

2023 HIGHLIGHTS



PURPOSE



As a cooperative, we bring people together to improve the financial well-being of our members and their communities.

FINANCIAL COOPERATIVE

NEARLY
1.5 
MILLION MEMBERS



79,000+
BUSINESS MEMBERS
12,000+ new business members

\$ 29.9 
BILLION IN ASSETS

MEMBER VALUE

\$446.5
MILLION
RETURNED

We returned an average of **\$312 PER MEMBER** through great rates and low fees compared to bank averages



First-Time Homebuyer Grant:

More than **\$2 MILLION** granted toward nearly

230
MORTGAGES

Reprice Program:
Saved nearly **48,000 MEMBERS** more than **\$3 MILLION** last year



Low/no fee philosophy with checking accounts

FINANCIAL HEALTH

SERVED NEARLY
13,500 people through free financial health programs



Including **840 MEMBERS** who took part in our Financial Health Check program

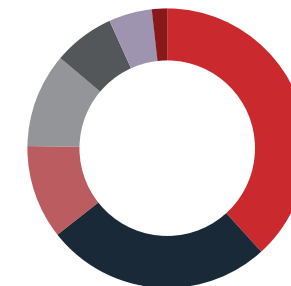
Partnered with GreenPath Financial Wellness to offer free one-on-one financial counseling. More than **5,750** members used their services to put



\$3.6 MILLION toward debt repayment

COMMUNITY WELL-BEING

\$8.4
MILLION
in community giving



- 38%** Financial Health Programs
- 26%** BECU Foundation (including Housing Stability and Green Equity Initiative Grants)
- 11%** Employee-Inspired Giving (BECU Cares)
- 11%** Black Community Development Project
- 7%** Member-Inspired Giving (People Helping People Awards)
- 5%** Credit Union and Cooperative Development
- 2%** Good Neighbor, Environment, Social Justice & Advocacy



Federally insured by NCUA