COMMUNITY INTERCEDIT UNION DEL NORTE CREDIT UNION IMPROVES LIVES IN 2020

A YEAR IN REVIEW



Year end Report.indd 1



The credit union philosophy of "people helping people" drives Del Norte Credit Union (DNCU). This viewpoint is highlighted by our mission to improve lives, which represents the true culture of our organization. DNCU and its employees take on the responsibility of committing themselves to giving back through its community support, especially now in a year when it was needed most.

Our mission goes beyond offering unbiased financial advice and services, it extends out to the organizations we support and their individual missions that help keep our communities of Los Alamos, Rio Arriba, and Santa Fe thriving.

Although 2020 was a year of uncertainty, DNCU was quick to pivot and remained a source of ongoing support to individuals and organizations in need following the effects of the COVID-19 pandemic. Headed into 2021, DNCU is proud to continue to its mission of improving lives in northern New Mexico and beyond as a member-owned and not-for-profit financial institution.

With direct input from our employees, DNCU's community support focuses on youth and their families. Throughout this report, we will reflect on what we provided in the areas of COVID-19 relief, food security, education and financial literacy. We will take a look back at our community engagement, community collaboration, and community relationships. With this year in review, you will better understand the decisions made by DNCU in our search for opportunities that created unique experiences and stronger partnerships in an effort to uplift our communities. Your membership allows DNCU to give back to our communities and is directly tied to our philanthropic efforts. We thank you.

"I'm delighted to be part of these ongoing efforts that exemplify our mission to improve lives. I see first-hand the impact of our philanthropic work in each community that DNCU serves. We must continue on this path to support those in need in order to build a better future – together."

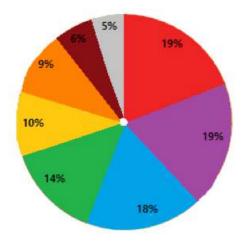
With sincere gratitude, Chuck Valenti President/CEO

2020 DNCU Community Support

A visual representation of how we're improving lives in our communities with the help of your DNCU membership!

\$126,080

SUPPORT BY CATEGORY



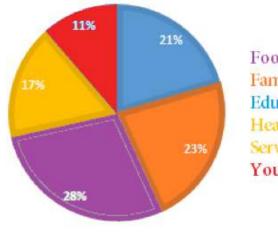
Youth Food Security Education Community Engagement Health & Human Services Families Financial Literacy Business Development

Improving Lives Spotlight: COVID-19 Relief

Essential support in response to the COVID-19 pandemic health crisis and economic downturn.

\$23,388

COVID-19 RELIEF PER CATEGORY



Food Security Families Education Health & Human Services Youth

DNCU is gratified to support these organizations in our COVID-19 relief efforts.

Children's Clinic, PA Communities In Schools of New Mexico El Centro Family Health Esperanza Shelter **Kitchen Angels** La Familia Medical Center La Fonda del Sol Restaurant Las Cumbres Community Services Los Alamos Police Department Moving Arts Española Mucho Santa Fe Restaurant Ponderosa Montessori Inc. Secret City Kitchen Restaurant Sombrillo & Aspen Ridge Lodge The Food Depot United Way of Santa Fe County Youth Shelters & Family Services

Moving Arts Española builds community and cultivates leaders through arts and culture. DNCU sponsored Moving Arts' Emergency Food Distribution in April, which provided meals for families in the city of Española and the Pueblos of Santa Clara and Ohkay Owingeh.

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The state of having reliable access to a sufficient quantity of affordable and/or charitable, nutritious food.

DNCU is honored to support these nonprofit organizations that provide food and other life essentials at no cost:

Communities in Schools of New Mexico Española Pathways Shelter Kitchen Angels Life Link Moving Arts Española San Martin de Porres Soup Kitchen The Food Depot Youth Shelters & Family Services YouthWorks **The Food Depot** is Northern New Mexico's Food Bank, and it creates healthy, hunger-free communities. DNCU sponsors The Food Depot's Monthly Mobile Food Distributions in Los Alamos, Santa Fe, El Rito, and Abiquiu.

"Del Norte Credit Union has been steadfast in its support of The Food Depot's hunger relief efforts in northern New Mexico. Prior to the pandemic, DNCU was supporting four Mobile Food Pantries in rural and urban locations. As the pandemic unfolded and the incidence of hunger dramatically increased, DNCU has been there every step of the way, finding new ways to offer support during a critical time. The Food Depot's work is able to continue, in part, due to this essential support. Thank you Del Norte Credit Union!"

-JILL DIXON, DIRECTOR OF DEVELOPMENT









Improving Lives Spotlight: Educational Services & Back to School

Assistance in supporting classes, programs, activities, or other services designed to provide much needed education for our youth.

In the spirit of improving lives, DNCU is happy to support these local schools and nonprofit organizations:

Adelante SFPS	Los Alamos Public Schools
Big Brothers Big Sisters Mountain Region	Mentoring Kids Works NM
Boys & Girls Club of Santa Fe / Del Norte	Northern New Mexico Community
City of Espanola Public Library	College Foundation
College and Career Plaza	Northern Youth Project
Communities In Schools of New	Pojoaque Valley Public Schools
Mexico	Ponderosa Montessori Inc.
Cooking with Kids, Inc.	Rio Arriba Imagination Library
Embudo Valley Library and Community	Santa Fe Children's Museum Inc.
Center	Santa Fe Public Schools
Center Embudo Valley Tutoring Association	Santa Fe Public Schools STEM Santa Fe
Embudo Valley Tutoring Association	STEM Santa Fe
Embudo Valley Tutoring Association Española Public Schools	STEM Santa Fe The Salvation Army
Embudo Valley Tutoring Association Española Public Schools Española Teen Center at the YMCA	STEM Santa Fe The Salvation Army The Santa Fe Symphony Orchestra &

Communities in Schools of New Mexico (CISNM) surrounds students with a community of support, empowering them to stay in school, and achieve in life. DNCU supported CISNM Emergency Summer Food Program and its Back to School Virtual Distance Learning Program.

"During these challenging times, funding from DNCU has allowed our team to remain ACTIVE and RESPONSIVE to the needs of our students and their families. Specifically, support from DNCU has assisted our weekly Food DELIVERY program along with the sponsorship of the Distance Learning Incentive program at Carlos Vigil Middle School in Española. CIS is most grateful to provide these critical supports."

-SONJA THORPE BOHANNON, DIRECTOR OF MARKETING & DEVELOPMENT









DNCU Employee Engagement: Teen Day Tuesday

Teen Day Tuesday is a program where DNCU employees generously donate charitable contributions through their payroll deductions. The funds raised support youth-focused nonprofit organizations within the communities DNCU serves.

In 2020, employees donated approximately \$16,000. DNCU staff embody Del Norteño pride by improving lives and giving back!

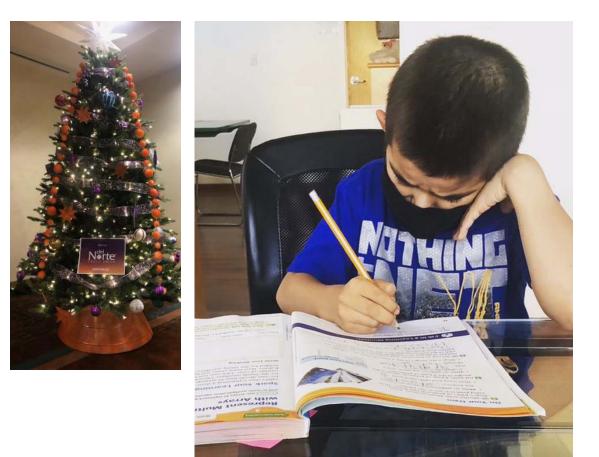
Las Cumbres Community Services - Provides quality services, public awareness, and integrates community support for children, adults and families facing social, emotional, and/or developmental challenges.

Youth Shelters & Family Services – Delivers life-changing shelter and support for homeless, runaway and in-crisis youth.

Esperanza Shelter - Shelters those threatened by domestic violence and to support healthy relationships.

Ponderosa Montessori Inc. - Provides quality education since 1967.

Ponderosa Montessori, Inc. - From this campaign, DNCU applied for a 5:1 matching grant through the Federal Home Loan Bank of Dallas on behalf of Ponderosa Montessori, Inc. and secured an additional \$12,500.





Giving Tuesday Now was a global movement of unity as a philanthropic response to the unprecedented need caused by COVID-19. Our employee-driven Teen Day Tuesday funds were allotted to four organizations. Each organization received a \$2,500 match, which was collected through Facebook during the month of May.



"DNCU's commitment to support non-profit organizations and keep true to their mission of Improving Lives is what makes our city and region so unique." -SHARON SEITZ, PONDEROSA MONTESSORI EXECUTIVE DIRECTOR/PRESIDENT

"The support of DNCU during this time has been invaluable to the work of Esperanza. Your partnership has allowed us to continue providing services through the pandemic uninterrupted. "

-MARCOS ZUBIA, ESPERANZA SHELTER DIRECTOR OF DEVELOPMENT

"Thanks to the welcoming partnership with DNCU, Las Cumbres families in service in Rio Arriba County were generously gifted this past year. Donations were committed to help families with young children facing challenges, particularly during the year's unanticipated pandemic."

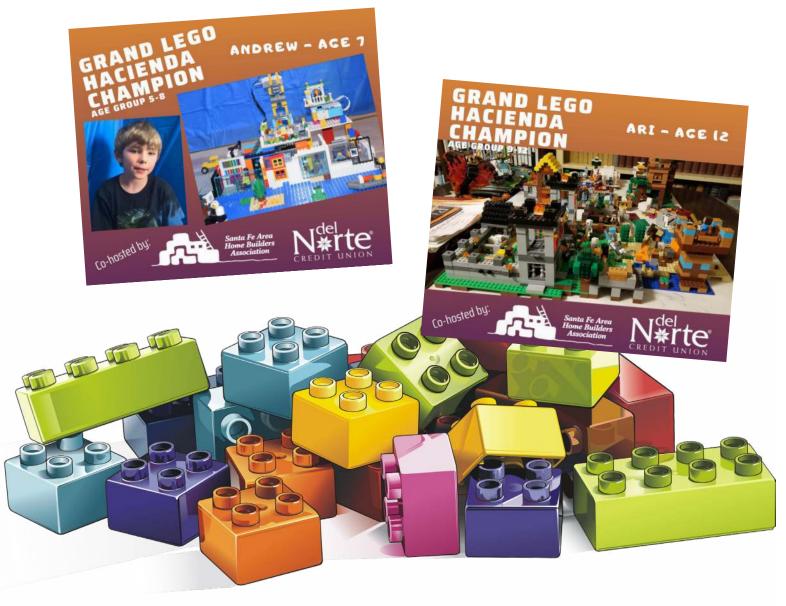
-ROBYN COVELLI HUNT, LAS CUMBRES DIRECTOR OF DEVELOPMENT & COMMUNICATIONS

DNCU Community Collaboration

DNCU improves lives by working with other stakeholders. The following are examples of our 2020 community support collaborations.

Santa Fe Area Home Builders Association Online Lego Creations Contest

DNCU is its title sponsor of the Annual Lego contest, which was one of the first events to be cancelled due to the COVID-19 pandemic. SFAHBA and DNCU cooperated with each other and were quick to transition to an Online Lego Creations Contest. There were a total of 71 entries from kids ranging in age from 4-12 years old, offering families a unique at home experience.





Los Alamos Virtual Concert

Through a cooperative effort, local not-for-profit financial institutions came together to use the 2020 Los Alamos Virtual concert as a vehicle to support local youth-focused organizations. This was a matching Facebook fundraiser, where each organization received \$1,000 from one of the three credit unions, Los Alamos Schools Credit Union, Del Norte Credit Union, and Zia Credit Union.

- YouthWorks Reconnects at-risk and disadvantaged youth with the community through education, employment training and job placement.
- Los Alamos Family YMCA Builds individual, family and community strength by focusing on youth development, healthy living and social responsibility.
- Española Public Schools HOPE Program (Homeless Opportunities = Power in Education) - Supports students and their families who are experiencing homelessness by providing support in training, enrollment, and stability in school.

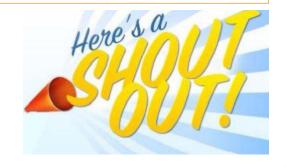


City of Española Library Activity Kits and Halloween Drive-Thru

DNCU normally sponsors the summer reading program at the Española Public Library, which is open to youth in Rio Arriba County. Since the pandemic, the library transitioned and sent activity kits home with children. DNCU provided funds for the kits through the last quarter of 2020, which also included information for them to start a Baxter savings account.

DNCU also joined the City of Española at their 2020 Halloween drive-thru event. The event handed out goodies to 300 kids and their parents/guardians. This event practiced social distancing, mask wearing, and followed all COVID-safe practices.

The Española Public Library would like to say "Thank You" to Del Norte Credit Union for their support! For providing funding for more Grab n' Go Crafts, DNCU Bags for crafts, and information on Baxter's Bunch, you all do so much for our community. Thank you once again!!



DNCU Business Development

As a member-owned, not-for-profit financial institution, we collaborate with local organizations in an effort to support local business, engage in community events, and be involved in professional opportunities for staff.

DNCU is pleased to be a member of the following chambers of commerce to better improve lives. When businesses thrive, we all prosper!

Española Valley Chamber of Commerce - Sponsor of its annual Gala and the Teen Biz Challenge.

Santa Fe Chamber of Commerce – Sponsor of its Legislative Reception, Business Expo, Women's Leadership Luncheon Series, and once-a-year sponsor of the Business over Breakfast and/or After Hour's event.

Los Alamos Chamber of Commerce – Sponsor of its Chamberfest, Sciencefest, Halloweekend, Small Business Saturday, WinterFest; and DNCU is also the title sponsor of its Business Awards Gala.

Santa Fe Green Chamber of Commerce - Annual Sponsor at the Electric Car Fair, which was cancelled for 2020.

Rio Rancho Regional Chamber of Commerce – Part of the Ambassador, Visionary, and Non-profit Excellence Committees

Albuquerque Hispano Chamber of Commerce -Current member and finding opportunities to support the diverse, Hispanic community.

OTHER BUSINESS COLLABORATIONS: Española Small Business Development Center (SBDC) HELP New Mexico, Inc. Los Alamos SBDC Santa Fe Business Incubator Santa Fe SBDC SCORE Santa Fe WESST







DNCU Community Engagement

We are improving lives by continuously being committed to the communities we serve by promoting opportunities that educate, engage, and excite. The following is a selection of community engagement initiatives we supported over the last year.

STEM Santa Fe advocates for, develops, and provides STEM (Science, Technology, Engineering, and Math) programming, mentoring, and resources for youth, especially to under-represented groups in Northern New Mexico. Through STEM efforts, the youth are able to realize their potential and expand their opportunities in a dynamic world.

2020 STEM Pathways for Girls Conference - DNCU not only financially supported the event, but staff put together 200 swag bags for each participant and assisted in distributing the workshop kits. DNCU provided STEM Santa Fe with a van to store and deliver the kits to Española, Los Alamos, and Santa Fe.

"Our conference would not have been possible without DNCU's added support and generosity. We thank you for your hard work and are incredibly lucky to have you on our team." -LINA GERMANN, FOUNDER & CEO



Big Brothers Big Sisters Mountain Region creates and supports one-to-one mentoring relationships that ignite the power and promise of youth.

Having to cancel its annual Bowl for Kids' Sake event, BBBS transitioned its efforts into an online MOVE for Kids' Sake campaign. Teams were formed to raise funds to benefit BBBS' mission, increase awareness, and MOVE their



bodies in a healthy and active way. Between DNCU's \$2,500 sponsorship and peer-to-peer-fundraising efforts done by employees, a total of \$4,571 was raised along with 580 miles logged within a two week timeframe.

"Thank you, Del Norte Credit Union, for your ongoing support of Big Brothers Big Sisters. Thanks to you, over 1,000 children in New Mexico were served this year and countless lives were changed through the gift of mentorship. Not only were we able to match children with life changing Bigs, but we were able to provide food, activity kits, rent assistance, and so much more to the families in our community."

-SARAH ROGALA, DIRECTOR OF DEVELOPMENT



DNCU is Grateful to You!

Together, DNCU improves lives in the communities that we serve of Los Alamos, Rio Arriba and Santa Fe counties through our community support initiatives.

We give a heartfelt thanks to our: 198 DNCU Employees More than 57,000 DNCU Members 300+ Agencies, Nonprofit Organizations and Partners Population at large

THANK YOU!

