

COMMUNITY REPORT 2017 / 2018



TOGETHER.

OnPoint[®]
COMMUNITY CREDIT UNION



COMMUNITY IS MORE THAN A PLACE.

It's about people.

It's been more than 85 years since 16 schoolteachers joined together to form our credit union. They didn't do it for profit—they did it to help one another. After all, that's what community is all about. Eight and a half decades later, our commitment to building strong communities by promoting financial well-being remains at the heart of what we do.

As OnPoint continues to grow, our responsibility to the places we call home also grows. With each new branch, our roots extend deeper and our impact broadens—allowing us to invest in our communities by creating new jobs, providing more robust services to members and forging stronger relationships with community partners.

In the end, we're committed to delivering more than smart financial solutions our members can trust; we're driven to support the meaningful causes that enrich the lives of not only our members, but the entire community.

10,848

AVERAGE PAID
EMPLOYEE VOLUNTEER
HOURS ALLOCATED

— IN 2017 / 2018 —

\$1,720,000

TOWARD COMMUNITY PROGRAMS

— SUPPORTED —
507 COMMUNITY
CAUSES

ROOTED IN EDUCATION.

CELEBRATING GREAT TEACHERS AND SCHOOLS

Our history is rooted in education, and we never forget that legacy. That's why we created the OnPoint Prize for Excellence in Education, because we know that strong communities are nurtured by the meaningful work happening every day in local schools. The campaign honors outstanding teachers who inspire their peers and students to be their very best. Each year, we name two Educators of the Year, paying their mortgage for an entire school year, as well as donating \$2,500 to each of their schools. Nominations are made by the community; the outpouring of support for incredible educators is so vast that two awards simply aren't enough. Recognizing Finalists and a Circle of Excellence allows us to honor even more educators and schools throughout the communities we serve. Finally, our Community Builder award provides a \$1,000 grant to selected schools for a special project of their choice.

Ultimately, the OnPoint Prize is an investment in the future of our community and the acknowledgment of the history that brought us together.



CONGRATULATIONS TO ALL OUR HONOREES!

2018 EDUCATORS OF THE YEAR:



Lucas Houck
Corbett Middle School
Corbett, OR



Janine Kirstein
Gresham High School
Gresham, OR

2017 EDUCATORS OF THE YEAR:



James Nosen
Baker Prairie Middle School
Canby, OR



David Valenzuela
Madison High School
Portland, OR

2018 EDUCATOR OF THE YEAR FINALISTS:

Sandra Moreno
Vose Elementary School
Beaverton, OR

Holly Neill
Valor Christian School International
Beaverton, OR

2017 EDUCATOR OF THE YEAR FINALISTS:

Amy Pederson
Mt. Scott Elementary School
Happy Valley, OR

Ines Kuna
Vancouver iTech Preparatory
Vancouver, WA

2018 COMMUNITY BUILDERS:

Clackamas High School
Clackamas, OR

Gervais Elementary School
Gervais, OR

La Center Middle School
La Center, WA

Vernon K-8
Portland, OR

2017 COMMUNITY BUILDERS:

Clear Creek Middle School
Gresham, OR

McMinnville High School
McMinnville, OR

Prescott Elementary School
Portland, OR

Roosevelt High School
Portland, OR

2018 CIRCLE OF EXCELLENCE:

Ricky Almeida West Sylvan Middle School

Matt Bradley Sisters High School

Angela Gausman Cascade Heights Public Charter School

J. Geurts Floyd Light Middle School

Cameron Glogau Tom McCall Elementary School

Richard Schuler Levi Anderson Learning Center

9 YEARS OF
ONPOINT
PRIZE

NEARLY
\$300K
IN PRIZES

236 EDUCATORS
& SCHOOLS
RECOGNIZED

ROOTED IN EDUCATION.



DE LA SALLE NORTH CATHOLIC HIGH SCHOOL CORPORATE WORK-STUDY PROGRAM

De La Salle North Catholic
High School

Since 2001, OnPoint has partnered with De La Salle North Catholic High School to help students gain valuable real-life work experience.

In this program, De La Salle students share a full-time, entry-level position at OnPoint. In addition to gaining professional insight, skill development and personal growth, students earn 50 percent of their school tuition. Participating students graduate with a full year of work experience. It's a rewarding program for both students and OnPoint. Some work-study students have even continued on to be hired by OnPoint as permanent team members.

“
Working at
OnPoint has
truly helped
develop
me into the
person I
am today.

- DENIA GOODMAN
MEMBER SERVICE SPECIALIST,
FORMER WORK-STUDY
PROGRAM PARTICIPANT

2017 / 2018
WORK-STUDY
STUDENTS
EARNED
\$89,697
IN SCHOOL
TUITION

SCHOOLHOUSE SUPPLIES

“

No student should be without the school supplies they need to succeed. That's where Schoolhouse Supplies comes in—they provide free supplies to students and teachers in the metro area. Since 2008, OnPoint has collaborated with Schoolhouse Supplies on events such as the KGW School Supply Drive and the Celebrity Spelling Bee, benefiting the organization's Free Store for Teachers. During the supply drives, supplies and cash donations made at OnPoint branches stay in the communities in which they were donated. This means donations from Bend stay in Bend, donations from Eugene stay in Eugene, and so on.



Thank you for sharing our belief that every child has the right to a quality education.

- ALICE FORBES
EXECUTIVE DIRECTOR,
SCHOOLHOUSE SUPPLIES

Schoolhouse SUPPLIES 2017 ONPOINT 2018 SUPPORTED 6,687 STUDENTS



BABIES WITH BOOKS

As an organization that believes in building community, we know some of the most impactful work we can do is to create opportunities for others to lead. OnPoint is honored to support Babies with Books, a program created and led by high school students with a passion for making a difference. Through the program, student volunteers spend time each week visiting with families in the Neonatal Intensive Care Unit at Randall Children's Hospital. Volunteers provide free children's books to families, as well as information about the importance of reading to babies to support critical brain development, early literacy and family bonding. Not all education happens inside the classroom walls, and Babies with Books provides learning opportunities for student leaders and the families who benefit from the program's services.



ROOTED IN EDUCATION.



FINANCIAL BEGINNINGS

Since 2008, OnPoint has proudly partnered with Financial Beginnings, an organization providing skills and resources to help youth and adults throughout Oregon and Washington take an active role in their financial well-being.

2017 / 2018
48 EMPLOYEE
VOLUNTEERS
+ MORE THAN
3,415
STUDENT
PARTICIPANTS

Our investment of financial support and time came from 48 OnPoint employee volunteers who provided classroom instruction to 3,415 students at institutions, such as Alberta Rider Elementary, Beaumont Middle School, Clackamas County Juvenile Department, Corbett Grade School, La Pine Middle School and OHSU Richmond Family Services, as well as high schools, such as Madras, Oregon City, Sisters, Tigard and Wilson. Together, we make personal finance more accessible for every member of our community.

“

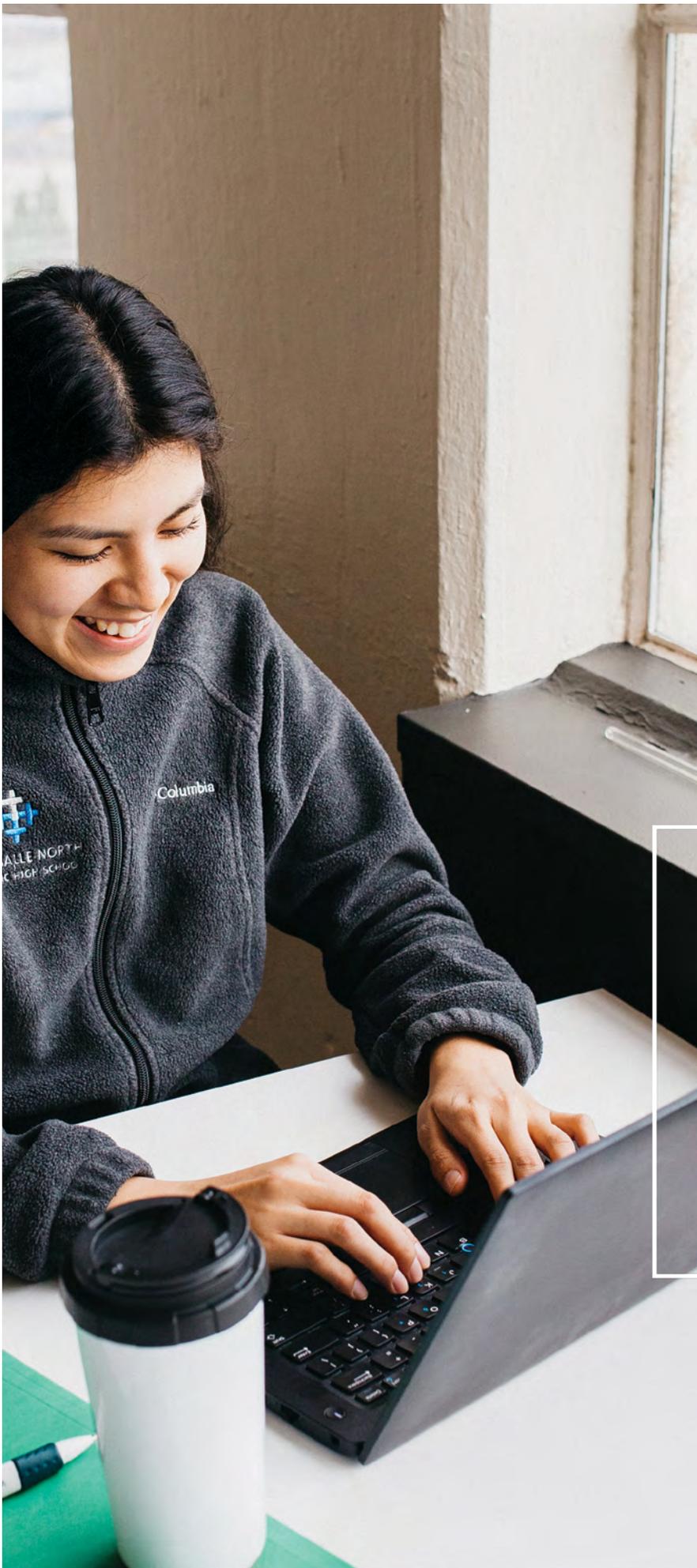
I love working with Financial Beginnings and high school students because we're making a big impact right before they're going to need these skills. Our goal is to help them make their spending choices more deliberate when they're out on their own.

- AMBER KELLY
BRANCH MANAGER,
OREGON CITY BRANCH



**FINANCIAL
BEGINNINGS**

OREGON



YOUTH FINANCIAL LITERACY MONTH

You're never too young to be smart with your money. That's why OnPoint participates in Youth Financial Literacy Month, an entire month devoted to teaching our youngest members and their guardians the value of practicing smart money habits.

Every April, we dedicate extra effort to offering tips aimed at overcoming common barriers to building a strong financial footing from an early age. By encouraging healthy financial habits, we support parents and guardians as they prepare the children in their care for a future full of possibilities.

2017 / 2018

10,540

YOUTH MEMBERS MADE
PROGRESS TOWARD THEIR
FINANCIAL ASPIRATIONS

\$3,268,726

**SET ASIDE BY YOUTH
MEMBERS TOWARD FUTURE
FINANCIAL GOALS**

OUR EMPLOYEES MAKE THE DIFFERENCE.

GIVING IS AT THE CORE OF WHO WE ARE

Giving is a philosophy that radiates throughout our organization. OnPoint employees are living by example—serving on boards, donating their time and resources, and pitching in wherever they can to keep our communities thriving. Here are just a few examples of our community efforts.

VOLUNTEERING for STORE TO DOOR



Store to Door supports independent living for Portland area seniors and people with disabilities by providing a personal, volunteer-based grocery shopping and delivery service. Here, OnPoint employees shop for homebound neighbors.

The Oregon Food Bank offers hunger relief by distributing food through a statewide network of 21 food banks and 970 partner agencies. Team OnPoint rolls up its sleeves and gets to work helping to pack food.



ONPOINT LEADERSHIP TEAM at OREGON FOOD BANK

SUPPORTING MOUNTAINSTAR FAMILY RELIEF NURSERY in BEND, OR



OnPoint employees in Bend collaborate with MountainStar Family Relief Nursery in their work to provide therapeutic services that help vulnerable children and families succeed. As a vital safety net for the community, this program supports babies and toddlers through classes, home support visits and individualized parent coaching.

OUR EMPLOYEES MAKE THE DIFFERENCE.

The Children's Book Bank changes lives by filling homes with engaging, culturally diverse books. Here, OnPoint employees reminisce about favorite books and bond with their peers as they prepare gently used books to be sent to a new family to spark imagination and inspire curiosity.



CHILDREN'S BOOK BANK

LENDING A HAND AT SHARE, INC.



Share, Inc. works to lead the hungry and homeless to self-sufficiency by providing food, housing and education. Each week, employees from our four Vancouver branches volunteer to support homeless adults in the area.

OnPoint's partnership with the Oregon School Activities Association (OSAA) embodies our commitment to enriching the lives of students. To close the year, our volunteers helped select, box and deliver clothing and equipment for 50 students through the Student Assistance Program.



OSAA STUDENT ASSISTANCE FUND

OUR EMPLOYEES MAKE THE DIFFERENCE.



WORKPLACE GIVING WITH UNITED WAY

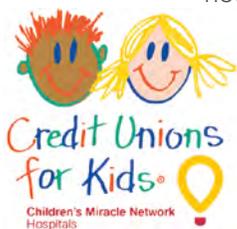
We recognize that our employees are our greatest asset. It's their passion and personal connections throughout the communities we serve that generate meaningful impact. As a long-time partner of United Way, OnPoint teams make generous donations of their time, money and efforts. In 2017 and 2018, OnPoint employees donated a total of \$106,703 to 88 different charitable organizations through United Way in voluntary workplace giving programs.



CHILDREN'S MIRACLE NETWORK

For over 30 years, OnPoint has been a key champion of local Children's Miracle Network hospitals, such as Doernbecher Children's Hospital and Sacred Heart Medical Center. We have helped raise funds to benefit our members and thousands of patient families treated at these hospitals through Credit Unions for Kids, a nonprofit collaboration of credit union partners working to support the children who need it most. Funds raised go to research, training, new equipment, new facilities and payment for uncompensated care.

In 2017 and 2018, OnPoint proudly donated \$263,483 to Children's Miracle Network hospitals with every dollar donated staying in the Northwest.





COMMUNITY RELATIONS COMMITTEE

At the heart of our organization, our employees are empowered to share and cultivate their passion for community causes. Since 2002, OnPoint's employee-directed Community Relations Committee has been charged with awarding a portion of the credit union's charitable contributions. The committee format encourages employees to make a difference outside of their day-to-day responsibilities and represent all OnPoint employees as community ambassadors.

\$216K
DONATED
in 2017 / 2018 to
303
ORGANIZATIONS

\$1.37
MILLION
DONATED
SINCE 2002

CASCADE AIDS PROJECT

When employees go beyond the walls of our credit union in support of a meaningful cause, we want to join them. Every year, Team OnPoint rallies in support of AIDS Walk Portland to raise crucial funding for Cascade AIDS Project (CAP). CAP supports and empowers all people with or affected by HIV and provides the LGBTQ+ community with compassionate healthcare. Inspired by this work and the commitment of our employees and their friends and families, we are proud to provide matching funds in sponsorship of the event to amplify our impact.

>CAP



PARTNERSHIPS FOR GOOD.

CELEBRATING OUR COMMUNITY PARTNERSHIPS

In 2017, OnPoint celebrated two major milestones for our credit union—we grew to \$5 billion in assets and marked our 85th anniversary. To commemorate these significant achievements, we honored the two greatest reasons for our success: the OnPoint **employees** who work tirelessly to serve our members and embody OnPoint's culture, and the **communities** we've served since 1932. Each employee had the opportunity to express support for an organization or cause important to them by directing a \$250 donation among five regional charities. Here's how those donations made an impact.

OHSU Doernbecher Children's Hospital

OnPoint's donation supported the building of the Gary and Christine Rood Family Pavilion, a five-story guesthouse providing temporary lodging for families of out-of-town patients receiving specialized care.

Oregon Food Bank

OnPoint's donation provided 100,000 meals to families served by the regional food bank network.

Oregon Humane Society (OHS)

OnPoint's donation funded the OHS animal hospital for one day and covered spay and neuter services for 65 pets.

Schoolhouse Supplies

OnPoint's donation supported the Free Store for Teachers, which distributes school supplies to 65,000 local kids each year.

The Nature Conservancy

OnPoint's donation will help achieve the organization's goal of restoring four million acres of Oregon forest by 2026.

— IN 2017 —
WE REACHED
\$5 BILLION
IN ASSETS
and celebrated by
DONATING
\$160,000

**EACH EMPLOYEE
RECEIVED**

\$250

**TO DIVIDE AMONG
ANY OR ALL OF THESE
FIVE CHARITIES**



“

The gift from
OnPoint will go
a long way in
rescuing, sheltering
and finding homes
for animals.

- SHARON HARMON
CEO, OREGON HUMANE SOCIETY



FOCUSED ON COMMUNITY.

FOUNDED BY EDUCATORS

When a small group of schoolteachers founded OnPoint in 1932, they embraced the credit union beliefs of “not-for-profit” and “member-owned.” These principles still guide us today as we continue to invest in our communities by focusing on engaging our members and employees in this important work. 2017 and 2018 provided us with the opportunity to grow our impact and ensure that we are serving the neighborhoods and communities we call home.



BUILDING UP OUR COMMUNITY

Joining a new neighborhood means more than opening the doors to a branch. That’s why we meet with our neighbors to learn how OnPoint can add to the fabric of each unique community we serve.

In **Happy Valley**, we connected with the Clackamas Council of PTAs to support their clothing closet, which provides new and gently used clothing to students in need.

In the **Woodstock** neighborhood, we learned that the Woodstock Community Center is a bustling neighborhood hub, so we lent our support to replace a failing perimeter fence, keeping children secure while they play.

In **Troutdale**, we helped our neighbors at the Multnomah County Library Troutdale location address community needs through their support of literacy, technology and workforce development programs.

In the bike-friendly **Hawthorne** district, we collaborated with Bikes for Humanity, whose mission is to increase public access to affordable and safe bicycles.

In the **Fremont & Williams** neighborhood, we partnered with the ReBuilding Center that fosters equitable and sustainable communities through the reuse of salvaged building materials and community classes.



FOCUSED ON COMMUNITY.

EMPOWERING OUR EMPLOYEES

Energized by the connections we made with 2017's Celebrating Our Community Partnerships campaign, we continued to look for ways to engage our employees in our giving efforts. In 2018, our employees guided OnPoint's contribution of \$69,400 to help fund food and clothing relief efforts, mental health services, and emergency shelter and support services for domestic violence survivors in the regions we serve. Those organizations included: Sunshine Division, Raphael House of Portland, Lane County Toys for Tots, Yamhill Community Action Partnership, Adler's Voice, Family Kitchen, Beulah's Place, Legacy Health Foundation, St. Vincent de Paul, Share, Inc. and Clark County Food Bank. Thanks to these nonprofits and the care of our employees, our donations brought support and resources to the communities we serve.



GIVING A VOICE TO OUR COMMUNITY

People have always been at the heart of OnPoint and what we do. We're fortunate to connect with members about more than just their financial needs—we work to provide members with a voice to the community organizations we support. True to the credit union spirit, we closed 2018 by asking our members to inform us of nonprofits doing meaningful work throughout the region. OnPoint heard from more than 500 community members, and directed additional donations to the following organizations:

- Boxes of Love Project
- ROCKSOLID Community Teen Center
- Silverton Sheltering Services
- Homeless Youth Law Clinic
- With Love



WE CELEBRATE SUCCESS BY INVESTING IN EACH OTHER.



ROB STUART
PRESIDENT/CEO

The story of OnPoint in the community is so much more than a simple story. It is the moments that come from the thousands of connections we make, large and small, each and every day during the workday and beyond. These connections are not limited to our thousands of loyal members and hardworking employees, but include everyone in the neighborhoods where we work and live.

Our own success and continued growth could not be more closely tied to the future and well-being of the Pacific Northwest. That is why our commitment to giving back to the community and creating meaningful moments with others is at the very heart of who we are. From investing in our future by sponsoring students through the De La Salle North Catholic High School Corporate Work-Study Program, to partnering with local nonprofits of all sizes, our commitment to community is personal.

These personal connections motivate and inspire our employees to express their genuine care and gratitude for our community and its many causes. Our team shows this commitment through financial contributions and by rolling up our sleeves. We work side by side with many organizations, such as Financial Beginnings, Credit Unions for Kids and Cascade AIDS Project, to highlight a few.

OnPoint is proud to have supported more than 500 local community causes in 2017 and 2018. We are inspired by their courage and compassion. We are humbled by their strength and determination. We are honored to be a part of their stories and to welcome them as part of ours.

A handwritten signature in black ink that reads "Rob Stuart". The signature is written in a cursive, flowing style. It is positioned in the lower right quadrant of the page, overlapping the background image of a mountain range.

Rob Stuart

ONPOINT IS PROUD TO SUPPORT COMMUNITY ORGANIZATIONS LIKE:



DOERNBECHER
CHILDREN'S
Hospital



Rebuilding
Together.
Portland



Northwest
Senior
Theatre



Family Access Network

THE
Library
FOUNDATION



family of friends
MENTORING



Parenting Now!
The Strongest Families
CURRICULUM • TRAINING • PRODUCTS



elevate
oregon



RANDALL CHILDREN'S
HOSPITAL
LEGACY EMANUEL

MountainStar
strengthening families to keep children safe



CHESS for
SUCCESS



FOOD
For Lane County



De La Salle North Catholic
High School



SMART
START MAKING A READER TODAY



Beyond
Backpacks

Youth, Rights & Justice
ATTORNEYS AT LAW



Credit Unions
for Kids
Children's Miracle Network
Hospitals



hungerforsuccess



PORTLAND HOMELESS FAMILY SOLUTIONS



CHILD ABUSE INTERVENTION CENTER



WOODSTOCK
NEIGHBORHOOD ASSOCIATION



store
to
DOOR



Junior
Achievement
of Oregon & SW Washington

The Nature
Conservancy

NAMI Clackamas
National Alliance on Mental Illness



OREGON
HUMANE
SOCIETY

Northwest
Family Services



ROSE
community development



Homeless Youth
Law Clinic



OREGON
FOOD BANK

NORTHWEST
HOUSING
ALTERNATIVES

p:ear
creatively mentoring
homeless youth

Schoolhouse
SUPPLIES

DRESS FOR SUCCESS
OREGON





OnPoint[®]
COMMUNITY CREDIT UNION