

Community Investment Statement

GreenState Credit Union aspires to be more than just a leader in financial products and services – recognizing both our ability and responsibility to also be leaders in impact for all communities throughout our region.

GreenState is blessed with both the financial resources and talented staff that act as our building blocks for showing our communities how community investment can — and will — make an impactful difference in the lives of the members, employees, and communities we collectively serve.

To this note, we have committed the following goals by 2030:



Invest \$1 billion in mortgage loans across our field of membership to expand access to homeownership for people of color throughout the Midwest.

GreenState convened a Racial Equity Working Group of GreenState leaders from our Board of Directors, senior leadership, and staff across the organization to identify the role GreenState can play in improving racial inequality in the communities we serve. That process led to a 12-point plan, anchored by the goal of investing \$1 billion over the next decade to help close the racial home ownership gap, specifically in Iowa, which is currently among the largest such gaps in the U.S. today.



A \$20 million Commitment in Community Investment, in conjunction with the GreenState Foundation, allocated as follows:

GreenState will invest \$9 million in grant funding to organizations in our communities whose focus is to improve the financial health and stability of their clients. We also aim to partner with charities who serve racial minorities, immigrants, and refugees, to build their financial independence.

GreenState understands the need for affordable housing across the region and will invest \$6 million into agencies that serve working families in this regard. Part of this investment will grow our partnerships with local Housing Trust Funds.

Finally, GreenState will invest \$5 million to support environmental causes throughout our geographical footprint, as we recognize that maintaining a healthy environment is essential for people to live longer and enhances their quality of life. GreenState will also take measures to become a carbon-neutral organization.