



DCU | **DCU** For Kids 
People helping
people.

Community Report

2024



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Our Message

Every year, we strive to conduct our business and support our communities in alignment with the DCU Way: People Come First, Do the Right Thing, and Make a Difference. These central philosophies have and always will be ingrained in every aspect of DCU's company culture.

People helping people is at the core of everything we do, whether it's providing personalized financial experience for our members, developing products and services to meet all their banking needs, or giving back to the communities that we serve. We strive to make an impact.

In 2024, we made a difference in the lives of our members and within their communities through charitable contributions, sponsorships, and volunteer initiatives. We came together as a team to support local schools, assist with food drives, purchase holiday gifts for families, and more.

One partnership that I am particularly proud of is our long-standing relationship with the Boomer Esiason Foundation (BEF), which aids children and families in the battle against cystic fibrosis. Through our charitable contributions to BEF, DCU has played a part in helping cystic fibrosis patients and their families with college and career planning, targeted nutrition programs, scholarships, transplant grants, and the resources to face and address family planning.

Each year our DCU for Kids Foundation partners with the Boomer Esiason Foundation to host an annual Charity Golf Classic, which raises funds for BEF and the DCU for Kids grant award program that supports non-profit organizations benefiting children in need.

Our employees continued supporting our communities throughout the year with our company-wide Day of Service, giving employees in our Massachusetts, New Hampshire, Florida and Georgia offices the opportunity to support non-profit organizations through volunteer efforts, including food drives and hygiene kitting.

As we look back on this year, we want to thank each and every employee who dedicated their time to give back to our communities. Their actions perfectly embodied the spirit of DCU and what we stand for.

Not only did our team members show up, but our foundations also made significant charitable impacts. Our DCU for Kids Foundation contributions totaled \$1.8 million and supported 187 organizations. Axuda is our non-profit organization that provides short-term, interest-free loans to those in need. In 2024, we issued loans to those in Massachusetts and New Hampshire, benefiting over 60 communities.

We are proud of the impact we made in our community and in the lives of our members in 2024 and how each one highlighted the DCU Way. With the support of our employees, members, and partners, we look forward to another year of giving in 2025.



Shruti Miyashiro

DCU President & CEO

Foundation Support

DCU for Kids was founded in 2005 as a 501(c)(3) non-profit with a simple mission: to improve the quality of life for children in need.

To date, we've donated almost \$30 million to support causes like education, enrichment programs, medical research, support services, and student scholarships. Our giving initiatives center around four pillars: Youth Community Programs, Insecure Population Basic Need Support, Special Needs Support, and Medical/Health & Well-being Support.



\$435,000

in support of MA & NH Boys & Girls Clubs in 2024

2024 DCU for Kids Impact

187

organizations funded

\$1.8M

in grants awarded

80

DCU for Kids Memorial Scholarships awarded totaling \$150,000

DCU for Kids in the Community

Through DCU for Kids, we've worked closely with the Boys & Girls Club of Metrowest. We provided gifts during our Adopt a Family program, for which parents have expressed their gratitude.

DCU for Kids has also worked with Rise Above, a non-profit organization that provides assistance to children in foster care. Rise Above has been a DCU for Kids grantee for nine years. Through our grant, Rise Above offers children enriching extracurricular activities and opportunities they might never have had the chance to experience. This partnership shows that even the smallest action can make a huge impact, like fixing a child's instrument or covering the cost of their hair appointment.

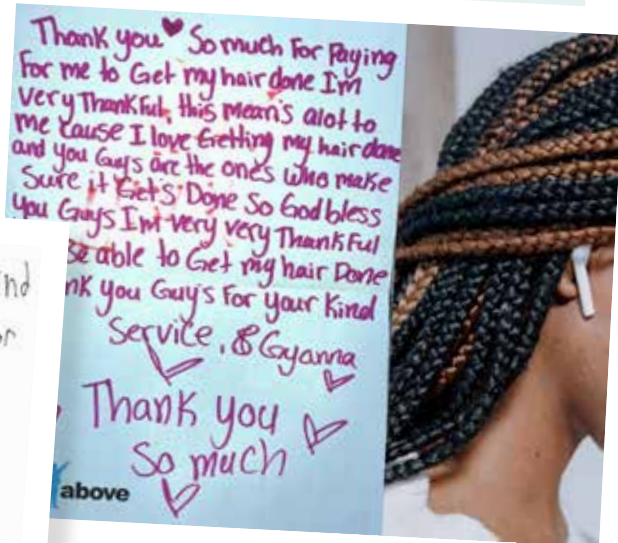
"Please thank all of the club sponsors for sending so many gifts to [my daughter]. Please extend my thanks to everyone involved in this project that is so significant in the lives of our children."

- an email sent to the Boys & Girls Club from a parent.

Dear Rise Above Team,
Thank you so much for sponsoring Skylar's Little Gym class this spring. She loved it, and it was a great way to spend one-on-one time with her.
In Gratitude,
Skylar's foster parents

Thank you for being so kind & helping with my cost for the trumpet repairs.

Riley



What do organizations have to say about DCU for Kids?



“We are thankful for the continued support of DCU for Kids and appreciate your belief in our mission. Helping us create a safe environment and provide programs that contribute to academic success, character development, and healthy lifestyles for the youth in Waltham is vital to our community.” - *Waltham Boys & Girls Club*

“Thank you for your recent grant award. This enables us to provide enriching activities and experiences for youth experiencing foster care who otherwise would not be able to participate in programs such as swim lessons. We are so grateful for the support DCU for Kids has given us.” - *Rise Above*



“We’d like to take a moment to express our sincere gratitude for our recent DCU for Kids grant. This contribution will directly support children experiencing food insecurity, which can mean going hungry, skipping meals, or even not eating for a day due to lack of food availability in their homes.”

- *Open Table – Open Table offers a wide variety of healthy and culturally appropriate groceries and prepared meals at their main facility in Maynard, MA and through several mobile pantries and delivery programs.*

“I wanted to express my thanks for awarding me a DCU scholarship. This scholarship will help ease my burdens, allowing me to concentrate on my studies and will help me acquire textbooks and materials for my business degree pursuits.” - *Lowell student/scholarship recipient*



Member Support of DCU for Kids

Each year, we organize a way for our members to help us raise money in support of these exceptional non-profit organizations. Through our DCU for Kids raffle, members can enter for a chance to win a cash prize. The money collected is put toward the DCU for Kids budget to issue grants to the participating non-profits.



Axuda, Inc. is a 501(c)3 non-profit organization founded by DCU in 2015 that provides small, short-term, interest-free loans to working individuals and families that need a helping hand.

Axuda provides a forum for borrowers to tell their stories and have their loan requests crowdfunded by several Axuda lenders. Once an Axuda loan is repaid, the funds are used again to lend to other Axuda borrowers. In 2024, the Axuda program provided loans to those in Massachusetts and New Hampshire, benefiting over 60 communities. These loans provided vital support to those struggling to cover emergency costs such as car repairs, medical billing, and housing.

Axuda in the Community

Axuda lenders and borrowers alike understand the immense impact that Axuda loans can have on a person's financial stability and well-being.

“There was a time in my life when an unexpected bill or expense, on top of the regular monthly reckoning of what I could afford to pay towards the many claims on my then woefully inadequate income, created serious stress in our family. I find it most gratifying to be able to help in my small way in making this thoughtful and caring program work.”

- Bill, Axuda Lender.



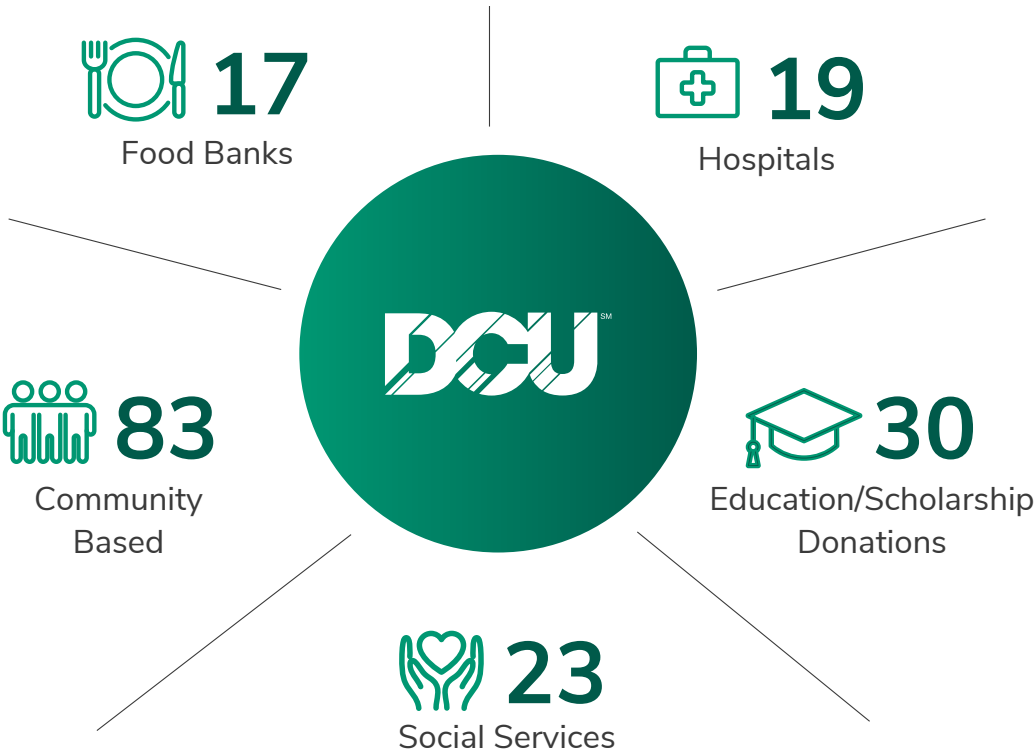
“Despite facing tough times and having to sleep in my car, I am determined to keep my job and get back on track with the help of a car repair and support from others. I am grateful for the opportunity to apply for a loan from Axuda, and your assistance would mean the world to me.”

- statement from a borrower's approved loan request



Making a Difference: 2024 Contributions by the Numbers

We recognize the importance of actively supporting the communities in which our members live and work. Through the financial support of non-profit organizations and beyond, DCU is devoted to helping members thrive.



Keep reading to learn about the stories behind these numbers and how we partnered with community organizations to make a positive impact in our communities.



Building Stronger Communities

DCU is proud to address basic needs through partnerships and volunteerism, creating stability and security for those in need. We are devoted to making our local communities a better place to call home. Our employees help us achieve this goal by stepping up and volunteering their time to support causes that strengthen our local neighborhoods and help our fellow community members thrive.

Meals to Combat Food Insecurity

In May, 150 DCU employees teamed up to pack 25,000 meals through The Outreach Program. These meals were distributed to food pantries across Framingham, Haverhill, and Greater Boston—building on DCU’s legacy of providing over 470,000 meals to communities in need since 2018.

Building Beds for Children

In August, DCU employees partnered with A Bed for Every Child to build 24 twin beds for children in homeless shelters. This effort provided children with the comfort and security of sleeping in a brand-new bed they can call their own.

Hygiene Kits for Vulnerable Populations

- **April:** Packed 400 hygiene kits for Pathlight Home, a non-profit organization in Orlando, FL.
- **June:** Provided 250 hygiene kits for Middlesex Community College students.
- **September:** Assembled 600 bathing kits for new moms in Georgia through the non-profit organization Families First.
- **May - August:** DCU’s call center agents hosted five events, assembling hundreds of snack kits, hygiene kits, and mindful kits for local soup kitchens and service organizations.



On behalf of Families First, I’d like to extend our heartfelt thanks for the generous in-kind donation of 600 new mom bathing kits from Digital Federal Credit Union. This is **incredible** and will truly make a difference for parenting resource and education programs run at our organization!”

- Catie W., Director of Donor Relations



Giving Back Around the Holidays

We helped spread joy around the holidays by participating in the U.S. Marine Corps Reserve Toys for Tots collection program and the Adopt a Family program. Both of these initiatives provided gifts to children in need in our local communities, including Marlborough, Hudson, and Framingham. Information Center employees also collected monetary donations for local Boys & Girls Clubs in Massachusetts, New Hampshire, Florida, and Georgia.



DCU Cares Disaster Recovery Program

When disaster strikes and uncertainty sets in, we're committed to helping members repair and rebuild. Through the DCU Cares Disaster Recovery Program, we support members by offering a temporary reprieve from their financial obligations.

In 2024, DCU Cares assisted members who were impacted by Hurricanes Helene, Milton, and Beryl. The recovery program provided loan assistance on more than 130 loans and reimbursed over \$5,000 in ATM fees.

We were proud to continue helping members in their times of need.

Shred Days with a Purpose

At DCU, Shred Days go beyond secure document disposal—they are an opportunity to give back. By pairing shredding services with donation drives, these events create a dual-purpose initiative that protects personal information and promotes anti-fraud efforts while supporting local families, shelters, and organizations.

In 2024, DCU hosted Shred Days across branches and operation centers, inviting attendees to bring items like diapers, school supplies, and non-perishable foods alongside their documents. Thanks to community generosity and employee dedication, these events made a lasting impact on those in need.

Highlights include:

- **Worcester Gold Star Branch:** We partnered with Seven Hills Family Resource Center, collecting baby items and \$250 to support their community baby shower.
- **Chelmsford Operations Center:** We worked with Alternative House—an organization that supports those impacted by domestic violence—to gather school supplies, clothing, cleaning supplies, and \$300 in monetary donations for domestic violence survivors.



- **Marlborough Operations Center:** We collected non-perishable food items for pantries across Massachusetts and New Hampshire and received \$300 in monetary donations.
- **Manchester Branch:** We supported the Boys & Girls Club of Manchester with donations of winter hats and gloves for children in need.

Investing in Education

By advancing literacy and financial knowledge, DCU empowers individuals to thrive academically and financially.

Read Across America Day

In March, DCU employees celebrated the joy of reading with over 40 students in Lowell, MA. Team members read to students in kindergarten and first-grade classrooms, helping to foster a love of literacy among the children.

Credit for Life Fair

Also in March, DCU engaged 150 high school students from Braintree in a budgeting simulation. The fair taught students practical financial skills, such as credit management and decision-making.

NH Jump\$tart Coalition Tournament

In April, DCU team members served as judges for NH Jump\$tart Coalition's financial literacy competition involving 25 high school students and 100 attendees. This interactive event empowered students to use classroom-based financial education and reinforced essential money management skills.





UMass Lowell Student Support Kits

In August, DCU employees assembled 250 student support kits for the student affairs department at UMass Lowell, equipping them with resources needed to succeed. The kits included composition notebooks, pens, pencils, highlighters, and Post-it Flags.

Advancing Health and Wellness

DCU contributed to vital health initiatives that improve lives and foster well-being in our communities.

Step Up for Stepping Strong Challenge

DCU employees walked 10 million steps as part of Brigham and Women's Hospital's challenge, raising \$150,000 for trauma research and recovery.

Heart & Stroke Walk

In June, DCU employees joined the American Heart Association's Central MA Heart & Stroke Walk, raising awareness and funds for heart and stroke research.

Corporate Cup for Boston Children's Hospital

In July, 10 DCU employees competed in the Boston Children's Hospital Corporate Cup, raising money and awareness for pediatric illness research.

Worcester County Alzheimer's Walk

In October, DCU employees participated in the Alzheimer's Walk, supporting critical research and resources for those impacted by the disease.



Honoring Veterans & Military Families

DCU is dedicated to supporting and giving back to those who have served our country. DCU employees who are also veterans participated in the events below that helped support military members, veterans, and their families.



Operation Playhouse

In September, 25 employees built and decorated children’s playhouses for veteran families, bringing joy to the children while recognizing their parents’ service.

Trees for Soldiers

In December, DCU employees cut, carried, and tied trees to vehicles and distributed over 300 holiday trees to military families at Fort Devens and Hanscom Air Force Bases in Massachusetts. This annual event is a partnership with Operation Service—a non-profit organization with a focus on public service and educating youth about the sacrifices made by those who serve in the military. Trees for Soldiers helps spread holiday cheer to military service members.

Day of Service

In October, 350 DCU employees participated in our first company-wide Day of Service, supporting non-profit organizations across Massachusetts, New Hampshire, Georgia, and Florida. The following volunteer activities took place in one day, with employees across our entire footprint dedicating their time both in person and virtually.

Food Drive

Team members collected, sorted, and packed over 300 pounds of food to donate to local food banks. DCU collected enough food that would sustain one family of four about 100 days, or 100 families for three days.

We donated food to the New Hampshire Food Bank. One in ten New Hampshire residents worry about whether they have enough food to feed their family each week. DCU's ongoing partnership with the food bank has helped further their fight against food insecurity. Our Day of Service donations equated to 155 meals for families in need in New Hampshire.

Other organizations that benefited from the food drive include Rachel's Table in Worcester, MA, the Worcester County Food Bank, and UTEC in Lowell, MA.

Hygiene Kitting

We packed over 600 hygiene kits to help people experiencing homelessness stay healthy, partnering with Massachusetts-based organizations such as New Vue, Advocates, NorthStar Family Services, Alternative House, and New Hampshire-based Families in Transition.

Letters to Veterans

We wrote and sent 20 letters to veterans and active military members in partnership with the organization A Million Thanks. Veterans and active military members experience isolation and loneliness at a higher rate in our society, especially those who are thousands of miles from home. Sending letters of support and gratitude can make these soldiers feel like they have family everywhere and bring them a spark of joy when it is needed the most.

Pillowcase Decorating

We used our creative minds and artistic skills to decorate more than 60 pillowcases for children. These pillowcases were shared with organizations that support the well-being of vulnerable families and children, including Family Promise Metrowest in Natick, MA, Harbor Care in Nashua, NH, and Lazarus House and Family Services of Merrimack Valley in Lawrence, MA.



Blood Drives

Partnering with the American Red Cross and the Kraft Family Blood Donor Center, we held blood drives at our Marlborough and Chelmsford offices. Collectively, we donated nearly 70 units of blood. Every day, area hospitals require 36 units of blood to sustain their patients' needs. This means that DCU employees donated almost two days' worth of life-sustaining blood.

Off-site Activities

Employees also volunteered their time at six off-site locations to participate in outside service activities:

- Bread and Roses (Lawrence, MA)
- Boys & Girls Club of Central GA (Macon, GA)
- Boys & Girls Club of Greater Lowell (Lowell, MA)
- Boys & Girls Club of Greater Worcester (Worcester, MA)
- Feeding Northeast Florida (Jacksonville, FL)
- Southern Middlesex Opportunity Council (Framingham, MA)

We're so proud of our employees and their dedication to helping their local communities. Our first Day of Service was a success, and we hope there will be many more to come!



Educating and Celebrating with our Communities

In 2024, DCU reinforced its commitment to diversity and inclusion by amplifying employee stories and recognizing the cultural heritage within our communities. Our dynamic social media campaigns furthered our mission to educate and celebrate with our diverse communities.

Black History Month (February)

DCU highlighted African Americans in the arts by interviewing members of our Black, Indigenous, and People of Color / African, Latinx, Asian, Arab, and Native American (BIPOC/ALAANA) Employee Resource Group and local Black-owned business Bri's Sweet Treats.

Women's History Month (March)

DCU promoted women's achievements through interviews with women-owned businesses and engaging content celebrating women's contributions across generations.

Asian American and Pacific Islander (AAPI) Heritage Month (May)

DCU featured employee interviews sharing their stories, cultural values, and family teachings about money, alongside content on cultural music, movies, and food displayed across branches.

Pride Month (June)

DCU delivered weekly book recommendations, and resources addressing financial challenges faced by lesbian, gay, bisexual, transgender, queer, intersex, and asexual (LGBTQIA+) community members.

Disability Pride Month (July)

DCU showcased allyship and celebrated the uniqueness of neurodiverse and diverse-abled individuals.

Hispanic Heritage Month (September 15 – October 15)

DCU celebrated with fast facts and explainer posts about what Hispanic Heritage Month is and why it occurs when it does.

Diwali (October 31 – November 1, 2024)

DCU shared the personal connections of employees celebrating Diwali through videos and internal messages, bringing awareness to this cherished tradition.

Winter Holidays (Christmas, Hanukkah, and Kwanzaa)

DCU celebrated the winter holidays with decorations at our offices with descriptive messages about their significance. We shared photos and videos of these decorations in our branches, where our members and employees alike could celebrate with us. We highlighted Christmas, Hanukkah, and Kwanzaa, and what these holidays mean to the people who celebrate them.





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People
Come First



Do the
Right Thing



Make a
Difference