

GUADALUPE CREDIT UNION



Guadalupe Credit Union is a Community Development Financial Institution (CDFI) and Juntos Avanzamos designee that proudly serves Northern New Mexicans of all faiths, professions, ages and backgrounds. GCU is 100% committed to providing financial education, products and services that work to help low-income, low-wealth, and other underserved communities join the economic mainstream.

"The CDFI Fund has given Guadalupe Credit Union opportunities to expand our reach in New Mexico. The fund has allowed us to implement a financial coaching program, create unique products such as our Predatory Debt Relief Loan, and open branches in rural communities that would otherwise be underserved."

- WINONA NAVA, President/CEO

Guadalupe Credit Union Highlights:

- Certified CDFI, CDFI means lending deeper into communities historically underserved by financial institutions
- Minority Depository Institution
- Low Income Designated
- 80% lending activity in eligible CDFI Target Markets
- 53% lending activity in Low-and moderate-income communities
- Financial Inclusion Ration of 1.26 where 1.00 indicates lending is exactly proportionate to the presence of CDFI Target markets in their service area



CDFI Program Highlights

Guadalupe Credit Union believes that financial education and access to resources are necessary tools for achieving life security. Providing financial empowerment is part of our core purpose, and we were proud to be recognized by the Credit Union National Association (CUNA) as first-place winners of the 2020 Desjardins Financial Education Award and the 2020 Louise Herring Philosophy-in-Action Member Service Awards for the \$50-250 Million in Assets category.

Desjardins Financial Education Award

Through Guadalupe Credit Union's financial education program, GCU won the youth category for its BizKids program, which engages young people and helps them develop life skills in areas of financial literacy and entrepreneurship. The kids learn how to build business plans, budget, and create their own companies. More information can be found at www.guadalupecu.org/bizkids.

Louise Herring Philosophy-in-Action Member Service Award

The Louise Herring award recognizes that credit unions are more than just a financial institution. It warrants that the programs and policies that we demonstrate as a credit union help in our commitment to better people's lives through our "People Helping People" philosophy. GCU was awarded 1st place for its Predatory Debt Relief Loan program, which helps members pay off payday loans and other predatory lenders, and includes free financial coaching and an emergency savings account of our core purpose, and we were proud to be recognized by the Credit Union National Association (CUNA) as first-place winners of the 2020 Desjardins Financial Education Award and the 2020 Louise Herring Philosophy-in-Action Member Service Awards for the \$50-250 Million in Assets category. prepare families for homeownership and asset building in cooperation with community stakeholders.



Inclusiv's mission is to help low- and moderateincome people and communities achieve financial independence through credit unions.