



# INTENTIONAL INCLUSION, *TOGETHER*

Last year we introduced our first diversity, inclusion and belonging (DIBs) report to highlight the many ways all three are represented within Affinity Plus. And we promised the inaugural report would not be the last. Our diversity, inclusion and belonging work is too important – to our work culture, members and communities – to stop. We should all be proud of the accomplishments already achieved!

Each element of diversity, inclusion and belonging truly comes to life when we are intentional with our efforts - together. What does it mean to have intentional inclusion together?

We are all committed to and active in:

- Listening to the needs of those impacted.
- Discussion to learn different perspectives that improve experiences.
- Engagement with others and taking action to be a force for positive change.

When we work together to intentionally incorporate diversity, inclusion and belonging into our work culture, it drives success by enhancing the relationships we have with one another and with our members. And it leads to greater innovation and unsurpassed products and services. Together, we shape the future of Affinity Plus.

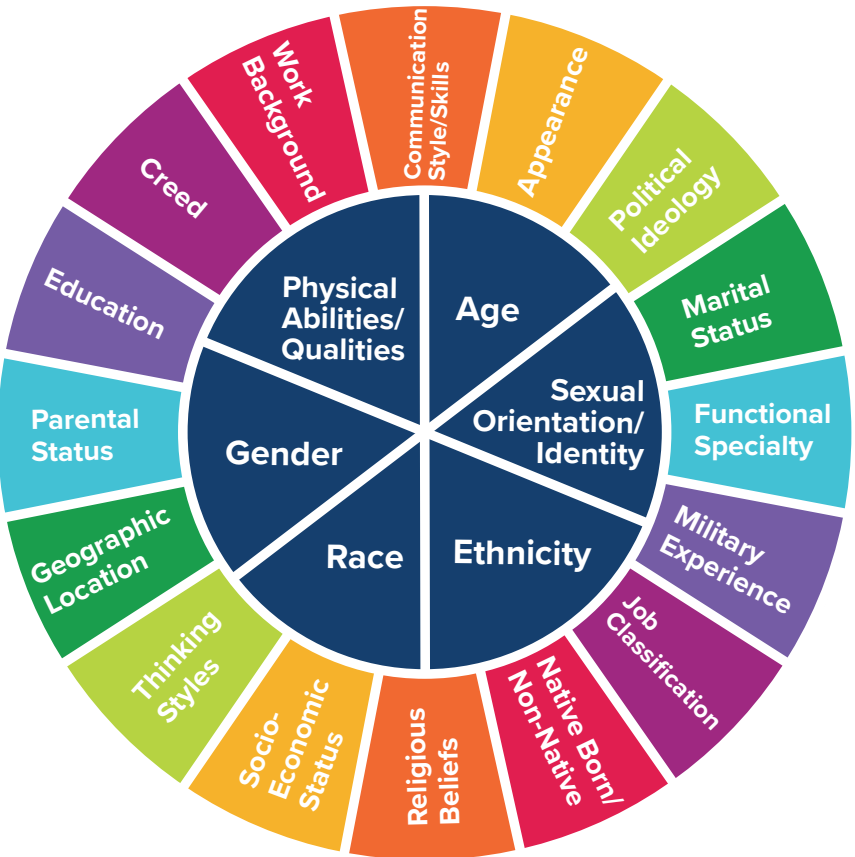


**WE BELIEVE DIVERSITY, INCLUSION AND BELONGING  
SHOULD BE EMBEDDED IN THE CULTURE OF AFFINITY  
PLUS AND SHOULD NOT BE AN INITIATIVE OR  
PROJECT OR HAVE A BEGINNING AND END DATE.**

## MULTIPLE DIMENSIONS OF *DIVERSITY*

No one identifies as just one thing. As shown by the Wheel of Diversity, there are many components to consider on our journey to create positive diversity, inclusion and belonging.

Yes, diversity represents race, ethnicity and gender. But many complex layers also make us who we are. Being intentional in our efforts means recognizing diversity is not simply one dimension, and sometimes diversity is not readily visible.



*There are many dimensions of diversity.*

### WHAT MAKES YOU UNIQUE?

Consider how you are diverse. We're all made up of unique traits and experiences, which shape how we interact with the world. No one else is exactly the same as you.

- Where do you fall on the spectrum of diversity dimensions?
- What makes you, you?



# EMBRACING OUR DIVERSITY

We believe diversity, inclusion and belonging work is a never-ending journey. Our goal is to continually strive for diversity among our employees and leaders. It's important for us to understand the multitude of diversity issues, expand our recruiting efforts and elevate diversity within our work culture. We're a work in progress, so while we embrace our current diversity, we know we can – and will – do better.

## HOW CAN WE IMPROVE?

Employees are an essential piece of the puzzle to create an environment that embraces diversity. How would you finish these statements based on your personal experiences?

- I feel I belong at work because ...
- I would feel freer to express myself and my ideas if ...
- I need the following accommodations to succeed at work ...
- We could be more inclusive if we ...
- We could celebrate our diverse ideas and people by ...

NUMBER OF EMPLOYEES: 583

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

88.0% RESPONDED YES IN 2022

90.1% RESPONDED YES IN 2021

## AGE DIVERSITY

Age	% of Employee Population
18-25	8.0%
26-35	35.8%
36-45	29.3%
46-54	16.3%
55-64	8.7%
65-74	1.7%

# THRIVING COMMUNITY OF DIVERSE EMPLOYEES

## GENDER DIVERSITY

% OF AFFINITY PLUS EMPLOYEES WHO SELF-IDENTIFY AS FEMALE



69.6% OF EMPLOYEES

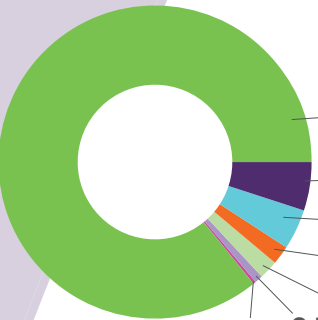


66.2% OF OUR LEADERSHIP TEAM

## RACIAL DIVERSITY

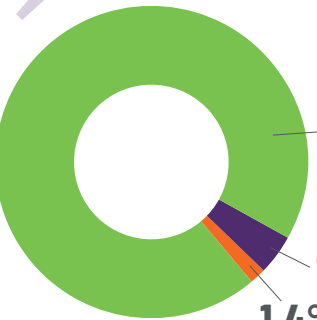
% OF RACIAL DIVERSITY AMONG ALL EMPLOYEES

EMPLOYEES



86% WHITE  
5% ASIAN  
4.1% HISPANIC/LATINO  
2.1% TWO+ RACES  
1.9% BLACK/AFRICAN AMERICAN  
0.7% AMERICAN INDIAN/ALASKAN NATIVE  
0.2% NATIVE HAWAIIAN/OTHER PACIFIC ISLANDER

LEADERSHIP

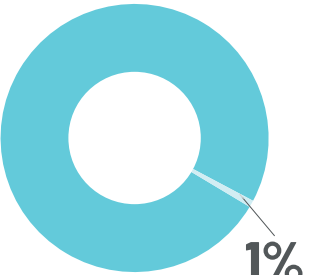


94.4% WHITE  
4.2% ASIAN  
1.4% BLACK/AFRICAN AMERICAN

\*Data current through June 30, 2022.

## VETERANS

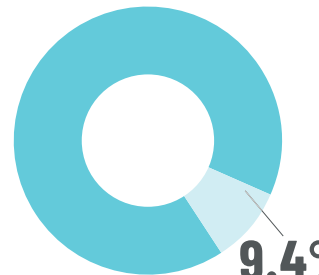
# OF AFFINITY PLUS EMPLOYEES WHO SELF-IDENTIFY AS VETERANS: 6 (1%)



1% OF EMPLOYEES

## DISABILITY STATUS

# OF AFFINITY PLUS EMPLOYEES WHO SELF-DISCLOSE A DISABILITY: 55 (9.4%)



9.4% OF EMPLOYEES

# LISTENING TO OUR *STORIES OF BELONGING*

Where do I belong? It’s a question most of us ask ourselves throughout our personal and professional lives. We all have a drive for belonging and seek opportunities to identify with others within our cultures, communities, faiths, educational institutions and workplaces.

We’re helping build space for belonging at the very start of employment. During New Employee Orientation, we use an activity with Story Stitch cards to create a place of belonging and showcase storytelling’s impact.

Stories build emotional connections and bring life to issues. When we actively listen to the storyteller, we open up new ways to connect and learn about our peers to develop a deeper understanding of one another.



## WHAT'S YOUR STORY

Here is a sampling of questions shared during New Employee Orientation. Consider how you would answer these questions and harness the power of storytelling on another level.

- Tell a story of the last time you experienced great joy.
- Tell a story of a time you accomplished something that felt great.
- Tell one thing that you appreciate about yourself and why.
- Tell a story about the most significant trip you’ve taken.
- Describe your favorite smell and what it reminds you of.
- Tell about a time when you felt proud for learning or doing something difficult.
- Tell a story of the last time you felt really happy.
- If you could live anywhere in the world, where would it be and why?

# ENHANCING OUR EFFORTS, *TOGETHER*

The newly formed DIBs committee is dedicated to our diversity, inclusion and belonging work. This group of employees from across Affinity Plus will help weave our efforts into our culture. The committee will create new opportunities for awareness, education and resources to engage fellow employees on diversity, inclusion and belonging topics.

One way we foster an environment of belonging is through our Culture Connections Calls, where employees can share their thoughts and ideas to generate engagement centered on our culture and values.





## INVESTMENTS UNLOCK POTENTIAL & ENRICH LIVES



### Financial Education for Students

The Affinity Plus Foundation has helped make Junior Achievement North's proven curriculum available to more than 2,000 Minnesota students with a contribution of over \$18,000. Junior Achievement North partners with schools throughout the state to integrate financial education, career readiness and entrepreneurial curriculum into the educational experience.

In addition, more than 30 Affinity Plus volunteers are investing their time and partnering with local schools to bring their passion for financial education into classrooms in their communities. Equipping students with the skills needed to succeed in school and life helps thousands of students build a brighter future!



### Donation Aids Launch of Black-Led Credit Union

Arise Community Credit Union will soon be Minnesota's only Black American credit union, thanks partly to a \$250,000 donation and financial expertise from Affinity Plus. The contribution was an extension of our commitment to supporting the underserved. The Association for Black Economic Power is a nonprofit establishing the Black-led credit union to address system financial challenges impacting Minneapolis residents, particularly people of color. As of June 2021, there were only 264 Black American credit unions across the country, demonstrating the need for such an institution.



## INCLUSION HELPS EVERYONE JOIN IN

### Nearly \$800,000 Raised for Special Olympics

The Polar Plunge returned in a BIG way in 2022, with Affinity Plus helping to raise nearly \$800,000 for Special Olympics Minnesota through the fundraising efforts of our employees and the second annual Kickstart campaign. Fourteen teams and 160 employees took the Plunge for Special Olympics and set a new record for funds raised.

### Jefferson Elementary Inclusive Playground

Children at Jefferson Elementary gained an inclusive playground through a \$15,000 donation from the Affinity Plus Foundation! The outdoor playground will be friendly for kids on the Autism Spectrum Disorder and include music, shade, spinning toys, rock climbing walls, swings and slides.



### Tech Drive for Education

More than 100,000 students in Minnesota still lack access to reliable technology. We're focused on creating more digital equity for students through Tech Drive for Education. This program gives the community a convenient place to drop off unwanted computer equipment to be repurposed, repaired or recycled. Several hundred students have already received access to learning through these invaluable technology tools.

### Supporting Healthy Eating

The Affinity Plus Foundation provided a \$15,000 grant to the Du Nord Foundation in Minneapolis to support its Community Market. The community-driven organization will use the grant for its barrier-free food shelf that engages the community in healthy eating by providing fresh fruit and vegetables at no charge.





# DISCUSSION OPENS DOORS

On May 14, we recognize National Hmong American Day, also known as Hmong Veterans Day, to celebrate the history and contributions of Hmong Americans in our communities.

To continue our journey of learning more about National Hmong American Day and the Hmong American culture, we got to know first-generation Hmong Americans, Seetaj Lee, Assistant Manager of Doc Management, and Zoua Moua, Business Data Analyst, here at Affinity Plus.



Zouanhia 'Zoua' Moua

## WHAT IS YOUR CULTURAL HERITAGE?

How would you describe your cultural heritage? Maybe you find it hard to define because it's how you've always done things; however, what's normal to one person may be very different culturally for others. Sharing information about our life experiences opens up a dialogue to learn the cultural traditions of others. How would you answer these cultural identity questions?

- How would you describe your cultural identity or ethnicity?
- What family traditions did you have growing up?
- Did anyone in your family speak a different language?
- How do people in your culture traditionally dress for special occasions?
- What are three things people should know about your culture?
- What foods were cooked for special occasions during your childhood?

### Zouanhia 'Zoua' Moua

My parents are from Laos. They fled the Vietnam war, and my mom was shot in the arm while running. My mom gave birth to my oldest sister in the Thailand refugee camp. They were lucky enough to hop on a plane to the U.S., eventually moving to Minnesota, where my parents thrived. My mom learned to sew, and my dad received his associate degree. Eventually, my parents saved enough money for a down payment on a house that is still part of our family today.

National Hmong American Day means a lot to me, but the biggest thing is being recognized as an American along with many other Americans who look like me.

### Seetaj Lee

National Hmong American Day is dear to my heart as it reminds me of Freedom, Hope and Love for my family and the Hmong people. My parents were both born in Laos and fled to a Thailand refugee camp in 1975 before arriving in San Diego in January 1979. Our entire family eventually moved to St. Paul in 1996, where we've been ever since.

The Hmong people have always told their stories through art, clothing and food. To witness the evolution of the Hmong culture today has been breathtaking, especially when you see the younger generation embrace traditions and honor where they have come from. I am proud to be Hmong!



Seetaj Lee



## DISABILITY PRIDE BECAUSE *WE ARE ALL UNIQUE*

Disability Pride Month is celebrated every July to commemorate the passing of the Americans with Disabilities Act in 1990. This month is a reminder that being our best selves means being ourselves. We are all unique, and our differences should be celebrated, even while they do not define who we are.

### Love Yourself

#### Maggie Erickson, Temporary Assistant Mail Clerk

"I have had many opportunities to educate and advocate for, not only those with Down Syndrome, but for many other disabilities as well. For me, Disability Pride Month means independence. It means making my own choices and working on my own. It means 'Love Yourself.' We are truly more alike than we are different."

### Be Proud of Who You Are

#### Amanda Bruggman, Duluth Branch Manager

"In 2018, I was diagnosed with RA (rheumatoid arthritis), Sjogren's syndrome and lupus. I have a sickness that disables me, but I am not that sickness or disability. Disabilities can be completely invisible. They might not make any sense to us, even if they are visible. Disability Pride is about taking pride in your whole self, which includes the disability. I have a 'new normal' but I love my life and who I am, and the perspective as a gift that this disability has given me."



## INCLUSION FEELS *LIKE HOME*

Pride Month is celebrated annually in June to honor the 1969 Stonewall uprising that marked a movement for equal justice and opportunity for Americans who identify as lesbian, gay, bisexual, transgender, questioning or other sexual identities and orientations (LGBTQ+). Today, Pride Month celebrations frequently include parades, picnics, concerts, workshops and more.

To celebrate Pride Month, two Roseville employees coordinated tie-dye rainbow shirts, displaying the individual's pronouns, for everyone at the branch. Employees wore the shirts on the same day and had rainbow treats for all to enjoy.

The employees had a great deal of fun and the members loved that the Roseville team was inclusive. In fact, one teacher who came in to open a membership told staff how much she appreciated the act of inclusion.

**"I came here for a membership. And then I saw your shirts and I knew I was home. Thanks for your support."**

We are so thankful for employees like the Roseville team who bring their whole generous selves to work and serve members with such care! By learning about LGBTQ+ pride, we can all gain greater understanding and acceptance for everyone – regardless of gender identification or who they love – to create safer spaces for all.





# ACTIVE ENGAGEMENT SUPPORTS *DEEPER UNDERSTANDING*

When the White Earth Reservation Federal Credit Union merged with Affinity Plus, we knew we wanted to learn more about the White Earth Nation in Mahnomen, Minn. In June 2022, a team from Affinity Plus attended the 154th Annual White Earth Treaty Day Celebration & Powwow. It was a privilege not only to represent Affinity Plus in a new branch location but also to connect with many members of the White Earth Nation and the Mahnomen community. Many branch members were so excited to see Affinity Plus at the celebration that they proudly showed off their new Affinity Plus debit cards!

We spent the day learning more about the White Earth culture and traditions as everyone, from elders to children, participated in traditional dances and breathtaking songs sung in their native language. It was an honor to spend the day learning from and connecting with so many.

A fun way we learned about people was with our “Wheel of Questions,” where people would spin the wheel and answer a question. Some questions were simple, like, “What is your favorite food at the powwow?” Hands down, everyone’s favorite was the fry bread. Trust us, we tried it, and it was delicious! Other questions were more thought-provoking, such as, “What are you most proud of?” Many



people shared stories of difficult choices and hardships they overcame. Perhaps the most heartwarming responses came from the question, “What do you want to be when you grow up?” Many kids said they wanted to be teachers (or a princess), while a lot of adults noted their desire to be respected elders within their community.

A day of listening and engagement left the Affinity Plus team with full hearts and a better understanding of the wants and needs of the White Earth Nation. This intentional inclusion will help improve the banking experience, such as accepting tribal IDs, for people living and working on the White Earth Reservation and in the surrounding community.



## HOW CAN YOU ENGAGE WITH DIVERSE COMMUNITIES?

It’s natural to connect with familiar faces. Yet, we can gain a significant understanding of others when we practice inclusion and engage with people outside of the communities we are accustomed to. Use these tips to increase your engagement with diverse communities.

- Say hello to people you do not know! Welcome the opportunity to make new acquaintances.
- Be willing to learn. Ask questions and take the time to listen.
- Understand that cultures can be very different. The traditions of others are not wrong because they are different from your traditions.
- Engage with communities on their terms and in places that are comfortable for them.
- Remember, it takes time to create new understanding and relationships.



# BREAKING DOWN BARRIERS & CHANGING LIVES

For people. Not profit. That's who we are. As a not-for-profit member-owned cooperative, we take action to positively impact the lives of our members and the communities we serve. We're proud to offer innovative new products and enhanced offerings, particularly for underserved consumers.

## Goodbye Fees!

Mistakes happen, and we believe in forgiveness. So we made changes to eliminate our returned item fee and reduce our courtesy pay fee for overdrafts. AND members eligible for courtesy pay are now allowed a \$100 buffer on their account without incurring an overdraft fee. With this big news, we became the state's first credit union to eliminate outdated non-sufficient funds fees and dramatically reform charges for courtesy payment services in a way that helps those who need support the most.



## Pay Day Paid Early

A new early pay system offers flexibility, peace of mind and better financial control who want early access to their paychecks. With Early Pay, members can receive their paycheck and other direct deposits up to two days early when they set up direct deposit with their payer – at no additional cost.



## National Certification for Dora Everyday Checking

The Affinity Plus Dora Everyday Checking account, offered exclusively through Bank Dora Financial, received national certification by the Cities for Financial Empowerment Fund. We are one of four regional credit unions that sponsor Bank Dora Financial, which is dedicated to financial inclusion and provides a fully bilingual digital banking experience for low-moderate income individuals.



## ATM Upgrades Include Language Preference

Our ATMs are now updated to create a better user experience for our members! All 58 Affinity Plus owned ATMs allow members to save their user preferences to be applied to any Affinity Plus owned ATM they use. A prominent feature of the upgrade means members can save their language preference in English, Hmong or Spanish. And enhanced graphics and new screens help make the information easier to read.



## Credit Score Model Change Serves More Members

Transitioning to a new credit score model – from FICO 08 to Vantage 4.0 – allows us to score more members, ensuring the value-driven products and services we offer are available to more people in the communities we serve.

## New VA Loan Option Opens Up Opportunities

Veteran members of Affinity Plus can now borrow up to 100% of a property's appraised value with no down payment and no private mortgage insurance required. Our first members to obtain a VA loan were David and Josh who bought the home of David's sister. This wasn't David's first VA loan but, as a long time Affinity Plus member, he was so excited to secure the loan with us. We are so thankful to be able to offer VA loans to members and help our Veteran members buy and refinance their homes!



## Helping Forge a Path to Citizenship

The path to citizenship in the U.S. can be long and expensive. We recently partnered with the City of St. Paul to introduce the Citizenship Loan, which is part of St. Paul's New American Loan Program (NALP). With the Citizenship Loan, U.S. legal permanent residents living in St. Paul can receive a no-interest loan up to \$2,000 to help cover the cost of the naturalization application.

# HARD WORK REWARDS US THE MOST

We are thrilled to continually be recognized for our hard work as we focus on progress, intentionally striving to do better for all members. Here are just a few of our accolades!

## We Did it Again – Five Years in a Row!

In 2022, Affinity Plus was named a “Top Workplace” by the Star Tribune for the 5th year in a row. This year we ranked #5 on the list of large companies. We also received a special recognition and award for “Employee Appreciation.”



AND we were again awarded a spot on the Forbes list of America's Best-in-State Credit Unions for the 5th straight year.



## Best Website of 2022

We won the Sitefinity 2022 Website of the Year Award in the Financial Services category! This award recognizes organizations delivering exceptional digital experiences to their end users. Our amazing website work is recognized along with national and international brands and shows our commitment to making Affinity Plus the best place members have ever banked.



ACTIVE ENGAGEMENT SUPPORTS *DEEPER UNDERSTANDING*

In order to build upon on our diversity, inclusion and belonging efforts with members, we are measuring our impact in a number of ways.

Racial Diversity

The racial diversity of our membership continues to grow.

% OF MEMBERS WHO IDENTIFY AS RACIALLY DIVERSE

12.5% ENTIRE MEMBERSHIP IS RACIALLY DIVERSE

19.5% ENTIRE NEW MEMBERSHIP IS RACIALLY DIVERSE

11.2% MEMBERSHIP WITH A LOAN IS RACIALLY DIVERSE

17.3% NEW MEMBERS WITH A LOAN ARE RACIALLY DIVERSE

Diversity of Age and Generation

Millennials make up our largest member segment by age and together, Gen Z and Millennials represent 49% of our membership.

Affinity Plus Members	
Generation	%
Generation Alpha (2013-2022)	1.3%
Generation Z (1997-2012)	17.5%
Millennial (1981-1996)	31.7%
Generation X (1965-1980)	23.2%
Baby Boomer (1946-1964)	22.5%
Silent Generation (1928-1945)	3.6%
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

63% OF ALL MEMBERS

50% OF NON-METRO MEMBERS

69% 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.





## THRIVING COMMUNITY OF *DIVERSITY, INCLUSION AND BELONGING*

We believe different perspectives, ideas, backgrounds, demographics, styles and voices contribute to a culture of compassion, relationships that matter and consistent member focus. Building a culture that “is the best place employees have ever worked” is intentional and continuous, including our focus on diversity, inclusion and belonging.

We know that unless individuals feel their differences are not only understood but celebrated, they will hold back part of themselves. Feeling included is a basic human need. It provides people with a sense of psychological safety that they can be their authentic selves without fear of judgment, making them happier, more social and more productive.

We intentionally create a work environment where every Affinity Plus employee and member feels a sense of belonging.



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**AffinityPlus.org**