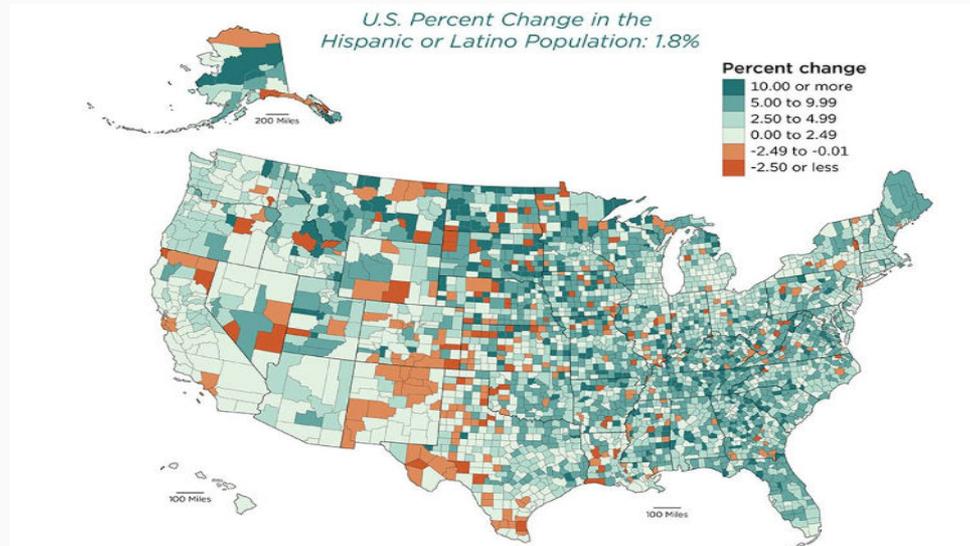


- Spanish is the 2nd most common language in the United States
- About 59 million people speak Spanish in the United States
- Studies show that by 2050 1 in 3 people will be Spanish speakers



# Hispanic community banking footprint

The Hispanic community is the 3rd most unbanked community in the United states, with about 9.5% of total households

Cash is still a common way for this community to get paid as they are unbanked

19% of Hispanic households use non Bank check cashing services(other ethnicities 7% Asian 4% white)



# Credit union presence For Spanish Speakers

- There are about 4300 credit unions in the United States
- Only about 130 credit unions offer Spanish products
- In those credit unions, there are about 52,000 Hispanic employees working in credit unions





Hispanics lack financial literacy catered to their needs and in their language. Credit unions have the ability to be able to bring that to the community. The lack of presence and focus in this community will not only bring more business to the credit union but will also give this underserved community the access to banking that is lacking.

"Helping People Prosper – Helping Communities Thrive".

"To partner with our members to make their dreams possible through trustworthy, inspired associates capable of providing quality financial products and services".

"Passionately serve the best interests of our Members, team members, and communities".

To "wow our members" by "boldly disrupting banking norms" and "doing good for our members, employees and communities" as a national digital credit union.

"Assists its members through a wide assortment of products and services to make sound financial decisions that lead to their improved financial well-being".

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**The mission of credit unions focus on member and community focus. What better way to align that focus than with focusing on the Spanish speaking community!**