

Delta
Community[®]
CREDIT UNION



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2021 COMMUNITY INVESTMENT report





“It is essential that we support the communities that sustain us. Our journey in navigating the pandemic underscores what is possible when we are united by purpose and empathy. For Delta Community, “Community” is in our name and we are committed to helping children, families, members, and others through scholarships, financial support, volunteer efforts, and free financial education.

We know caring about others is not just a business decision: It’s the right thing to do.”

Hank Halter, Chief Executive Officer

Delta Community Credit Union | 2021 Community Investment Report

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Still Growing in an Ever-Changing Environment

A message from the Vice President of Business & Community Development, Jai Rogers.



The ongoing uncertainty of the COVID-19 pandemic provided us with opportunities to forge ahead and continue to support non-profit organizations and school partners when they needed us most. Our investment of more than \$880,000 in organizations that align with our focus on improving the lives of young people and their families produced amazing stories of resilience and hope.

In 2021, we expanded field of membership to Butts and Spalding counties. We also opened the Douglasville Branch in 2021 and introduced new partners to our financial education, schools, philanthropic fund and community sponsorship programs. We continued to strengthen relationships in established metro Atlanta counties through creative methods of engagement. Although it was not always possible to meet in person due to health safety precautions, virtual interactions kept us abreast of the critical issues facing so many communities where we are privileged to serve.

In this publication, you can read about our effort to make a difference to those wanting to build a financial future for their families, excel in educational programs or provide healthy food options for their communities.

While I will never try to predict the future, I believe that 2022 will again find Delta Community focusing its time, efforts and resources to further enhance the financial lives of our members and new friends throughout metro Atlanta—and, I hope to tell you about it next year.

Regards,

Jai A. Rogers

Vice President, Business & Community Development


2021 Accomplishments



\$125,000
granted to 20 charitable
organizations



169
free Financial Education Center
workshops held for
6,800 attendees



More than
\$880,000
invested through
grants and donations



More than
600,000
individuals and families supported
through the **Philanthropic Fund**
and community support



2 first place
CUNA Desjardins Awards
in the categories of
Adult and Youth Financial
Education



\$40,000
provided in academic
scholarships



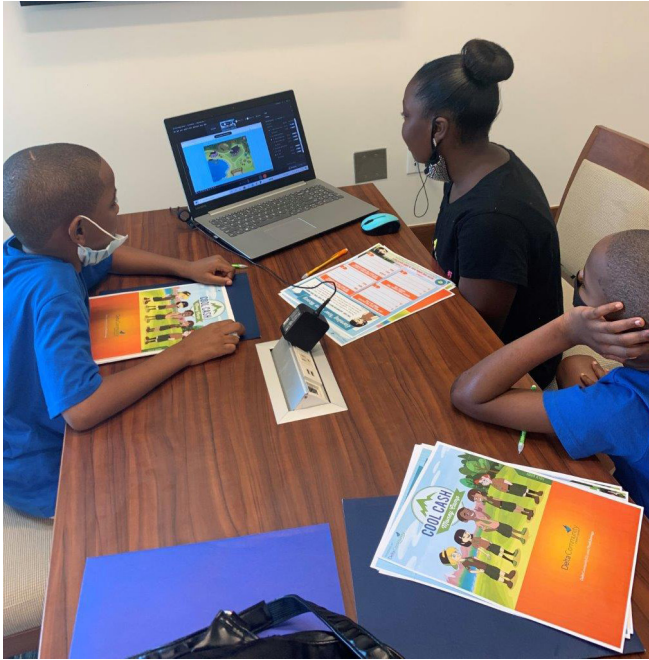
TOTAL GIVING
\$880,000
 invested through grants & donations

2020
 investment
\$876,000

2021
 investment
\$880,000

Financial Education Center

Financial Education Center Wins A First Place National Award and Two First Place Statewide Awards



2021 was a big year for Delta Community's Financial Education Center. In July 2021, the League of Southeastern Credit Unions & Affiliates announced that Delta Community won the statewide Credit Union National Association (CUNA) award for:

**The Adult Desjardins
Financial Education Award**

(\$1 billion or more in assets)

&

**The Youth Desjardins
Financial Education Award**

(\$1 billion or more in assets)

This is the Credit Union's fifth consecutive Desjardins Adult Financial Education Award, and fourth consecutive Desjardins Youth Financial Education Award, which are presented to Georgia credit unions that show leadership in financial literacy initiatives.

2021 HIGHLIGHTS



169

Virtual Workshops



6,800

Attendees



64

Course Topics

Given our statewide recognition, Delta Community's submission was automatically entered to be considered for the national award. Last fall, CUNA honored Delta Community as the First Place winner for:

**The Adult Desjardins
Financial Education Award**

(\$1 billion or more in assets)

This is the second time we have received national recognition for outstanding educational opportunities delivered through our Financial Education Center, but the first time we have won the top prize.



The Financial Education Center truly supports our corporate goal of strengthening local communities through education, financial support, and volunteer efforts. It is a comprehensive program that provides a single online channel with course details, an events calendar, and a convenient registration process so members of our communities can access free workshops that meet their specific needs.

Since its inception in 2016, the Financial Education Center has provided more than 31,000 people with easy access to more than 1,200 free on-site and virtual financial education workshops, covering 64 distinct topics.



Charitable Giving



In 2021 Delta Community and its employees hosted various fundraisers, raising \$50,000, to help support pediatric care, education, research and equipment for Children's Miracle Network (CMN) hospitals, which include Children's Healthcare of Atlanta locations. We have been a big part of CMN since 1996, and have raised more than \$2.5 million for them. With our consistent involvement and generosity, we are able to help CMN not only provide advanced services but also affordable healthcare to members of our community.

Our contribution to CMN and Children's Healthcare of Atlanta has helped to fund new therapies, research, equipment and training for staff. Children's Senior Program Coordinator Michelle Martin says "Delta Community's donation will support the greatest needs" at satellite locations throughout Atlanta.

"Through this type of unrestricted giving, we can have the greatest impact on the greatest number of patients—and influence every aspect of care and support we provide," Martin added. "This can include cardiac services, charitable care, family support resources, and the list goes on!"

Facts about Children's Healthcare of Atlanta:

During 2021, despite the pandemic, Children's Healthcare of Atlanta helped more than 913,000 patients and performed more than 38,000 surgeries.

According to the *U.S. News & World Report*, Children's Healthcare of Atlanta ranked in the top 20 in eight specialties in 2020, including pediatric cancer, pediatric gastroenterology & gastroenterology surgery, pediatric nephrology, pediatric orthopedics, neonatology, pediatric neurology and neurosurgery, and pediatric pulmonology and lung surgery.

Schools Program

Helping STEAM Students Score Savings Accounts and More

Seven students from the Drew Charter School in Atlanta visited our Decatur Branch to open Youth Savings Accounts and receive prizes from Delta Community. As a member of our Schools Program, Delta Community awarded Drew Charter a \$1,500 grant in support of its Science, Technology, Engineering, Art and Math (STEAM) program. Several of the program's students went on to win first place in the Georgia State Science and Engineering Fair (GSEF).



Delta Community's Schools Program also supported Mental Fitness STEAM Academy and their most recent partnership with Global Impact Academy, the only all-STEM high school in South Fulton County. We also delivered "TED-style Talks" to about 100 ninth and tenth graders on the topics of Entrepreneurship, and more students were supported by a \$3,000 grant from Delta Community.

Our Schools Program helps Delta Community have relationships with select schools in metro Atlanta, so that we can invest in meaningful ways by offering free financial education opportunities and financial support.



"We invited the program's seven winning students from Drew Charter, and their parents, to our Decatur Branch to acknowledge their hard work, celebrate their success, and support their financial education by helping them open Youth Savings Accounts. This was the first exposure to banking for many of them. It was a great learning experience that complements other educational opportunities afforded by our Financial Education Center."

*-William Wesley,
Community Development Representative*

Scholarship Program

For the 16th year, our annual Scholarship Program supported five exceptional students seeking their first undergraduate degrees. Emilia Gustofson, Myla Williams, Shea Dixon, Nia Cainion and Yash Kadadi each received a \$5,000 scholarship.

“Our annual Scholarship Program represents one of the most gratifying ways we invest in our communities. It is our sincere wish to help these bright, hardworking students achieve their academic and career goals so they can also become prominent civic leaders in the future.”

Hank Halter, CEO

This year we received more than 660 applications, which were initially reviewed by a panel of professional educators who narrowed down the most qualified candidates. Those students’ names were then reviewed by a volunteer committee of our employees who chose the top five applicants.

16 YEAR HISTORY



\$330,000
in scholarship awards



80
scholarship recipients



more than
5,000
applicants



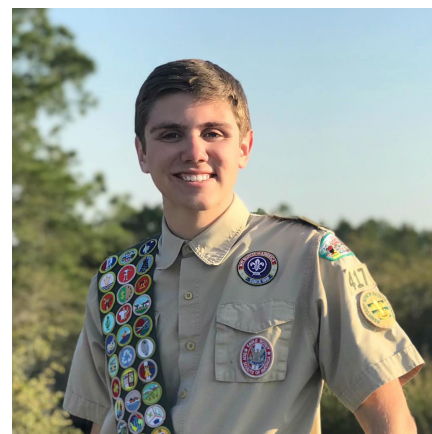
2021 Scholarship Recipients



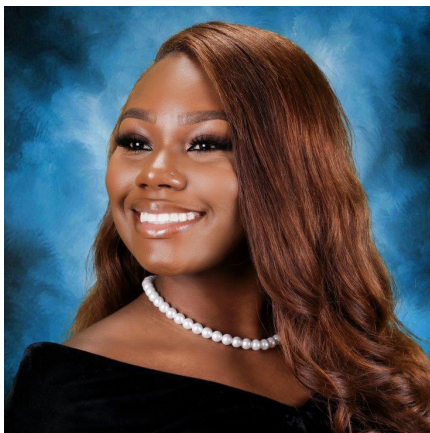
Emilia Gustafson, from Atlanta, Georgia (Fulton County), a senior at Grady High School, plans to attend Loyola Marymount University to study International Relations with a career goal of becoming a Diplomat.



Myla Williams, from Atlanta, Georgia (Fulton County), a senior at Carver Early College, plans to attend Georgia State University to study Political Science with a career goal of becoming a lawyer.



Shea Dixon, from Navarre, Florida, a home-schooled senior, plans to attend Yale University to study Political Science with a career goal of becoming a public servant, international diplomat or politician.



Nia Cainion, from Atlanta, Georgia (Fulton County), a senior at North Atlanta High School, plans to attend Spelman College to study Political Science with a career goal of becoming a civil rights lawyer and a judge.



Yash Kadadi, from Smyrna, Georgia (Cobb County), a senior at The Westminster School, plans to attend the University of North Carolina Chapel Hill to study Computer Science with a career goal of becoming an Engineer.

Winners were chosen based on academic achievement, community involvement and submission of an essay based on the following topic:

"Along with many other civic-minded businesses and organizations, Delta Community did its best to respond to the unprecedented challenges and concerns that arose in 2020. We modified our business operations to sustain excellent member service during the COVID-19 pandemic and took more proactive measures to address systemic social and racial inequities for the benefit of our employees and communities. How do you plan to adapt to the challenges that may present themselves in the 2021 school year?"

“Our investment in BizTown at the Junior Achievement Discovery Center at Gwinnett allows us to offer so much more than financial education. It presents opportunities to help students understand the connection between education and their eventual careers and lifestyle, and to illustrate the importance of becoming responsible adults.”

-Reina Jones, Assistant Vice President, Community Development





Junior Achievement

Delta Community Redesigns Its BizTown Discovery Center Storefront As Junior Achievement Re-engages Students

This year, tens of thousands of Georgia students have an upgraded resource for lessons in financial literacy, entrepreneurship and good citizenship with the opening of our solo, simulated branch inside Discovery Center at Gwinnett.

CEO Hank Halter, along with members of the Business & Community Development and Marketing teams, cut the ribbon on the new storefront. It is one of dozens of model businesses located inside Discovery Center's "BizTown," an immersive learning experience that allows students to explore, in a realistic setting, how businesses and nonprofit organizations work.

Delta Community was a founding sponsor of the JA Discovery Center at Gwinnett when it initially opened in 2015.





Philanthropic Fund Impact

20

Non-Profit
Organizations Funded

\$125,000

Total Amount
Invested

600,000

Individuals and Families
Supported

2021 Philanthropic Fund



GRANT RECIPIENTS

Grants of \$10,000 awarded to:

Georgia Council on Economic Education
 StandUp for Kids - Atlanta Chapter
 S.H.A.R.E. House
 The Multi-Agency Alliance for Children
 Fill Ministries, Inc., DBA Meals by Grace

Grants of \$7,500 awarded to:

100 Black Men of Atlanta, Inc.
 Atlanta Ronald McDonald House Charities
 Georgia Appleseed Center for Law & Justice
 Good Shepherd Clinic
 Morehouse School of Medicine

Grants of \$5,000 awarded to:

Rising Phoenix Enrichment Program, Inc.
 Innovative Solutions for Disadvantage and Disability
 East Atlanta Kids Club, Inc.
 Operation Lunchbox
 Children's Museum of Atlanta

Grants of \$2,500 awarded to:

BH Technology Group, Inc.
 NAMI Georgia
 Songs For Kids Foundation
 Together Friends Organization Inc.
 The Elaine Clark Center, Inc.

Throughout 2021, the Philanthropic Fund program distributed \$125,000 to 20 non-profit organizations committed to the health and well-being of young people, financial literacy, education and programs focused on science, technology, engineering, arts and mathematics (STEM/STEAM).

Since its inception, the Philanthropic Fund has invested \$630,000 in 148 metro Atlanta organizations that offer educational opportunities, job and career training, and medical and human services support to people in need.

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To learn more about our ongoing support of the communities we serve, please visit DeltaCommunityCU.com/Community, call 404-677-4786, or email Community.Development@DeltaCommunityCU.com



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