



peak Credit Union™

2025 Community Impact Report

Serving Our Communities

At Peak Credit Union, our vision for the future is to build communities where all feel financially secure and empowered to reach their dreams. Here, building community isn't just a belief. It's a promise.

And as part of that promise, last year we officially united Northwest Community Credit Union and TwinStar Credit Union under the new, singular Peak Credit Union brand. In 2026, we also renamed the philanthropic arm of the credit union, formerly known as the TwinStar Community Foundation, to be known as the PeakCU Foundation.

Together, Peak Credit Union and the PeakCU Foundation reinforce our commitment to building the communities we serve across Oregon and Washington. As we move forward under our new name, we'll continue to invest in causes that impact our communities and more than 250,000 members for the better – just as we have for the last 85+ years.

We're proud to highlight some of our 2025 accomplishments on the following pages. For clarity, we will refer to the unified Peak Credit Union and the PeakCU Foundation names throughout this document with the understanding that some of the information shared may have been attributed to our former brands.



2025 Giving by the Numbers

Peak Credit Union - \$847,732 donated

- \$243,400 Education & Literacy
- \$182,417 Economic Development
- \$166,000 Civic & Community
- \$140,000 Youth and Family
- \$70,325 Health & Wellness
- \$47,500 Housing
- \$19,500 Food insecurity



PeakCU Foundation - \$320,800 donated

- \$97,500 Scholarships to 48 members
- \$43,800 Classroom Cash to 219 classrooms
- \$179,500 Local support in grants to local nonprofits

- All Kids Win - \$20,000
- Onalaska Alliance for Sustainability Community - \$9,500
- Boys & Girls Club of Thurston County - \$5,000
- Beaverton Education Foundation - \$20,000
- North Thurston Education Foundation - \$10,000
- Family Education & Support Services - \$5,000
- 4 the Love Foundation - \$10,000
- Dolly Parton Imagination Library - \$50,000
- Onward Eugene - \$50,000



Building Community: Hands-On Giving / Relationships in Action

We take a hands-on approach to building community by showing up in our communities. In 2025, Peak employees gave nearly 3,500 hours of their time to directly support causes they are passionate about. These donated hours translate to over \$120,000 in economic impact to our communities, spread across 170 organizations that mirror the diverse interests of our employees and members.

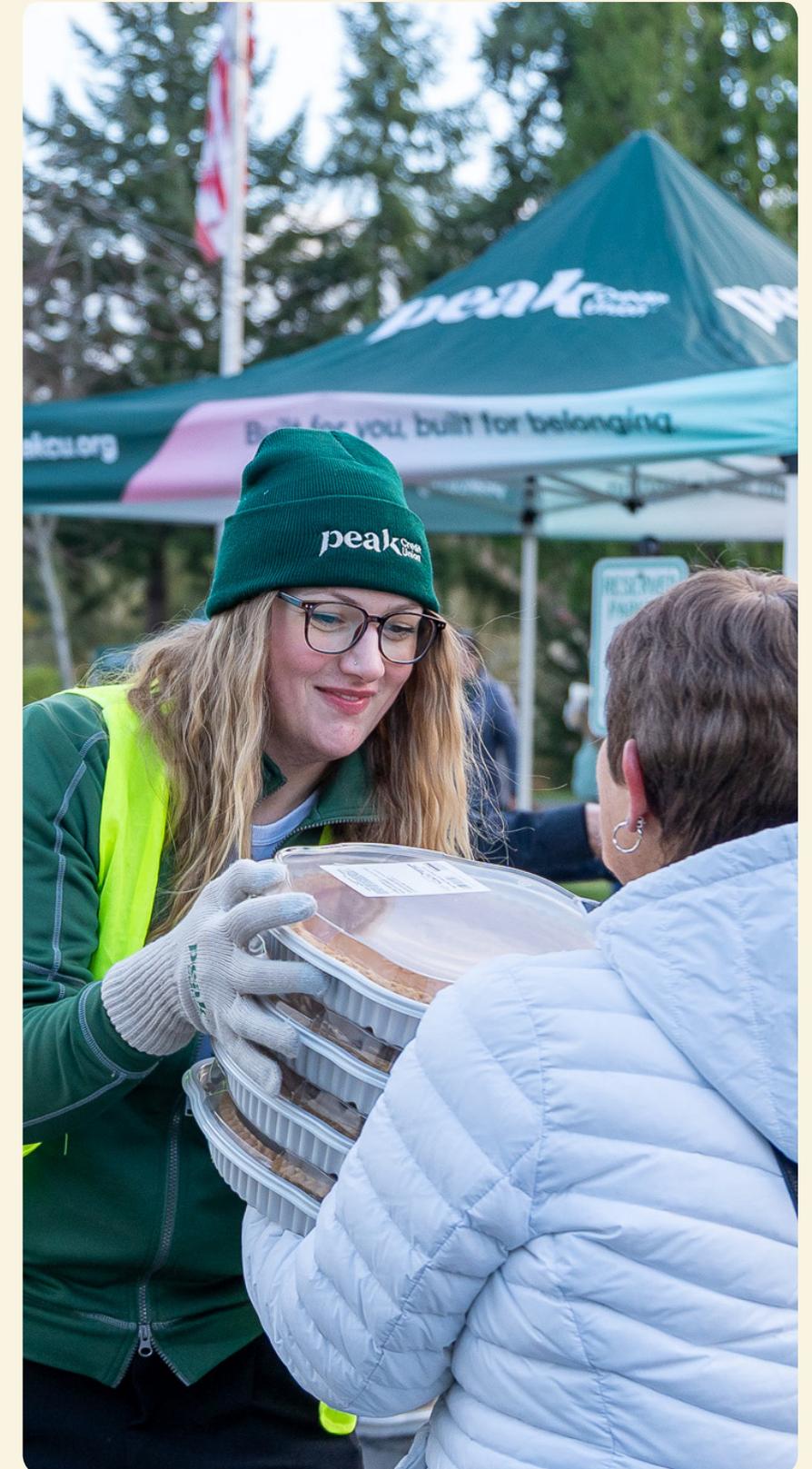
One of the organizations we support, All Kids Win, is a non-profit that focuses on helping food and housing insecure students throughout Thurston County by providing weekend food bags for up to 900 K-12 students across 49 schools. Lindsey Dahlquist, manager at our Tumwater branch, is on the Board of this purposeful organization and shares that, "Personally, being involved with All Kids Win is incredibly meaningful to me. Food insecurity directly impacts a child's ability to focus, participate, and thrive in school."

Aside from her leadership role, she also runs "bagging parties" so volunteers can gather to assemble the weekend food bags and personally delivers the bags to multiple schools in Thurston County. She says, "It takes a village – and I've been proud to see that village include Peak Credit Union employees. Multiple Peak team members have helped with weekly bag deliveries and participated in bagging parties throughout the year."

In the case of All Kids Win, Peak Credit Union's support also extends beyond our employees' volunteerism. The PeakCU Foundation also helps fund their gift card program. This program provides grocery gift cards to families facing acute need, offering flexibility and dignity during challenging times.

Lindsey adds that, "Knowing that our collective efforts help remove even one barrier for hundreds of students each week is deeply rewarding. I'm grateful to work for an organization like Peak that not only encourages community involvement but actively supports it."

Peak's passion to serve our members and better our communities is part of our DNA; we're proud to empower our employees in their efforts to support organizations that are positively enriching people's lives.



I'm grateful to work for an organization like Peak that not only encourages community involvement but actively supports it."

Lindsey Dahlquist, Tumwater branch manager

Building Community: College Scholarships

As part of our commitment to our members and community, the PeakCU Foundation is proud to award \$97,500 in college scholarships to member-students who demonstrate dedication to creating a positive impact in their community. Every year, there are 48 scholarships available – forty-four \$2,000 scholarships and four specialty legacy scholarships.

The Northwest Community Larry Levine Annual Scholarship awards \$3,500 to a Douglas County Resident attending Umpqua Community College to complete their education and developing career opportunities, even in the face of challenge. This scholarship is named for writer and educator Assistant Professor Larry Levine, who was killed along with eight Umpqua Community College students in 2015.

This year's recipient, Lindsay Roper, shared that attending UCC is an opportunity to invest in the future of the community that has nurtured her growth. She adds, "I'm incredibly grateful for this scholarship and what it has meant for my education this year. It has reduced the financial strain of being a single parent while attending school full-time and has helped me stay focused and committed to completing my degree. Because of this support, I'm able to invest more time and energy into my classes and build a better future for my daughter."

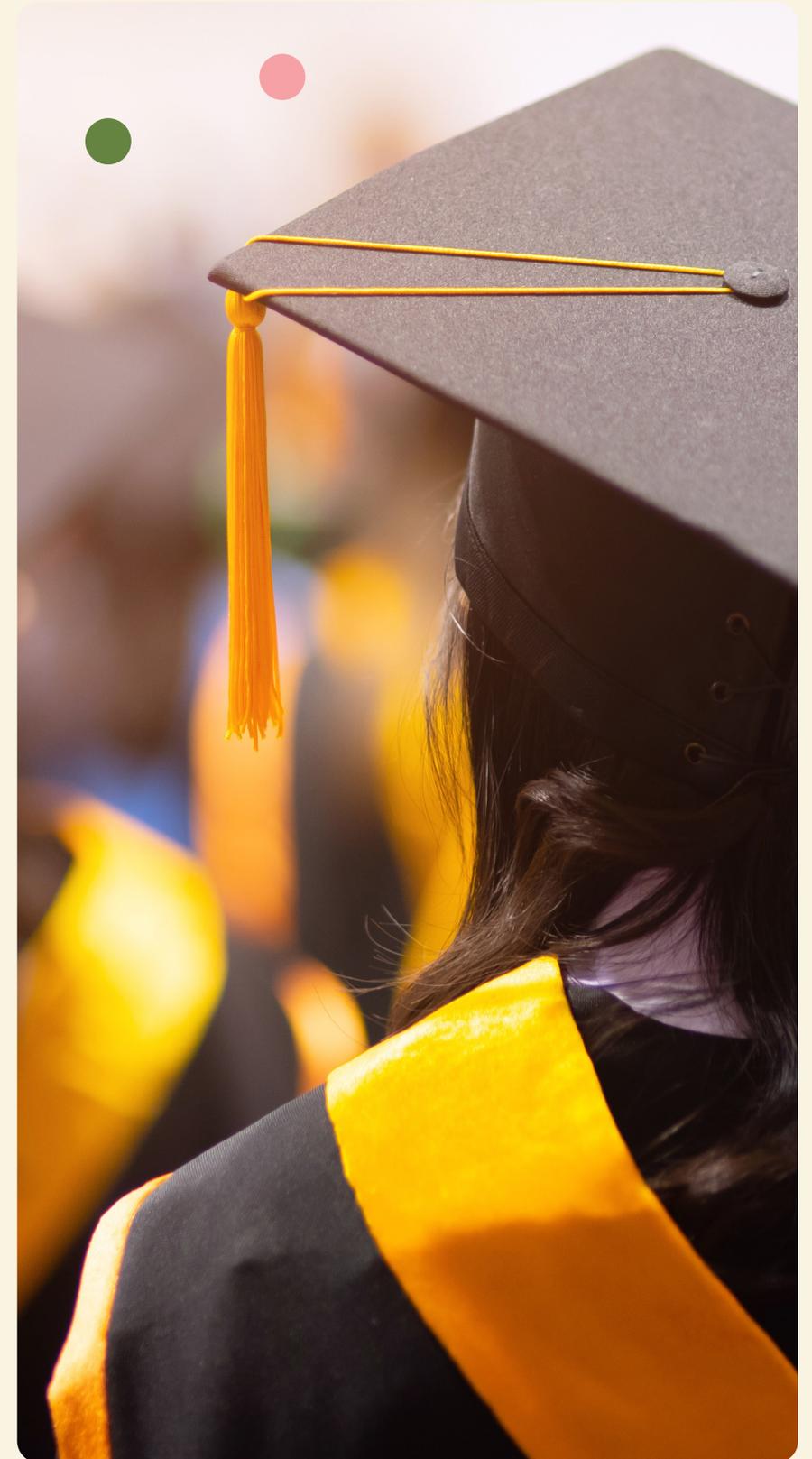
Aside from financial relief, receiving a scholarship can also provide a sense of community and reinforcement that others recognize your potential. Uplifting others embodies the spirit of one of our founders, Dewey I. Noblitt, who taught at Olympia High School and started our credit union in Room 121 to unite and protect teachers from loan sharks. Every year, The Dewey Noblitt Memorial Scholarship is awarded to a graduating senior from William Winlock Miller High School (Olympia High School).

Josiah York, the winner of our Dewey Noblitt Memorial Scholarship, explains that "getting this scholarship means a lot to me because it shows that people in my community believe in me and want to see me succeed... knowing I have that support pushes me to work harder and make the most of every opportunity."

Local scholarships for local students create a lasting impact across the areas we serve, making them a meaningful way to partner with our members and help them reach their future goals.

"It has reduced the financial strain of being a single parent while attending school full-time and has helped me stay focused and committed to completing my degree."

Lindsay Roper on attending UCC with PeakCU Foundation scholarship



Building Community: Classroom & School Impact

This year marked the 25th anniversary of PeakCU Foundation's Classroom Cash program! This initiative provides K-5 teachers with funds to support creative projects and essential classroom needs. The program is designed to be simple and accessible so teachers can quickly bring resources into their classrooms without added stress.

In 2025, 219 educators across Washington and Oregon received \$200 grants to help their students benefit from additional resources that schools often cannot cover.

One teacher who has seen the difference firsthand is John Spafford, a 5th grade teacher at Camas Prairie Elementary School. John has applied for and received Classroom Cash grants more than once, and each award has had a meaningful impact on the way he teaches.

"I have used the cash to purchase books for my classroom library. I have an extensive classroom library, and it is an integral part of my reading instruction. After all, how are you going to become proficient in something if you don't practice, and reading is no different. You have to practice reading by actually reading," John explained.

John has taught across different grade levels and used the funding flexibility to adapt to his students' needs. In addition to building his library, he has also purchased classroom maps of the United States, the world, and the state of Washington. These maps are part of daily lessons, helping students strengthen geography and map skills that are often under-emphasized in elementary education.

John summed up the spirit of Classroom Cash best by quoting one of his favorite sayings: "Teaching kids to count is fine but teaching kids what counts is best."



Book Vending Machine

Every child deserves access to great stories – stories that spark imagination and cultivate wonder. In 2025, we were proud to give the gift of reading to students at Onalaska Elementary School through a brand-new Book Vending Machine. Students can now earn special tokens at school to “vend” their very own books to take home and enjoy. This exciting addition is a gift to the entire school, not just a single classroom, to support literacy and help students discover the joy of reading.

Building Community: Financial Literacy

In the United States, many high school graduates leave school without a basic understanding of money and economics – as a trusted financial institution, we remain committed to providing financial education and sharing our knowledge to help empower the next generation of fiscally aware young adults. In 2025, we delivered 97 presentations to approximately 2,425 students in 29 different classrooms.

Amanda Stevens, our PeakCU Foundation Director, often teaches these financial literacy classes in our local schools. Her curriculum is designed to promote financial fitness, covering topics that include banking basics, loans, budgeting, fraud awareness, investing, and risk management.

Career and Technical Education Teacher, Baron Coleman, at Lakes High School in Lakewood has seen the positive influence these lessons can have on students.

He says, “For the past six years, Amanda has brought her expert banking knowledge into our learning space, transforming the way our students understand personal finance. Her ability to make banking and financial literacy engaging, interactive, and relevant has been nothing short of remarkable. She delivers curriculum with clarity and enthusiasm, making complex topics accessible and enjoyable for our high school students – exactly what they need in today’s world.”

While our proactive approach to financial literacy is

meant to be helpful through our K-12 outreach programs, our mission is to help improve the financial well-being of all our members and the greater community. We provide ongoing opportunities to share financial literacy education for adults in a variety of ways.

In 2025, we hosted 64 financial education presentations for 1,044 attendees. In these presentations, we shared general information about banking and answered community questions for increased comprehension.

We also continued our partnership with MoneyEDU, a self-directed online financial wellness education program. Within this platform, our members can use interactive tools to create budgets, track spending, and calculate things such as how much interest they will pay when making minimum payments on credit cards. We had 771 new users participate in the program. With 1,872 course enrollments and 1,918 active sessions, we are proud to support a total of 676 hours of learning time for our members.

We believe it’s never too early or too late to learn more about finances, which is why offering financial education programs that span generations continues to be extremely meaningful to our credit union.



Building Community: Employee-Led Food Drive

Something that makes Peak truly unique is our employees and their passion for serving our members and our communities.

A perfect example of our team's desire to aid others is our employee-led food drive in the Fall of 2025. Peak employees noticed a need in our communities: local families were experiencing food insecurity and they needed help. Our teams took swift action to coordinate and lead a company-wide food drive, asking the credit union to partner and support their efforts. In addition to the credit union's support, the PeakCU Foundation also stepped up to help make a difference.

Employees and members donated non-perishable food items at Peak branches, with branch managers coordinating deliveries to local food banks for distribution to community members in need. Over the course of six weeks, more than 17,600 food items were collected. We also collected monetary donations, which the PeakCU Foundation matched, to contribute \$2,428.44 to Thurston County Food Bank, Food for Lane County, Emergency Food Network, and the Oregon Food Bank Network.

The collective efforts of our employees, credit union, and Foundation helped address a critical need in our communities and fed more than 20,000 people during the holiday season.



Building Community: Business Networking & Regional Enhancement

Improving our communities isn't just a reactionary effort – it's also about proactively planning and supporting a space for community members to gather, collaborate, and align priorities to ensure we're collectively building a better future. In addition to working directly with members, schools, non-profits, and food banks, Peak also supports business events that unite stakeholders in the community.

Brittany Quick-Warner, the President & CEO of the Eugene Area Chamber of Commerce, explains that annual sponsorship and partnership of these events not only deepen relationships but also develops the next generation of civic leaders who will bring transformative change to their local communities.

She elaborates, "What makes Peak's partnership meaningful is that it is layered and sustained ... Peak doesn't simply invest in programs - they invest in outcomes, in leadership, and in the long-term vitality of our region."

Across Oregon and Washington, we're proud to support community initiatives, local Chambers, and business events that will positively influence the communities we're a part of.



“The investment that Peak Credit Union made in the Elevate 28 Regional Economic and Community Development Initiative has been nothing short of game changing for our community. As one of our top investors, their generous contribution has made it possible for us to add hundreds of childcare slots to our community, increase safety efforts downtown, support housing and homeless service expansion, and drive important economic development conversations that will improve our economy for the long run. As the chair of the initiative, I know this work wouldn't be where it is today without Peak's commitment to the community.”

Greg Erwin, Chair of Elevate 28



Peak Credit Union is committed to making a difference
in our shared communities.

We couldn't do it without the continued support of you
– our 250,000+ member-owners.

