

POINT WEST  

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**COMMUNITY**

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REPORT



**PointWest**  
CREDIT UNION

## Real, Tangible Impact in Our Community.

The following infographic is a brief overview of the value Point West provides to our members, our employees and our community.



### Member Benefit Value<sup>1</sup>

Point West Credit Union provides **\$591,000 in direct benefits** and **\$1,283,000 in total benefits to its members.**

### Jobs<sup>1</sup>

Point West employs **29 people directly**, and each of those jobs indirectly supports additional jobs for workers in other sectors, for a **total of 63 jobs.**



### Total Economic Output<sup>1</sup>

All of this translates to a **direct impact of \$4,574,000**, and **\$9,818,000 in total support for the local economy.**

<sup>1</sup>ECONorthwest, a local and trusted financial consultant, completed an independent analysis in 2014 that analyzed the gross economic impacts of Point West. The study measured jobs, economic output, and income supported by credit unions in the regional economy, as well as the direct benefit value that not-for-profit, credit unions are uniquely positioned to return to members.



## We're Different, Just Like You.

We're shaking things up, Portland area. We're a financial cooperative bringing you 100% not-for-profit member-owned goodness with a bilingual staff ready to help you achieve financial wellness. We're working with our community partners to bring economic empowerment to the underserved and needed capital to local businesses. And we do it all with an unwavering commitment to our members and member businesses. We're stronger together, and we want you with us.

## The Point West Promise.

To pursue financial wellness for our members and member businesses while holding steadfast to our cooperative roots and empowering our local community.

## We Are Low Income Designated.

Point West has received its Low Income Designation (LID) from the National Credit Union Administration (NCUA). The designation provides Point West access to additional resources to better reach underserved and low-income communities.

## We Are CDFI Certified.

CDFI (Community Development Financial Institutions) certification is a reflection of our mission of promoting community development and providing technical support services in conjunction with affordable loans to members and member businesses.

CDFI certification allows Point West to better serve low and moderate-income consumers and promote financial inclusion in the Portland metro area. The benefits are numerous, including access to financial grants from the US Treasury's CDFI Fund, partnership opportunities with community organizations, and the ability to raise funds from foundations, corporations and state and local governments. We're proud to be a part of the 800+ certified CDFIs currently in the US.

## Unique Products & Services.

Our focus on serving underserved communities and microenterprise businesses is reflected in our unique product and service offerings. As a Point West member, you can be confident that our products and services are aligned with our mission and values.



### Non-Citizen Lending

Our entire portfolio of loan products, from vehicles to bicycles, credit cards to lines of credit, is available to non-citizen members at the same affordable rates and terms that all of our members have come to expect.

### Bilingual Services

Our team is as diverse as our community, with nearly a third of our staff fluent in at least two languages. We work with our members to make them feel safe and at home, no matter what their native language happens to be.



### Short-Term Loan Options

Forget payday lenders. With loan terms as short as 90 days, and affordable options such as our quick-cash "Boost" loans, we have the short-term products to help you get the cash you need without the crippling debt.



### Microenterprise Business Loans

Access to capital for microenterprise businesses is essential to a healthy community. Our personally-guaranteed business purpose loan program gives local businesses access to closed-end and revolving capital solutions.

### Bicycle Lending

In the Northwest, we take our bicycle culture seriously. We believe that providing affordable access to pedal-powered transportation is important for people of all walks of life.



### Share Secured Lending

Even with damaged credit, our share secured loan options can help members start rebuilding sustainable credit in a responsible manner. Whether it's a small-dollar personal loan or a Share Secured VISA credit card, we can help.

### Accessibility Galore

Access to your accounts when you need it is essential. With over 30,000 ATMs and 5,000 Shared Branching locations available nationwide, we have you covered. Plus, you can apply online for any Point West loan 24/7.



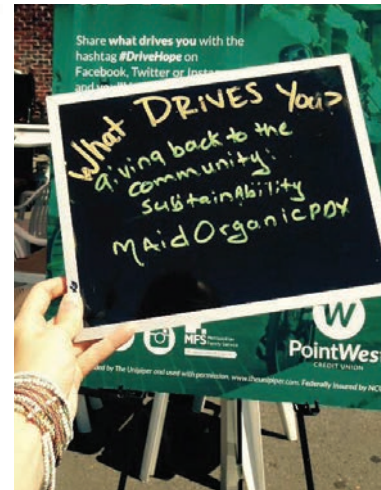
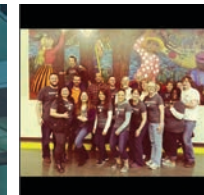


## SUMMER COMMUNITY OUTREACH

Every summer, Point West creates a community outreach campaign to benefit a non-profit in our community. These annual campaigns help reinforce our commitment to community empowerment as well as improve the financial well-being of those less fortunate in our community.

## Drive Hope Campaign | SUMMER 2015

To benefit Metropolitan Family Service's "Ways to Work" Program



In the summer of 2015, Point West collaborated with Metropolitan Family Service to raise money for their "Ways to Work" program.

The "Ways to Work" program helps low-income families get into quality vehicles with low-rate, affordable loans.

The goal of the campaign was to encourage people of the community to share what *drives* them in life. For every #DriveHope post made on Facebook, Twitter, and Instagram, Point West would donate \$5.00 to the MFS "Ways to Work" program, up to \$2,500.

Thanks to the participation of our amazing community, the Drive Hope Campaign raised \$2,500 for "Ways to Work." Additionally, the campaign was successful in spreading the word about MFS and Point West Credit Union. We reached nearly 100,000 people via social media and local events!

We want to give a huge thank you to Metropolitan Family Service, Portland Pedal Power and The Unipiper for helping make this campaign one of the best yet.

For more information on MFS and the wonderful work they're doing, visit them at [metfamily.org](http://metfamily.org).

# Pedal Power Photo Contest | SUMMER 2014

To benefit the Community Cycling Center

For the summer of 2014, Point West held its "Pedal Power Photo Contest" to raise money for the Community Cycling Center's "Create a Commuter" program.

The "Create a Commuter" program provides commuter bicycles and bike safety education to low-income community members so they have reliable transportation to work, run errands and more.

The campaign went from July through August and encouraged participants to take a "selfie" with their bike and post it to social media. Point West donated \$1 for each

photo submission as well as \$1 for every "like" the Point West Facebook page received during the campaign. The contestant with the most likes on their photo won a \$250 Visa gift card.

Thanks to the participation of our employees, members, family and friends we were able to reach our goal of \$1,000 to donate to the Community Cycling Center. We couldn't have done it without the help of Portland Pedal Power, who were at Sunday Parkways around the city encouraging riders to participate and spreading the word about the contest.

## POINT WEST & CU4KIDS

Point West donates thousands of dollars each year to Doernbecher's Children Hospital through Credit Unions for Kids. Funds are raised through raffles, staff events, and donations.



## Point West & CU4Kids

A brief overview of Point West Credit Union's donations to CU4Kids over the past few years.



- Raffles
- Staff Activities
- Bowling Event
- Other\*

\*Donations from coin boxes, candy, bottle returns, and misc. events.

## Point West Culture Committee

To benefit Doernbecher's Children Hospital

The Point West Culture Committee is comprised of employees who plan and organize fun events for the credit union, including fundraising activities for staff and members.

Multiple times a year, the Culture Committee will host a raffle set up in the Point West lobby, and all funds go to CU4Kids. Each raffle brings in an average of about \$500. On some occasions the raffles have brought in well over \$1,000!

The Culture Committee loves to host activities for staff, in which they pay a small fee to participate and all proceeds to go CU4Kids. Staff fundraisers include:

- **Flip Flops in the Summer:** Staff pay a small fee to wear flip flops during the summer months.
- **Food Events:** Culture Committee provides food for staff to enjoy for a small donation.
- **Games & Activities:** Such as a jellybean guessing game and pumpkin decorating.



# CU For Kids Bowling Event

To benefit Doernbecher's Children Hospital

In April of 2015, Point West held its second annual bowling fundraiser for CU4Kids. Nearly 75 credit union staff, members, and supporters hit the lanes of the AMF Pro 300 Lanes to have fun and raise needed funds for Credit Unions for Kids.

Thanks to the participants' generosity, and support and donations from over 50 local businesses and credit unions, the event raised \$6,000 for our local Children's Miracle Network Hospital, Doernbecher Children's Hospital.

"The support of our local community cannot be overstated. We are humbled by the

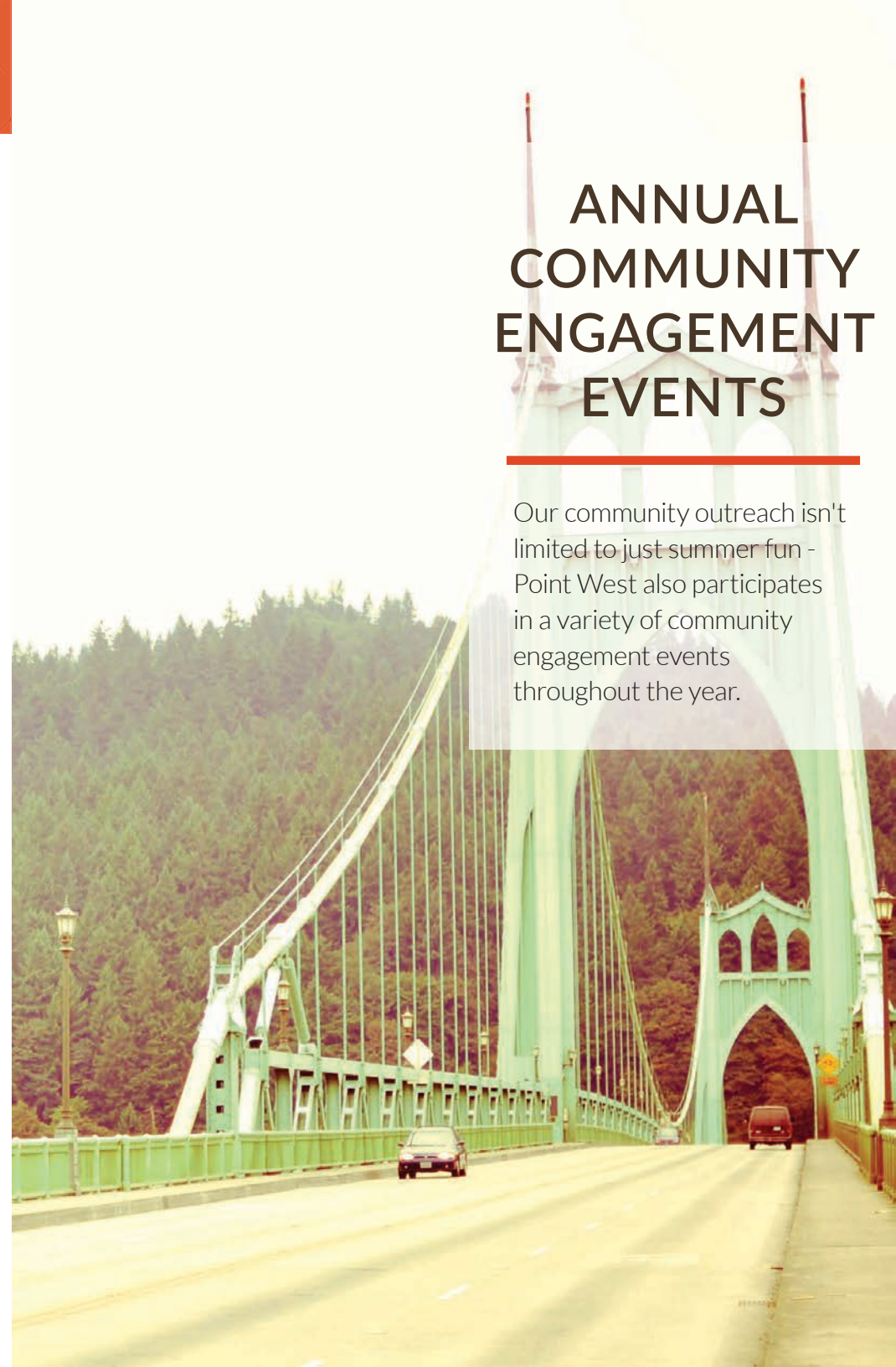
generosity of our local credit union friends and businesses," said Amy Nelson, our President/CEO. "It was an amazing, family-fun event that brought real, tangible results back to our local children's hospital."

In addition to the bowling action, a raffle and silent auction with nearly 100 items were held with items donated by staff, members, local businesses and credit union partners. None of this would have been possible without our local credit unions coming together, like Trailhead, Unitus and Consolidated CCU.

Learn more about Credit Unions for Kids at [cu4kids.org](http://cu4kids.org).

## ANNUAL COMMUNITY ENGAGEMENT EVENTS

Our community outreach isn't limited to just summer fun - Point West also participates in a variety of community engagement events throughout the year.



# Point West Employees' Community Engagement for 2015



**\$6,577<sup>1</sup>**

*Dollars donated by staff to charitable organizations in 2015, in addition to \$7,500 raised for Credit Unions for Kids.*

**540 Hours<sup>1</sup>**

*Hours spent volunteering by staff in 2015, or about 18 hours per employee.*



**26+ Charities<sup>1</sup>**

*Organizations assisted by staff in 2015, including Financial Beginnings, the Oregon Food Bank, Early Childhood Services and more.*



<sup>1</sup>Data obtained from the credit union's internal tracking and reporting platforms.

## The Big Float

To benefit the Human Access Project



Summer means it's time to get outside and soak up all of the sunshine we can get! For Point West, it also means engaging with our community in new and fun ways.

For the past few years, Point West has been a proud sponsor of The Big Float to benefit the Human Access Project. The Big Float is a celebration of the Willamette River, including the recreation it offers and the restoration it has undergone.

The event takes place at Tom McCall Waterfront Park in downtown Portland. Participants visit vendors, play on a slip'n'slide, and then float with over 2,000 other people on the Willamette River.

In 2015, Point West joined forces with Trailhead Credit Union to support The Big Float and spread the word about credit unions. We had yard games, swag giveaways, and an opportunity for people to participate in our Drive Hope Campaign.

The Big Float has become a favorite annual event for the Point West team. We have a ton of fun interacting with the community at the light-hearted event to support our city's river.

If you wish to learn more about The Big Float and the Human Access Project visit [www.thebigfloat.com](http://www.thebigfloat.com). We hope to see you on the river this summer!



# Annual Member Appreciation Day & National Night Out

A day to give a big thank you to our members

# The Caring Tree

To benefit Multnomah County's Early Childhood Services



As a cooperative, we would not be where we are without the support and loyalty of our members. We appreciate every day we are able to serve our members and assist in their journey to financial wellness. As a way of saying thanks, Point West hosts a Member Appreciation Day each August. That's just the beginning - after Member Appreciation Day at the branch, we head over to Holladay Park for our neighborhood National Night Out!

During Member Appreciation Day, we break out the popcorn machine, fire up the grill for hot dogs, and handout fun Point West swag. We encourage members to stick around for a nice lunch on the front lawn and to engage in our community outreach efforts.

Following Member Appreciation Day, the Point West team walks over to Holladay Park to take part in the Lloyd District National Night Out. National Night Out is an annual community-building campaign that promotes police-community partnerships and neighborhood camaraderie to make our neighborhoods safer, better places to live. This is a great opportunity for us to meet people in the neighborhood as well as a chance to support efforts to create tight-knit, safe neighborhoods for all.

Member Appreciation Day and National Night Out are held on the first Tuesday of August. To learn more about National Night Out, check out their website at [natw.org](http://natw.org).

For over 20 years, Point West has helped brighten the holiday season for families in need through our annual Caring Tree. Spreading holiday cheer and helping those less fortunate in our community is something we hold near and dear to our hearts. Year after year, we are happy to report that we fill all of the 50+ gift requests that adorn our holiday tree.

The Caring Tree has supported well over 1,000 local children and families over the past 20 years. Point West staff, board, and members contribute every year by picking a name off the tree and filling gift requests for families in need provided by Multnomah County's Early Childhood Services.

Early Childhood Services is a division of the Multnomah County Department of Health that serves over 7,000 women, infants, and children each year. Their programs provide home-visiting services that are responsive to the cultural needs of their clients and promote family bonding and parent-child attachment, improved pregnancy and birth outcomes, and the adoption of healthy behaviors during pregnancy and early life.

We look forward to continuing the Caring Tree tradition for many years to come. If you would like to learn more about Early Childhood Services and the great work they are doing, visit [web.multco.us/health](http://web.multco.us/health).

# Volunteering at the Oregon Food Bank

Throughout the year, Point West packs up after work and heads to the Oregon Food Bank to help with various volunteer needs and events.

In the past, we have labeled nut butters, packed pasta and potatoes, and put together food boxes. At the end of each volunteer session, the organizers tally up the work we did and share the impact with us. In December 2014, the Point West team (along with other volunteers) helped process 11,211 pounds of food which was enough for 9,351 meals for those in need!



Overcoming food insecurity is a critical component of overall community financial wellness. We are grateful for the opportunity to work with the Oregon Food Bank to help bring needed food to local families - plus, it allows the Point West team to get to know each other outside of the office as we work together towards a common goal. The time we spend at the Oregon Food Bank really helps put into perspective how a little help can go a long way.

To learn more about the Oregon Food Bank, their mission and how you can volunteer, check out [oregonfoodbank.org](http://oregonfoodbank.org).

## THANK YOU!

A cooperative is only as good as the sum of its parts, and lucky us, we have some of the most wonderful supporters around. Thank you!

### Our member owners

Mercy Corps Northwest

### Our volunteer Board of Directors

Metropolitan Family Service

Multnomah County

### Our volunteer Supervisory Committee

National Federation of CDCUs

Auto Mentors

Northwest Credit Union Association

Bank On Oregon

Northwest Credit Union Foundation

Benson High School

Bicycle Transportation Alliance

Oregon Bicycle Constructors Association

Centro Cultural

Clackamas Community FCU

Oregon Food Bank

Community Cycling Center

Portland Pedal Power

Consolidated Community CU

PSU Business Outreach Program

Credit Unions for Kids

PSU Impact Entrepreneurs

Credit Union National Association

SE Works/BankWorks

Financial Beginnings

Trailhead CU

Hacienda CDC

Unitus Community CU

Hatch Innovation Lab

The Unipiper

Hispanicpros

Venture Portland

Innovative Changes

Lloyd District Community Association





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