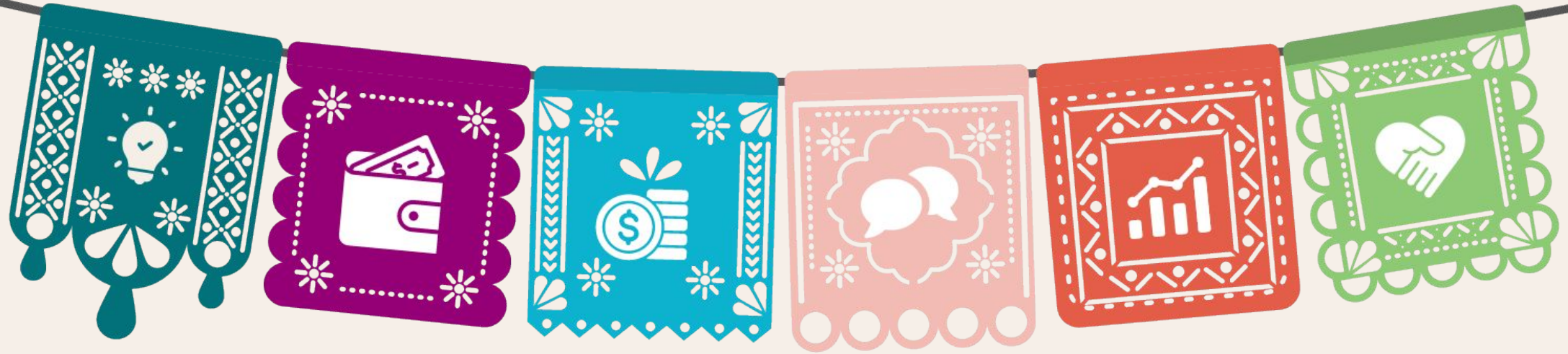




Banking for Spanish speakers

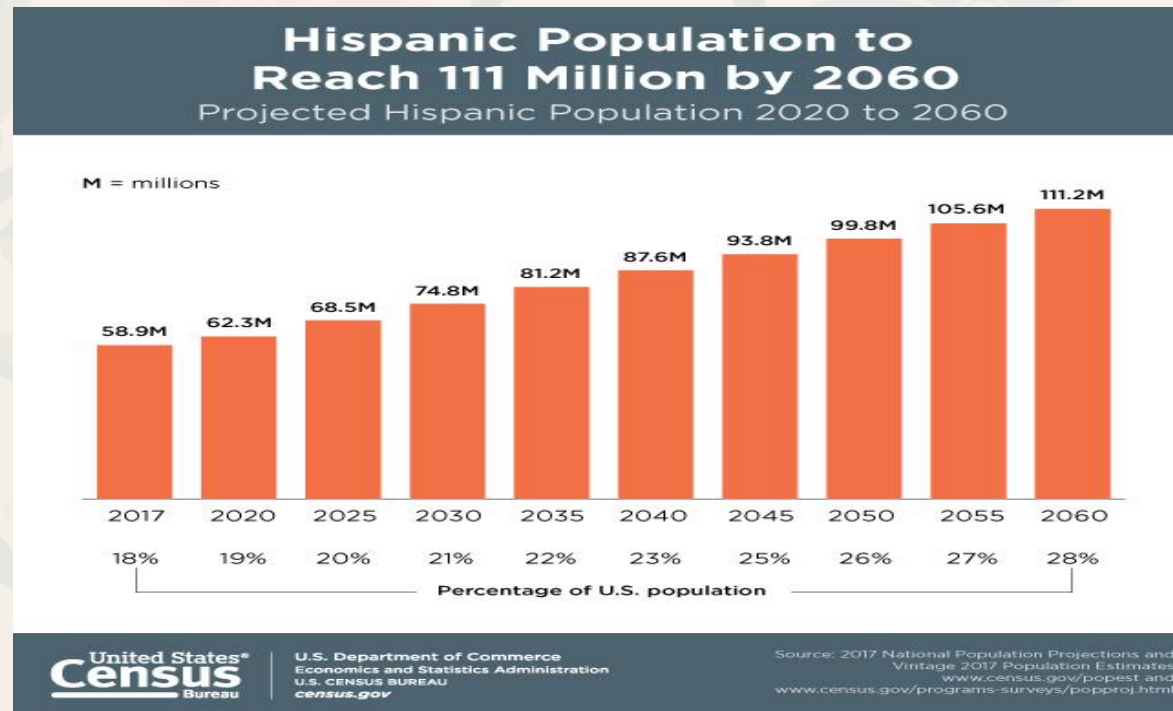
“Helping credit unions cross the cultural bridge to meet the communities they serve”

Spanish speaking community footprint

- The Hispanic community is the 3rd most unbanked community in the United States
- Cash is the most common way that this community transacts to pay for their everyday purchases and household necessities.
- 19% of Hispanic households use non bank check cashing services (other ethnicities; Asian 7%, white 4%)



- ❖ Spanish is the 2nd most common language spoken in the United States
 - ❖ About 59 million people speak Spanish in the United States
- ❖ According to the US census by 2050 1 in 3 people will be Spanish speaker





Credit union presence for Spanish speakers

There are about
4300 credit unions
in the United
states

Only about 130
credit unions offer
Spanish assistance
and services

Currently there are
more than 52,000
Hispanic employees
working at credit
unions





The spanish speaking community lacks financial literacy for many reasons. Credit unions have the ability to bring this to this community. There is currently a lack of presence from credit unions in the Spanish speaking community. Credit unions have the opportunity to serve this underserved community.

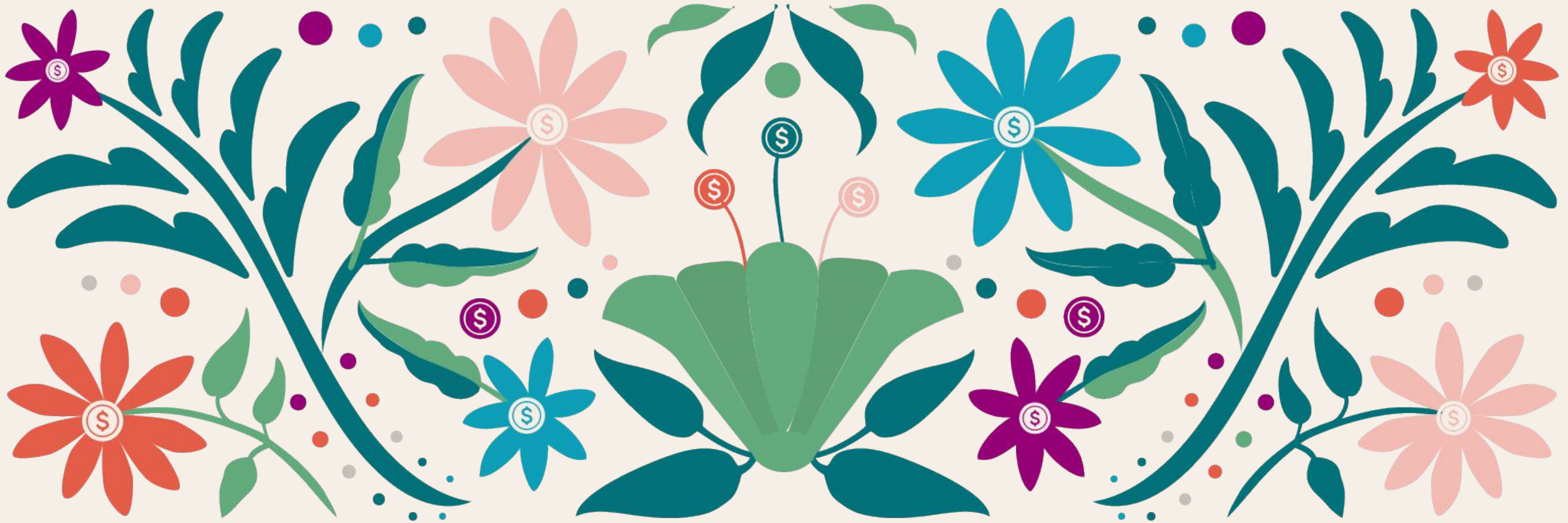


Credit unions mission is so serve members and communities. What better way to do this than to focus on the Spanish speaking community. Serve the underserved!

“Helping people prosper- Helping communities thrive”

“Passionately serve the best interest of our members, team member and our communities”





Thank you, Gracias!

