

# 2024 Community Investment Report

Building Brighter Futures Together:  
A Year of Purpose-Driven Impact



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## Welcome



2024 was a year of purpose-driven impact for Delta Community Credit Union—one that deepened our commitment to supporting and uplifting the communities we serve. With each initiative, workshop and partnership, we sought to create meaningful change that goes far beyond the numbers you will find in this report.

We remained focused on empowering individuals and organizations to thrive—whether by hosting thousands of participants in our Financial Education Center workshops, awarding philanthropic grants to nonprofit partners or supporting students through scholarships and educational programs. Each interaction reaffirmed our belief in the power of collaboration and the importance of helping people build stronger, more resilient futures.

A standout moment for me was celebrating the 11th anniversary of our Philanthropic Fund Program. Seeing the incredible impact this program has had over the years—positively touching the lives of millions—reminds me why our work is so important. The grants we provide are not just financial investments; they reflect our commitment to supporting the dreams and needs of our neighbors, from families to young learners and seniors.

As you read through this report, you will see the ways we have worked to make a difference. But the true measure of our success lies in the stories we hear and the connections we make. Whether it is a student learning to manage their finances, a nonprofit expanding its outreach or a family feeling more confident about their future, these are the moments that inspire us to keep going.

To our members, community partners and all those who have welcomed us into your schools, neighborhoods and workplaces—thank you. Your trust and collaboration fuel our purpose. And to those who have shared your feedback or simply stopped to say hello at one of our events, you remind us every day why this work matters.

As we look ahead, I am proud of what we have accomplished together and eager to continue this journey of purpose-driven impact with you.

With gratitude,

**JAI ROGERS-THOMAS**

Vice President, Business & Community Development

# Our Accomplishments



In 2024, we reaffirmed our commitment to purposeful action by investing in programs that empower individuals, strengthen communities and create lasting impact. Every initiative, from education and financial literacy to scholarships and volunteerism, reflects our dedication to building a brighter future for all.”

— REINA JONES

Assistant Vice President, Community Development



**\$891,996**  
invested through grants and donations



**2 Million**  
individuals and families impacted through the Philanthropic Fund Program



**\$150,000**  
granted to 20 metro Atlanta charitable organizations



**\$50,000**  
provided in academic scholarships



**235**  
free workshops offered through our Financial Education Center



**9,076**  
workshop attendees



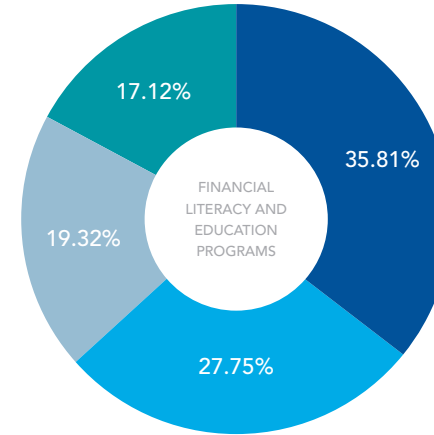
## Awards

America's Credit Unions  
2024 DIAMOND AWARD —  
FINANCIAL EDUCATION

Credit Union Times  
2024 LUMINARIES AWARD —  
COMMUNITY IMPACT

# 2024 Community Investments

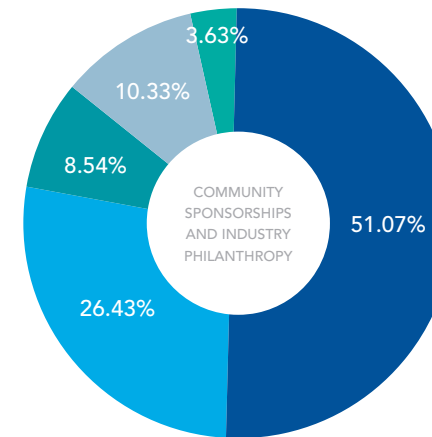
**\$891,996**



### FINANCIAL LITERACY AND EDUCATION PROGRAMS

**\$199,300**

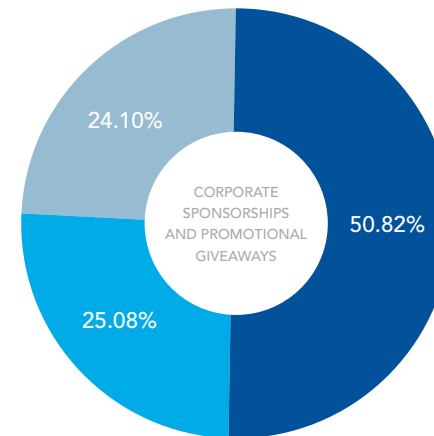
- School and 501(c)(3) Workshops
- Scholarship Awards and Youth Essay Contest
- Junior Achievement Discovery Center and 3DE Sponsorship
- Financial Education Center and Balance Financial Management Program



### COMMUNITY SPONSORSHIPS AND INDUSTRY PHILANTHROPY

**\$567,543**

- Community Sponsorships
- Philanthropic Fund Program
- Credit Union Political Action Committee
- Children's Healthcare of Atlanta and Children's Miracle Network
- Support of Industry Associations



### CORPORATE SPONSORSHIPS AND PROMOTIONAL GIVEAWAYS

**\$125,153**

- Chambers of Commerce and Rotary
- Giveaways and Promotions
- Corporate Event Sponsorships

# Schools Program

## Empowering Future Business Leaders: Benjamin Mays High School FBLA Initiative

In 2024, the Benjamin Mays High School Chapter of the Future Business Leaders of America (FBLA) furthered the organization’s mission to prepare students for successful careers in business and related fields through a dynamic program in partnership with Delta Community. Coordinated by Career, Technical and Agricultural Education Business Education teacher Kevin Calhoun in partnership with Delta Community’s William Wesley, this initiative offered students valuable insights into financial literacy and professional pathways.

The program’s objectives were to enhance students’ financial literacy and provide exposure to diverse career opportunities. These goals were achieved through an engaging workshop and presentations by Delta Community professionals from three distinct business areas. The guest speakers shared an overview of their departments, inspiring students and broadening their perspectives on potential career paths.

The event brought together a vibrant group of attendees, including:

- 30 FBLA students eager to absorb new knowledge
- Two dedicated teachers who supported and guided their students throughout the program
- Representatives from the Business & Community Development Team, alongside professionals from HR, Marketing and Branch Delivery

Emily Browning, Senior Recruiter, spoke to the students about Delta Community’s High School Apprentice Program. Kembirley Henderson, Vice President of Marketing, and Ollie Moore, Assistant Vice President of Product and Member Marketing, provided an overview of their department’s responsibilities at the Credit Union and informed attendees about available scholarship opportunities. In addition, Leroy Stewart, Assistant Branch Manager at the Atlanta (Virginia Avenue) Branch, along with JayIn Coley and Micah Sala, Hybrid Member Service Agents, gave a presentation on branch roles and responsibilities, as well as various entry-level positions.



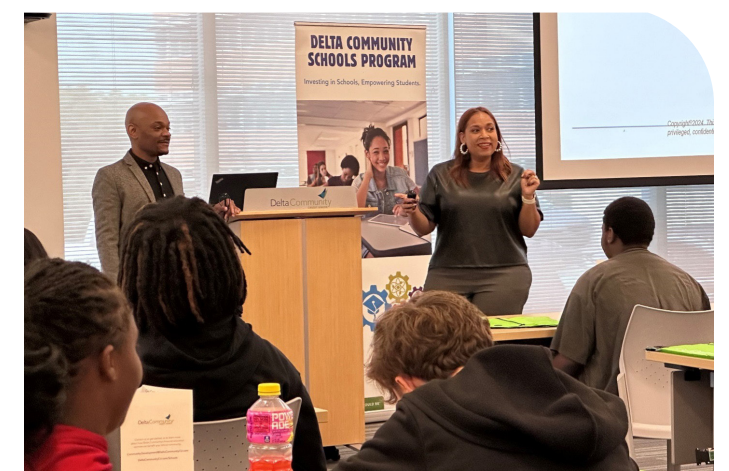
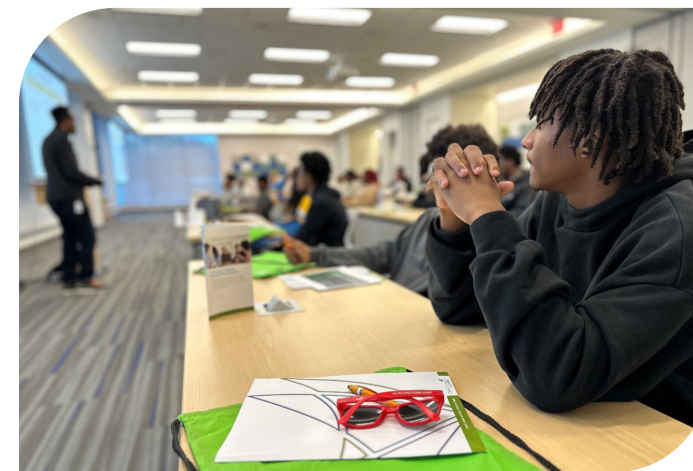
**3,000+**  
students participated in Financial Education Center workshops



**12,000**  
students impacted through workshops and support from Schools Program



This impactful initiative left a lasting impression on the students, equipping them with practical knowledge and connecting them with industry leaders. By creating meaningful opportunities for growth, the Benjamin Mays High School FBLA Chapter demonstrated its unwavering commitment to shaping the next generation of business leaders.



## 2024 Schools Program Highlights



**Junior Achievement — Storefront Sponsor at JA Discovery Center**  
where 30,000 students from the surrounding areas come to actively participate and learn about economics and commerce.



**Junior Achievement — 3DE Partner Schools**  
3DE is a business-focused high school program designed to expose teens to real-world business scenarios. More than 120 students at Osborne and South Gwinnett High Schools participated.

# Scholarship Programs

## Empowering Tomorrow's Leaders

Delta Community's Annual Scholarship Program is dedicated to recognizing and supporting students who embody the values of leadership, community involvement and academic excellence. In 2024, five outstanding recipients stood out from an impressive pool of 448 applicants, earning scholarships to help cover the cost of college education.

Additionally, through its HBCU Scholarship Program, Delta Community continues its commitment to advancing equity in education. This year, five exceptional students attending historically Black colleges and universities received a combined \$25,000 in scholarships.

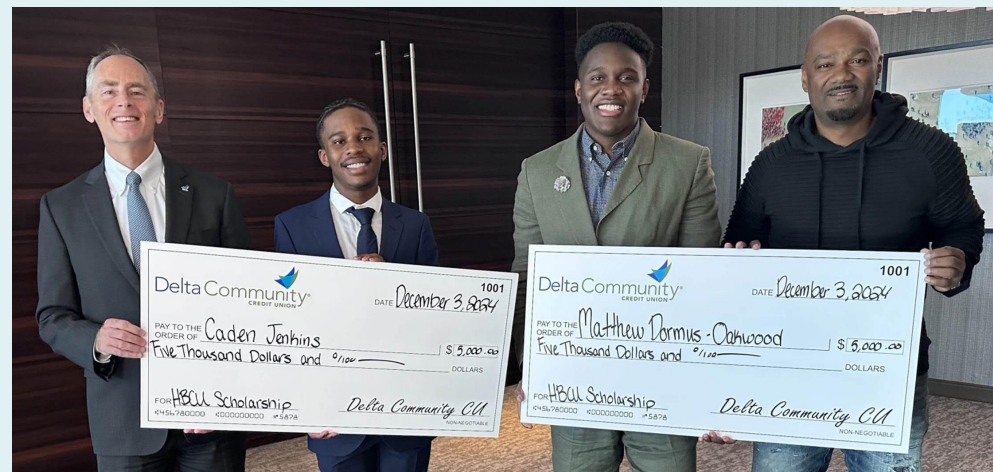
By investing in the education of these bright and driven students, Delta Community is fostering the development of future leaders who will inspire positive change within their communities and beyond.

Through these programs, Delta Community proudly reinforces its belief that investing in education is investing in a better tomorrow.

### ANNUAL SCHOLARSHIP PROGRAM



### HBCU SCHOLARSHIP PROGRAM



Our annual scholarship program emphasizes the importance of financial education, which we believe is essential to everyone's personal and professional journeys," said Hank Halter, Delta Community's CEO. "As champions of community education, we take pride in helping exceptional students pay for the cost of higher learning so they can focus on pursuing their goals and ambitions."

## Annual Scholarship Program



### JALEN JOHNSON

Jalen Johnson graduated from Westlake High School in Atlanta, Georgia and now attends Georgia State University in Atlanta, Georgia. Jalen is majoring in Biology with a Concentration in Pre-Medical/Pre-Health. He aims to chemically redevelop opioids to remove their addictive side effects while maintaining pain relief.



### MAXIMUS STETTER

Maximus Stetter graduated from Dunwoody High School in Dunwoody, Georgia, and currently attends Georgia Institute of Technology in Atlanta. Maximus is currently majoring in Aerospace Engineering. He aspires to become a fighter or commercial pilot in the Marine Corps or Navy.



### GARGI TELANG

Gargi Telang graduated from Pope High School in Marietta, Georgia, and currently attends Georgia Institute of Technology located in Atlanta. Gargi is currently majoring in Mechanical Engineering, and plans to pursue a career in sustainability.



### SIMONE WALKER

Simone Walker graduated from Dutchtown High School in Hampton, Georgia and now attends Alabama State University in Montgomery, Alabama. Simone is currently majoring in Biology with plans to become a pediatric dentist.



### JOSHUA ZYZAK

Joshua Zyzak graduated from Beechwood High School in Fort Mitchell, Kentucky and now attends Harvard University in Cambridge, Massachusetts. Joshua is majoring in Mechanical Engineering with the intention of using autonomous systems research to innovate food sustainability/supply chains.

## HBCU Scholarship Program



### JORDAN CALDWELL

Jordan Caldwell, a senior at Clark Atlanta University from Marietta, Georgia, is majoring in art with a concentration in advertising design. Among her many accomplishments is being a 2024 PUMA Scholar and the first female cartoonist for the college's student newspaper.



### SYDNEY CATRON

Sydney Catron is a freshman at Spelman College in Atlanta, majoring in biology/pre-med with a minor in Spanish. She has already demonstrated academic excellence through her acceptance into the Ethel Waddell Githii Honors Program.



### MATTHEW DORMUS

Matthew Dormus is a very accomplished junior at Oakwood University in Huntsville, Alabama, majoring in public policy. He was named a 2024 White House HBCU Scholar.



### CADEN JENKINS

Caden Jenkins, a high school senior at The New School Atlanta, will graduate in May 2025. He has made significant contributions to his community while excelling as a scholar. Upon graduation, he plans to attend one of the prestigious HBCUs where he has been accepted.



### AMIR ROWSER

Amir Rowser graduated from South Atlanta School in 2024 and, although this is his first year in college at Fort Valley State University, he entered as a junior due to previous credits from dual enrollment with Atlanta Technical College.

# Philanthropic Fund Program

The year 2024 marked the 11th anniversary of our Philanthropic Fund.

Since its inception in 2014, the program has invested more than \$1.3 million in nearly 250 nonprofit organizations, underscoring our commitment to creating meaningful and lasting change in our communities.

In 2024 alone, the Philanthropic Fund contributed \$150,000 to support 20 remarkable organizations, enabling programs that address critical community needs. These grants positively impacted the lives of more than two million individuals across metro Atlanta, reinforcing our commitment to the power of collective action.

Our investment strategy focuses on programs that achieve measurable outcomes in areas such as financial wellness, education, STEAM/STEM initiatives and physical health. By creating meaningful impact and empowering local organizations to bring their visions to life, we aim to foster stronger, more vibrant communities that thrive for generations to come.

“

Our Philanthropic Fund underscores our dedication to Corporate Social Responsibility and provides us new opportunities each year to partner with a variety of outstanding organizations that share our commitment to improving the physical and financial health of families who live in the communities we are privileged to serve. As a not-for-profit financial cooperative, good corporate citizenship is fundamental to our identity, and these annual grants are one of many ways we deliver on this commitment.”

— HANK HALTER  
Delta Community's CEO

As part of its corporate goal of strengthening our local communities through financial support, Delta Community's Philanthropic Fund will invest a total of \$150,000 in 20 metro Atlanta nonprofit organizations throughout 2024.

## 2024 ANNUAL IMPACT

-  **\$1.3 Million** invested through grants and donations
-  **250** total funded nonprofit organizations
-  **\$150,000** granted to 20 metro Atlanta charitable organizations
-  **2 Million** people positively impacted throughout metro Atlanta



## 2024 Philanthropic Fund Recipients

\$5,000 GRANTEES



\$7,500 GRANTEES



\$10,000 GRANTEES



# Financial Education Center

Delta Community's Financial Education Center is more than a program—it is a movement to empower our members and communities with financial knowledge and confidence. In 2024, the Financial Education Center amplified its mission by expanding its reach and deepening its impact through innovative, accessible and inclusive education. In a competitive market like Atlanta—home to 95 banks and 51 credit unions—Delta Community sets itself apart by focusing on financial education as a core pillar of our corporate social responsibility strategy.



Our Financial Education Center reflects a broader vision: to redefine what a credit union can be—a partner in financial health and a catalyst for community success.

By prioritizing education, we not only differentiate ourselves but also contribute meaningfully to the lives of our members and the vitality of our communities.

## Financial Education Center 2024 Accomplishments

- 235 Free Workshops**  
 Our combination of in-person and virtual formats engaged more than 9,076 attendees with practical, interactive learning tailored to diverse financial needs.
- On-Demand Financial Education**  
 17 “Insightful Tips” videos garnered more than 27,000 views, equipping members with actionable strategies through accessible digital platforms.
- Unmatched Engagement**  
 More than five million impressions through workshops, events and digital content.
- Personalized Support**  
 Nearly 1,000 members received one-on-one counseling through BALANCE, gaining tailored guidance to overcome immediate challenges and plan for long-term success.
- Community Outreach**  
 Partnering with 56 businesses, schools and nonprofits, the Financial Education Center delivered customized workshops and resources, addressing the unique financial challenges of diverse audiences.
- Industry Awards**  
 2024 America’s Credit Unions Diamond Award and *Credit Union Times* Luminaries First Place Award



# Community Sponsorship Program

## Responsibility underscores every community investment we make.

By supporting impactful initiatives and community events, we aim to create meaningful connections, drive positive change and strengthen the communities we serve.

Here is how we made a difference in 2024:

- Children's Miracle Network**  
 Celebrating 28 years of participation, Delta Community continues to support the nationwide Children's Miracle Network program—a collaborative credit union campaign. Last year, our efforts raised nearly \$50,000 to provide critical support for children and families in need.
- Delta Community Golf Classic**  
 Through the annual Delta Community Golf Classic, we raised an impressive \$80,196 in net proceeds to benefit the Credit Union Political Action Committee. This event highlights our dedication to advocacy and community-focused financial growth.



- Supporting Local Organizations**  
 In 2024, we proudly invested in 151 targeted nonprofit organizations and schools. These partnerships are central to our mission of empowering communities and fostering opportunities for growth and development.
- Expanding Our Impact**  
 With 296,896 event attendees and more than five million brand impressions, our sponsorship efforts amplified the reach and influence of our mission, ensuring that Delta Community remains a trusted and recognizable partner in community betterment.

Delta Community's sponsorship and charitable initiatives are more than just contributions—they are investments in the future of our communities. By working together, we continue to create a legacy of care, connection and shared success.







To learn more about our ongoing support of the communities we serve,  
please visit [DeltaCommunityCU.com/Community](https://DeltaCommunityCU.com/Community)