



AFFINITY PLUS
FEDERAL CREDIT UNION

**COME
AS YOU ARE.
YOU BELONG
HERE.**



COME AS YOU ARE. YOU BELONG HERE.

This year, we continued to evolve our diversity, inclusion and belonging work to add equity. Thank you to the DIBs (now DEIB) committee for reflecting on the importance of recognizing and celebrating the actions we have taken to support equity for all employees.

Equity goes beyond equality by recognizing each person has different circumstances. While equality provides everyone with the same resources, equity offers resources distributed based on each person's unique needs. By addressing equity, we acknowledge that one size does not fit all and that achieving fairness sometimes requires different solutions for different people.

Our 2024 theme, "Come As You Are. You Belong Here.," captures our dedication to diversity, equity, inclusion and belonging. This theme emphasizes that every individual, with their unique backgrounds and experiences, is a valued member of Affinity Plus.

Equity doesn't mean equal. Equity is about acknowledging some people simply have a leg up on others. It's not only ok, but just, to make some adjustments to policy, opportunities and services to address such imbalances.

– Jared Martin, Enterprise Applications Administrator



EQUITY EMBRACES INDIVIDUALITY

Focusing on equity considers all aspects of a person's identity and what makes us different. Consider these questions to be more equitable for your colleagues.

- What barriers might my colleagues face, and how can I help them address those barriers?
- What steps can I take to actively listen to and amplify the voices of underrepresented colleagues in meetings and decision-making processes?
- How can I equitably distribute resources, opportunities and support among my team members, considering their diverse needs and backgrounds?



AFFINITY PLUS DEIB VALUES

- Diversity:** Understanding, accepting and valuing differences between people including those: of different races, ethnicities, genders, ages, religions, disabilities, and sexual orientations; with differences in education, personalities, skill sets, experiences and knowledge bases.
- Equity:** We honor fair treatment, address potential imbalances and look to clear barriers in order to create an equitable environment. We accomplish this by ensuring all employees will have access to resources and opportunities regardless of their race, gender, age, disability, educational background or sexual orientation through the investment of time, training, development and support.
- Inclusion:** Is a collaborative, supportive, and respectful environment that increases the participation and contribution of all employees. As a matter of fact, true inclusion removes all barriers, discrimination and intolerance.
- Belonging:** The belief people can bring their full selves to work, and not feel like they're a different person than they are at home. It's not enough to simply include people at the table, but it's imperative to amplify everyone's voices, clear barriers and appreciate each other for our unique backgrounds.

EMPOWERING EVERY PERSON

We believe in empowering employees to instill a positive workplace. We create an inclusive environment where every team member feels valued and supported, encouraging them to bring their unique talents and perspectives. This empowerment fosters a culture of collaboration and innovation that benefits colleagues and members alike.

Reflect on these questions to empower yourself and others to create a more inclusive and dynamic workplace.

HOW CAN I ...

... leverage my experiences to contribute to our team's success?

... be an ally and advocate for underrepresented individuals and groups?

... contribute to equitable access to opportunities and support for all employees?

... mentor others to develop their potential?

... help every team member feel valued and included in our workplace culture?

UNIQUE JOURNEYS, SHARED SUCCESS

NUMBER OF EMPLOYEES: **608**

Employees exiting Affinity Plus were asked, "Did you feel you belonged at Affinity Plus?"

89.0% RESPONDED YES IN 2024
91.3% RESPONDED YES IN 2023

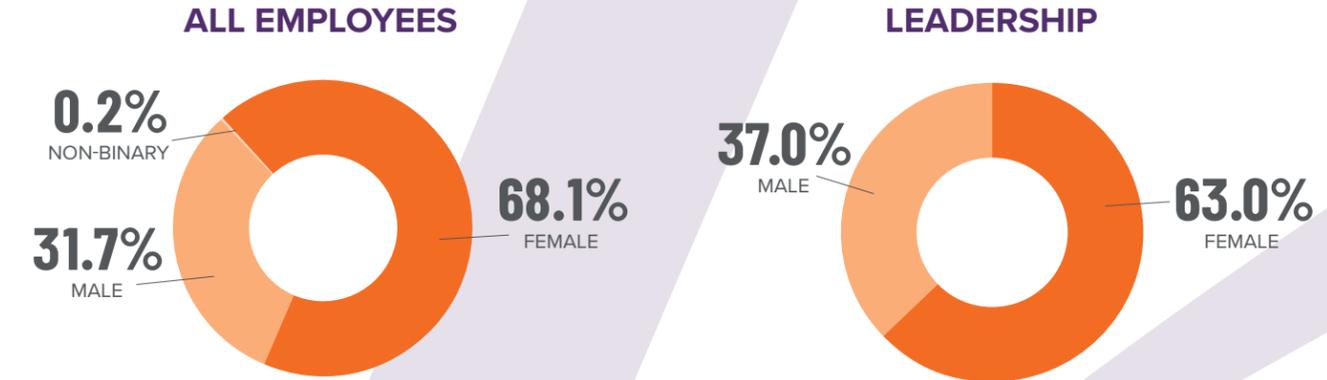
AGE DIVERSITY

AVERAGE AGE = 40.1

Age	% of Employee Population
Generation Z	3.5%
Millennial	58.9%
Generation X	32.0%
Baby Boomer	5.6%

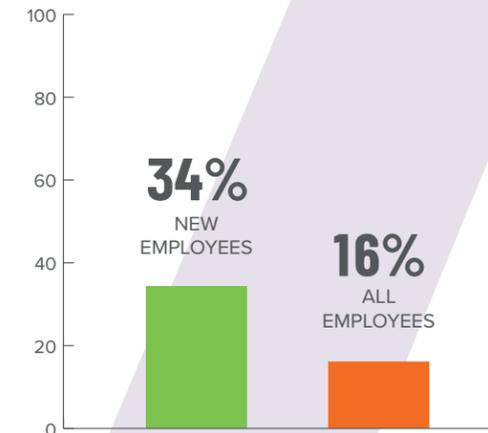
GENDER DIVERSITY

% OF AFFINITY PLUS EMPLOYEES WHO SELF-IDENTIFY



RACIAL DIVERSITY

% OF TOTAL RACIAL DIVERSITY AMONG EMPLOYEE GROUPS*



*% of all races other than white

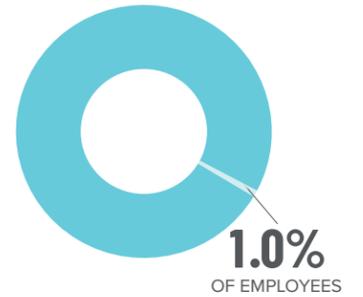
NEW EMPLOYEE RACIAL DIVERSITY

To best measure our current racial diversity efforts, we will focus on new employees by race.

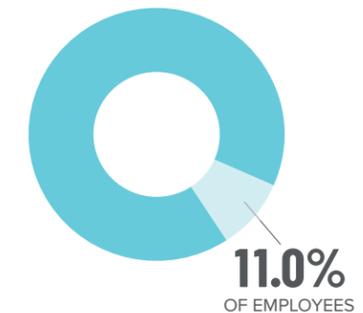
	2020	2021	2022	2023	2024
# of New Hires	40	126	99	35	47
American Indian/Alaskan Native	0%	1.6%	2%	0%	2%
Asian	5%	4.7%	9.1%	3%	13%
Black/African American	2.5%	5.6%	2%	8%	9%
Hispanic/Latino	5%	5.6%	9.1%	8%	8%
Native Hawaiian or Other Pacific Islander	0%	0%	0%	3%	0%
Two or more races	7.5%	3.2%	6.1%	8%	2%
White	80%	79.4%	71.7%	70%	66%

*Data current through June 30, 2024

VETERANS
% OF AFFINITY PLUS EMPLOYEES WHO SELF-IDENTIFY AS VETERANS



DISABILITY STATUS
% OF AFFINITY PLUS EMPLOYEES WHO SELF-DISCLOSE A DISABILITY



FINANCIAL LITERACY IMPACTS TOMORROW'S FUTURE

Over 30 dedicated colleagues team up with Junior Achievement each year in communities across the state to make financial education fun! Last year, we connected directly with more than 19,000 students.

In celebration of Financial Literacy Month in April, we shared on social media the incredible impact our employees have had fostering a love for financial literacy and career readiness in young minds. During August's Bring Your Kids to Work Day, employees and their kids from across the state joined us at work, and our Twin Cities employees and their kids went to JA BizTown to learn about financial education, career preparation and entrepreneurship. Thank you to everyone making a real difference in students' lives, helping shape a financially savvy and prepared future generation!



Volunteering with Junior Achievement is special as it allows me to share my passion for financial literacy with students. I'm super thankful to be an active partner within the communities we serve. Volunteering with JA has pushed me personally and professionally, and it's a lot of fun.

– Kelly Flaherty, Consumer Lending Manager



A SPECTRUM OF EXTRAORDINARY ABILITIES

In April, we recognized and celebrated World Autism Awareness Month. Our new Working Parents Employee Resource Group (ERG) shared inspiring stories throughout April, showcasing the exceptional experiences of those with autism. These discussions explored how every person can contribute to greater awareness and support for the autism community.

I started noticing 'signs' my son had different ways of doing things around the age of 2. It started with how he wouldn't say much, how he would constantly play with toy cars. ... He would flap his hands whenever he was excited about something or do things with his fingers in front of his face. ... (After his diagnosis) I felt sad that my cute little boy all these years was so misunderstood, trying to adapt to a world that seemed to have no clue what his needs were. ... My son is now 18 and graduated from high school. He is focused on preparing for his driver's test. He is working part-time with his older brother, which he seems to like. Our focus is on the comforts of his routine, his happiness.

– Danielle Weightman, Member Consultant and Working Parents ERG member

ADDITIONAL REFLECTIONS FROM DANIELLE

What does autism mean to me?

Those on the spectrum are just uniquely wired with different abilities and learning styles. These styles and abilities are 'gifts and talents,' nothing to be ashamed of.

What do I wish people understood about autism?

The autism journey doesn't end. We adapt to newly learned things every day. Every milestone we celebrate and every struggle we embrace. My goal is to help others understand better what the autism journey may look like.



POURING SUPPORT, FILLING CUPS

I think this group is important to remind us we aren't alone. Parenting is hard, being a working parent – wowzer! While we pour so much into our families, I'm excited for connection with other working parents and the opportunity to pour into EACH other!

– Jamie Baumann, Winona Branch Manager,
Working Parents ERG member

Employee Resource Groups (ERGs) at Affinity Plus play a significant role in our inclusive workplace culture. By providing support to one another, we fill our own cups and uplift our colleagues from all backgrounds. Our work teams offer opportunities for professional development, networking and a sense of belonging while driving initiatives that promote diversity, equity, inclusion and belonging throughout the organization.

Working Parents ERG

Our new Working Parents Employee Resource Group is our third ERG! Its mission is to provide a space for anyone who identifies as a parent to collaborate, connect and share on the balance of parenting and working. This ERG was created thanks to the enthusiasm of many working parents in our organization!

LGBTQ+ ERG

This ERG advocates for our LGBTQ+ employees and allies. This group provides a space for networking, mentorship and community building, ensuring everyone feels valued and heard.



WORK GROUPS LEAD THE WAY

DEIB Committee

We're now the DEIB Committee, reflecting our added focus on equity. This change underscores our commitment to creating a fair and inclusive environment for all. The DEIB Committee continually seeks new opportunities for engagement, demonstrated by the introduction of the new Working Parents ERG.

Elder Caregiver ERG

The Elder Caregiver ERG offers support for employees caring for elderly family. This group provides a platform for sharing experiences, gaining valuable insights and accessing helpful resources.

Culture Connections Group

We were happy to add five employees to our Culture Connections Group, which supports our work culture. This group organizes activities, including "New Year | Better You" and the Affinity Plus Olympics.

Employee Clubs

We created a place for all employees to join with others who have the same hobby or common interest. We currently have nine active clubs with over 170 employees participating!



CONNECT, GROW & CREATE IMPACT

Joining an Employee Resource Group (ERG) offers numerous personal and professional benefits, including valuable insights, mentorship and support contributing to enhanced job satisfaction and career growth. ERGs provide a platform to voice opinions and drive organizational change, empowering individuals and fostering a more diverse, equitable and inclusive environment.

Here are questions to consider before joining an employee work group.

- What are my personal and professional goals for joining this group?
- What skills or perspectives can I bring?
- How much time can I contribute?
- Does the group's mission and activities align with my values and interests?

BIPOC MENTAL HEALTH. END THE SILENCE.

July is National Minority Mental Health Month, a time to spotlight the unique struggles underrepresented groups face regarding mental health. In 2023, we asked employees who identify as people of color to share their stories to enhance public awareness of mental illness among historically marginalized populations.

Thank you to Maha Brauch, Director of Digital Services; Rabecca (Rabs) Cabello-Thomas, Member Consultant; Moneack Curry, Associate Accountant; and Sylvia Rani, Associate Digital UX Copywriter, for sharing their insights and experiences. Some responses have been condensed for space.

What does mental health in your community look like to you?

“As someone in an immigrant community, mental health looks like acknowledging the weight of our histories and understanding their ongoing impact. Trauma often runs through families; we may not even realize how it affects us. I encourage all immigrants and their children to speak to someone about their mental health if they can.” - Sylvia



Mental health in the Black community is still something that many struggle with. (In my family), mental health was looked at as a weakness. For most of my life, I felt something was wrong with me or I was a failure because I struggled with what I now realize was anxiety and depression as an adolescent. My mother still tells me not to use words like depression, it's her belief that if I say it, I will trick my mind into depression.

– Moneack



What do you find to be the biggest obstacle when navigating mental health as a person of color?

“The biggest obstacles are the lack of awareness due to the absence of conversations and the negative stigma associated with mental health. Our communities place great importance on how they are perceived, which often leads to a reluctance to discuss these issues. There is a toxic competition between our communities to show we are living the American dream, which further discourages open conversations about mental health.” - Maha



NORMALIZE MENTAL HEALTH. SHARE, HEAL, BELONG.

WHAT CAN YOUR COMMUNITY DO TO UPLIFT AND HELP YOU?

To uplift and support individuals like me in the Black, Indigenous, or POC communities, especially those from backgrounds where mental health care is not prioritized, several steps can be taken:

- 1. Promote Mental Health Awareness** to normalize conversations about mental health within our communities. Emphasize that taking care of mental health is just as important as physical health.
- 2. Increase Access to Culturally Competent Care** with mental health professionals who represent the diverse backgrounds of our community members.
- 3. Support Systems and Safe Spaces** help individuals share experiences and challenges without fear of judgment and can create a sense of belonging and validation.
- 4. Community-Based Interventions** leverage community resources and traditional practices. Community gatherings, healing circles and the involvement of elders or spiritual leaders can be very effective.
- 5. Policy Advocacy** is essential to addressing socio-economic disparities and improving access to mental health services. This includes pushing for affordable healthcare, increased mental health funding and strong anti-discrimination laws.

– Rabs



CELEBRATING PRIDE & LIVING AUTHENTICALLY

To celebrate Pride this year, Affinity Plus attended numerous Pride festivals to show support for LGBTQ+ community members to be their whole selves.

LGBTQ+ Voices Shine on Coming Out Day

National Coming Out Day takes place on Oct. 11 and encourages LGBTQ+ people to share their authentic selves.

“When I was 7, I told my mom and dad I was gay. And they were like, “Do you even know what that word means? You think boys are cute.” I told them, “Boys are cute like puppies are cute.” :) When I was 17, I came out as lesbian to my inner circle. And I had a unique blessing: My dad came out as gay a few years earlier. I also had a wonderful and accepting mom, who not only loved me unconditionally, but who actively supported me by finding lesbian support groups and much more.

– Rachel Anderson, Senior Digital Copywriter

Power of Words, Respect in Pronouns

Words are powerful and foster connections. In both personal and professional settings, the use of gender-neutral language and the correct use of pronouns can create a more equitable atmosphere.

Using someone's preferred pronouns not only validates their identity but also promotes a sense of belonging and respect. It's a simple yet powerful way to affirm someone's self-identified gender, which can significantly impact their mental well-being and sense of security.



EXPLORING LAYERS OF IDENTITY

Intersectionality is the premise that our multiple social identities, gender, race/ethnicity, social status, health status and more, impact our lives, particularly in the experiences of marginalized individuals or groups. Instead of experiencing discrimination on a single front, individuals can face multiple, intersecting challenges simultaneously.

Intersectionality extends beyond racism, sexism and classism, encompassing a broad spectrum of individual characteristics. To foster a more equitable workplace, we must acknowledge the overlapping identities—personal, social, cultural and organizational—of everyone.

KEEP IN MIND

- Intersectionality is the idea that our multiple social identities impact our lives.
- Intersectionality is not the same thing as diversity. There is no intersectional group of people.
- Intersectionality is the belief that to gain knowledge about an individual or group, all identities need to be considered.

WAYS TO TAKE ACTION

- Listen to others and their perspectives.
- Provide a safe space for others to share or discuss their experiences.
- Hold yourself accountable for your actions and advocate for yourself and others.
- Learn more about unconscious biases and microaggressions.

INTERSECTIONALITY REFLECTIONS

Why is intersectionality important to discuss in the workplace?

Intersectionality was first coined to describe the discrimination Black women faced in the workplace by not being hired for positions where Black men or white women were being hired. Intersectionality's foundation

is about the workplace and it's important to remember the multi-facets that make up a person and their identity. It would be nice if we just treated everyone like people because that's what we are. However, prejudice and ideology can get in the way of making unbiased decisions and perceptions about people. Making sure we are aware and understand our own faults allows us to grow and become more equitable and inclusive.

What does intersectionality mean to you?

Intersectionality is the way a person's multiple identities intersect and how those identities can impact how they interact with and are treated in the world. No two people's identities and experiences will be the same, and how they interact with the world will not be the same.



– Nelly Burkitt, Lien Specialist

BE YOU, BOLDLY

International Women's Day

On March 8th, International Women's Day, we honored the women we work with and the women who impacted history. This day marks progress in women's equality yet acknowledges there is still work to be done.

We proudly celebrate that 68% of our employees and 63% of our leadership team identify as women, reflecting our commitment to equity and the representation of all genders within our organization.

New Year, Better You

Loving yourself means truly knowing yourself. Loving yourself extends beyond caring for yourself; it encompasses deeply comprehending your identity. It's about recognizing, understanding and trusting who you are at your core.

This year, our Culture Connection Group invited us to reflect on ourselves, share something meaningful and learn ways to embrace who they are. Here are some shared reflections.



I bought this little piece of art many years ago. At the time, I was drawn to the meaningful quote but had no idea how many times in the coming years I would actually refer back to it and take this simple advice. It sits on my dresser, and I literally look at it each morning as a constant reminder of just how important it is to pay attention to the small things in life.

– Mary Gare, Faribault Contact Center Team Lead



I learned something in college and it has always stuck. Every day I do the wellness wheel pillars: physical (workout), spiritual (reflect on life purpose or religious study), emotional (maybe shed a tear reading a book), mental (deeper thinking). When I focus myself on those four areas and keep in balance, I find I am a better dad, husband, co-worker and overall person.

– Corey Rupp, Chief Retail Officer



EVERY LEAP COUNTS & IGNITES COMMUNITY SPIRIT

Affinity Plus members and employees line Minnesota lakes each winter to jump into the freezing waters for Polar Plunge to show their support for kinder, more inclusive communities. In 2024, plungers collectively raised nearly \$600,000 for Special Olympics Minnesota.

Over 170 Affinity Plus employees joined the fun by taking the plunge in 13 Minnesota communities, including events at Winona State University, Bemidji State University and Minnesota State University Moorhead (MSUM). Funds raised support year-round athletic and health-based programs, leadership and advocacy training, and inclusive school programs for people with intellectual disabilities across the state.

Feels Good to Do Good

Since our support for Special Olympics Minnesota began in 2008, participants have become more involved each year. Here are a few reasons why our employees get involved:



My goal is to make more of a community impact in Moorhead, which led me to bring a mobile Polar Plunge to the campus of MSUM. The number of people who came out and plunged for a great cause was such a special thing. Special Olympics Minnesota is a great organization for Affinity plus to support and I loved leading our team through the first-ever plunge in Moorhead.

– Roz Johnson,
Moorhead Branch Manager



Our donations truly impact who they are meant for and that is something I can endure a little cold water for. We are a huge giving community and it felt good to lead a team of colleagues, friends and family to raise money for a great cause. Me, my wife and oldest son plunged. Feels good to do good and to do it with my loved ones!

– Patrick Buetow,
Roseville Branch Member Consultant



ACHIEVING DREAMS AND BUILDING FUTURES

We're not just selling financial products and services—we're helping members achieve their dreams!

Pilot Program with Build Wealth Minnesota

Affinity Plus and Build Wealth Minnesota (BWMN) launched a 12-month pilot program to empower underserved families by helping them repair their credit, build savings and prepare for homeownership. Participants take out small credit-building loans from Affinity Plus and receive regular financial coaching from BWMN. By making timely loan payments, they will earn a savings contribution from the Affinity Plus Foundation, matching the loan amount.



Debut of Certified Financial Coaches

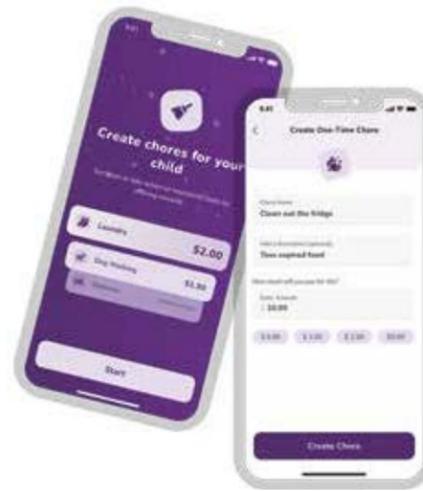
Timed with April's Financial Literacy Month, we introduced a team of Certified Financial Coaches to help members take control



of their finances. These coaches, Affinity Plus employees trained by the Credit Union National Association, offer free in-person and virtual mentoring on budgeting, debt management and credit repair. Their extensive training provides empathetic and personalized guidance, making financial planning accessible and approachable for all members.

Family App Grows Money-Smart Kids and Teens

Parents can now teach their children healthy financial habits with the new Affinity Plus Youth Banking App. This free app allows parents to send money instantly, automate allowances, set spending controls and receive real-time transaction notifications. Kids and teens benefit from the hands-on money management that builds financial confidence. Developed in partnership with Boucoup, the app reflects our commitment to innovative, community-focused financial solutions.



TOP AWARDS EARNED THROUGH HARD WORK AND CONTAGIOUS SPIRIT

Affinity Plus continues to earn prestigious awards, demonstrating our unwavering commitment to excellence and a positive work environment. This ongoing recognition highlights the hard work, energy and contagious spirit of our team, consistently proving we are one of the top workplaces in Minnesota.

- #3 Top Workplace in Minnesota by the Star Tribune.
- One of America's Best-In-State Credit Unions by Forbes for the 7th straight year.
- #15 on USA Today national list of Top Workplaces USA for medium companies in financial services category. This is the 2nd year in a row Affinity Plus has been recognized on a national level!
- Classics Awards from Minnesota Public Relations Society of America for our 2023 DIBs Report, Polar Plunge fundraising and puppy partnership with Can Do Canines.



AFFINITY PLUS ROCKS AS A TOP 3 WORKPLACE

Thanks to feedback from our employees, Affinity Plus was recognized as one of the Top 200 Workplaces in Minnesota by the Star Tribune for the seventh consecutive year. This year, we proudly placed 3rd in the Top 10 Large Employers category, marking our highest ranking ever!

This incredible achievement is proof of our employees' dedication and commitment to creating a positive work environment and serving our members.

Employee engagement goes beyond perks like free lunches. Real, lasting employee engagement means that employees know we operate by strong values, they feel genuinely appreciated and their job makes them feel a part of something meaningful.

Thank you to our amazing team for making this possible!



MEMBER DIVERSITY. ALL ARE WELCOME HERE.

More diverse voices fuel member participation and deepen community interaction.

Racial Diversity

We are committed to continuing our efforts to foster an inclusive and welcoming environment for all.

% OF MEMBERS WHO IDENTIFY AS RACIALLY DIVERSE

12.4% ENTIRE MEMBERSHIP

16.6% NEW MEMBERSHIP

11.1% MEMBERS WITH A LOAN

14.7% NEW MEMBERS WITH A LOAN

Diversity of Age and Generation

Millennials continue to make up our largest member segment. Together, Gen Z and Millennials represent 52% of our membership.

Affinity Plus Members

Generation	%
Generation Alpha (2013-present)	1.6%
Generation Z (1997-2012)	20.8%
Millennial (1981-1996)	31.6%
Generation X (1965-1980)	22.5%
Baby Boomer (1946-1964)	20.4%
Silent Generation (1928-1945)	3.0%
Greatest Generation (1901-1927)	0.1%

Diversity of Income

Affinity Plus is considered a low-income designated credit union by the NCUA. To qualify for this distinction, a majority of the membership (50.01% or greater) must meet low-income thresholds based on Census Bureau data and NCUA requirements.

% OF AFFINITY PLUS MEMBERS EITHER IN A LOW OR MODERATE INCOME GROUP

55.8% OF ALL MEMBERS

45.9% OF NON-METRO MEMBERS

63.7% OF METRO MEMBERS

**Because regulations limit the amount of personal information that can be gathered directly from members, the following information includes a combination of third-party provided demographic data and actual credit union data.*



OUR VISION:

To be the best place our members will ever bank and our employees will ever work that results in thriving communities.

OUR PURPOSE:

As a member-owned cooperative, we empower members to achieve their goals through meaningful banking experiences and a trusted financial partnership.

CORE VALUES



CARING

We begin with dignity, compassion and inclusion as we collaborate with people and communities.



INTEGRITY

We're honest and trustworthy, and we show it. We back up our words with action, and we own and grow from our mistakes.



LEARNING

We have the courage to embrace change and progress, we listen, and we seek out new ideas. We innovate where it can make a significant improvement, and we adapt quickly.



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AffinityPlus.org