

2025 Annual Report



IOWA CREDIT UNION
FOUNDATION

Dear Friends of the Iowa Credit Union Foundation,

In 2025, ICUF proudly celebrated 30 years of championing financial well-being for all. Our anniversary year reminded us of the lasting power of the credit union philosophy of people helping people. For three decades, ICUF has worked alongside Iowa credit unions, community partners, and supporters to advance financial well-being across our state.

In 2025, that commitment translated into meaningful growth, both in the scale of our investments and the depth of our partnerships across the state.

This year, more than \$362,800 was awarded through grants, scholarships, and program investments, while over \$910,000 was committed to advancing our long-term impact as a hub for credit union philanthropy. In 2025, 51 credit unions across Iowa contributed a record \$145,912 in charitable donations through the 2025 Iowa Credit Union League (ICUL) dues renewal process.

These milestones reflect not only strong stewardship, but also the collective generosity and leadership of Iowa's credit unions and partners.

Across our work, we remain focused on four core areas:

- **Investing** in people and communities through scholarships, education initiatives, and support for mission-aligned nonprofit organizations across Iowa.
- **Educating** by growing a strong network of financial coaches who help members build stability and confidence in their financial futures.
- **Advocating** for inclusive opportunities by investing in programs that address barriers to financial well-being for underserved populations across Iowa.
- **Collaborating** with credit unions to extend impact—whether through donor-advised funds, matched savings programs, or initiatives that leverage local giving into greater community outcomes.

What stands out most this year is not just what was accomplished, but how it was accomplished: through collaboration, trust, and a shared belief in the credit union movement's role in strengthening communities. Those same values have guided the Foundation throughout its 30-year history and continue to shape our work today.

Because of your support, ICUF is uniquely positioned to connect resources, elevate local partnerships, and help credit unions amplify their community impact. We are proud to serve as that connector and catalyst.

As you explore this 2025 Annual Report, you will see examples of how these collective efforts are making a difference: supporting students, strengthening families, and building more inclusive pathways to financial well-being. As we celebrate 30 years of impact, we also look ahead with gratitude and optimism for the work still to come.

Thank you for your partnership, your generosity, and your continued commitment to the communities you serve. Together, we will continue to strengthen Iowa's credit unions and the communities they serve.

With gratitude,



Jordan Hensley
ICUF Board Chair



Ena Babic Barnes
Executive Director



IOWA CREDIT UNION FOUNDATION

2025 Year of Impact

Our Mission

Guided by the credit union philosophy of people helping people, the Iowa Credit Union Foundation works to champion financial well-being for all.

Our Vision

To be a hub for credit union philanthropy.

\$362k+
awarded

ICUF awarded more than \$362,800 in outright **grants, scholarships, program investments and pledges** to mission-aligned initiatives.



\$910k+
commitment

More than \$910,000 was committed to the Foundation's ongoing work in furthering our vision **to be the hub for credit union philanthropy.**

2025 Audit Report

Audited Financial Statements

Assets	\$2,489,616
Liabilities	\$18,725
Revenue	\$911,505
Expenses	\$777,228



Our Work in 2025



Investing

**Warren A. Morrow
Memorial Scholarship**

\$46k

to **24** Iowa credit union students

**University of Northern Iowa
College of Business**

\$12k

invested in UNI's

"Financial Skills for Smart Living" program,

which provides personal finance
curriculum to Iowa educators

Community Grants

\$48k+

to community partners across Iowa



Educating

**"People Helping People"
Financial Coach Training Program**

50

employees from **19** credit unions across Iowa
graduated from the 2024 program, joining a network of
300 financial coaches from **42** credit unions across Iowa



Collaborating

Small Credit Union Grants

\$10k

to **6** Iowa credit unions for technology investments

Matched Savings

22

Iowa credit union members received **\$13,000**
in matched savings supporting their financial
independence and homeownership journey

Leveraged Support

\$190k

in community initiatives led by Iowa credit unions

Donor Advised Funds

\$145k

to community organizations through
Donor Advised Funds in partnership with
1st Gateway Credit Union, Community 1st Credit Union
and DuTrac Community Credit Union



Advocating

Financial Inclusion Grants
in collaboration with Iowa credit unions

\$50k

to **6** Iowa community organizations
addressing barriers to financial well-being
for minority populations in Iowa

Organizations included:

All Cultures Equal (ACE), House of Hope,
Greater Des Moines Habitat for Humanity,
His Hands-Free Clinic, NIAD Center for Human Development/
Crisis Intervention Services, Tapestry Farms

ICUF Donors

Thank you to the organizations who contributed \$100 or more during 2025.

1st Gateway Credit Union
5 Star Community Credit Union
ACE Credit Union
Advantage Credit Union
Advantage, powered by JMFA
Affinity Credit Union
AIM Credit Union
AiVantage Inc.
Allen Hospital Personnel Credit Union
Allied Solutions
Alloya Corporate Federal Credit Union
America's Credit Unions
Ascentra Credit Union
Ascentra Credit Union Foundation Endowment
Capitol View Credit Union
Casebine Community Credit Union
Cedar Falls Community Credit Union
CENT Credit Union
Central States Health & Life Co. of Omaha
Citizens Community Credit Union
Community 1st Credit Union
Community Choice Credit Union
Converging
Coopera
Corda Credit Union
Corporate Central Credit Union
Coviance

Credit Bureau Mortgage Services
Credit Union Loan Source
Des Moines Metro Credit Union
Dupaco Community Credit Union
DuTrac Community Credit Union
Employees Credit Union
Financial Plus Credit Union
First Class Community Credit Union
First Community Trust
First Federal Credit Union
Fort Dodge Family Credit Union
Gallagher
Gardiner + Company CPAs
Gas & Electric Employees Credit Union
Greater Iowa Credit Union
GreenState Credit Union
I.H. Mississippi Valley Credit Union
Industrial Employees Credit Union
Iowa Credit Union League
Iowa Heartland Credit Union
ISL Education Lending
Journey Credit Union
Lennox Employees Credit Union
Linx Solutions
MEMBERS 1st Community Credit Union
Members Community Credit Union
Meridian Credit Union

Metco Credit Union
Midland Credit Union
Midwest Insurance Management Services
National Cooperative Bank
North Iowa Community Credit Union
North Star Community Credit Union
Northland Securities
NuSource Financial
Origence | CU Direct Corporation
Peoples Credit Union
PolicyWorks
Power Co-op Employees Credit Union
Premier Credit Union
Premier Lending Alliance
Quaker Oats Credit Union
River Community Credit Union
Serve Credit Union
SHAZAM
Single Source Architects & Master Builders
Sioux Valley Community Credit Union
Storey Kenworthy
The Family Credit Union
Trellance, Inc.
TruStage
Velera
Veridian Credit Union
ViClarity US
Wilary Winn

ICUF Friends

Thank you to the individuals who contributed \$100 or more during 2025.

Aaron Plein
Adam Claypool
Allison Pleasant
Amy & Murray Williams
Amy Miller
Andy Hawkinson
Angela Izer
Ann McMillian
Ashley Conover
Ashley Vanderheiden
Bob & Marilyn Hoefer
Bradley & Carol Fritz
Brittany Freeman
Caitlyn Frohmader
Carrie Helmle
Chelsi Harbert
Christiane "Gigi" Hyland
Corey Cook
Courtney Williams

Danielle Gratton
Dave Cale
Donna Dyer
Elizabeth Grabin
Elizabeth Hodgson
Emily Caropreso
Ena Babic Barnes
Erik Rasmussen
Erin O'hern
Gordon & Monica Fischer
Greg & Julie Hanshaw
Gwen Peters
Helen Pearce
Jaimie Miller
James Liddle
Jaime Thomas
Jami Weems
Jeff & Kim Hayes
Jennifer Esperanza

Jennifer Naeve
Jessica Maldonado
Jessica Mellema
Jodi Allen
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Justin Hupfer
Katharine & Jordan Hensley
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Kim Fekkether
Kolby McAninch
Kris Riley
Kristin Aulwes
Kristin Evans
Laurie Bruggewirth
Linda Andry

Lindsey Ramos
Lisa Grefe
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Matt Oakley
Matt Pillard
Matthew de Bisschop
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MJ Dolan
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Renee Christoffer
Ryan Bryte
Samantha Johanson
Sarah Reicks
Shannon McManus
Traci Stiles
Travis & Traci Schipper
Victor Miguel Corro



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