



IMPACT REPORT

2025

nw+cu
 NW PLUS CREDIT UNION



Our History

Beginning 1939, NW Plus has provided financial services to the employees and family members of Frontier Communications formerly known as GTE and Verizon in Snohomish and Skagit County. Since then, we have expanded our charter to include anyone who lives, works or worships in the State of Washington.

Our Mission

We Bring Humanity to Financial Services

Our mission comes directly from our core values. These principles guide everything we do:

Invested in Members

We work together to serve our members and we are committed to making a difference in their lives. We prioritize people over profits.

Superior Service

We provide professional, friendly, personalized service. We are easy to work with and always willing to help.

Community Committed

We are proud to be invested in the communities we serve. We deliver big-value products & services with small-town hospitality.

Opportunities for All

Every person deserves financial success. We see the whole individual and help our members achieve their goals at every stage of their financial journey.





1,553

New members welcomed into the NW Plus CU community.



156

New SMART Youth members started their financial journey with us.



20%

Spanish-speaking staff members in our branches, Consumer Lending and Loan Servicing.



\$193,186

Paid to members, earned through Kasasa Checking and Savings account rewards.



1,582

Consumer and Mortgage loans funded for members.



3

Innovative new products launched in 2025.



135

Legacies protected with estate plans, IRA's and insurance.



581

Members started monitoring their credit for free with Credit Sense.



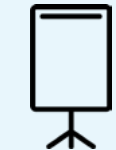
\$24,000

In scholarships funded through Scholarship+ and the Skagit Valley College Foundation.



8

Cybersecurity and fraud education awareness campaigns.



55

Hours of community engagement.



\$37,500

Donated to trusted nonprofit partners.

Impact On Members



Meaningful Membership

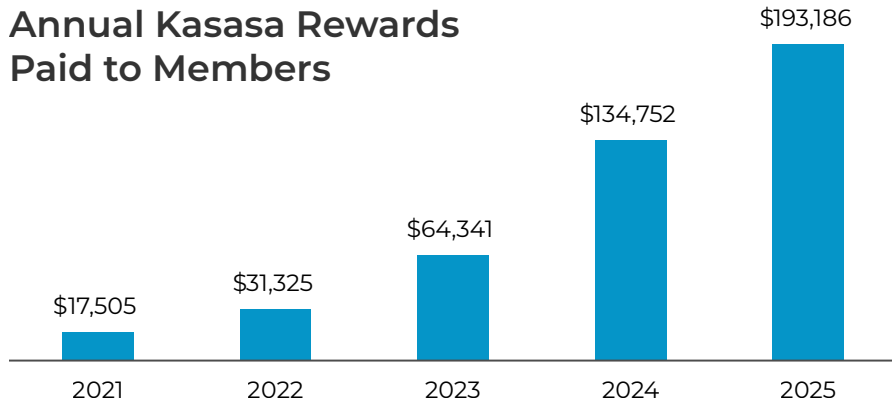
In 2025, **1,553 new members** joined NW Plus CU, including **156 SMART Youth Savings members**.

As a member-owned, not-for-profit cooperative, we serve our members by offering lower loan rates, higher savings and checking dividends, lower fees, and innovative products. Each of our branches and most back-office teams have at least one Spanish-speaking staff member, including Consumer Lending and Loan Servicing.

Kasasa Account Rewards

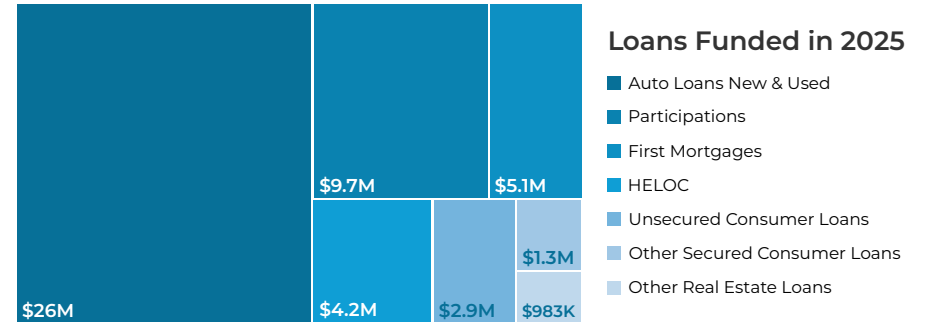
2025 was our highest rewards year yet. Kasasa accounts let members earn rewards with everyday banking activities. In 2025, **members earned \$193,186** through cash back, dividends, and ATM fee refunds.

Annual Kasasa Rewards Paid to Members



Lending in 2025

At NW Plus CU, our goal is to make the loan process easy and hassle-free. With competitive rates, quick access to funds, and flexible payment options, we work to match members with the right loan for their real lives. In 2025 NW Plus CU funded **more than \$51 million** in consumer and home loans to members:



Impactful Products

Debit Card Roundup

Launched in May 2025, **144 members** added Roundup this year to grow savings with each purchase.

Credit Builder Loan

In May, NW Plus launched the Credit Builder Loan to help members boost their credit scores. **Five Credit Builder loans totaling \$7,500** were funded in 2025.

Estate Planning Services

Legal Karma's estate planning services, launched in January, offer affordable will and trust templates. By December 2025, **10 trust packages** and **6 will packages** were purchased.

TruStage Auto, Home, and Life Insurance

NW Plus CU partners with TruStage™ to provide life, auto, and home insurance. In 2025, members bought 98 policies, gaining \$2.5 million in total coverage.

Individual Retirement Account CD's

IRA CDs offer safety and predictable, tax-advantaged growth. In 2025, NW Plus members opened **21 new** Roth and Traditional IRA CDs.

Impact On Our Community



Community Engagement

Through **55 hours of hands-on engagement**, our team led financial literacy sessions, participated in summer events, and shared educational resources through webinars and television segments. By meeting people where they were, we strengthened relationships, expanded access to information, and reinforce meaningful community connection with our members and beyond.

Educational Scholarships

Education remained a key focus in 2025. Through our annual Scholarship+ program for members, and the new NW Plus Credit Union Industrial Technology and Transportation Opportunity Scholarship at Skagit Valley College, NW Plus CU **invested \$24,000** in students pursuing their educational and career goals.

Cybersecurity Awareness Initiative

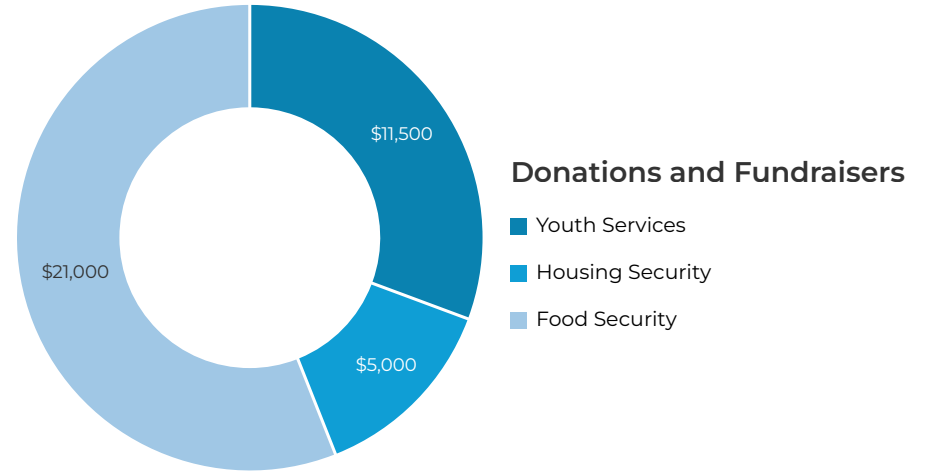
Member security is our top priority. In 2025, we launched our Cybersecurity Awareness Initiative, publishing **13 articles, 11 newsletters, and more than 21 social media posts**. Our goal is to empower members to protect their information and know NW Plus CU is here to support them.

During Cybersecurity Awareness Month in October, we sent weekly newsletters on relevant topics. Daniel Minton, AVP of IT and Security, was interviewed by ARC Seattle on cybersecurity best practices and AI's impact on security.



Donations and Fundraisers

2025 was a year of intentional, mission-driven impact. With the support of our members and team, along with Credit Union contributions, NW Plus **donated more than \$37,500** to trusted nonprofit partners:



These local organizations are working on the front lines of youth advocacy, housing stability, and food security. By partnering with them, we help amplify their impact and strengthen the communities we serve.



Greetings NW Plus Community

Since 1939, NW Plus Credit Union has supported the communities where our members live and work. In 2025, that commitment continued. If you are reading this, you hold NW Plus's first Impact Report, which demonstrates how your membership supports other NW Plus members and our communities. Last year's results should inspire pride. You are the reason we live out our mission each day.

NW Plus, like its members, has faced uncertainties over the years, persevering step by step. Beyond the statistics in this report are real people with their own dreams, struggles, celebrations and daily lives. Loans are more than just financial transactions. They help families get to work or school, allow kids to take part in activities, and provide opportunities to go on vacations. Youth accounts promote financial literacy while rewarding educational achievements, including opportunities to receive scholarships. Legacy planning provides peace of mind for families, while giving to community service organizations reflects our collective efforts to make our corner of the world better. Members also benefit from tools like Debit Card Roundup and Kasasa accounts, which help build financial well-being for everyone.

In 2026, NW Plus CU will introduce new technology to improve communication and enhance banking security. There will be new products, including a program to help support small businesses. And, stay tuned for fun member events. Ultimately, the NW Plus family is dedicated to meeting your current needs and future expectations while upholding our mission to "Bring Humanity to Financial Services."

Thank You for Your Membership.

Torrie D. Ramos | CEO

Northwest Plus Credit Union



nw+CU

NW **PLUS** CREDIT UNION

We See You - The **WHOLE** You

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