Corporate Social Responsibility is at the heart of UNFCU.

UNFCU is a credit union dedicated to ‘serving the people who serve the world.’ We are a not-for-profit organization based in New York, USA. This report covers all operationally-controlled activities across UNFCU for the 2021 calendar year. It includes our operations in the United States, Austria, Italy, Switzerland, Kenya, and Uganda and within our subsidiary, Industrial Coverage Corp (ICC). For more information, visit unfcu.org.

Our commitment to Corporate Social Responsibility (CSR) is embedded in our culture as a member-owned cooperative.

In alignment with our sponsor, the United Nations, practicing sustainability and embracing diversity are part of our core values. We take strategic action across our operations to continuously make progress toward the United Nations Sustainable Development Goals (SDGs).

As a member of the UN Global Compact, UNFCU values transparency. With this Impact Report, we share timely and accurate insights with our members, partners, community, and sponsor. We developed this report with reference to the Global Reporting Initiative (GRI).
Our 2021 Impact Report serves as our annual report on goals and progress for each of our three pillars of CSR.

**Sustainability**

Our CSR efforts, including the Global Sustainability Program (GSP), guide action on environmental, social, and governance (ESG) improvements.

**Diversity, Equity, and Inclusion (DEI)**

Our DEI program focuses on creating a culture that embraces belonging, differences, transparency, and equal growth opportunities.

**Philanthropy**

Our UNFCU Foundation sustains the path out of poverty for women and youth by supporting healthcare, education, and livelihood training. It also provides humanitarian relief to vulnerable communities after a disaster strikes.

**Volunteerism Is Key to Our CSR Efforts**

Volunteerism is a long tradition at UNFCU. It amplifies our positive impact, with staff performing community service and supporting our CSR efforts. In 2021, we launched a Global Volunteerism Program to further the passion, energy, and commitment of our staff in building a better world.
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### 2021 Impact Highlights

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td>UN Sustainable Development Goals advanced</td>
</tr>
<tr>
<td>100%</td>
<td>climate neutral since 2016</td>
</tr>
<tr>
<td>152</td>
<td>staff engaged in internal and external volunteer efforts</td>
</tr>
<tr>
<td>3</td>
<td>strategic initiatives for DEI launched</td>
</tr>
<tr>
<td>11</td>
<td>years of active membership in the UN Global Compact</td>
</tr>
<tr>
<td>12</td>
<td>new sustainability goals initiated</td>
</tr>
<tr>
<td>4</td>
<td>years hosting United in Sustainability Summit for credit unions across North America</td>
</tr>
<tr>
<td>+900K</td>
<td>dollars invested in poverty alleviation for women, youth, and communities</td>
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</table>
In 2021, with the release of the Intergovernmental Policy Climate Conference Report, the UN Secretary-General declared ‘Code Red’ for humanity. He signaled partnerships as a way forward. As a longtime member of the UN Global Compact, the United Nations Federal Credit Union (UNFCU) accelerated action.

We integrated sustainability into our management, operations, and culture. Our corporate social responsibility initiatives in 2021 advanced 14 of the 17 UN Sustainable Development Goals (SDGs). We also made progress on all 12 of the 5-year sustainability goals we announced last year. We are especially proud to have maintained climate neutrality for the sixth consecutive year, even as we increased our membership and staff.

Understanding the importance of partnerships, we hosted our fourth United in Sustainability (UIS) Summit, which drew credit unions and associations across North America virtually. The UNFCU-founded UIS Network has become an incubator of best practices and an advocacy movement, championing sustainability industry-wide.

UNFCU achieved strong financial results in 2021 and continued to invest responsibly to positively impact communities and future generations. We were a safe haven for members during a time of health and geopolitical crisis. We worked closely with UN organizations in conflict regions to help address their staffs’ financial needs during very challenging times.

We also enhanced our solutions to offer more convenience and security to all of our members.

We firmly believe that our employees’ different cultures, lifestyles, and perspectives collectively strengthen our entire organization. We expanded our Diversity, Equity, and Inclusion (DEI) Program with the addition of the African-American and Black Business Resource Group (BRG). This BRG facilitated courageous conversations among our staff, complementing our existing Multicultural, Women’s, and LGBTQ+ BRGs.

The UNFCU Foundation supported programs from eight organizations in 2021 that transformed women and children’s lives. Programs defied the pandemic, providing healthcare, education, and livelihood training to participants in Kenya, Nigeria, Uganda, and the United States. The UNFCU Foundation supported COVID-19 vaccine availability in Africa and India and teamed up with UNICEF on humanitarian relief efforts in Haiti.

As a credit union, we take pride in our long tradition of volunteerism and community impact to build a better world. Inspired by our members’ work and in this defining moment for the SDGs, UNFCU looks forward to communicating additional progress.

John Lewis
President & CEO
United Nations Sustainable Development Goals (SDGs)

The UN Sustainable Development Goals (SDGs) identify 17 goals to tackle the world’s most pressing social, economic, and environmental challenges by 2030.

Purposeful engagement from the private sector, including UNFCU and our partners, is critical to achieving those goals. UNFCU is actively making progress toward 14 of the 17 SDGs.

Throughout this report, look for the SDG icons to see which goals UNFCU is advancing in each of our CSR pillars.
Sustainability is a core value at UNFCU.

The UNFCU Global Sustainability Program (GSP) drives action to achieve UNFCU’s 12 Impact Goals by 2025. Each goal is designed to address meaningful opportunities for environmental, social, and governance (ESG) impact, in alignment with the SDGs.

GSP engages a cross-functional team of employee-volunteers in sustainability leadership, reporting to an advisory team of executives. Progress toward Impact Goals is integrated with the organization’s strategic planning process.
INNOVATION GOAL 1

Elevate sustainability in the credit union industry by educating credit unions on the United Nations Sustainable Development Goals (SDGs).

Progress: On track

Hosted the fourth annual United in Sustainability credit union summit.

- 60 credit unions and associations attended, bringing together 100 participants to share strategies for action on the SDGs.

- More than 25 recognized experts spoke at the event. They shared insights on topics such as the Paris Agreement treaty negotiations, micromobility, natural capital, and youth activism for climate action.

A Sustainability Network for Credit Unions

UNFCU founded the United in Sustainability (UIS) Network in 2018 for all credit unions in North America. The Network provides a platform for ongoing engagement on climate resiliency and socio-economic equality.

Credit unions can exchange lessons learned and strategies to start or accelerate sustainability programs. Participants regularly connect through calls, presentations, and summits to share best practices in sustainability.
INNOVATION GOAL 2

Achieve United Nations Global Compact Advanced Level Communication on Progress.

*Progress: On track*

Transparency in impact reporting matters to UNFCU. We agree with the UN Global Compact’s belief that transparency builds trust. Therefore, we continue to improve our reporting protocols in alignment with best practices from the UN Global Compact.

Our 2021 Impact Report provides additional information about impact governance, human rights, and DEI compared to previous reports.

This supports our annual Communication on Progress (COP) as a Global Compact member. In addition, UNFCU believes that ongoing reporting supports our vision for leadership and accountability within the credit union sustainability space.

INNOVATION GOAL 3

Create a pathway for vendors to align with the UN SDGs.

*Progress: On track*

As a credit union, we know that where we put our money matters. That is why, in 2017, we instituted a sustainable procurement policy. In 2021, we continued the journey to engage vendors with ESG impact.

This includes engaging vendor-partners with our values via our Supplier Code of Conduct, which you can review at unfcu.org/CSR. We conduct regular supplier sustainability surveys and evaluations. For more information on that process, please see Operations Goal 1.

In 2021, we invited suppliers to engage with us on an ongoing sustainability partnership and directed them to sustainability resources including:

- UN Global Compact (UNGC)
- UN Global Compact SDG Action Manager
- B Corp Certification
- UNFCU’s Impact Reports and Supplier Code of Conduct
INNOVATION GOAL 4

Explore impact finance and investment opportunities and guidelines.

Progress: On track

As a financial institution, UNFCU recognizes that our finance and investment choices are one of our most material social impacts. Values-aligned investment within the regulatory requirements set by the National Credit Union Administration (NCUA) is a long-standing tradition at UNFCU.

In 2021, we updated our investment policy to formalize the exclusion of fossil fuels, tobacco, and firearms from our investment portfolio.

For more information, please see Corporate Governance and Investments.

INNOVATION GOAL 5

Enhance the positive impact of members’ financial choices by increasing the number of green share, loan, and investment accounts by 200%.

Progress: On track

↑ 5% growth in number of accounts across all green products

Since 2018, UNFCU has offered a 12-month Impact Share Certificate. The money deposited in this certificate is only used to fund projects with a positive impact. They include:

- Investment in securities that promote affordable housing, public transportation, public health, education, clean water, and renewable energy products, including hydroelectric power and solar panels
- Loans that will enable members to finance environmentally positive initiatives, such as energy efficient home improvements

In 2022, UNFCU transferred investment services to a third party provider. As a result, going forward we will not include individual investment products in our 2025 green product goal. UNFCU will continue to make progress on green products, and to report on our corporate investments and their community impact.
INNOVATION GOAL 6

Engage staff to act on UNFCU sustainability goals throughout their workday by creating opportunities for awareness and education.

Progress: On track

Sustainability action starts with creating a direct path to impact. UNFCU prioritizes training employees on how they can act in alignment with the organization’s climate actions.

- Hosted a World Environmental Day virtual event featuring the UN that welcomed 143 staff
- Launched a web-based training on ecosystem restoration
- Produced and distributed quarterly e-newsletters on plastic reduction, recycling, and sustainable New Year’s resolutions
- Leveraged intranet site to post resources on becoming a greener citizen, including podcasts and pledges
OPERATIONS GOAL 1

Publish an annual impact report based on progress toward the SDGs.

*Progress: On track*

Since 2017, we have published an annual report that holistically addresses our social, environmental, governance (ESG) activities and community impact.

Download our 2019 and 2020 reports from [UNFCU Social Responsibility webpage.](#)
OPERATIONS GOAL 2

Ensure that 30% of procurement spend goes to vendors that meet the highest UNFCU rating for sustainability and social impact criteria.

Progress: On track

We measure, track, and work to influence our suppliers, encouraging them to adopt practices that support sustainability.

We formally survey material suppliers every three years to measure their ESG efforts.

UNFCU conducts an impact survey of all vendor-partners that met three criteria:

1. Ongoing relationship with UNFCU
2. Significant spend (over $50,000)
3. High impact services

The survey asks about sustainability policies; supplier diversity (including women-owned businesses); diversity, equity, and inclusion programs; and management of greenhouse gas (GHG) emissions. The results are tabulated and the suppliers’ achievement levels are graded from A (a sustainability leader) to D (no reported sustainability program).

In 2021, UNFCU revised the survey to delve more deeply into suppliers’ sustainability efforts. The revised survey includes more equitable and expansive consideration of environmental and social impacts, and our suppliers’ overall corporate governance practices. 90% of our suppliers completed the survey.

The average grade of the respondents was a B, indicating the company has sustainable business practices in place. This new survey will be used to calculate the percentage of procurement spend we will allocate to vendors based on their grade.

UNFCU achieved a 90% response rate in the 2021 survey cycle.
OPERATIONS GOAL 3

Maintain climate neutrality.

Progress: On track

We achieved 100% GHG emissions offset in 2016–2021, making us 100% climate neutral for six years running.

- Only two of the 57 US credit unions with assets greater than $5 billion have achieved this status. UNFCU is one of them.
- As of 2021, two additional credit unions have pledged to achieve climate neutrality in the future.

How we addressed our GHG inventory amidst the pandemic

Across the world, remote work became the norm from 2020–2021. The global pandemic moved business operations from offices to homes. Our New York headquarters building saw a 3% reduction in overall electricity usage from 2019 to 2020. There was an additional 4% electricity use reduction in 2021 due in part to low occupancy. The reduction in energy usage and associated GHG emissions in our facilities occurred alongside increased usage in our employees’ homes. Therefore, starting in 2020, we expanded the scope of our GHG inventory to estimate the climate impact of work-from-home and commuter emissions.

We balanced the climate impact of all remote work and commuter emissions with Verified Emissions Reductions (VERs), popularly known as carbon offsets.
OPERATIONS GOAL 4

Decrease energy use and associated GHG emissions per member by 25% relative to a 2019 baseline.

Progress: On track

↑ 22% number of members

↓ 33% GHG emissions per member

Not only does UNFCU maintain climate neutrality, we strive to continually reduce the energy intensity of providing service to our members.

While membership grew rapidly from 2019–2021, we reduced energy use in our office space. This was primarily due to reduced office occupancy during the pandemic.

How does UNFCU track this goal?

We track electricity and natural gas usage for our four operationally-controlled facilities, including our New York headquarters; our Washington, DC branch; our data center facility in New Jersey; and our subsidiary, ICC. We calculate energy use per member based on aggregate usage across these facilities.

OPERATIONS GOAL 5

Decrease paper use per member by 50% relative to a 2019 baseline. Source at least 80% of purchased paper from certified sustainable sources.

Progress: On track

64% reduction in paper use from 2019 to 2021

85% of paper from certified sustainable sources

Total paper use across UNFCU

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Paper Use</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>43,508 lbs.</td>
</tr>
<tr>
<td>2021</td>
<td>15,563 lbs.</td>
</tr>
</tbody>
</table>
**Operations Goal 6**

Evaluate opportunities for single use plastic reduction within direct operations.

*Progress: On track*

Single use plastics impact climate change because they are petroleum-based, and put marine and terrestrial ecosystems at risk.

In 2021, UNFCU launched a comprehensive assessment of single use plastic across all operations that are within our management control. Steps included:

- Guidance from a consultant to determine industry standards on scope and reporting
- Inventory of single use plastic purchases made within the last three years (2019, 2020, 2021) to determine a usage baseline
- Identifying single use plastic usage within member-facing operations, such as account opening, lending, and insurance interactions
- Evaluating which vendors should be included within the scope of the baseline

We look forward to sharing the results of the assessment and further action steps in future reports.
Awards and Recognitions

LEED Gold and Silver

82% of our office space is LEED Certified

Our headquarters building is LEED Gold, and our Washington, DC branch is LEED Silver. LEED (Leadership in Energy and Environmental Design) is a global standard for green building and energy efficiency.

We are proud to maintain LEED Certification. We acknowledge that our EnergyStar rating for our headquarters building dropped to a B in 2021. EnergyStar considers many factors, including energy use intensity relative to the number of employees in a building. Therefore, with low occupancy levels during the pandemic, energy use intensity per occupant rose.

Green Power Partner

5 years as an EPA Green Power Partner

The Environmental Protection Agency (EPA) has recognized UNFCU as a Green Power Partner since 2017. This is due to our commitment to balancing 100% of our grid electricity usage with clean, renewable wind power via Renewable Energy Credits (RECs).

We first became more energy efficient and then purchased Green-e certified RECs from US-based wind power production.
Embracing diversity is a core value at UNFCU.

In 2021, we completed a rigorous goal-setting process to identify meaningful initiatives to advance Diversity, Equity, and Inclusion (DEI) across the organization.

We engaged an expert consultant to conduct our third DEI assessment in May 2021. This work was managed by UNFCU’s AVP, Global Diversity, Equity, and Inclusion with the support of an executive advisory council. Based on focus groups with staff, an all-employee survey, and management analysis, we identified a series of initiatives to drive DEI action in 2022–2023.

Progress toward DEI goals is integrated with the organization’s strategic planning process.
2022–2023 DEI Initiatives

Workforce

Vision
UNFCU’s senior leadership team reflects UNFCU’s population of women and people of color. The leadership team includes individuals at the assistant vice president (AVP) level and above.

Initiatives
- Establish structured goals to ensure representation of women and people of color at the AVP level and above
- Build and implement a framework to develop and prepare women and people of color for positions at the AVP level and above
- Establish affirmative goals in support of promoting women and people of color into positions at the AVP level and above

Workplace

Vision
Leaders ensure there is equitable application of training dollars across their business lines. UNFCU offers fully inclusive employee benefit programs and communications guidelines in support of the diverse needs of all employees and members.

Initiatives
- Design and implement a process for ensuring equitable application of training dollars by UNFCU leadership across their business lines
- Provide inclusive benefits that meet the diverse needs of employees
- Refine internal and external communications in support of UNFCU’s diverse employees and membership

Marketplace

Vision
UNFCU capitalizes on opportunities to support women and minority vendors. We establish accountability practices to ensure alignment with supplier diversity best practices.

Initiatives
- Establish a supplier diversity policy and guidelines in support of UNFCU’s values
- Establish supplier diversity goals and metrics to align with supplier diversity best practices
Our Four Business Resource Groups (BRGs)

Business Resource Groups (BRGs) offer employees opportunities to build a network of support, act on strategic priorities, and celebrate diversity. BRGs have a leading role in designing and implementing all DEI initiatives.

The BRGs also host celebration and recognition events. These include events that celebrate Black History Month, Pride Month, Women’s History Month, Hispanic Heritage Month, Diwali, and more.

We launched our African American and Black BRG in autumn 2021 with a series of courageous conversations about race. The conversations were designed to engage the entire organization.
Designing for Equality in the Workplace

The United Nations Women’s Empowerment Principles invite and challenge employers to act on gender equality across their organization. UNFCU takes pride in being a signatory to these principles. UNFCU took direct action on three principles in 2021.

**PRINCIPLE 1**
Establish high-level corporate leadership for gender equality.

Committed to advancing women’s empowerment and gender equity, we achieved a 5% increase of women in leadership positions. Women make up 53% (72) of UNFCU’s management team. UNFCU’s Board of Directors is majority female with 5 of the 9 members being women.

The Women’s BRG and DEI Program support professional development for women through a formal women’s network and talent management program.

**PRINCIPLE 2**
Treat all women and men fairly at work—respect and support human rights and nondiscrimination.

Our leadership prioritizes the development of policies and practices that guide a fair and equal workplace. These include UNFCU’s Anti-Discrimination Policy and Human Rights Statement.

Our compensation philosophy ensures equitable pay based on each role’s scope of work and regional pay scale, regardless of gender. Benefits include access to child and dependent care, as well as support for pregnant women and those returning from maternity and paternity leave. This is in accordance with our Maternity and Paternity Policy and representative office labor contracts.

We maintain health and safety measures that provide a variety of protections for our employees. Staff have the opportunity for flexible work options. This included their ability to work from home even before the COVID-19 pandemic.

**PRINCIPLE 4**
Promote education, training, and professional development for women.

We ensured equal access to and participation in all of our education and training programs. Equal opportunities for formal and informal networking and mentoring programs flourished. The Women’s BRG provides women with a safe space to candidly discuss the challenges they face and to share solutions. The Women’s BRG offers professional development training and leadership skill development.
UNFCU aims to create an inclusive environment where all staff can feel welcomed and valued.

**Great Place to Work® Certification**

UNFCU's commitment to a positive employee experience continued to contribute to our recertification as a Great Place to Work® for 2021–2022.

We once again earned this designation, based on the results of a Trust Index Survey® completed by 491 staff in the US.

Great Place to Work® then compared the findings with other organizations that had up to 999 employees.

Questions focused on credibility, respect, fairness, pride, and camaraderie, with our focus on DEI playing a role in influencing this achievement.

**Credit Union Leadership**

UNFCU is a sponsor of the Filene Research Institute's inaugural Center of Excellence for Diversity, Equity, and Inclusion. This allows us to further support DEI across the credit union industry.

In 2021, we participated in Filene's first industry-wide DEI survey. It examined the presence, reach, and value-creating effects of DEI practices and policies at credit unions. The results showed that UNFCU's DEI strategy has built a strong DEI foundation for the organization. UNFCU scored above average in several categories, positioning us well to continue successfully progressing on DEI in our industry.

DEI is also an important topic of discussion at the United in Sustainability (UIS) Summit and amongst credit union members of the UIS Network.
The UNFCU Foundation’s mission is to sustain the path out of poverty for women and youth.

The Foundation is guided by an executive advisory council made up of UNFCU staff. In 2021, the Foundation supported eight organizations making an impact across marginalized communities in Kenya, Nigeria, Uganda, and the United States.
2021 UNFCU Foundation Actions

8 organizations supported
1,575+ women and youth positively impacted
$991,468 in donations to the causes

Impacted the lives of more than 1,575 women and youth through the provision of job skills, education, and access to critical healthcare. In addition to their advancing SDGs, grantees were selected specifically for their ability to enable marginalized women and youth to overcome pandemic circumstances.

Continued to fund transformative projects, particularly behavioral/mental healthcare initiatives.

Hosted three events, including a panel discussion on the ‘Power of Effective Partnerships’ at the 65th Commission on the Status of Women (CSW), the ‘Rising Together. Empowering Women. Achieving Success’ annual event, and a golf outing.

Awarded the 2021 Women’s Empowerment Lifetime Achievement Award to Dr. Phumzile Mlambo-Ngcuka, a longtime champion of gender equality for women and girls. Dr. Mlambo-Ngcuka recently completed an eight-year term as UN Under-Secretary-General and Executive Director of UN Women.
Meeting the Challenge of 2021

The ongoing disruption from the global pandemic interrupted fundraising events in 2021. Despite fundraising challenges, UNFCU Foundation maintained critical support to partners that are at the front lines of communities battling dire pandemic circumstances. Central themes of resilience and innovation resonated throughout our partners’ work.

In a year with intense health and economic challenges, the Foundation launched three successful fundraising campaigns for humanitarian relief.

These campaigns provided a total expenditure of $158,000 to efforts in Africa, India, and Haiti, including:

- **$69,550** to the GAVI Alliance for critical COVID-19 vaccine distribution in Africa
- **$51,160** to UNICEF for their critical oxygen and testing efforts in COVID-19’s second phase in India
- **$47,282** to UNICEF for critical supplies after the devastating earthquake in Haiti

Visit unfcufoundation.org for more information.
Responsible Investing: Our Investment Securities Portfolio

As a climate neutral financial institution, we recognize the importance of aligning our investments with our values. As we reported in our 2020 Impact Report, UNFCU no longer holds any securities in the fossil fuel exploration, production, and wholesale distribution industries. In 2021, UNFCU updated our investment policy language to formalize our decision-making regarding fossil fuels, tobacco, and firearms. For our two investment portfolios that are permitted to hold securities issued by corporations, our updated policy prohibits the above sectors. The only exception is in cases where such securities were created for sustainable purposes.
UNFCU owns investment securities within three internally managed portfolios under the authorities provided by our US regulator, the National Credit Union Administration (NCUA). These portfolios secure members’ capital and provide liquidity and income for the credit union. They also promote positive impact and social benefits.

**Core Portfolio**

The largest of UNFCU’s three portfolios is our Core Portfolio. This is primarily focused on US government and agency related fixed income securities that provide a social benefit.

Examples of these investments are:

- Securities issued or guaranteed by Fannie Mae, Freddie Mac, or Ginnie Mae, which are US-government sponsored or owned entities. They support the US housing market and promote home financing options for first-time home buyers, veterans, and multi-family affordable housing projects. Some of these investments are under Fannie Mae’s Multifamily Green Mortgage-Backed Securities program. This finances certain affordable housing properties that have either a green building certificate and/or made improvements on energy and water use reductions.

- Debt issued by the Federal Farm Credit Bank, which provides loans to US farm owners
- Debt issued by the Federal Home Loan Bank, which provides liquidity, banking, and financial services to credit unions and national, regional, and community banks
- Pools of small business loans guaranteed by the US Small Business Administration (SBA)
- State and municipal government securities that fund essential government services for their citizens. Many of these securities support UNFCU’s Impact Share Certificate launched in 2018. These securities also support local initiatives that address clean water, public health, pollution control, clean energy, affordable housing, community development, infrastructure, and public transit.
Investment Securities Portfolios that Support Philanthropy and Employee Well-Being

UNFCU manages two smaller portfolios that promote the well-being of our employees and underserved communities across the globe.

The Employee Benefit Pre-Funding portfolio supports health and retirement benefits for our employees. The Charitable Donation portfolio is a catalyst for the UNFCU Foundation’s work to eradicate poverty by empowering women and children.

Within these two portfolios, we continually seek opportunities that directly provide a positive social impact and support the Impact Share Certificate, as noted in Innovation Goal 4.

Examples of securities that we hold:

- Fixed income securities issued by banks whose proceeds are targeted to support green and social causes. These activities promote affordable housing, banking services to underserved communities, and clean energy. They have also provided economic support to firms responding to the ongoing COVID-19 crisis.
- An exchange-traded fund (ETF) that invests in equity securities issued by global companies involved in clean energy related businesses
- A corporate bond issued by a US-based electrical utility, which is one of the world’s largest generators of solar electricity
Anti-Corruption and Human Rights Ethics

UNFCU holds a high standard for ethical practices throughout our operations. In 2021, in recognition of our organization’s expanding global presence, we developed an Anti-Corruption Policy.

Our Human Rights Statement, developed in 2020, demonstrates UNFCU’s commitment to supporting the safety, health, and autonomy of all people.

In addition, all UNFCU employees and vendors must adhere to our Code of Ethics.

In late 2021, UNFCU introduced a new screening system to monitor global sanctions and prevent money laundering. Our new system is designed to reduce the delays in account setup and payment processing that such screening can cause.

UNFCU contributes to responsible compliance and risk management across the credit union industry. We hold Steering Committee Membership in the National Association of Federal Credit Unions (NAFCU) Risk, Compliance, and Bank Secrecy Act (BSA) Network.
Advancing Sustainability alongside the UN

Sustainable Development Goal 17 underlines the importance of partnerships.

UNFCU accelerated our efforts to promote SDG action in response to the UN Secretary-General’s ‘Code Red’ declaration for the planet. Working closely with the United Nations, we localized the global message of the SDGs through greater outreach to the communities we serve.
United in Sustainability (UIS) Summit and Network

Hosted the fourth annual UIS Summit for credit unions

- In November 2021, 100 participants from 60 North American credit unions and associations attended our UIS Summit. Topics ranged from strategies for launching new green products and services to cultivating the power of DEI. A United Nations Development Programme (UNDP) official provided insights direct from COP26, the UN climate conference.
- The Organization of American States (OAS) Federal Credit Union co-hosted the Summit for the second consecutive year.
- The UNFCU-founded UIS Network has become an incubator of best practices and an advocacy movement, championing sustainability industry-wide.

UN Environment Programme (UNEP)

Engaged at more educational events with our sponsor

The UN Under-Secretary General and Head of the UNEP New York Office, and a UNEP Senior Economic Advisor keynoted our UIS Summit. UNEP remarks on the UN Decade of Restoration also capped our World Environment Day staff celebration.

UN Greening the Blue

Contributed to global sustainability best practice through the United Nations Greening the Blue

We took part in the Issue Management Group on Environmental Sustainability Management meetings. We also shared ideas from our Impact Report on the Greening the Blue website.

UN Global Compact

Maintained active membership status in the world’s largest corporate sustainability initiative

UNFCU takes pride in our commitment to the 10 principles of the UN Global Compact. At year-end 2021, we remained the only US credit union member. Our call to action included communicating our progress and promoting the SDG Action Manager in the press and at events.

In this way, we are elevating sustainability in our industry through collective actions to build a better, more sustainable future for all.
Contact Us

We welcome your feedback, and we encourage you to follow our progress.

For more information, contact:

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This credit union is federally insured by the National Credit Union Administration (NCUA).

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