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 the end of 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 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 the goal of investing $1 billion over the next decade to help close the racial home ownership gap. Iowa, where GreenState is headquartered, has one of the largest such gaps in the U.S. today.

Expand the service of our members with our Emergent Bilingual Strategy.

GreenState is expanding access to our services for members who are learning English by executing our “Emergent Bilingual Strategy.” We will continue expanding these services over the next decade as our field of membership grows more diverse.

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 persons or organizations in our communities who are working to close the racial homeownership gap or otherwise serve BIPOC, immigrant, or refugee community members by supporting their financial health and stability.

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.