community

financial literacy

Financial Empowerment

for a Stronger Future

2025 ANNUAL IMPACT REPORT

scholarship fund

USC CREDIT UNION

Community Foundation

capacity building

www.USCcreditunion.com/foundation

Mission

Rooted in financial empowerment, the USC Credit Union Community Foundation creates pathways of opportunity through financial literacy, scholarships, and capacity building. We believe in meeting our community where it matters most, fostering trust, building confidence, and nurturing lasting resilience. With steadfast commitment to service, we rise together in the face of challenge and celebrate the triumphs that move us all forward.

FOUNDATION PILLARS

Financial Literacy

Capacity Building

Scholarship Fund

A Message From the Board Chair & CEO

Dear Friends,

This year has been transformative for the USC Credit Union Community Foundation, marked by meaningful firsts and the promise of what we can accomplish together.

With the official launch of the Foundation, we moved quickly to turn compassion into action, providing immediate assistance to more than 300 families affected by the devastating wildfires in Southern California. Along the way, we united organizations and partners from across the nation around a shared commitment to strengthening and supporting our communities.

We also expanded our financial literacy efforts, helping over 2,000 individuals and families gain the knowledge and tools to navigate their financial futures with greater confidence. And we proudly awarded $7,500 in inaugural scholarships, investing in resilient foster youth as they pursue their education, ambitions, and dreams.

These milestones are only the beginning. With the support of donors, partners, and friends like you, we can reach more families, create more opportunities, and build an even greater impact in the years ahead.

We invite you to be part of what comes next. Your generosity can help transform possibility into opportunity and ensure the Foundation continues to be a source of support, empowerment, and hope, helping individuals, families, and communities Fight On! toward a brighter future.

Together, we can make a lasting difference.

With gratitude,

GARY J. PEREZ
Board Chair

DR. ROCIO FLORES
President and CEO

USC CREDIT UNION
Community Foundation

2025 *impact by the numbers*

$7,500

IN SCHOLARSHIP AWARDS

2,400

PERSONS SERVED

65

COMMUNITY LEADERS SERVED

$372,231

DONATIONS RAISED

$30,000

IN COMMUNITY GRANT AWARDS

67

ORGANIZATIONAL DONORS

INDIVIDUAL DONORS

209

2,030

FINANCIAL EDUCATION RESOURCES ACCESSED

United We Rebuild

When the devastating wildfires of January 2025 impacted Southern California communities, donors and partners near and far came together to help families recover and rebuild.

Through the Southern California Wildfire Relief Fund, 222 donors contributed more than $330,000, with support from credit unions across the country, nonprofit organizations, community partners, and individuals. Credit unions represented the largest share of contributions, reflecting the far-reaching spirit of cooperation that helped amplify this collective response.

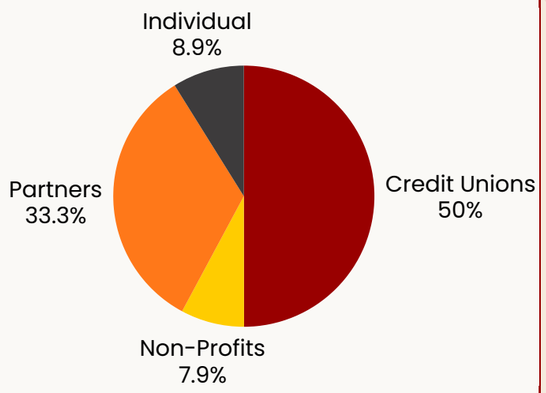
Together, that generosity was transformed into action, providing direct financial assistance to 302 individuals and families affected by the wildfires. An additional $30,000 combined was awarded in grants to three community organizations, the Altadena Chamber of Commerce, My TRIBERise, and Civic Soul, to support community-based recovery efforts.

CONTRIBUTIONS

222
Total Donors

$333,676
Total Raised

Contributions by Source:



RELIEF FUNDS IN ACTION

> *All of our possessions were incinerated. Every bit of help moves us closer to being closer to whole again. We will never get back what we lost, but we will rebuild. And every dollar we get will go back to rebuilding our lives.*
>
> *- Michael*

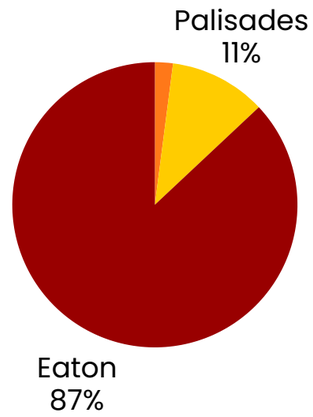
> *I have two children ages (16) and (5) years old. And we lost everything. My main objective is to provide shelter for my family. However, we need everything so the funds will go toward all the things we need to survive.*
>
> *- Natasha*

RELIEF DISTRIBUTION

$333,676
Total Dollars Awarded directly to individuals.

302
INDIVIDUALS/ FAMILIES SUPPORTED

Applicant Impact by Wildfire:



Financial Literacy

FOUNDATION PILLAR

Building Financial Confidence, Strengthening Families

Financial knowledge can shape a family's future. Understanding how to budget, build credit, protect against fraud, or prepare for homeownership helps individuals make informed decisions and build greater financial stability.

PILLAR IMPACT

2,030
PERSONS SERVED

1,012
Financial Education & Counseling Resources

1,018
Participants in Live Workshops

Through its Financial Education Workshop Series, the Foundation delivered accessible, bilingual programming that turned financial concepts into practical, everyday skills.

In partnership with trusted community organizations, the Foundation expanded access to financial education across diverse audiences, helping individuals and families navigate their financial journeys with greater confidence.

Building Financial Confidence

In their own words, participants share what they learned and how they plan to put it into action.

> *...I feel confident about learning how to have better budget strategies.*
>
> - Glynn I.

> *I will definitely be readjusting my budget to ensure more goes into my savings (emergency fund and future savings).*
>
> - Matthew D.

Capacity Building

FOUNDATION PILLAR

Strengthening Community Impact

The Foundation brought nonprofit leaders together through its Quarterly Community Leaders Learning Exchange. These convenings created opportunities to learn, connect, share experiences, and tackle common challenges while building relationships across organizations and providing practical tools and resources to strengthen their work. Each gathering encouraged open dialogue around the opportunities and challenges facing organizations and the communities they serve. Leaders also gained new perspectives and insights they could bring back to their teams and put into practice.

PILLAR IMPACT

COMMUNITY LEADERS LEARNING EXCHANGE PARTICIPATION **63**

03 CAPACITY BUILDING EVENTS

By combining opportunities for learning and collaboration, the Foundation helps community organizations strengthen their capacity, extend their reach, and build a connected network of leaders equipped to create meaningful, lasting change.

Community Impact in Action.

A sample of Community Leaders Learning Exchange Organizations we are proud to partner with.

CCCNP CENTRAL CITY NEIGHBORHOOD PARTNERS

INCLUSIVE ACTION FOR THE CITY

INTERNATIONAL RESCUE COMMITTEE

USC PA PATHWAYS PROGRAM

Barrio Action

BSP BUILDING SKILLS PARTNERSHIP

CRCD COALITION for RESPONSIBLE COMMUNITY DEVELOPMENT

BRIDGE BUILDERS FOUNDATION

Scholarship Fund

FOUNDATION PILLAR

Opening Doors, Creating Opportunity

Education has the power to open doors, create opportunity, and change the trajectory of a life. In 2025, the Foundation launched its inaugural scholarship program to support current and former foster youth as they pursue higher education and transition into adulthood.

PILLAR IMPACT

$7,500

IN SCHOLARSHIP AWARDS

3 SCHOLARSHIP RECIPIENTS

The Foundation awarded $7,500 in scholarships, helping three deserving students overcome financial barriers and continue pursuing their educational and career aspirations.

More than financial assistance, these scholarships represent an investment in potential. By supporting resilient young people at a pivotal moment in their lives, your support is helping create pathways to greater financial stability, meaningful careers, and long-term success.

UNIVERSITY OF NOTRE DAME

Cal State Fullerton.

LATTC
LOS ANGELES TRADE-TECHNICAL COLLEGE

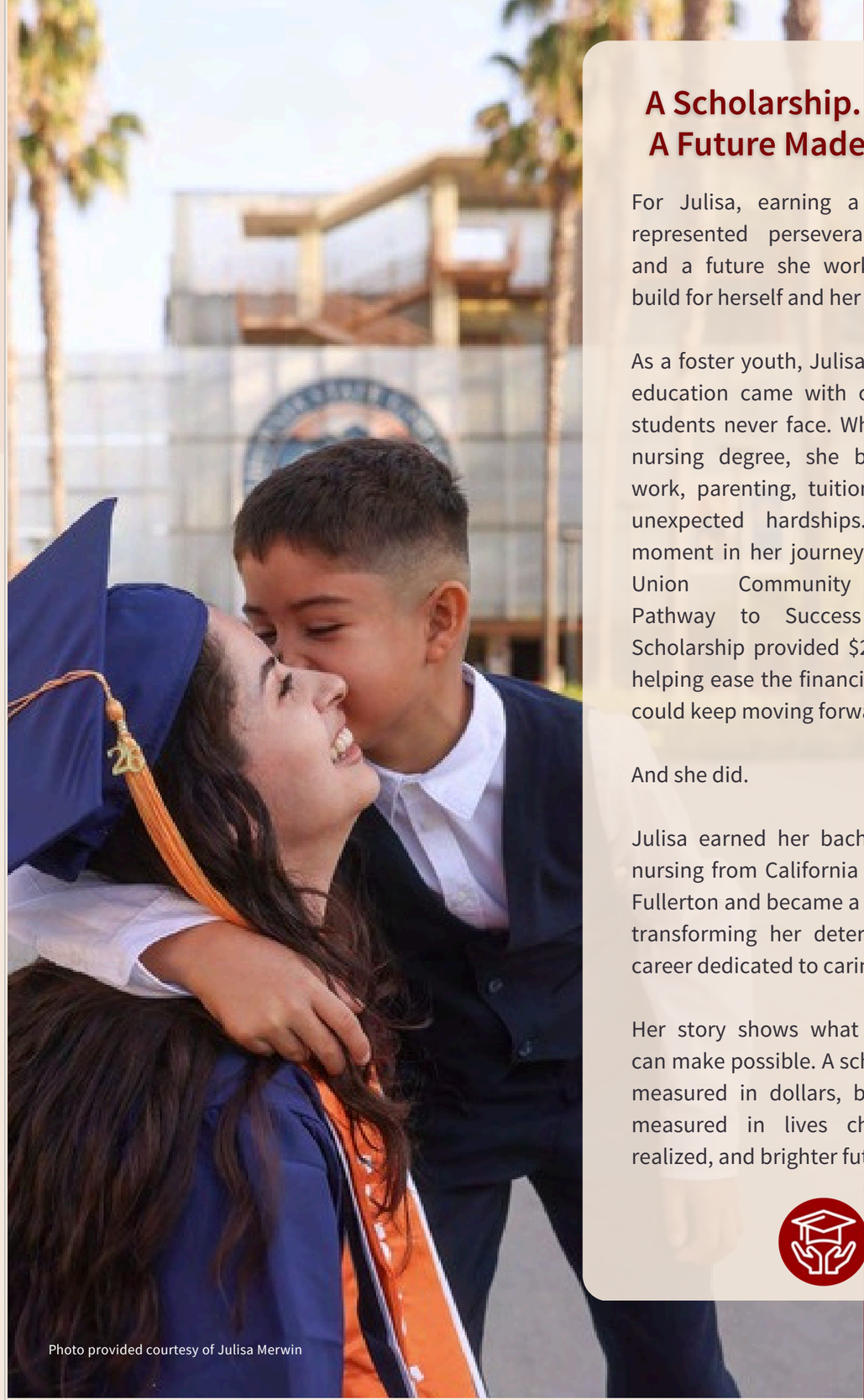


Photo provided courtesy of Julisa Merwin

A Scholarship. A Dream. A Future Made Possible.

For Julisa, earning a college degree represented perseverance, possibility, and a future she worked tirelessly to build for herself and her family.

As a foster youth, Julisa's path to higher education came with challenges many students never face. While pursuing her nursing degree, she balanced school, work, parenting, tuition expenses, and unexpected hardships. At a critical moment in her journey, the USC Credit Union Community Foundation's Pathway to Success Foster Youth Scholarship provided $2,500 in support, helping ease the financial burden so she could keep moving forward.

And she did.

Julisa earned her bachelor's degree in nursing from California State University, Fullerton and became a registered nurse, transforming her determination into a career dedicated to caring for others.

Her story shows what your generosity can make possible. A scholarship may be measured in dollars, but its impact is measured in lives changed, dreams realized, and brighter futures created.

USC CREDIT UNION Community Foundation

Pathways of Promise

The Foundation hosted its inaugural Pathways of Promise, bringing together more than 100 scholars, grant recipients, community partners, donors, sponsors, and staff to celebrate a year of shared impact.

The evening recognized the Foundation's inaugural scholars, each awarded a $2,500 scholarship to support their educational journeys, and celebrated Civic Soul, My Tribe Rise, and the Altadena Chamber of Commerce, each recipients of $10,000 grants through the Wildfire Recovery Fund.

Inaugural Scholarship Dinner and Fundraiser

The Foundation also recognized the LA County Department of Economic Opportunity's AJCC Program for its partnership in helping deliver $1,000 in direct cash assistance to families impacted by the wildfires.

More than a celebration, Pathways of Promise was an opportunity to recognize the people and organizations who made the Foundation's first year possible, and the donors and partners whose generosity continues to turn promise into meaningful community impact.

Leadership Team

EXECUTIVE TEAM

CHIEF EXECUTIVE OFFICER	Dr. Rocio Flores
COMMUNITY DEVELOPMENT MANAGER	Lilia Covarrubias

BOARD OF DIRECTORS

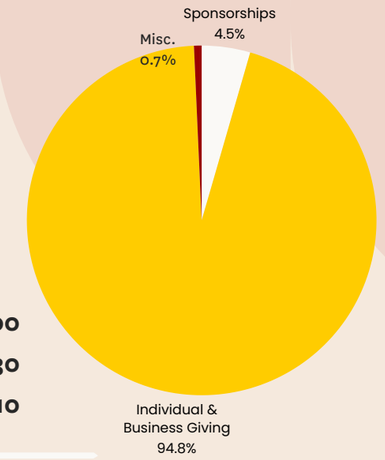
CHAIRPERSON	Gary J. Perez
TREASURER	Michael Rogers
SECRETARY	Sandra Alvidrez
MEMBER	Ted Budge

Financial Summary

For Fiscal Year ending June 30, 2025.

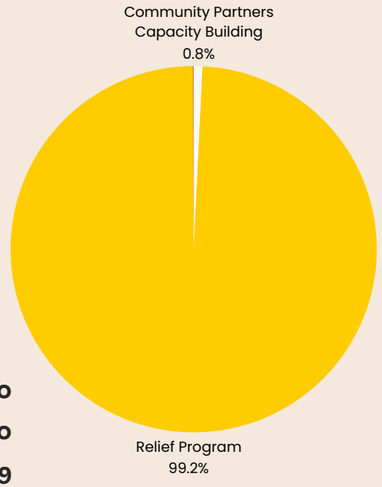
REVENUE, GAINS, AND OTHER SUPPORT

Sponsorships	**$16,000**
Individual & Business Giving	**$338,330**
Miscellaneous	**$2,5010**
Total Revenue	**$356,840**



EXPENSES

Community Partners Capacity Building	**$2,000**
Relief Program	**$257,000**
Miscellaneous	**$99**
Total Expenses	**$259,099**



Silver Transparency 2025 Candid.

USC CREDIT UNION Community Foundation

Donors

ORGANIZATIONAL & BUSINESS DONORS

African-American Credit Union Coalition
AH Service Tech
All In Credit Union
Alloya Corporate Federal Credit Union
Aloha Pacific Federal Credit Union
Arrowhead Credit Union
Bayer Heritage Federal Credit Union
Blinkxventures USA
Border Federal Credit Union
Boulder Dam Credit Union
California Coast Credit Union
California Credit Union League
California Youth Leadership Corps
Community Learning Test Deposit
Credit Union of Southern California
CSD Credit Union
Delta Schools Federal Credit Union
Desert Valleys Federal Credit Union
Duke Credit Union
Eagle Community Credit Union
Elevations Credit Union
Federal Credit Union
FHL Bank San Francisco
First City Credit Union
First Financial Credit Union
Frontwave Credit Union
Garden Island Federal Credit Union
Gather Federal Credit Union
Greylock Federal Credit Union
Hawaii Community Federal Credit Union
Hawaii County Employees Federal Credit Union
Hawaii Credit Union League
Hawaii Federal Credit Union
Hawaii First Federal Credit Union
Hawaii State Federal Credit Union
Hawaii USA Federal Credit Union
HFS Federal Credit Union
Huntington Beach Credit Union
IC Federal Credit Union
Kahului Federal Credit Union
Landings Credit Union
Lana'i Federal Credit Union
Latino Business Chamber
Lōkahi Federal Credit Union
Maui County Federal Credit Union
Maui Federal Credit Union
McBryde Federal Credit Union
Members 1st Credit Union
Merced School Employees Federal Credit Union
Mission Federal Credit Union
ModernFi
Molokai Community Federal Credit Union
Monterra Community Fund
Nevada Credit Union League
Notre Dame Federal Credit Union
Organized Labor Credit Union
Origence
Parishoners Federal Credit Union
Pathways Financial Credit Union
Pearl Hawaii Federal Credit Union
Pima Federal Credit Union
Red Rocks Credit Union
Santa Ana Federal Credit Union
SESLOC Credit Union
Spiral Giving Network
Stanford Federal Credit Union
Statewide Federal Credit Union
Student Choice
The Blackbaud Giving Fund
The RightWay Foundation
Thinkwise Credit Union
Torrance Community Credit Union
TPW Consulting
Turner, Warren, Hwang & Conrad AC
UNCLE Credit Union
Unitus Community Credit Union
University of Hawaii Federal Credit Union
Upward Credit Union
USC Credit Union
USC KSOM Dean's Support
Utterback
Valley Isle Community Federal Credit Union
Vantage West Credit Union
Velera
Velocity Community Credit Union
Ventura County Credit Union
Wailuku Federal Credit Union
Western Division Federal Credit Union
Wisdom Women Wellness LLC

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Frances Aguilar
Jillian Aguilar
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Leticia Alvarado
Sandra Alvidrez
Karen Ammons
Delia Aquino
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Gianna Arditto
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Margo Martinez
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USC CREDIT UNION

Community Foundation

Foster Hope and Brighter Futures

USC Credit Union Community Foundation
3720 South Flower Street, 4th Floor
Los Angeles, CA 90007

Certified 501(c)(3) charitable organization (Tax ID: 81-1177431)
2025 Candid Silver Seal of Transparency

Silver Transparency 2025

Candid.

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