



# Service Commitment Engagement

SAFE Credit Union 2022  
Community Impact Report



Helping individuals live better lives and achieve their dreams is central to SAFE's philanthropic vision. Through grants, scholarships, donations, sponsorships, and volunteerism, SAFE gives time and resources to support nonprofits and causes working diligently to make our community a better place.

Credit unions are meant to be financial cooperatives working with the best interests of members foremost in mind. This powerful sense of duty to our community drives our corporate citizenship. Ensuring communities we serve are economically strong, safe, and healthy is an essential way we assist our membership and neighbors in building financial freedom.

In 2022, SAFE diligently embraced supporting our community through new and engaging initiatives.

The month of September was dedicated to volunteerism. Building CommYOUity Month encouraged our teams to volunteer for dozens of nonprofits in the Greater Sacramento region. Our employees volunteered in a variety of ways, including preparing and serving food to moms restarting their lives, joined community clean-ups, supported food banks, made chew toys for local rescue dogs, and wrote letters of support to those in need of comforting thoughts.

This past winter, we designated several hundred dollars to each of our teams to directly donate or purchase in-kind donations for nonprofits during our annual holiday Joy & Kindness campaign. Our teams' generosity reached families coping with childhood cancer, women needing a lift after experiencing homelessness, and families wanting to add extra magic to their children's holidays.

SAFE served the community through financial education events, including 103 webinars to more than 4,600 people on topics ranging from home-buying, budgeting, and planning for retirement. SAFE also provided numerous budgeting simulation workshops to more than 3,300 young people where they learned about real-life financial decisions they'll face as adults.

In the fall, we reached out to our members and communities directly to engage in supporting area nonprofits. For the first time, we asked our community to determine which two nonprofits addressing economic inequities through education would each receive a \$5,000 Community Sustainability Grant from SAFE.

In a record year, SAFE gave more than \$400,000 and countless volunteer hours to the community in 2022. You will find more details about who we directly supported in this report and other ways we engaged with the community to make our region healthier and stronger.



Faye Nabhani  
President/CEO  
SAFE Credit Union



# People Helping People

**Volunteerism. Service. Philanthropy.**

As a local, cooperative financial institution, SAFE Credit Union is committed to supporting all who live and work in the Greater Sacramento region. Through our business operations and corporate responsibility initiatives, SAFE continues to deliver scalable impact within our 13-county service area. We focus on a multi-channel approach to corporate responsibility: volunteerism, philanthropy, financial education, and advocacy. We put our talent, donations, and financial expertise to use to do the greatest good in our communities.



## Volunteerism

SAFE promotes and supports both team-based and individual volunteerism. Employees receive 16 hours of paid time each year to volunteer in their own communities for the causes they care most about. SAFE employees volunteered more than 3,000 hours in 2022 at nonprofits of their choosing.

- Employee community volunteer hours: **3,304**
- Number of teams who volunteered: **40**
- Number of individual employees who volunteered: **181**
- Number of organizations served: **88**

## Building CommYOUity Month

In 2022, SAFE launched Building CommYOUity Month, empowering employees to volunteer during all of September.

- Number of hours volunteered: **450 hours**
- **26** team events
- **2** employee resource group volunteer events
- **20** organizations served
- **\$13,627.25** worth of volunteer time donated

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*"Birthdays are such memorable days and having community members and partners like SAFE Credit Union give the gift of a birthday party to kids experiencing homelessness is such a beautiful act of kindness."*

*– Ana Bankert, VP of Development and Marketing, Volunteers of America*

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## Service

SAFE employees are honored to work directly with nonprofits and chambers of commerce to create thriving communities and a healthy business environment that supports the power of entrepreneurship. SAFE leaders, Board volunteers, and employees lend their expertise to the boards of the following organizations:

- California Aerospace Museum
- CASA
- First Tee – Greater Sacramento
- Folsom Chamber of Commerce
- Greater Sacramento Economic Council
- Impact Foundry
- Keaton’s Child Cancer Alliance
- KVIE
- Midtown Association
- ProjectAttain!
- Sacramento Asian Pacific Chamber of Commerce
- Sacramento Family Justice Center
- Sacramento Metropolitan Chamber of Commerce
- Sacramento State Alumni Association
- Sierra College Foundation
- United Way California Capital Region, Young Leaders Society

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*“Having SAFE’s voice on the board helps Project Attain ensure we are serving the whole person, the whole family, and the broader community, as we work to support student’s return to complete their degree.”*

*– Dr. Jenni Murphy, Founder and Program Director for ProjectAttain!*

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## Philanthropy

SAFE supports our community through direct giving of grants, donations, and sponsorships. SAFE focuses our giving on three pillars: education, health, and veterans. In 2022, we provided \$464,670 to more than 40 organizations within these three areas.

One of the more notable donations SAFE made in 2022 was a rare painting of tennis star Serena Williams made live during SAFE’s annual Impact event by Sacramento artist David Garibaldi. SAFE donated the artwork to Saint John’s Program for Real Change to sell at its upcoming fundraising auction to help support its programs assisting formerly homeless mothers learn job and life skills.





## 2022 Grants Awarded

### Community Sustainability Grant Program

SAFE awarded \$95,000 in grants to eight nonprofits in 2022 in a competitive grant program, benefiting more than 5,800 Greater Sacramento residents.

### \$5,000 to Alchemist Community Development Corp.

to help purchase a solar-powered generator and other supplies to expand its program in Sacramento's River District and Oak Park.

### \$5,000 to the Construction Industry Education

Foundation to sponsor a school in the Design Build competition where teams learn design and construction techniques.

**\$5,000 to Sacramento Cottage Housing Inc.** to fund the creation of two new classes in its Skill Development Program.

**\$20,000 to Cyber Proud** to fund mentoring for 14 veterans entering information technology careers.

**\$20,000 to Hope Counseling Center** to pay for mental health services in coordination with Sacramento Society for the Blind for those recently experiencing significant vision loss.

**\$20,000 to Sacramento Food Bank and Family Services** for its No Student Left Hungry Summer Food Box program that supplies food to families living with food insecurity.

**\$10,000 to Stanford Sierra Youth & Family Services** to help foster children adjust while transitioning to permanent homes.

**\$10,000 to Volunteers of America Northern California and Northern Nevada** to support homeless veterans with financial education sessions.

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*"We have employees on our team, whose parents growing up would utilize the food bank to feed their families. So we decided to donate to help pay this forward to a family struggling with hunger. No one should go hungry, especially during the holidays."*

*- SAFE Retail Employee*

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## Other grants

### \$20,000 NeighborWorks

SAFE provided funds to empower Black homeownership as part of NeighborWorks' mission to build healthy, sustainable, and equitable neighborhoods through education, housing development, and advocacy.

## Joy & Kindness Campaign

Every December, each SAFE team and branch receives \$300 to donate directly or purchase items to benefit a nonprofit of their choice. In 2022, SAFE employees provided nearly \$20,000 to help families have a brighter holiday season.



# Scholarships

## Lifting Others Through Education

SAFE is committed to supporting students seeking higher education to position themselves for rewarding and fulfilling careers. SAFE awards a variety of scholarships to high school and college students.

### 2022 High School Scholarships

SAFE's High School Scholarship program offers graduating seniors an opportunity to continue their education while alleviating some of the financial burden. Scholarships are awarded based on academic merit and financial need. SAFE provided \$10,000 in scholarships to 10 outstanding high school students from lower-income households in 2022. SAFE also awarded two high school seniors of SAFE employees with \$1,000 scholarships each.

### UC Davis School of Medicine Scholarships

SAFE is proud to support medical students who will share their expertise with the Greater Sacramento community.

**Two** UC Davis medical students received a **\$10,000** scholarship each, for a total of **\$20,000**.

### Sacramento County and Placer County Offices of Education Scholarships

SAFE partners with the Sacramento County and Placer County Offices of Education by providing scholarships to top scorers at their respective Academic Decathlon competitions.

**\$10,000** to top-scoring students at the Sacramento County Office of Education Academic Decathlon  
**\$2,600** to top-scoring students at the Placer County Office of Education Academic Decathlon

### Other scholarships

\$1,000 awarded to the winning high school student in the Operation Recognition essay contest, which provides high school diplomas to military veterans whose high school education was interrupted by war.

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*"It was an honor to be selected for this scholarship, it will certainly help me and my family defray the cost of attending Stanford! Thank you for supporting me and believing in me!"*  
*Sofia Perez-Lanza*

*"Thank you so much for the scholarship award! I am grateful for your investment in my continued education."*  
*Olivia Moniz*

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SCOE recipient Lorenzo Chacon, Herb Long, the Xanthi Soriano, SCOE ED Comms and Dave Gordon, Superintendent SCOE

## Financial Education

With inflation on the rise and squeezing household budgets, it is critically important that credit unions continue to provide members and others in the community with quality, no-cost financial education. SAFE does this through a variety of activities, including webinars, the Perfect Cents Podcast, community development, the Zogo financial education app, and youth programs.

**No-cost workshops and webinars:** Our financial educators provide webinars and workshops to students, employees, and the public on relevant topics such as homebuying in the current economy; budgeting during challenging times; introduction to trusts; the cost of buying electric vs. gasoline vehicles; how to build an emergency fund; and so much more. **In 2022, SAFE provided 103 webinars to 4,622 people.**



**High school branches:** This program at three high schools in Sacramento – Cordova, Rio Linda, and Mesa Verde – connects high school students with financial services, education, and job skills. Student branch staff participate in a comprehensive internship at SAFE where they learn banking principles, credit union operations, and how to conduct basic banking transactions. Back at campus, they serve as peer mentors to their classmates, sharing with them how to responsibly save, budget, and monitor their credit union accounts. SAFE works with school educators to provide additional financial literacy materials and coursework.

strengthen their communities. The podcast features guests including subject matter experts from SAFE as well as community leaders and nonprofit representatives. **Since its launch in October 2021, the podcast has been downloaded 6,118 times in 50 states and 30 countries.**

**Perfect Cents Podcast:** The bi-weekly podcast features financial health insights and connects listeners to opportunities to

**Budgeting simulations:** Financial educators bring real-world financial insights to high school students and young adults through budgeting simulations. These interactive workshops provide young people with a first-hand look at the financial decisions they will make as adults. **SAFE provided this program to 3,387 students in 2022.**



## A Commitment to Diversity, Equity, Inclusion, and Belonging (DEI&B)

SAFE values a culture where we truly respect, honor, value, celebrate, and advance diversity to meet the needs of those we serve and where we all can contribute, prosper, and grow personally and professionally.

This culture is deeply woven into our DNA and inspires us to support initiatives that honor individuals and remedy inequities through financial services, education, and philanthropy.

In 2022, we continued a journey launched in 2020 to focus on DEI&B. Our initiatives include internal practices to increase diversity among our employees. We empower our employee resource groups (ERGs) to provide education and outreach to employees and community organizations. SAFE also works closely with nonprofits and other community organizations to address economic and educational inequities.

## Philanthropy and DEI&B

In 2022, the eight Community Sustainability Grant recipients shared insights into the groups they served to ensure funds support a diverse range of people.

The eight organizations receiving Community Sustainability Grants served people from all populations. Following is a breakdown of the percentage of each demographic programs funded by SAFE.

- Alaskan/Native American 4.3%
- Asian/Pacific Islander: 8.6%
- Black/African American: 16.7%
- White: 38%
- Two or more races: 11.3%
- Male: 54.4%
- Women: 43.7%
- Nonbinary: 1%
- LGBTQ+: 3.2%





# Employee Resource Groups (ERGs)

SAFE elevates voices and provides career and leadership growth opportunities through its ERG program. SAFE currently has three ERGs formed, led, and named by employees. In 2022, two senior SAFE leaders were added to each ERG to ensure that voices were heard and represented at all levels of the company.

- Black at SAFE, or B@S: for Black and other employees of color and their allies.
- People Like Us, or PLUS: for LGBTQ+ employees and their allies.
- EmpowHERment: for female employees and their allies.

## ERG Activities in 2022

### Joint collaborations

- National Single Parent Day newsletter
- Disability Independence Day newsletter
- Social Wellness Month messaging
- Outreach at SAFE's annual all-team Impact Event
- December mixer

### B@S

- Participated in the Sacramento MLK Day March
- Celebrated Black History Month with blog, newsletter and live discussion sessions
- AAPI Heritage Month newsletter
- Celebrated Juneteenth with newsletter
- Hispanic Heritage Month newsletter
- Volunteered at Saint John's Program for Real Change during Building CommYOUunity Month in September
- Kwanzaa newsletter

### PLUS

- Gay, Lesbian & Straight Education Network's National Day of Silence newsletter
- PRIDE Month event

### EmpowHERment

- Women's History Month newsletter
- BeYOUtiful newsletter to celebrate diversity of body types
- Volunteered at Saint John's Program for Real Change during Building CommYOUunity Month in September



## Awards and Recognition

- Sacramento Business Journal Best Place to Work, Extra Large Business (fifth year in a row)
- Sacramento Business Journal Corporate Citizenship Award
- CUNA Diamond Awards
- Dora Maxwell Award, state level
- CUNA Tomorrow's Star Award: Alex Becerra
- Orangevale Chamber of Commerce Best Credit Union/Bank
- Orangevale Chamber of Commerce Best Mortgage Lender
- Fair Oaks Chamber of Commerce Best Credit Union/Bank
- CU Times Luminaries Award: CHRO Colleen Nerius (finalist)
- First Tee Leadership Award, former CEO Dave Roughton
- Forbes Best in State
- Sacramento Business Journal Most Admired CEO: former CEO Dave Roughton
- Telly Award (Silver)
- United Way Corporate Community Champion Award



## The District

In 2019, SAFE entered a \$23 million, 25-year naming rights agreement with the city of Sacramento for the SAFE Credit Union Convention & Performing Arts District. This investment exemplifies SAFE's commitment to supporting the regional economy through jobs, business, and tourism. **Altogether, the Convention Center and Performing Arts Center brought in more than \$26 million to the Sacramento area economy.**

## 2022 Economic Impact

### SAFE Credit Union Performing Arts Center

Number of Events: 36

Attendance 50,304

Economic Impact \$1,583,066

### SAFE Credit Union Convention Center

Number of Events: 49

Attendance: 101,013

Economic Impact: \$24,678,954



## Commitment to the Environment

SAFE is dedicated to environmental improvements that foster a sustainable future. We work to design, maintain, and operate facilities that minimize the ecological footprint by making responsible choices that positively impact the planet for future generations.

### **Purchasing**

We make responsible choices in furniture, finishes, and supplies to ensure items are recyclable or contain recycled materials.

### **LEED AP**

SAFE employs a LEED AP – Leadership in Energy & Environmental Design Accredited Professional – who works to ensure sustainable practices are implemented and managed.

### **Water Conservation**

All landscaping is maintained to ensure that plants and grass areas are replaced with drought-tolerant plants.

### **Lighting**

SAFE performs lighting retrofits at our locations to replace interior lighting with more energy efficient LED fixtures.

### **Green loans**

SAFE offers loans to members to help them finance energy efficient home projects and assist with electric car downpayments.



# Advocating for our Members and the Credit Union Movement

We embrace our role as an advocate for members and the credit union movement. SAFE actively participates in outreach to decision makers and supports candidates who advance credit unions.

## Credit Union National Association (CUNA)

SAFE representatives discussed legislative issues concerning credit unions with Congressional representatives at the CUNA Government Affairs Conference in Washington, D.C., as well as the Hike the Hill program with CCUL and fellow California credit unions. Collectively we ensure the best practices and voices of our members are heard through our Government Relations efforts.

## California Credit Union League (CCUL)

SAFE connected with members of the California State Legislature Banking and Finance Committees at the Government Relations Rally in Sacramento hosted by the CCUL. SAFE also hosted a Legislative Reception at the SAFE Credit Union Convention Center, bringing together credit union leaders and lawmakers for an advocacy event.

## Call to Action

Joined CUNA and CCUL in opposing Congressional efforts to endanger credit card security and consumer privacy by allowing new, untested interchanges to handle credit card transactions.

