

2025

Impact Report

The logo for Navigant Credit Union. The word "Navigant" is in a large, bold, white serif font. A thin white horizontal line extends from the top of the letter "a" to the top of the letter "n". Above this line is a small, four-pointed white star. Below "Navigant" is the word "CREDIT UNION" in a smaller, white, all-caps sans-serif font.

For over a century...

Navigant Credit Union has earned the trust of its members across Rhode Island and Southeastern Massachusetts. Central to that trust is the belief that their credit union is committed to being a positive force within their communities. This is deeply rooted in Navigant's mission: "Committed to the financial well-being of families, businesses, and communities we serve."

Throughout the years, Navigant has demonstrated this dedication by giving back in meaningful ways. Our team members have contributed thousands of volunteer hours, and the organization has donated millions of dollars to support vital initiatives that help make our communities exceptional places to live, work, and play.

Our commitment to our members and their communities remains steadfast. The following pages of this impact report showcase some of the many ways Navigant Credit Union continues to make a difference.

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Donations

The demand for financial support among non-profit organizations across our state is growing at an unprecedented pace. Adding to this challenge is the increasing number of new organizations, coupled with a decline in government funding. As a result, non-profits are becoming more reliant on donations and grants from private individuals, foundations, and corporations. Unfortunately, in a challenging economy, these funding sources face greater pressure to give more, even as their capacity to do so diminishes.

At Navigant Credit Union, we are fortunate to be in a position to help where we can. In 2025, we donated over \$1.3 million to more than 470 organizations. These contributions had a meaningful impact, providing community members with meals to eat, roofs over their

heads, and safe environments to live in. While we may not solve all of society's challenges, each step we take is a positive one toward improving the well-being of our communities.







NCU Charitable Foundation

Established in 2017 as an independent 501(c)(3) charity, the Navigant Credit Union Charitable Foundation is dedicated to making impactful financial contributions to local organizations focused on social services; public health, safety and welfare; education and financial literacy.

The NCU Charitable Foundation's impact in 2025 reflects a deep commitment to strengthening communities across Rhode Island. Through two major grant rounds the Foundation distributed a total of 36 high-impact grants, totaling \$569,140, to organizations working on the front lines of community need. These investments were paired with targeted initiatives designed to reach individuals and families directly, resulting in nearly 100,000 Rhode Islanders benefiting

from the Foundation's support. The scale of this outreach underscores the Foundation's role as a catalyst for meaningful, measurable change.





Together, let's help



NAVIGANT CREDIT UNION
**CHARITABLE
FOUNDATION**

Navigant
CREDIT UNION



Season of Giving

The Navigant Credit Union Charitable Foundation proudly concluded its first-ever campaign dedicated to combating food insecurity with remarkable success. Through the generosity of our members, employees, and community partners, we raised over \$35,000, surpassing our original goal by \$20,000. Navigant Credit Union amplified this impact by matching \$30,000, bringing the total gift to \$65,000 in support of Feed RI and its School-Based Food Pantry Program.

This milestone reflects our unwavering commitment to ensuring that children and families across Rhode Island have access to nutritious food. Together, we are building stronger communities and creating a future where no child goes hungry.







Giving is in Our Jeans

If you've noticed our team members wearing jeans on Fridays, it's part of our successful employee giving program, Giving is in Our Jeans. The idea is simple: team members donate \$1.00 each week for the privilege of wearing jeans on Fridays, and the contributions are pooled into a shared fund.

Each month, employees can nominate a local non-profit organization they're passionate about. From these nominations, one organization is randomly selected to receive the donations collected during the previous month. It's a fun and meaningful way for our team to support the communities we serve. In 2025, Navigant Credit Union employees donated over \$25,000 to benefit 12 different non-profit organizations. This program highlights how small, collective contributions

can make a significant impact. At Navigant Credit Union, giving back isn't just something we do—it's truly in our jeans!



90% of staff have donated
\$25k to 12
nonprofit organizations.



Volunteer Force

At Navigant Credit Union, we are proud of the generosity and dedication of our employees. Each team member is passionate about supporting causes close to their hearts, and we strive to empower them to make a difference. Through our V-Force program, we give our employees the opportunity to take a paid day off to volunteer for organizations they care deeply about. Whether it's participating in Credit Union-supported events or contributing to personal causes, VForce is our way of supporting their commitment to the community.

This year, Navigant Credit Union employees volunteered an incredible 3.8k hours to support 94 different non-profit organizations. From preparing and serving nutritious meals at local food pantries to beautifying our cities and towns by cleaning streets,

right down to helping to build affordable housing, their efforts are all driven by one thing: they care. Our team's dedication reflects the values we hold dear at Navigant Credit Union—caring for our community and working together to make it stronger.



We've volunteered for
94 local organizations.



In **2025** we committed
to **3.8K** volunteer hours.



Financial Education

At Navigant Credit Union, education is a cornerstone of our philanthropic mission, with financial education holding a special place in our hearts. We recognize that financial well-being is essential for individuals and families to thrive in their daily lives. That's why our Community Engagement team dedicates hundreds of hours to teaching students across Rhode Island about the importance of understanding money and managing finances.

But financial education isn't just for young people. We also coordinated 15 Fraud Awareness Seminars, aimed at protecting our vulnerable senior citizens from fraud and financial exploitation. These events bring together a panel of experts, including local, state, and federal law enforcement professionals, our Chief Security

Officer, and representatives from AARP. Together, we educate seniors on recognizing the signs of exploitation and fraud, while providing practical strategies to help them stay safe.



56 school seminars
in the 24-25 school year.



We've coordinated **15**
financial fraud seminars.



Scholarships

At Navigant Credit Union, we believe that everyone deserves access to an education that prepares them to thrive in today's challenging world. We also understand that achieving this goal often comes with significant financial obstacles. Whether it's pursuing a college degree or earning a technical certification, the cost of education can be a barrier for many.

That's why, for the past 27 years, Navigant Credit Union has proudly supported our members through scholarships. Since 1999, we've awarded more than \$500,000 in scholarships to help ease the financial burden on students and their families. In 2025 alone, we awarded \$42,000 in scholarships to 26 exceptional students.

By investing in education, we're not just supporting individuals—we're investing in the strength and future of our entire community.



26 high school students received scholarships.



We awarded \$42k in scholarships.



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