

Sustainability Statement

Navigant Credit Union supports sustainable practices throughout our financial operations as well as our credit union locations. Each of our credit union branch locations, as well as our corporate headquarters, promotes recycling and features energy-efficient lighting and heating and cooling systems. We encourage our credit union members to select electronic statements and utilize online and mobile banking to reduce paper usage and waste.

Navigant Credit Union supports our members' commitment to sustainability by providing commercial lending to a number of renewable energy businesses, as well as zero-percent financing for commercial and residential electricity customers participating in the RISE energy efficiency programs.

Of our diverse, external investment portfolio of approximately \$100 million, investments in the energy and utilities sectors represent among the smallest fraction of our holdings, totaling approximately 4 percent of our entire portfolio.