



Changing lives every day.

January 1 – December 31, 2021

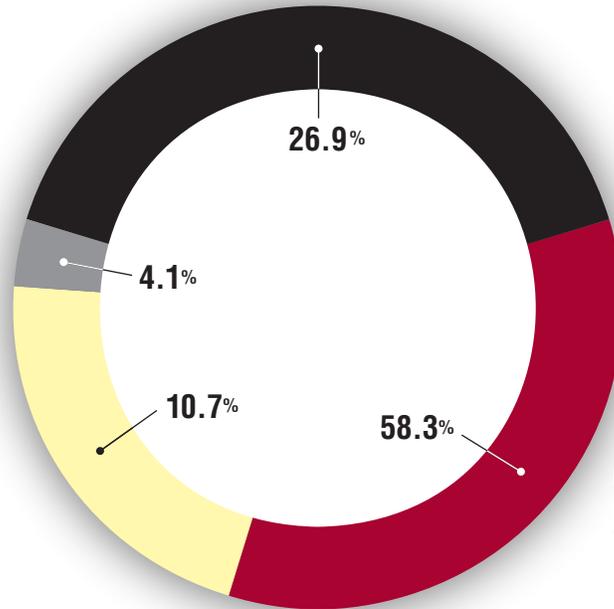
COMMUNITY IMPACT

GIVING BY PILLAR

Year-to-date giving total:

\$2,418,539

- Youth Development & Well-Being
\$649,740
- Family Health & Well-Being
\$1,410,682
- Civic Engagement
\$258,617
- Veteran Integration & Well-Being
\$99,500



Note: 75% of our 2021 community support giving went to organizations serving the underserved*

GIVING BY REGIONS

Capital Region	Southern Tier	Western New York	Central New York
\$2,075,022	\$132,500	\$76,695	\$134,322

* SEFCU funding applications require organizations to disclose the percentage of funds requested that directly serve the underserved. Strong consideration for funding decisions was given to organizations with diverse boards of directors and those that have implemented DEI policies.

HOLIDAY SHARING AND YEAR-END HIGHLIGHTS

This was SEFCU's biggest year since **Holiday Sharing** started 30 years ago! Since 1991, the program has raised nearly **\$2 million worth of gifts** to spread joy and hope during the holidays. With fundraising **30% higher** from last year, we supported **75 organizations** throughout our footprint. Our time-honored **Year-End Food Pantry program** also distributed more funds than any previous year with partnership from the **CAP COM Cares Foundation**.

- **\$235,693** in Holiday Sharing funds raised/3,500 individuals supported
- **\$178,500** donated through **Leadership with a Purpose**
- **\$350,000** Year-End donations to **50 pantries** and **rescue missions**

PINKER THAN EVER

SEFCU supported **Real Kids Wear Pink**, bigger and better than ever before, amassing **\$69,243.92** for the campaign led by 15-year-old Carli O'Hara.

- SEFCU pink bracelet donations raised an all-time high of **\$24,915**
- Return of the **"Loose Change to Change Lives"** coin sorter donation
- 700 Patroon Creek glowed pink for the **Capital Region's Pink Out**
- Staff celebrated **RWKP Day** virtually and in person on October 22
- Binghamton, Capital Region, and Virtual **Making Strides Walk Teams**



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VOLUNTEER IMPACT

During 2021, which was another difficult year for in-person gatherings due to the COVID-19 pandemic, SEFCU was able to offer **50 different volunteer engagement opportunities** to its staff. This time was well spent as non-profits continued to lack volunteers and staff resources because according to the Independent Sector, one hour of volunteer time in New York State is valued at \$31.29.

- SEFCU staff logged **9,269 hours** in YourCause
- **\$301,291** was the monetary value of logged volunteer time
- **More than 250 hours logged** for Holiday Sharing volunteer time spent shopping, wrapping, and delivering gifts
- Nearly **100 hours logged** during Shop and Drop for the South End Children’s Café and the COVID-19 Vaccine and Booster Clinic at 700 Patroon Creek in December

SUMMER OF GIVING

Thanks to our faithful employees and members participating in **Giving for Good**, we were able to deploy **more than \$55,000 in donated items**. Highlights included our third annual **Summer Essentials program** and our first ever **Summer of Luvs**, named after the popular diaper brand Luvs. Diapers cannot be bought with SNAP - formerly called “food stamps” - or WIC so SEFCU stepped up to the plate to donate diapers to organizations across the credit union’s footprint. Our teams throughout the regions helped with contactless deliveries of these items to the non-profits receiving donations.

- **\$25,000 of personal care items, assorted clothing, bedding, sunscreen, cleaning supplies, and other items**
- **\$20,000 in diapers**
- **225 Care Kits** packed full of supplies for women and children visiting Domestic Violence Shelters
- **24 new beds** built by **Renovate That!** in partnership with **Sleep In Heavenly Peace**

GIVING FOR GOOD

Total Donations in 2021: \$108,733.31 **Board: \$1,608**
Employees: \$43,532.23 **Total Contributors: 30,923**
Members: \$63,593.08

AMERICAN HEART ASSOCIATION

Team SEFCU participated in **CycleNation** on September 28. The event, chaired by Community Engagement Leader **Mark Duffy**, is a nationwide movement aimed at empowering Americans to get heart and brain healthy. We were well-represented at this high-energy relay style event with a group of **34 riders** taking over eight stationary bikes.

In total the event raised over \$85,000 with nearly \$10,000 coming from Team SEFCU!

FARM AND GARDEN

Our **Freight Farm** and two outdoor gardens served up healthy produce to the community. For the first time ever, the full amount of produce harvested in the **Pink Ribbon Garden** and the organic farmers’ gardens at 700 Patroon Creek were donated to non-profit organizations. Our **Freight Farm**, as well as the two community **Freight Farms at the City Mission of Schenectady and the Boys & Girls Clubs of the Capital Region** also all had outstanding production this year, with the produce grown in our own farm valuing **\$90,625** based on the cost of each item at Whole Foods Market in Albany.

WHY I CARE WINNERS

Q3 Award Recipients

Employee: Maureen Nicholson
Member: Kyla Schmidt

Q4 Award Recipients

Employee: Stephanie Paluch
Member: Siobhan LeBlanc

Our Q1 and Q2 2021 **Why I Care Winners**, Employees Margaret Harrigan and Andrea Johnson and Members Tiffany Orner and Shane Bargy respectively, were celebrated along with the recipients listed above and the **eight recipients from 2020**. We gathered in person to celebrate these special **16 individuals** on November 3, 2021 at the Annual Awards Dinner.

MOBILE CAUSE



The SEFCU Foundation has taken its engagement programs to the next level with online giving and text-to-donate using **MobileCause**. This year we raised **\$4,016.50** using the platform on our website in pop up messages to members as well as text to donate campaigns for fundraising.

Coming Up Next

- **Buffalo Bills Points for Donation to FeedMore WNY January 2021**
- **Code Blue Needs Assessment January 2021**
- **Supporting Special Olympics while we cheer on Team USA with medal count donations February 2021**

- **Sharing the Love during National Random Acts of Kindness Week February 2021**
- **Go Red for Women and Heart Month February 2021**



INSTITUTE MISSION

The Institute for Financial Well-Being's mission is to guide and encourage individuals to focus on achieving economic stability — using innovative tools, making informed decisions, and encouraging positive habits.



Number of Events
505



Improvement in Confidence
22%



Individuals Served
5,588



Hours of Education
1,010

LEADING WITH YOUTH EDUCATION AND MENTORING

The Institute for Financial Well-Being supported several partner summer education efforts for youth. The City of Albany and Schenectady County Youth Bureau Summer Youth Employment Programs received extensive education. Statewide, **more than 200 youth received financial education** this summer, empowering their development as they enter the workforce. The team also began planning with several mentoring organizations in New York State, supporting their strategy to forge strong mentor-mentee relationships by leveraging financial education content and supportive conversations.

MONEYEDU – POWERED BY SEFCU

SEFCU's self-guided MoneyEdu financial education platform has experienced excellent growth and usage this year. **More than 500 users** have accessed this system to expand their awareness of financial concepts, engaging in pertinent readings, quizzes, and utilizing financial calculators and tools. The MoneyEdu platform now contains access to the Institute for Financial Well-Being on-demand *Leading and Inspiring through Financial Education*SM Train-the-Trainer program and several sessions of pre-recorded content. This is a creative implementation of MoneyEdu, to continue reaching users with the various education programs offered by SEFCU.

EASE OF ACCESSIBILITY FOR BUSINESS AND ORGANIZATIONS

A new partner request form was built in 2021, improving program accessibility for organizations, businesses, schools, and groups throughout the state. Made widely available on SEFCU's website in early 2022, this form centralizes the process for partners to establish a relationship with SEFCU. Partners are now able to easily clarify their needs for education and connect with an Institute team member to strategize well-being initiatives. Another activity creating a strong bridge and incredible ease of use for community partners statewide!

LEADING AND INSPIRING THROUGH FINANCIAL EDUCATIONSM PROGRAM ACCELERATION

Interactive and self-directed online programming is now hosted in SEFCU's MoneyEdu platform. The Institute for Financial Well-Being's *Leading and Inspiring through Financial EducationSM* Train-the-Trainer Program is available for on-demand access to community groups and organizations nationwide. This is a strong example of adoption to the demands of virtual accessibility and a new iteration of SEFCU's existing train-the-trainer program, customized for online access. The program builds scale for access to financial wellness, providing interested employer groups and partners with the skills and tools to deliver SEFCU's financial education model independently.

EXPANDING PARTNERSHIPS - OUTREACH AND SOCIAL MEDIA

In 2021, the Institute expanded reach to **36 states, educating more than 30,000 participants** to date. Strong marketing and connection efforts resulted in the support of **more than 100 community partners** in 2021. Creative engagement with social media platforms enhanced SEFCU's presence on **TikTok**, tapping into financial education trends and **generating more than 35 videos, resulting in 2,700 views** of short, engaging TikToks with practical money management tips.

MEMBER CHALLENGE

The Institute launched incentive challenges to encourage the acquisition of financial education through use of the MoneyEdu online learning platform. Email and social media marketing took place to promote challenges, and SEFCU employees were encouraged to share challenge opportunities with members. MoneyEdu usage increased as a result of these efforts with marked increases correlated to each marketing outreach message.

Coming Up Next

- **New Youth Course: Cubby & Coco** | **Spring 2022**
- **New York State Mentoring Program Educational Support** | **Spring 2022**
- **Expanded Education Offerings** | **Spring/Summer 2022**