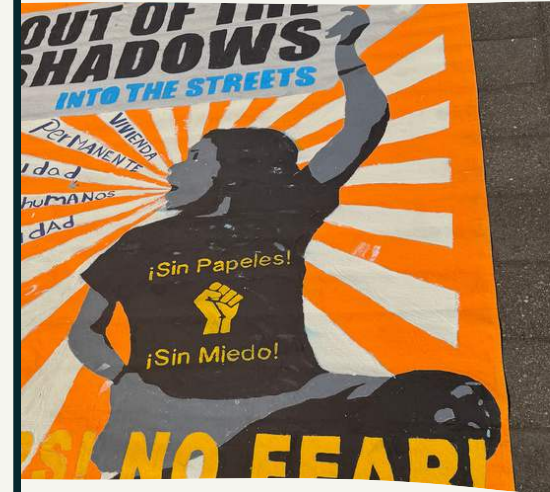




# 2025 COMMUNITY IMPACT REPORT



# Community Without Borders

## A Letter From Mary Navarrete, Director of Community Impact

Greetings,

2025 was a year defined by resilience, collaboration, and deep love for our community. As families, small-business owners, and aspiring homeowners navigated financial uncertainty, immigration challenges, and rising costs of living, Point West showed up with education, advocacy, financial tools, and trusted partnerships across Oregon and Southwest Washington.

This year, we strengthened our mission of financial inclusion by expanding bilingual support, growing our ITIN lending ecosystem, supporting small-business entrepreneurs, and advancing pathways to homeownership. We also deepened relationships with community partners who share our commitment to serving immigrants, communities of color, and underserved families.

Together, our Point West team reached thousands of people through workshops, community events, financial counseling, small-business technical assistance, homeownership education, and emergency resources. Every hour invested reflects our purpose: empowering people to build stability, opportunity, and hope.

With gratitude,  
**Mary Navarrete**



# 2025 IMPACT HIGHLIGHTS

## Our Mission In Motion

This year, Point West invested over **260 hours** directly serving our community through financial education, small-business assistance, cultural events, homeownership counseling, and outreach across across the 14 counties we serve in Oregon and Southwest Washington. Through these partnerships and events, we connected with more than **22,000 community members**, providing trusted financial guidance, resources, and support where families live, gather, and celebrate.

Through our Business & Technical Assistance work, Point West supported emerging entrepreneurs, microbusiness owners, and Latino-led companies across the region. In partnership with organizations such as Latino Networking-Tualatin, the Hispanic Metropolitan Chamber, NAMC, APANO, Prosper Portland, Unite Oregon, Latino Built, MESO, and the City of Vancouver, we invested more than **40 hours** in workshops, advising, and outreach, reaching over **10,000 community members** through both small group sessions and large-scale cultural and business events.



# ENTREPRENEUR SPOTLIGHT:

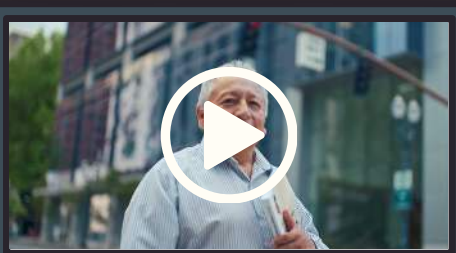
José Gómez

One of the most inspiring moments of our year was celebrating the journey of José Gómez, a long-time Point West member and proud Latino entrepreneur who recently published his first book, *Una mirada a las pequeñas empresas latinas exitosas*. His story is rooted in perseverance, cultural pride, and belief that every voice deserves to be heard. When he invited Point West to be part of his book-launch video, it became much more than a promotional moment — it became a celebration of his dream and of our community's strength.

As an immigrant, José faced barriers familiar to many in our community: credit challenges, limited access to capital, and the uncertainty that comes with starting something new. But with patience, guidance, and unwavering dedication, he built his credit, strengthened his financial foundation, and continued investing in his passion for storytelling. His book is now a symbol not only of his creativity, but of the resilience of our members.

José shared in his video that writing this book was a lifelong dream — one made possible by community support, cultural inspiration, and the tools he gained along the way. We are honored to walk beside him on this journey and proud to uplift members like José whose stories remind us why financial inclusion matters.

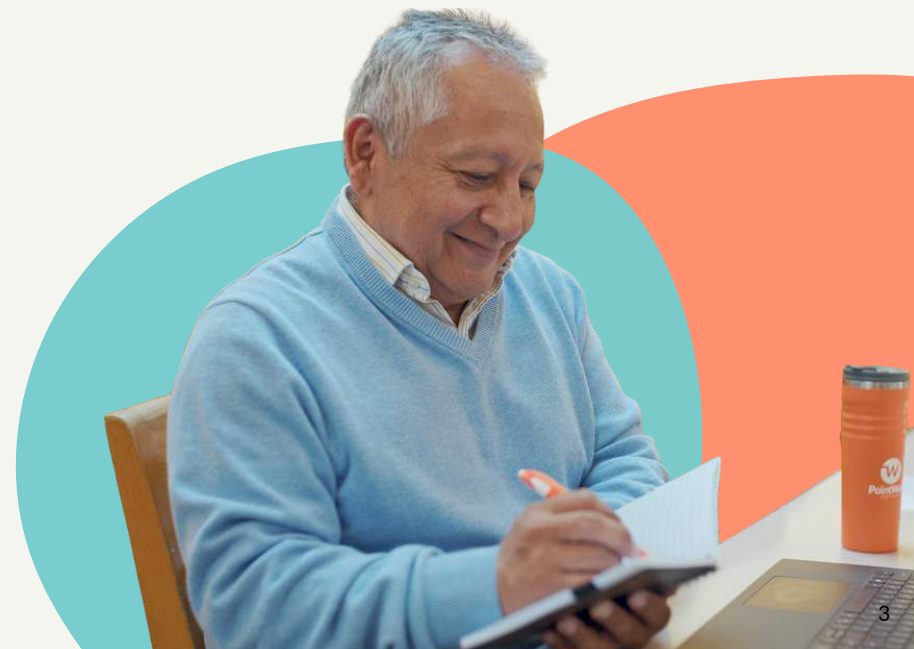
## Watch Jose's Story



[bit.ly/4kJK563](https://bit.ly/4kJK563)

“We live for the  
community,  
**not off the  
community.**”

Jose's story is proof.  
When people come first,  
everything changes.



# CULTURAL ENGAGEMENT

## Mission-Aligned Connections

### Feria de Libro (Oregon Book Fair)

We were proud to sponsor this vibrant celebration of storytelling, culture, and community. The event was full of energy, with both kids and adults coming together to explore the power of language and literature. More than just a book fair, it was a powerful reminder of the importance of promoting literacy at all ages and uplifting diverse voices from Spanish-speaking and Indigenous communities. We're grateful to be part of an event that fosters inclusion, creativity, and a lifelong love of reading.



### Member Appreciation Day

On Friday, August 22nd we opened the doors to our Lloyd Center Branch for our annual Member Appreciation Day celebration, and it did not disappoint! Pacific Perks Coffee was there serving up custom drink orders from lattes to Italian sodas, La Casa de Mama made delicious fresh empanadas, and we finished up the day with refreshing paletas from La Super. The energy in our humble branch was buzzing all thanks to you, our members, showing up for photo ops, sharing stories and accepting specialized PW swag bags. We also had some amazing community partners like MESO, Lloyd Eco District, and NAMC show up in support of our aligned mission. One day a year is not enough to show our thanks and appreciation for you, which is why we encourage you to share your stories with us for a chance to win \$50 in our Monthly Member Story drawing.



# WALLS THAT SPEAK

Culture In Every Brushstroke



We're proud to share a beautiful new mural created by local artist Jose Solis, now featured at the Point West Credit Union Headquarters. This vibrant piece is more than just art it's a reflection of our mission and the community centered values we live by every day. Jose is an Award-Winning Designer & Scenic Mural Artist whose work can be found in various corners and pockets throughout Oregon. We're honored to showcase his talent and grateful for the opportunity to visually represent our commitment to serving our members with heart and purpose. Phase 2 of this project is set to take place in the Spring of 2026!

# 2025 COMMUNITY PARTNERS

Thank You For An Incredible Year!

Adelante Mujeres APANO Bienestar Bienestar de la Familia Bite of Reality

Blanchet House Care Group Centro Cultural City of Vancouver Clackamas Workforce

Constructing Autenticidad Educaras El Grito Feria del Libro - Salem GoWest Association

HMC (Hispanic Metropolitan Chamber) Hacienda CDC Hacienda: Realtors & Lenders

KATU Latino Built Latino Founders Latino Networking - Tualatin Lloyd EcoDistrict

McDaniel High School MESO MFS NAMC NAYA NAYA Home Fair

Neighborhood Partnerships NLCUP Neighborhood Partnerships NLCUP

Oregon Housing Alliance PCUN Portland Community College Portland Housing

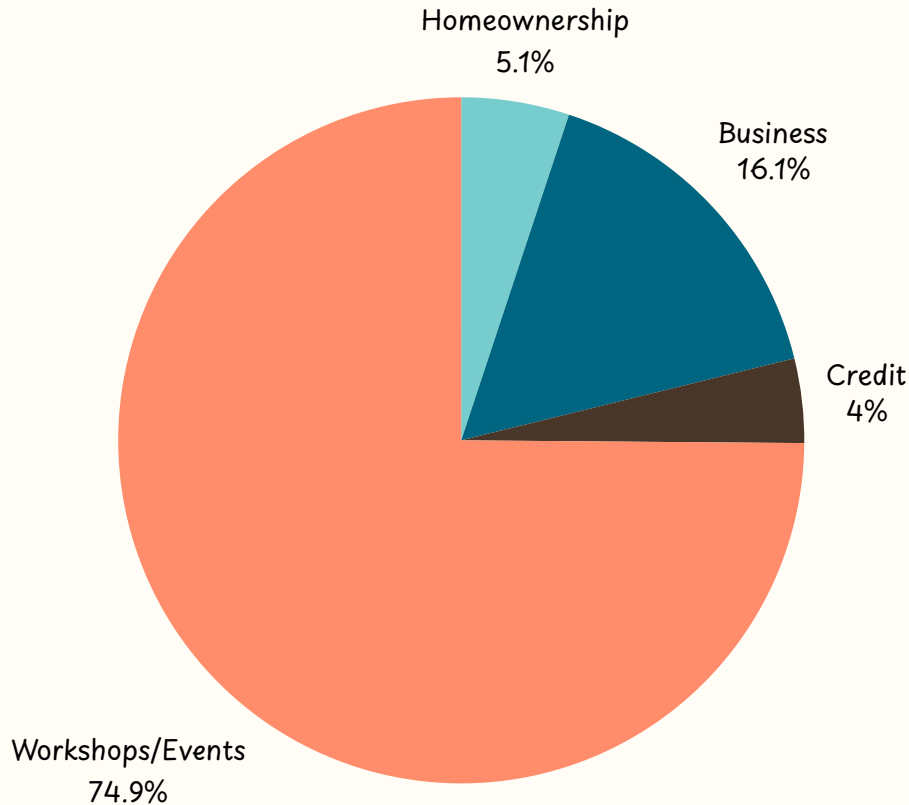
Proud Ground Prosper Portland Rooted Homes The Consulate of Mexico

The Consulate of Mexico - VAF (Ventanilla) Unite Oregon Urban League of Portland (FEC)

OHCS (Oregon Housing & Community Services) Virginia Garcia

# Building Trust Through Time

Committed to Community, Certified for Impact



As a **Certified Community Development Financial Institution (CDFI)**, we dedicate specific hours each year to meet certification requirements and uphold the highest standards of service. These hours are more than a compliance measure—they represent time invested in learning, collaboration, and community engagement. By committing this time, we strengthen our ability to expand access to financial resources and create pathways to economic opportunity for the communities we serve.



## 492 total

CDFI hours spent engaging our community



## 368

CDFI hours dedicated to Workshops & Events

We brought resources, learning, and connection to where people gather.



## 79

CDFI hours dedicated to Business Support

We helped provide technical assistance, mentorship, and workshops to help small businesses flourish.



## 25

CDFI hours dedicated to Homeownership:

Our team guided families on the path to homeownership, providing counseling, real estate expertise, and support for first-time buyers.



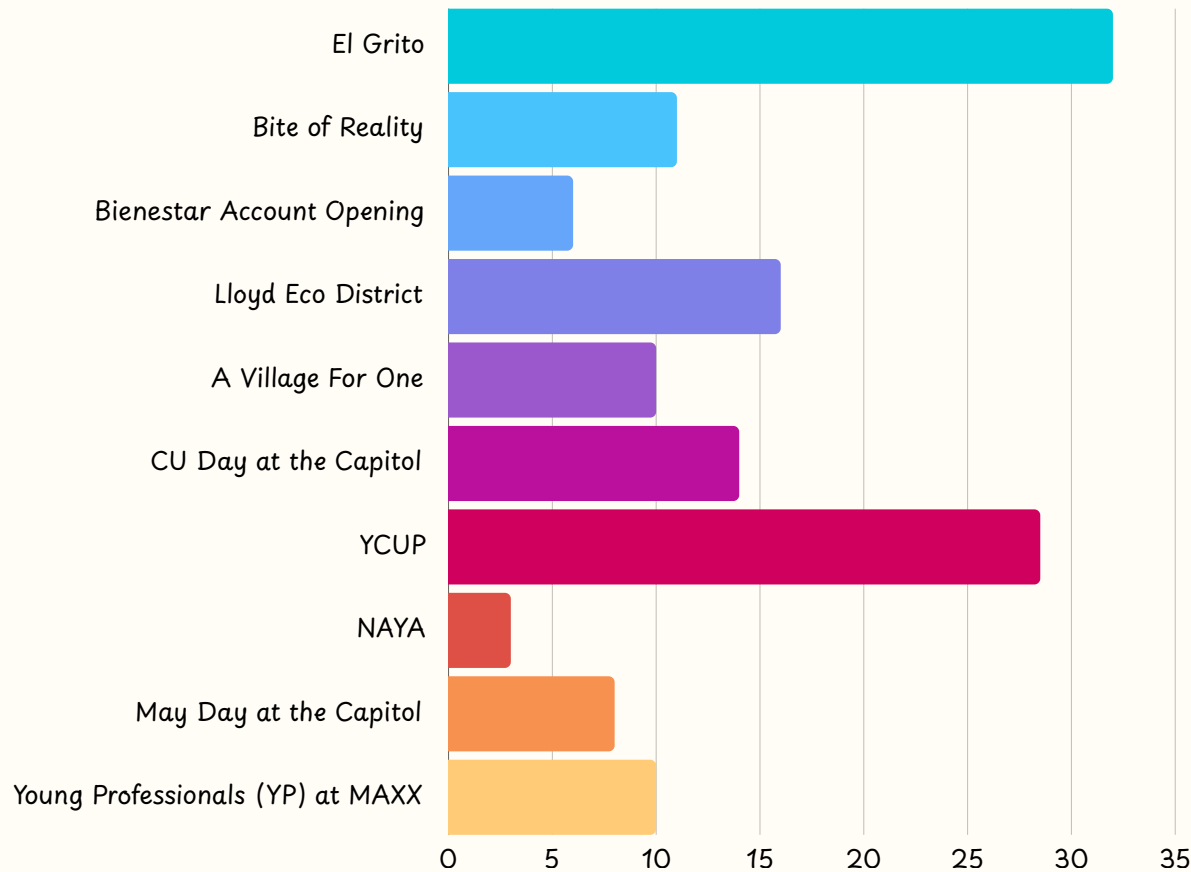
## 20

CDFI hours dedicated to Credit Building:

We met with community members to help them understand, build, and repair their credit, creating new financial opportunities.

# Every Hour Counts

Moving our mission forward



## 139 hours

of staff time (outside our community impact team) were dedicated to supporting work-related organizations that strengthen our mission and serve our communities.



Beyond the workplace,  
our team contributed an additional

## 410 hours

to outside organizations, volunteering their time and talents to causes they care about.



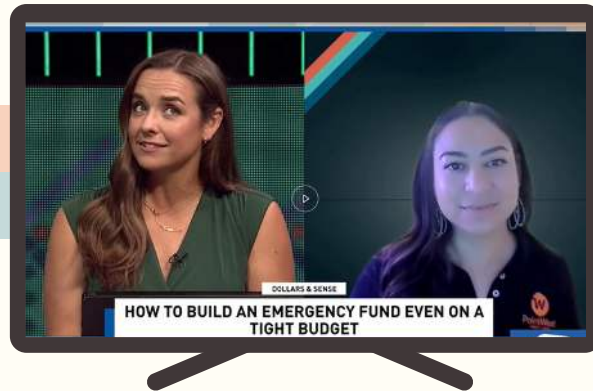
## \$90,000

invested by Point West through Community Partner Sponsorships and Donations in 2025.

Together, these efforts reflect our deep commitment to community, both through our work and in the ways we show up beyond it.

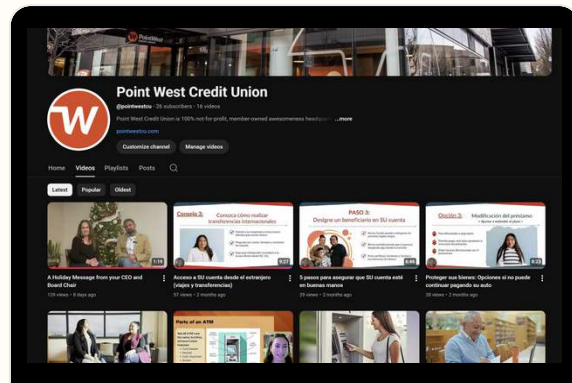
# Turning Insights Into Financial Confidence

Because Informed Decisions Build Resilient Communities



We're proud to have shared expert financial insights on KATU's early morning Dollars & Sense segment, reaching a broad audience across the region. These segments tackled timely topics—from budgeting strategies to understanding market trends—helping viewers make informed decisions in an ever-changing financial world.

Accurate information isn't just important—it's transformative. By providing clarity and actionable guidance, we empower individuals and families to plan confidently, avoid misinformation, and build stronger financial futures.



Continue the conversation with us!

Our YouTube channel delivers practical tips, expert interviews, and community-focused content designed to keep you informed and ahead.



# Community Partner Spotlight

## A Shared Commitment To Our Immigrant Communities

At Point West, we believe in building bridges and creating opportunities for all. One way we live this commitment is through La Ventanilla de Educación Financiera (VAF) at the Consulate of Mexico in Portland. When we learned that the VAF was closing its doors at the end of 2024, Point West stepped in to keep this vital resource alive.

Since then, our team has dedicated one day each week more than 260 hours over the past year at the Consulate, sharing financial education and resources with immigrant communities who call this country home. This work has been both empowering and deeply meaningful.

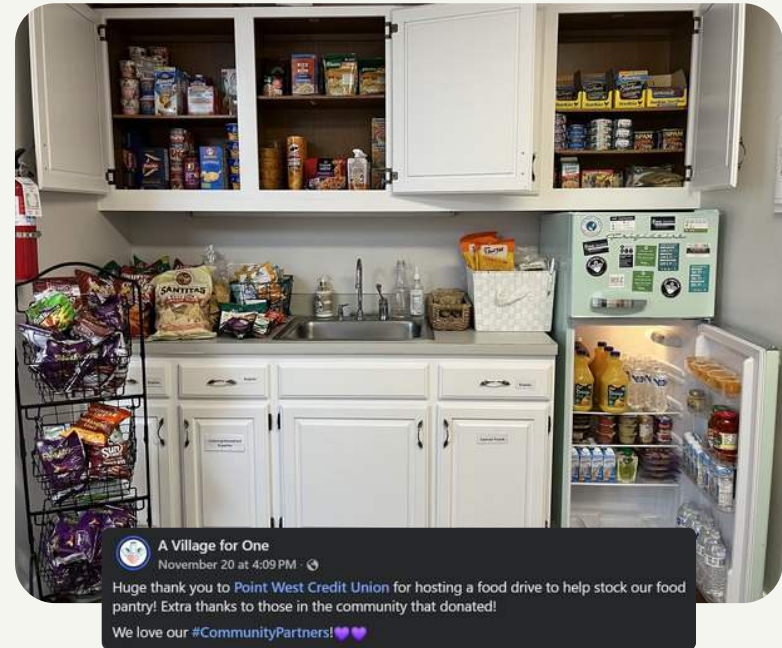
Through this partnership, we provide trusted guidance to help individuals and families achieve financial stability and confidence. Together, we're not just offering services; we're fostering inclusion, understanding, and hope for a stronger future.



# Supporting Families in Times of Need

## Banking Your Beliefs

As we navigated challenges throughout the year, we embraced innovation and the power of community by showing up where we were needed most. Point West Credit Union proudly partnered with A Village For One to host a successful food drive supporting trafficked youth and their families, helping restock their pantry and providing essential nourishment for young people who often face food insecurity and rely on limited resources. A Village For One continues to offer safe housing, mental health care, and healing support for youth impacted by exploitation, and we are honored to stand alongside them in this important work.



In that same spirit of community care, Point West also advanced its commitment to protecting and empowering immigrant families through the preparation and distribution of our #MigraWhistle Kits. These kits—containing Rapid Alert Instructions, the ILRC Know Your Rights Red Card, and a 3D-printed whistle—were made available at our Lloyd branch, along with information for the Portland Immigrant Rights Coalition (PIRC) rapid-response hotline. Both initiatives reflect our dedication to promoting safety, nourishment, awareness, and dignity for the communities we serve, and they highlight the value driven mission that guides our work every day.

# Sustainability

## Innovative Actions With Lasting Impact

As part of our commitment to long-term community well-being, the Community Impact Team supports sustainability by strengthening financial stability, expanding homeownership opportunities, and promoting small-business resilience for the families we serve. Through bilingual financial education, ITIN homebuyer support, and partnerships with local and minority-owned businesses, we help build strong and lasting economic foundations. Our team also promotes community safety through preparedness resources, reduces waste by prioritizing digital materials, and collaborates with partners focused on housing, environmental justice, and community health. A major sustainability highlight for 2025 is our partnership with CASA of Oregon and MESO, where we are bringing IDAs into the digital world allowing participants to open accounts online and providing flexible options to make their IDA contributions. Point West continues to embrace new ways of serving our members and breaking down barriers for our community partners and the communities they support.

### Local & Minority-Owned Businesses

Bilingual Financial Education

Individual Development Accounts

ITIN Homebuyer Support

Financial Stability



# Looking Ahead to 2026

## Charting the Path Forward

As we reflect on 2025, we are deeply grateful for the resilience, generosity, and spirit of our community. Every partnership, every event, and every hour invested has brought us closer to our mission of financial inclusion and empowerment for all.

Looking ahead to 2026, we remain hopeful and committed to building a future where every member feels seen, supported, and inspired. We will continue to break down barriers, embrace innovation, and foster connections that strengthen our cooperative and our community.

Together, we will keep showing up creating opportunities, celebrating diversity, and making a lasting impact. Thank you for being the heart of Point West. Here's to another year of growth, hope, and community without borders.



Banking Without Borders  
**Banca Sin Fronteras**

pointwestcu.com | 503.546.5000

Juntos   
Avanzamos™

