

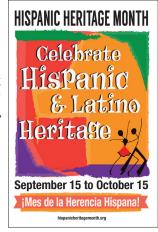


### New from Juntos Avanzamos

### **Celebrating Hispanic Heritage**

In honor of Hispanic Heritage Month (Sept. 15- Oct. 15), the Federation ran a month-long social media campaign celebrating Hispanic Americans and immigrants, the credit unions who serve them, and the critical work being done to promote financial inclusion for this vital and vibrant part of our nation, society and economy.

We're proud to support financial inclusion for immigrants and Hispanic Americans through our member CDCUs, partner organizations, Juntos Avanzamos, and our ongoing advocacy work and capacity building initiatives.

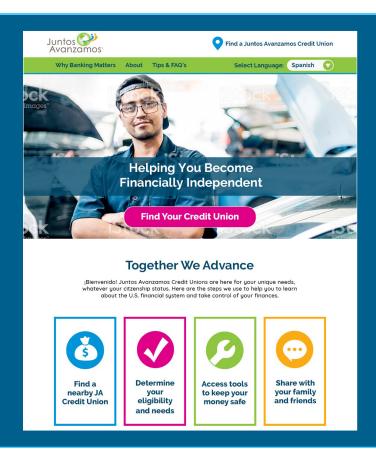


Serving immigrants is a key part of the history and the future of the credit union movement, and the Federation stands firmly in solidarity with DREAMers and their supporters in calling for stronger, more comprehensive public policy protections for immigrants.



#### ITIN Lending Makes Homeownership Possible

Mr. and Mrs.Garcia and their five children recently purchased their first home, thanks to an ITIN mortgage from Juntos Avanzamosdesignated North Jersey Federal Credit Union and the Federation's CDCU Mortgage Center ITIN lending program. Individual Taxpayer Identification Number (ITIN) lending programs allow immigrants, Permanent Legal Residents and DACA recipients to access loans and mortgages, regardless of immigration status.



# **Coming in 2018: Juntos Avanzamos Consumer Website**

The Juntos Avanzamos team is excited to announce the launch of a new website, dedicated to promoting the Juntos Avanzamos network and furthering our mission of empowering Hispanic and immigrant consumers.

Expected to go live in early 2018, the site will serve as a welcoming and easy-to-navigate bilingual resourse for Latino consumers who are seeking basic information on taking control of their personal finances and are interested in exploring what "immigrant and Hispanic friendly" financial services and institutions are available to them.

Beyond simply providing educational resources to help immigrants and under-served Hispanic consumers better understand the U.S. financial system, the site's primary objective is to connect consumers with a Juntos Avanzamos credit union in their area through the "Find the Nearest JA Credit Union" locator tool. Here they will find a map of nearby JA credit unions, including names, locations and contact information for each.

#### **Welcome New Juntos Avanzamos Members!**

The Juntos Avanzamos network continues to grow! Proclamation ceremonies marked five of our most recent designations, including our first designations in the states of Connecticut and Wisconsin! Learn how you can become a Juntos Avanzamos credit union. Contact Pablo DeFilippi, Federation SVP of Membership and Network Engagement, at pablo@cdcu.coop.











Recent designations (clockwise from top):

- Cooperative FCU, Syracuse, NY
- Illiana Financial FCU, Calumet City, IL
- Marine CU, Milwaukee, WI
- Members CU, Cos Cob, CT
- Nutmeg State Financial CU, Rocky Hill, CT



### Juntos Avanzamos Partners with Mexican Consulate on La Ventanilla De Asesoria Financiera

Since November 2016, the Federation has been working with the Mexican Consulate in New York to integrate Juntos Avanzamos-designated credit unions in New York City with the Consulate's La Ventanilla De Asesoria Financiera, or "Financial Empowerment Window."

Brooklyn Cooperative, Lower East Side People's, and Neighborhood Trust credit unions are the first credit unions to participate. Plans for facilitating partnerships between Juntos Avanzamos credit unions, Mexican Consulates and community-based organizations are also underway in the Chicago area.

# **Juntos Avanzamos Credit Union Creates a Pathway to Financial Counseling Success**

Border Federal Credit Union is a Juntos Avanzamos designated credit union serving a predominantly Latino membership across 13 rural, low-income counties in Western Texas.

Border became one of the first community development credit unions to test Pathways to Financial Empowerment, a new financial counseling model supported by first-of-its-kind technology developed by the Federation and Neighborhood Trust Financial Partners. Pathways helps clients better understand their financial condition through "Financial Snapshots", and individualized "Take Action Today" plans.

In its first year of implementing Pathways, Border provided one-on-one counseling to 500 people; participants opened nearly 400 products as a result of counseling, including 306 loans totaling \$2.1 million.

2018 enrollment for Pathways is now open. Learn more at **www.cdcu.coop/ pathways**.

# BORDER FCU PATHWAYS RESULTS

54%

of members in the Pathways pilot program at Border FCU took out a loan product, totaling \$2.1 M

14

PERCENT

of Border members in Pathways counseling improved their credit category. PERCENT

of Border members in Pathways counseling established credit by the 40

**PERCENT** 

of Border members in Pathways counseling reduced their

#### **Juntos Avanzamos Network Adds Two New Partners**

Juntos Avanzamos is a unique collaboration within the credit union industry.

We are pleased to welcome our two newest partners, the New York Credit Union Association and the Illiniois Credit Union League!

"ICUL is excited to partner with the National Federation of Community Development Credit Unions to promote Juntos Avanzamos in order to better serve and empower the growing Hispanic population," said Illinois Credit Union League President/CEO Tom Kane.

"We strongly believe this program will help our credit unions provide value to an underserved community and fulfill our collective goal of helping people achieve financial independence."















Mountain West

**Credit Union Association** 







Interested in joining? Contact Pablo DeFilippi, Federation SVP of Membership and Network Engagement, at pablo@cdcu.coop.

#### **About Juntos Avanzamos**

Juntos Avanzamos ("Together We Advance") is a designation for credit unions committed to serving and empowering Hispanic and immigrant consumers – helping them navigate the U.S. financial system and providing safe, affordable and relevant financial services. Juntos Avanzamos credit unions employ bilingual, culturally-competent staff and leadership, accept alternative forms of ID and treat all of their members with respect, regardless of immigration status.

The National Federation of Community Development Credit Unions is leading the national expansion of Juntos Avanzamos, in partnership with the Network of Latino Credit Unions and Professionals (NLCUP); Coopera, Iowa-based consultants to the credit union industry on the Hispanic market; Cornerstone Credit Union League, and a growing number of state leagues and associations across the country. First developed by the Cornerstone Credit Union League as a Hispanic outreach program in Texas, the number of Juntos Avanzamos credit unions is expanding rapidly; today the network includes 74 credit unions in 20 states and the District of Columbia. Learn more about Juntos Avanzamos at **www.cdcu.coop/juntosavanzamos**.



# Ready to Show Your Commitment to Serving and Empowering Hispanic and Immigrant Consumers?

Learn more about Juntos Avanzamos and how to join our network by visiting **www.cdcu.coop/juntosavanzamos**, or contact:

Pablo DeFilippi
SVP of Membership and Network Engagement
National Federation of Community Development Credit Unions
pablo@cdcu.coop.



### Directory of Juntos Avanzamos Credit Unions

**Arizona:** MariSol FCU • Phoenix, AZ • marisolcu.org Vantage West CU • Tempe, AZ • vantagewest.org

California: Kern FCU • Bakersfield, CA • www.kernfcu.org

**Kinecta FCU** • Manhattan, CA • kinecta.org **Mendo Lake** • Ukiah, CA • www.mlcu.org

SCE FCU • Irwindale, CA • scefcu.org

Santa Cruz Community CU • Santa Cruz, CA • scccu.org

**Self-Help FCU •** Oakland, CA • self-helpfcu.org

Travis CU • Vacaville, CA • traviscu.org

Colorado: Partner Colorado CU • Arvada, CO •

partnercoloradocu.org

Fitzsimons CU • Aurora, CO • fitzsimonscu.com

Connecticut: Members CU • Cos Cob, CT • memcu.com

Nutmeg State Financial CU • Rocky Hill, CT • nutmegstatefcu.org

Florida: JetStream FCU • Miami Lakes, FL • jetstreamfcu.org

Manatee Community FCU • Bradenton, FL • manateecfcu.org

Self-Help FCU • Apopka, FL • self-helpfcu.org

Illinois: Illiana Financial CU • Calumet City, IL • illiana.org
North Side Community FCU • Chicago, IL • northsidecu.org
Second Federal (Self-Help FCU) • Chicago, IL • self-helpfcu.org

Iowa: Ascentra CU • Bettendorf, IA • ascentra.org
 Community 1st CU • Cedar Rapids, IA • c1stcreditunion.com
 Des Moines Metro CU • Des Moines, IA • dmmcu.org

**Michigan: Community Promise FCU •** Kalamazoo, MI • communitypromisefcu.org

Missouri: Holy Rosary CU • Kansas City, MO • holyrosarycu.org

Nevada: SCE FCU • Las Vegas, NV • scefcu.org

New Jersey: 1st Bergen FCU • Hackensack, NJ • 1stbergen.com North Jersey FCU • Totowa, NJ • njfcu.org

**New Mexico: Guadalupe CU •** Santa Fe, NM • guadalupecu.org **Rio Grande CU •** Albuquerque, NM • riograndecu.org

New York: Brooklyn Cooperative • Brooklyn, NY • brooklyn.coop Cooperative Federal • Syracuse, NY • cooperativefederal.org Genesee Co-Op FCU • Rochester, NY • www.genesee.coop Lower East Side People's FCU • New York, NY • lespeoples.org Neighborhood Trust FCU • New York, NY • neighborhoodtrustfcu.org Ohio: Nueva Esperanza Community CU • Toledo, OH

Oklahoma: FAA CU • Oklahoma City, OK • faaecu.org
Tinker FCU • Oklahoma City, OK • tinkerfcu.org

Oregon: Point West CU • Portland, OR • pointwestcu.com

**Texas: Alliance FCU •** Lubbock, TX • afcutx.com

Amarillo Community FCU • Amarillo, TX • acfcu.org

**Beacon FCU •** Porte, TX • beaconfed.org

**Border FCU •** Del Rio, TX • borderfcu.com

Caprock FCU • Lamesa, TX • caprockcu.com

Coastal Community FCU • Galveston, TX •

coastalcommunityfcu.org

Community Resource CU • Baytown, TX • crcu.org

DATCU CU • Denton, TX • datcu.org

**EECU** • Fort Worth, TX • eecu.org

First Central CU • Waco, TX • firstcentralcu.com

FirstLight FCU • El Paso, TX • firstlightfcu.org

**GECU** • El Paso, TX • gecu.com

**Generations FCU •** San Antonio, TX • mygenfcu.org

La Joya Area FCU • La Joya, TX • lajoyacreditunion.coop

Neighborhood CU • Dallas, TX • myncu.com

North East Texas CU • Lone Star, TX • netcu.org

One Source FCU • El Paso, TX • onesourcefcu.org

People's Trust FCU • Houston, TX • peoplestrustfcu.org

Randolph-Brooks FCU • Universal City, TX • rbfcu.org

Resource One CU • Dallas, TX • r1cu.org

River City FCU • San Antonio, TX • rivercityfcu.org

**Security First CU** • Edinburg, TX • securityfirstcu.com

Security Service FCU • San Antonio, TX • ssfcu.org

**Shared Resources CU •** Pasadena, TX • srcu.net

**Shell FCU** • Deer Park, TX • shellfcu.org

**Southwest 66 CU •** Odessa, TX • southwest66.com

**Space City CU •** Houston, TX • spacecitycu.com

TCC CU • Dallas, TX • tcccu.com

**Unity One FCU •** Fort Worth, TX • unityone.org

**Velocity CU** • Austin, TX • velocitycu.com

Utah: City Center CU • Provo, UT • citycentercu.com

**Washington:** Lower Valley CU • Sunnyside, WA • Ivcu.org Seattle Metro • Seattle, WA • smcu.com

Washington, DC: District Government Employees FCU • Washington, DC • dgefcu.org

Wisconsin: Marine CU • Onalaska, WI • marinecu.com