education workshops and providing event sponsorships with each year's grantee recipients. Over the years, hundreds of Delta Community's employees have volunteered thousands of hours both to select and actively support grant recipients in their local outreach and effort.

Since its launch, the fund has doubled its annual giving from \$70,000 to now \$150,000. Increasing the annual amount allocated to our Philanthropic Fund demonstrates Delta Community's commitment to support worthwhile organizations that share its goal of improving physical and financial health, especially among young people.

2023 Highlights

Credit Union National Association Awards:

- Statewide winner for both the Adult and Youth Desjardins Financial Education Awards
- Third-place CUNA National Winner for the Youth Desjardins Financial Education Award



\$1.03M
INVESTED IN
GRANTS & DONATIONS



172
FREE FINANCIAL
EDUCATION CENTER
WORKSHOPS



\$45,000
IN ACADEMIC
SCHOLARSHIPS



9,097
WORKSHOP
ATTENDEES



\$150,000
GRANTED TO 20 CHARITABLE
ORGANIZATIONS
(in metro Atlanta)



600K
INDIVIDUALS
IMPACTED LOCALLY

We believe in the power of partnership.

PHILANTHROPIC FUND 10-YEAR SUMMARY

 **\$1.03M**
GRANTED

 **1,949**
TOTAL GRANT REQUESTS

 **208**
TOTAL FUNDED ORGANIZATIONS

 **105**
EMPLOYEE COMMITTEE MEMBERS

 **5.2M**
PEOPLE IMPACTED LOCALLY



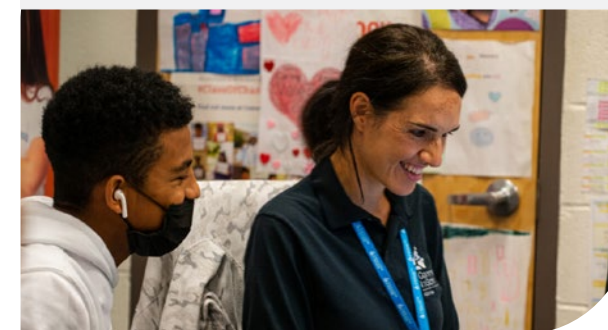
Funding Priorities and Program Examples

Financial Literacy



YOUTH EMPOWERMENT SUCCESS SERVICES, INC.
 “The RentWise program embodies the transformative power of financial education, paving the way for homeless youth to secure affordable housing and build a brighter future. Each successful lease obtained by a RentWise graduate not only signifies economic stability, but also serves as a testament to their dedication in cultivating savings, fostering good credit habits and nurturing asset growth. By instilling the value of timely rent payments, understanding tenant and landlord rights and mastering household budgeting, RentWise empowers participants to take control of their financial destinies.” —Ebony Harris, CEO

Education



COMMUNITIES IN SCHOOLS OF ATLANTA
 “Communities In Schools of Atlanta is truly grateful for Delta Community’s support. The funds received this year will help our organization provide wraparound services and intensive case management support to nearly 2,800 metro Atlanta students, empowering them to stay in school, graduate and achieve in life. Additionally, their investment in our College and Career Readiness Program and Alumni Program has further equipped us to position our students for post-secondary success. With their support, we will advance our mission of ensuring that all students, regardless of zip code, have full access to the American Dream.” —Frank Brown, CEO

STEM/STEAM



MENTAL FITNESS 21ST CENTURY LEARNING, INC.
 “It is with great thanks that we accept this grant from Delta Community. We plan to utilize the funds to further our mission of providing high level engagement to students in grades K-12 in the areas of science, technology, engineering, the arts and mathematics. We will specifically use a portion of these funds to engage students in financial literacy as well.” —John Childs, CEO

Health and Well-Being



MIDWEST FOOD BANK OF GEORGIA
 “These grant funds will assist in removing economic limitations that hinder growth to the brokering and transportation of donated food. We rescue large quantities of quality food going to waste using our fleet of trucks and a team of volunteer drivers to pick up food from across the country. This funding will provide more food for distribution to our nonprofit partners who serve the families and individuals experiencing food insecurity.” —Lina Martin, Volunteer Coordinator

Philanthropic Fund Program

\$150,000 | 20 nonprofit organizations awarded and 600,000+ people served.

2023 GRANT RECIPIENTS

\$10,000 Grantees



\$7,500 Grantees



\$5,000 Grantees



Schools Program

FOSTERING GOOD FINANCIAL HABITS WITH STUDENTS



More schools are now requiring financial literacy classes before graduating high school. Delta Community is helping with that effort through its metro Atlanta Schools Program. In October, Delta Community visited Peebles Elementary School in Fayetteville, Georgia. Nearly 500 students in third, fourth and fifth grade took part in financial education workshops led by the Credit Union's Community Development team.

By partnering with schools and teachers, Delta Community is helping the next generation of borrowers better understand how to build personal wealth.

"I know that one day they're going to be in charge of our government. They're going to be running our businesses, and because of that, they need to be thinking like the little entrepreneurs and future leaders that they are," said Angela Brown, fourth grade teacher at Peebles Elementary.

2,500+
STUDENTS
IMPACTED
THROUGH
WORKSHOPS
AND STEM/
STEAM
ENGAGEMENT

2023 Schools Program Highlights



30K
STUDENTS

JUNIOR ACHIEVEMENT DISCOVERY CENTER IN GWINNETT

Consisting of Junior Achievement BizTown and Junior Achievement Finance Park, the Discovery Center is an interactive simulation center with students annually coming from Gwinnett County School System, charter schools, private schools and middle schools from outlying systems. The center takes students deep into the concepts of financial literacy, business, entrepreneurship and career readiness.

100+
STUDENTS

Osbourne and South Gwinnett High Schools

3DE BY JUNIOR ACHIEVEMENT

3DE is a comprehensive instructional model that enhances high school education by authentically infusing real-world connectivity throughout students' high school experiences.



Scholarship Program

Delta Community awarded academic scholarships to five deserving young men and women. Their intelligence, determination and civic-mindedness made them stand out among the 321 applicants. In addition to its annual Scholarship Program, the Credit Union offers scholarships for students attending Historically Black Colleges or Universities (HBCUs) and awarded four recipients a total of \$20,000. Delta Community is excited to support well-deserving students in their pursuit of higher education and is eager to see them develop into the next generation of leaders.

SCHOLARSHIP PROGRAM

 **5**
RECIPIENTS

 **\$25,000**
TOTAL AWARDED

HBCU SCHOLARSHIP PROGRAM

 **4**
RECIPIENTS

 **\$20,000**
TOTAL AWARDED

"Delta Community's annual Scholarship Program underscores the value we place on financial literacy, which is key to empowering successful individuals, families and communities. We are excited to offer financial support to motivated students, so they may fully concentrate on their academic and career success."

Hank Halter, Chief Executive Officer



2023 Annual Scholarship Recipients



Addison Orr graduated from Villa Rica High School
Villa Rica, Georgia

Currently attends Berry College in Mt. Berry, Georgia, majoring in Education. Her career plan is to serve in her local community as an Elementary School Teacher.



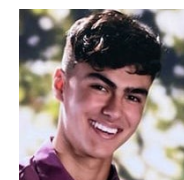
Ava Flanigan graduated from Elite Scholars Academy
Jonesboro, Georgia

Currently attends Spelman College in Atlanta, Georgia, double majoring in Chemistry and Engineering. Her aspiration is to become a Mechanical and Chemical Engineer.



Emily Wagner graduated from Whitewater High School
Fayetteville, Georgia

Currently attends Auburn University in Auburn, Alabama, majoring in Architecture. Her career plan is to become an Architect.



Giovanni Beltran graduated from Randall K. Cooper High School
Union, Kentucky

Currently attends the University of Alabama in Tuscaloosa, Alabama, majoring in Architecture. His plan is to work with Disney Imagineering or Universal Studios creating immersive theme parks.



Joshua Hood is a Freshman at Morehouse College
Atlanta, Georgia

Currently working towards a dual degree in Computer and Electrical Engineering. He plans to improve the development of the relationship between humanity and technology.

Financial Education Center

PRIORITIZING FINANCIAL WELLNESS FOR THE LONG-TERM SUCCESS OF FAMILIES AND COMMUNITIES

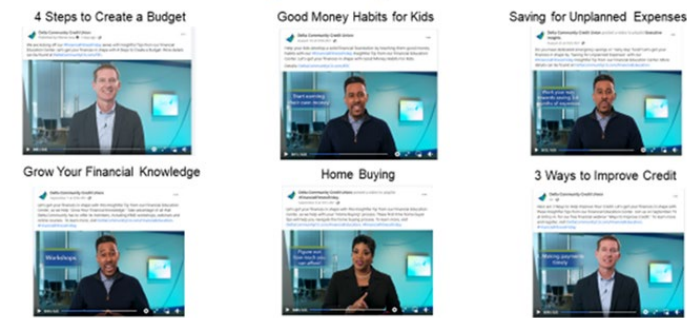


The last few years have given rise to new challenges that continue to impact the ways Delta Community's members, employees and communities live and work. Existing inequities—economic, environmental, societal— have been further exacerbated, highlighting the need for the Credit Union to be a relentless advocate for financial well-being. These persistent disparities are what motivate Delta Community to do more and why it has chosen to focus its efforts on providing free financial wellness courses through its Financial Education Center.

The Financial Education Center stands as a vital component of Delta Community's unwavering dedication to enhancing the financial well-being of its members and communities. Thousands of individuals and families participated in an array of in-person and virtual workshops, which offer a rich curriculum available via series or individual sessions. Executive-led on-demand videos provided industry insights to help consumers make informed financial decisions. Financial counseling services and the Credit Union's team of certified professionals have enabled members to develop practical steps toward improving their financial health. Collaborating with nonprofit organizations and businesses, Delta Community has successfully integrated the Financial Education Center into wellness programs for clients and employees, thereby investing in the future of metro Atlanta communities. The Financial Education Center's digital platform serves as an empowering tool for self-paced learning, offering resources such as articles, videos, eLearning modules and toolkits.

Financial Education Center Expands to Social Media

Social Posts: Insightful Tips



In 2023, Delta Community expanded our Executive Insights video series, and launched Insightful Tips on the Credit Union's social media platforms. This was one of the largest initiatives to date and marked a significant milestone for the Financial Education Center. The primary objective of the video series was to raise awareness of Delta Community's Financial Education Center and guide members toward the essential information and tools provided to improve their financial well-being.

Executive Insights Reach

648,918 IMPRESSIONS **107,408** VIEWS

2023 Financial Education Center Highlights

172 WORKSHOPS **9,097** ATTENDEES

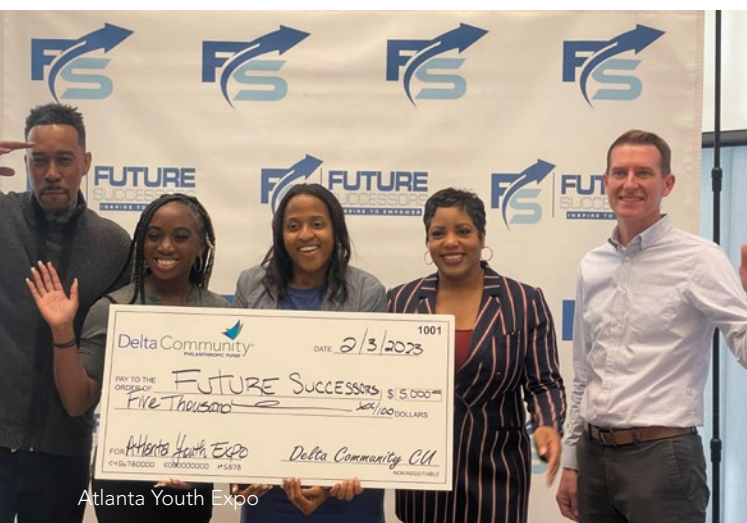
Credit Union National Association (CUNA) Awards:

- Statewide winner for both the Adult and Youth Desjardins Financial Education Awards
- Third-place CUNA National Winner for the Youth Desjardins Financial Education Award

FINANCIAL EDUCATION CENTER EXECUTIVE INSIGHTS *Insightful Tips Series*

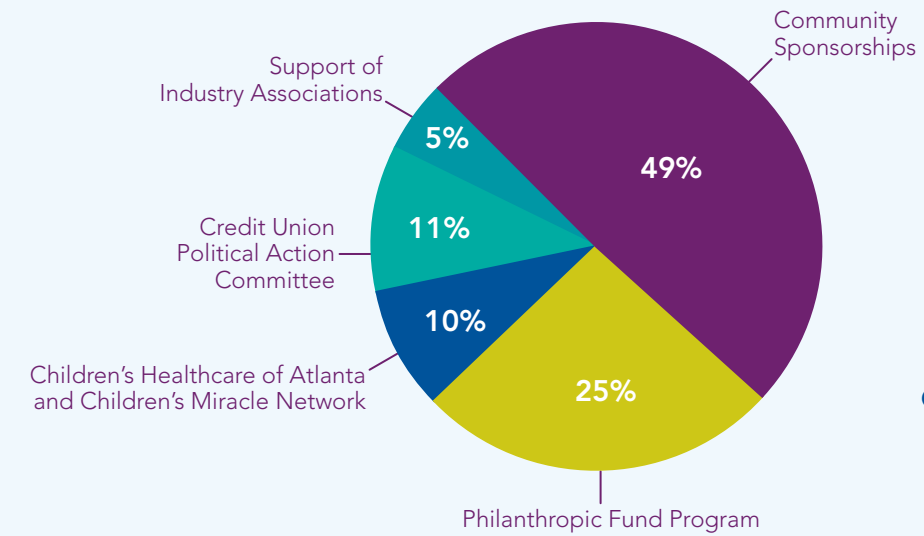
- 4 Steps to Create a Budget
- Good Money Habits for Kids
- Saving for Unplanned Expenses
- Grow Your Financial Knowledge
- Home Buying
- 3 Ways to Improve Credit
- 5 Steps to Pay Down Debt
- Credit Card Fraud Prevention
- Identity Theft



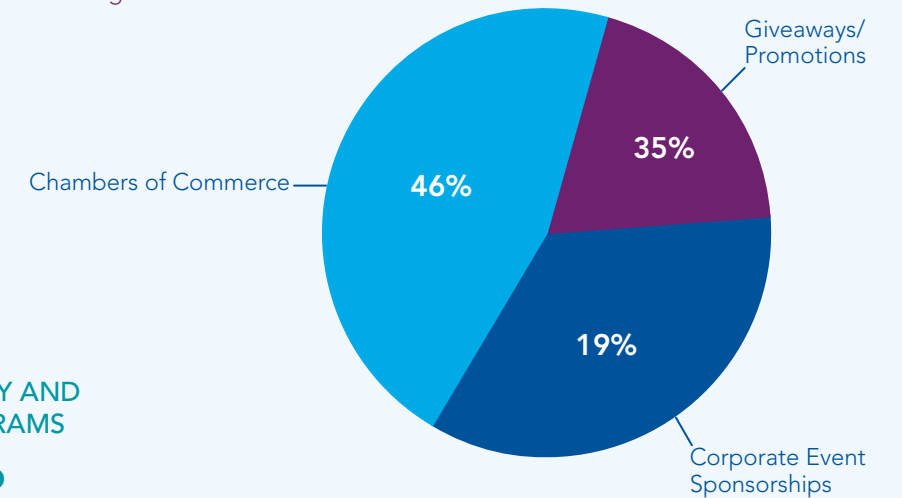


2023 TOTAL Community Investments \$1,036,082

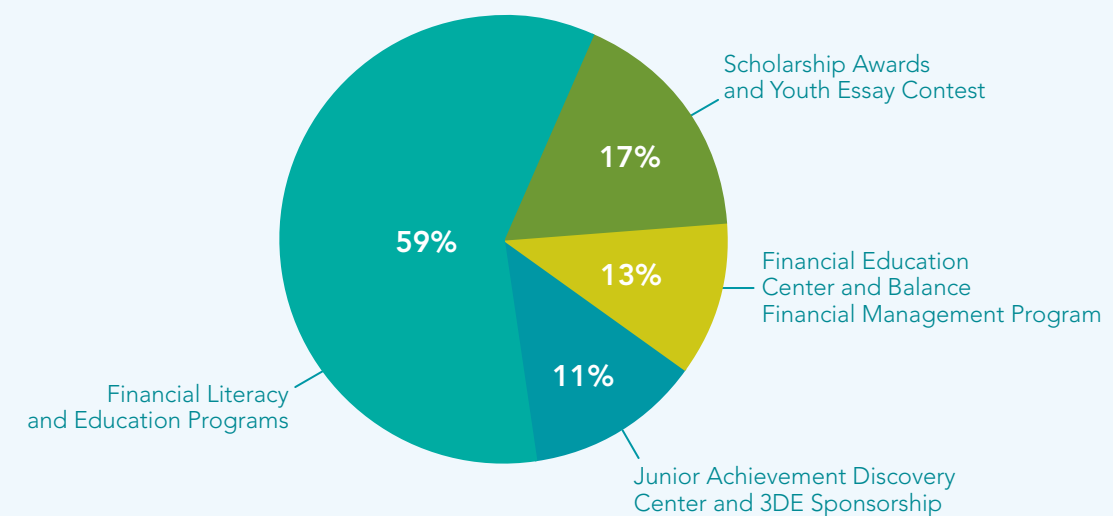
COMMUNITY SPONSORSHIPS AND INDUSTRY PHILANTHROPY \$580,107



CORPORATE SPONSORSHIPS AND PROMOTIONAL GIVEAWAYS \$184,729



FINANCIAL LITERACY AND EDUCATION PROGRAMS \$271,246



Community Sponsorship Program

Delta Community has a long-standing commitment of supporting nonprofit organizations through sponsorships and event engagement. This comes from a belief that community involvement directly contributes to meaningful and impactful initiatives that benefit the lives of individuals and families in the communities where our members live and work.

In 2023, the Credit Union supported **more than 200 local initiatives and events** by leveraging financial, in-kind and media sponsorships. Delta Community is committed to social responsibility and takes pride in its contributions as a caring and involved corporate citizen.



To learn more about our ongoing support of the
communities we serve, please visit
DeltaCommunityCU.com/Community



Insured by NCUA.