

2025 Community Investment Report





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Welcome

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



Our commitment to the credo *Every Member, Every Moment* comes to life through meaningful, measurable investments across the communities we proudly serve. We are honored to have supported more than 220 organizations throughout metro Atlanta, advancing initiatives that strengthen financial well-being, educational access and long-term community prosperity.

Delta Community Credit Union invested just over \$1.7 million throughout the communities we serve, representing approximately 2.5% of our total net income of \$70.6 million. These investments spanned key areas including schools, scholarships, industry organizations, such as the League of Credit Unions and Affiliates, and direct community-based initiatives. Notably, nearly \$1.5 million was dedicated specifically to 501(c)(3) organizations, reinforcing our belief that strong nonprofit partners are essential to thriving communities.

Our Financial Education Center remained a cornerstone of this work. The program delivered 220 workshops, engaging 7,018 attendees from both our membership and the broader community. This impact would not be possible without the cross-functional collaboration of our internal teams.

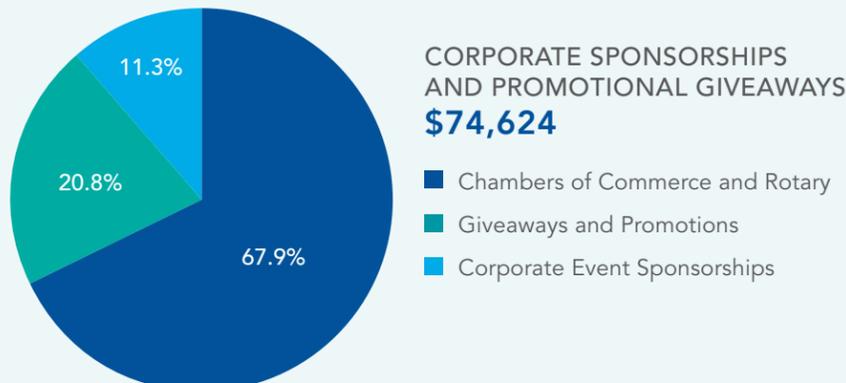
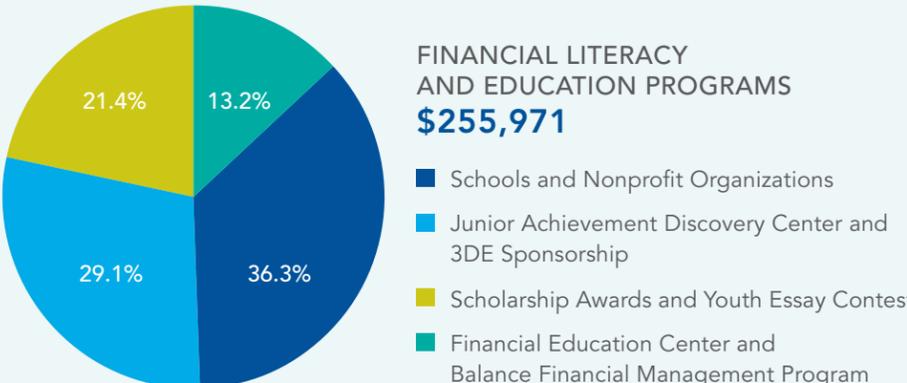
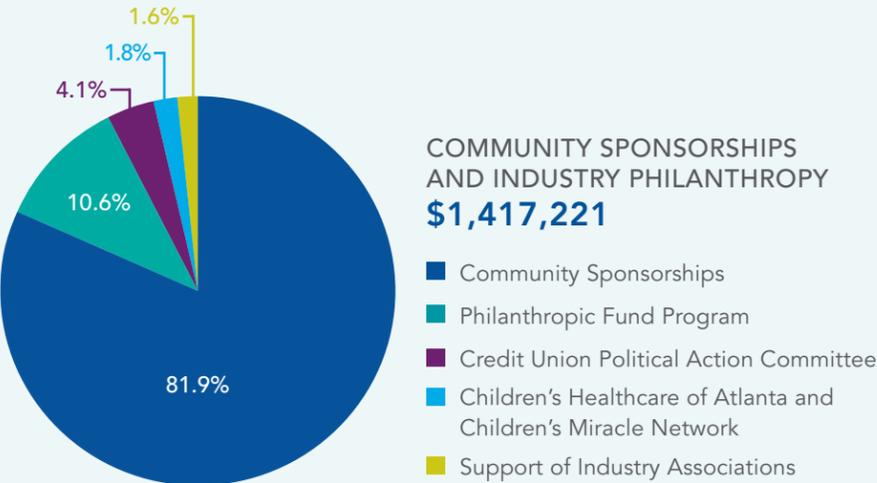
We extend our gratitude to the many colleagues who supported this effort by facilitating workshops, developing content and ensuring the quality and relevance of our programming.

Looking ahead, we are excited to share that the new Junior Achievement Center in Clayton County opens in winter of 2026. This second Delta Community storefront will serve 6th, 7th and 8th grade students from Clayton, Fayette and Henry counties, providing financial education and career ideation during the school year. Our continued partnership and investment in this initiative reflects our long-term commitment to preparing students not just for academic success but for life beyond the classroom.

Each of these efforts reflects moments where Delta Community showed up, listened and invested with purpose. **Together, these moments define who we are and how we deliver value to our members and communities, today and into the future.**

JAI ROGERS-THOMAS
Vice President, Business & Community Development

2025 TOTAL Community Investments \$1,747,816





Scholarship Programs

Delta Community Credit Union's Scholarship Program reflects a sustained investment in educational access and financial acumen for our members.

In 2025, Delta Community awarded a total of \$50,000 in scholarships to students pursuing higher education through its Annual Scholarship Program—celebrating its 20th year—and its HBCU Scholarship Program. Through the Annual Scholarship Program, the Credit Union awarded five \$5,000 scholarships, totaling \$25,000, and an additional \$25,000 was awarded through five \$5,000 scholarships to students attending historically Black colleges and universities (HBCUs).

Annual Scholarship and HBCU Scholarship recipients are selected through competitive processes that evaluate academic performance and community involvement, ensuring a holistic assessment of each applicant's readiness for college and beyond. Applicants for the Annual Scholarship Program apply on their own behalf and are required to submit a personal essay, while candidates for the HBCU Scholarship Program may submit an essay or be nominated by a family member, friend or mentor.

In addition to these core evaluation criteria, the Annual Scholarship Program application process intentionally integrates financial education. All applicants completed two Financial Education Center BalanceTrack modules—Money Management and Credit Matters—and responded to an essay prompt focused on applying financial knowledge to real-world decision-making.

To further support college readiness, Delta Community hosted a Money Smarts for Teens workshop at The Scholarship Academy, engaging both students and parents in practical discussions around budgeting, saving, credit and funding a college education. Participant feedback reinforced the value of pairing scholarship access with timely, actionable financial education.

Together, these efforts reinforce Delta Community's commitment to preparing students for college and for long-term financial success.

“

For more than two decades, we have proudly invested in intelligent, civic-minded students who demonstrate financial literacy and responsible decision-making that align with our service-oriented, cooperative values.”

— HANK HALTER, CHIEF EXECUTIVE OFFICER

Meet the 2025 Annual and HBCU Scholarship Recipients

Celebrating ten outstanding students and the colleges and universities they will attend.

ANNUAL SCHOLARSHIP PROGRAM

\$25,000 total awarded **5** recipients

HBCU SCHOLARSHIP PROGRAM

\$25,000 total awarded **5** recipients



ASFA KARIM



Transitioning Junior at Georgia Institute of Technology from Tucker, Georgia
Major: Business Administration



ANNAMAYA KANU



Graduated from Lovejoy High School in Hampton, Georgia
Major: Marketing



CALEB MILLER



Graduated from Creekview High School in Canton, Georgia
Major: Entrepreneurship



JACKSON TAYLOR-SHORTER



Graduated from Hillgrove High School in Powder Springs, Georgia
Major: Animal Science



JADEN NEWMAN



Graduated from Holy Innocents' Episcopal School in Atlanta, Georgia
Major: Biochemistry/Biology



JANII CORNEH



Graduated from Douglas County High School in Douglasville, Georgia
Major: Economics



KYLE SSENDAGIRE



Graduated from Brookwood High School in Snellville, Georgia
Major: Chemistry and German



KENNEDY JACKSON



Graduated from Benjamin E. Mays High School in Atlanta, Georgia
Major: Chemical Engineering



MEDHA KRISHNA



Graduated from Walton High School in Marietta, Georgia
Major: Neuroscience



MEKHI GRISSOM



Graduated from South Atlanta High School in Atlanta, Georgia
Major: Political Science

Schools Program & Youth Education at a Glance



71
financial education workshops hosted at schools, nonprofit organizations and community events



2,152
students engaged directly through in-person and virtual workshops



33
schools and nonprofit partners served across metro Atlanta



9
financial education topics delivered to support inclusive, age-appropriate learning



11,000+
students impacted through workshops and extended educational support programs



Schools Program

Educate, Engage, Elevate

Delta Community Credit Union's Schools Program is a cornerstone of its community engagement strategy, designed to strengthen financial capability, academic confidence and long-term economic mobility among students across metro Atlanta.

Through strategic partnerships with schools, nonprofit organizations and community leaders, the program delivers age-appropriate, inclusive financial education experiences that meet students where they are both in the classroom and beyond.

By embedding financial education into school-based and youth-serving environments, Delta Community helps students build early awareness of money management, decision-making and goal setting while supporting educators and community partners with trusted resources and subject-matter expertise.



60
STUDENTS ENGAGED

Program Spotlight: Big for a Day

In celebration of National Mentoring Day, Big Brothers Big Sisters of Metro Atlanta partnered with the Emerging 100 of Atlanta and Delta Community Credit Union to deliver Big for a Day: Educate, Engage, Elevate. This energizing mentorship experience was designed to inspire middle school students through leadership exposure, education and financial empowerment.

Hosted at Jean Childs Young Middle School, the program engaged 60 students in hands-on learning and meaningful mentor connections. A standout moment included a financial literacy session led by Delta Community's William Wesley, equipping students with practical tools to build confidence in money management and long-term planning.

In addition to volunteer engagement, Delta Community provided direct financial support for the school's science and engineering fair—reinforcing the Credit Union's commitment to academic exploration, workforce readiness and holistic student success.

This partnership exemplifies how Delta Community's Schools Program leverages collaboration, education and service to create measurable, lasting impact for students and school communities.



Community Feedback

“

Becoming a Court Appointed Special Advocate volunteer has opened my eyes to how powerful it is for a child to have someone who truly listens and advocates for them. The impact you can make in a child's life is beyond measure. Thank you to Delta Community Credit Union for this amazing investment.”

— CASA VOLUNTEER, ATLANTA CASA



“Coming to ELEVATE to read is the best part of my day. It is making me feel successful and excited about learning.”

— ELEVATE STUDENT

“I tried making progress on my own, but it took meeting with Operation HOPE and using the tools to really see results. I feel closer to reaching my financial goals!”

— ATLANTA PUBLIC SCHOOL PARENT

Philanthropic Fund Program

Delta Community Credit Union's Philanthropic Fund is a strategic investment vehicle designed to strengthen nonprofit capacity, expand access to essential services and drive measurable outcomes across metro Atlanta. In 2025, the Philanthropic Fund awarded funding to mission-driven organizations advancing education, financial stability, child advocacy and economic mobility.

Through intentional grantmaking and trusted partnerships, Delta Community's Philanthropic Fund supports scalable, community-led solutions that address critical needs while delivering long-term impact for individuals and families across our footprint.

2025 Annual Impact at a Glance

Our focus areas included education, financial empowerment, child advocacy and economic mobility.

 **\$150,000**
total philanthropic investment

 **20**
nonprofit organizations funded

 **100,000+**
individuals impacted through funded programs

Investments aligned with community-identified needs and measurable outcomes.

2025 Philanthropic Fund Recipients

\$10,000 GRANTEES



\$7,500 GRANTEES



\$5,000 GRANTEES





Financial Education Center

The Financial Education Center serves as a cornerstone of Delta Community Credit Union's commitment to financial well-being. Designed to meet members and communities where they are, the Financial Education Center delivers accessible, practical and relevant financial education that empowers individuals and families to make informed decisions at every stage of life.

Through a robust mix of virtual and in-person programming, the Financial Education Center addresses critical topics such as budgeting, credit, homeownership, debt management, savings, fraud prevention and the connection between financial and mental health. All workshops are offered at no cost, reinforcing Delta Community's belief that financial knowledge should be accessible to everyone.

In 2025, the Financial Education Center continued to expand its reach and impact, delivering timely, high-quality education to both members and the broader community.

Each workshop represents a moment where individuals gained tools, confidence and clarity to move forward financially. The success of the Financial Education Center is made possible through strong internal collaboration, dedicated facilitators and content reviewers who ensure programming remains accurate, engaging and responsive to community needs.



2025 Financial Education Center Impact

 **220**
financial education workshops conducted

 **7,018**
total attendees from across our membership and community

 **100+**
education workshops delivered through trusted partners and Delta Community staff

 **2025 America's Credit Unions Diamond Award Winner and Jack Henry Cobalt Award Winner**



Financial Education Center Highlight: Austell Resident Wins \$1,000 for Building Better Money Habits

A resident of Austell, Georgia and longtime Delta Community Credit Union member is proof that small, intentional steps toward financial wellness can lead to meaningful outcomes.

Augustina Orusebio was named the grand prize winner of the 7th annual "Webinar for the Win" Sweepstakes, presented by Balance Financial Wellness, a nonprofit organization that provides financial education, counseling and coaching nationwide. She was selected to receive \$1,000 after participating in a Balance webinar offered through Delta Community's Financial Education Center.

A member of Delta Community for more than 15 years, Orusebio registered for the April virtual session titled "Dollars and Sense: Managing Money for a Healthier Mind." The workshop focused on practical strategies for building healthier money habits, maintaining a realistic budget and managing financial stress—tools she plans to apply as she continues working toward her financial goals.

Delta Community offers hundreds of free financial education workshops each year to help members and the public strengthen their financial skills and reach personal goals.

Delta Community members who attend Balance webinars between March and May are automatically entered into the annual drawing, creating an additional incentive to engage in financial education.

This highlight reflects the broader mission of the Financial Education Center—transforming education into action and ensuring every member has access to relevant tools.

2025 Community Investment at a Glance

 **\$1.7M+**
total community investment

 **220+**
community & education partners supported

 **20**
counties reached

 **550,000+**
estimated individuals impacted

 **15M**
estimated community & brand impressions



Community Sponsorship Program

Rooted in Community, Reaching the Region

Delta Community Credit Union's 2025 investments reached communities across its entire 20-county service area, ensuring communities benefited from intentional, inclusive support. By partnering with trusted local organizations, these investments supported people in the places and spaces they rely on most, reflecting the diverse needs and strengths of metro Atlanta.

The Credit Union's 2025 community investment story is ultimately one of people—students discovering their potential, families finding stability and communities moving forward together. Through strategic, compassionate investment, Delta Community continues to help build stronger futures for the region it proudly serves.

In 2025, Delta Community deepened its commitment to the communities it serves through a comprehensive, people-centered community investment strategy. Across the year, more than \$1.7 million was strategically invested in nonprofit, education and community-based partners working at the intersection of education, financial well-being, health and opportunity.

These investments were not simply about funding programs—they were about strengthening families, expanding access and creating pathways for long-term success across metro Atlanta.



Impact Across Our Priority Areas

EDUCATION

Investments supported school partnerships, college access initiatives, youth leadership programs and enrichment opportunities that help students thrive academically and personally.

STEM & STEAM

Funding expanded hands-on learning experiences in science, technology, engineering, arts and mathematics—opening doors to creativity, innovation and future-ready careers.

FINANCIAL WELL-BEING

Through support of financial education, workforce development and entrepreneurship programs, Delta Community helped individuals and families build skills that support long-term financial stability.

HEALTH & OVERALL WELL-BEING

Investments addressed food insecurity, housing stability, mental health, senior care and family wellness—recognizing that healthy communities are the foundation of economic mobility.



35
MULTI-FAMILY RENTAL UNITS

Community Sponsorship Highlight: Affordable Housing

Delta Community Credit Union advanced its affordable housing priorities through a strategic partnership with City of Refuge, aiding the development of 35 new affordable multifamily rental units in metro Atlanta. As a member of the Federal Home Loan Bank of Atlanta, Delta Community sponsored and serves as the administrator of a \$1.25 million Affordable Housing Program General Fund grant that City of Refuge will apply toward the multi-site project in Atlanta's historic Westside area.

In 2025, City of Refuge also received \$10,000 in additional program and event sponsorship support, reinforcing Delta Community's commitment to sustained, high-impact community investment.





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