

community

financial literacy

Financial Empowerment for a Stronger Future

2025 ANNUAL IMPACT REPORT

*scholarship
fund*



capacity building

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

2025 *impact by the numbers*

2,400

PERSONS
SERVED

\$372,231

DONATIONS RAISED

INDIVIDUAL
DONORS
209



67

ORGANIZATIONAL
DONORS



65

COMMUNITY
LEADERS SERVED



2,030

FINANCIAL EDUCATION
RESOURCES ACCESSED



\$7,500

IN SCHOLARSHIP
AWARDS

\$30,000



IN COMMUNITY
GRANT AWARDS



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.

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

CONTRIBUTIONS

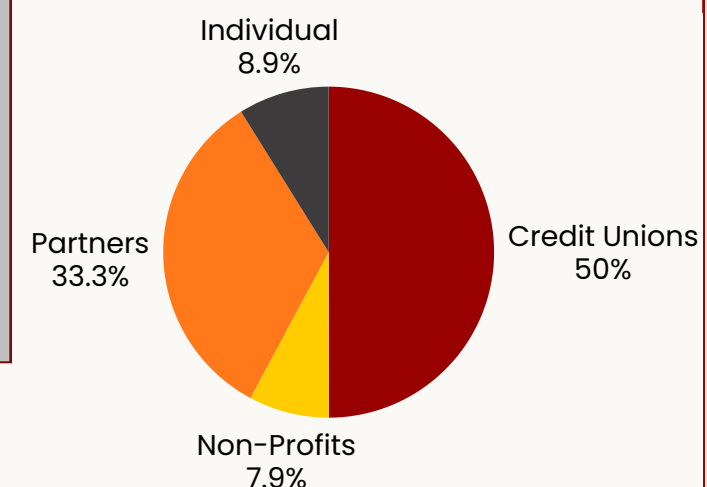
Contributions by Source:

222

Total Donors

\$333,676

Total Raised



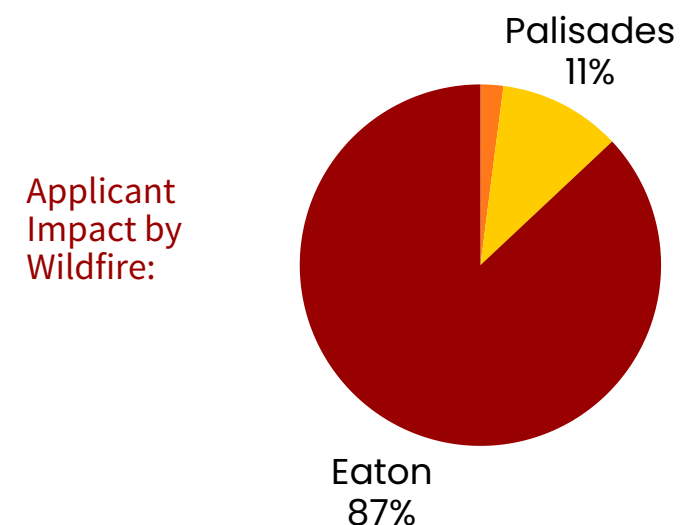
RELIEF DISTRIBUTION

\$333,676

Total Dollars Awarded directly to individuals.

302

INDIVIDUALS/
FAMILIES SUPPORTED





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.*





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

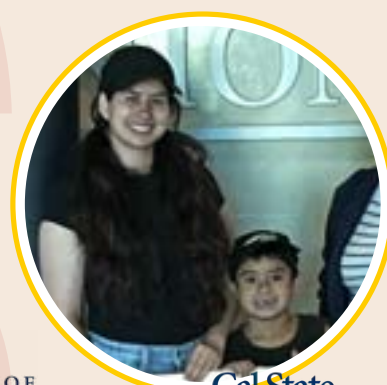
3 SCHOLARSHIP
RECIPIENTS

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

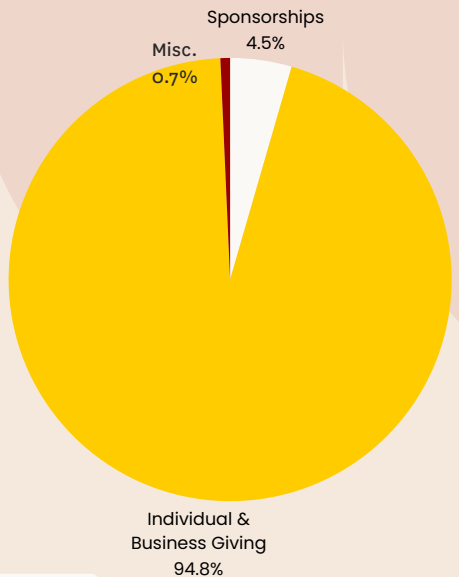
CHAIRPERSON	Gary J. Perez
TREASURER	Michael Rogers
SECRETARY	Sandra Alvidrez
MEMBER	Ted Budge

Financial Summary

For Fiscal Year ending June 30, 2025.

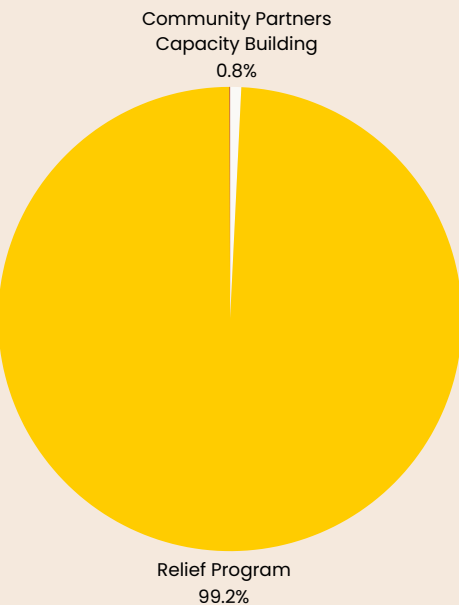
REVENUE, GAINS, AND OTHER SUPPORT

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



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

INDIVIDUAL DONORS

Anonymous
 Jenny Aguas
 Frances Aguilar
 Jillian Aguilar
 Eric Althoff
 Leticia Alvarado
 Sandra Alvidrez
 Karen Ammons
 Delia Aquino
 Vicky Araujo
 Dahiana Arditto
 Gianna Arditto
 Hosseinali Asgharian
 Helen Asiddao
 Andrea Avila
 Aleja Aznar Diez
 Scott Barber
 Tal Bar-Niv
 Ronald Beal
 Edward Bergman
 Rebecca K Bernal
 Daniel Berry
 Maya Bingham
 John Bissell
 Michael Bonnet
 Christina Braa
 Racquil Broderick
 Michael Broughton
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 Budge Family Charitable Fund
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 Dr. Carolina Castillo
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 Robert Cerreta
 Amanda Chaborek
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 Jiawen Chen
 Jo Chia Chen
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 Lilia Covarrubias
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 Barbara Curtis
 Keshav Dasbail Karanth
 Margaret Dawson-Amoah
 Danny Diaz

Deborah Djeu
 Walter Dusza
 Nelson Estomo
 Raul Estrada
 Kenta Estrada-Darley
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 Aida Kouhi
 Joyce Kye
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 Johnna Lambert
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 Suk Lange
 Grace Leal
 Andy Lee

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 Bowen Leng
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 ML Lewis
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 Shane Macias
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 Beverly Malamed
 Jennifer Martin
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 Margo Martinez
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 Alicia Mendoza
 Julisa Merwin
 Molly Miller
 Maxanne Millett
 Simon Miltersen
 Claudia Moatti
 Evelyn Morales
 Aracely Moreno
 Kathleen Newell
 Wesley Nohara
 Godwin Odiye
 Jose Orozco
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 Catherine Owens
 Lawrence Palochik
 Marcy Palos
 Dominica Patterson
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 Wilfredo Penoliar
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 Miranda Pierfax
 Morlina Pinney
 Veronica Polanco
 Anthony Prajwal Prakash
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 Rosa Rank
 Rosie Rank

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 Linda Rossi
 Jacqueline Rugama Monterrosa
 Deborah Rushing
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 Carl Watson
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 Tonya Wright
 Diana Zapanta
 Allen Zhao
 Xiaomin Zhuo



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: 000)
2025 Candid Silver Seal of Transparency



**Scan to make
a difference
today**



www.USCcreditunion.org/foundation