

TOGETHER. MAKING A DIFFERENCE.

REPORT TO MEMBERSHIP 2015

*more than
just money*

BSU



Federally insured by NCUA



TOGETHER. WE ARE BECU.

At BECU, our focus is on making a difference for our members and our communities.

As a not-for-profit credit union, serving members and helping them achieve their financial goals are at the core of who we are and why we exist. Whether it's offering innovative and affordable products and services, providing financial education and tools, or supporting our communities, we always strive to deliver real value to our members.

We love what we do, and we have much to share about the progress we made in 2015. This report will provide details on our efforts and successes, but let's begin with a few highlights from the year.

THE BENEFITS OF GROWING TOGETHER.

We ended 2015 with more than 940,600 members—including 7,000 new small business members—and we expect to reach the 1 million-member milestone in the coming year. Over the past year, we have launched a new, user-friendly website and mobile banking app for iOS (with touch ID), Android and Windows devices that lets members manage and set alerts for all of their accounts, whether the accounts are with BECU or not. We also introduced Apple Pay and Samsung Pay, partnered with both the University of Washington and Boeing to introduce co-branded credit cards, and enhanced the security of our credit cards by adding chip-and-pin technology to every card. BECU is among the only financial providers who will look to lower your interest rate on credit cards and loans when your credit score improves, and in 2015 we reduced interest rates on more than 35,800 accounts, resulting in more than \$2.5 million in combined savings for those members.

By being a vibrant, forward-thinking organization, BECU has become one of the largest credit unions in the country,

meaning we have greater resources to deliver even more value and benefits to our members and communities. That said, we're not about growth for growth's sake, because we don't measure our success in terms of financial return. Rather, we think Return to Members (RTM) is why we exist. And in 2015 we returned over \$169 million in the form of better rates, lower fees and more affordable services, as compared to a typical bank. That means a return of nearly \$184 per member on average, and members who do more with BECU save even more.

We realized strong overall financial performance in 2015 and ended the year with a net worth ratio of 10.6 percent, well above the regulatory well-capitalized level of 7 percent. This financial strength allows us to explore ways to make banking with BECU even easier, and to innovate with products you won't find anywhere else.

INVESTING IN EACH OTHER.

Strengthening the fabric of our communities is another way we support our members. Our heart is in our communities, and in 2015 we continued to deepen our impact. We provided more than \$3.5 million in philanthropic donations to worthy organizations. At the same time, we increased the number of scholarships we granted by 7 percent, with more than \$2 million in college scholarships awarded to our members since the program began in 1995.

You may have heard last fall that BECU was "Closing for Good"—and we did just that—closing for one day to deliver financial literacy education to more than 3,000 students in 21 schools around the region. In addition, more than 25 percent of all BECU employees volunteered time in their communities

during 2015, donating even more hours than the previous year in support of financial literacy and other causes that deliver lasting value.

Looking ahead, in 2016, you will see a steady stream of mobile and online banking enhancements. Already in 2016 we have launched digital tax statements, and that's just the start. In addition to many digital enhancements, we plan to add new financial centers and ATMs around the Puget Sound region and have announced our expansion in the Spokane, Washington, and Charleston, South Carolina, areas later this year. You may have also noticed we're hard at work refreshing the Tukwila Financial Center to improve both the member and employee experience at our headquarters. In 2016, we will continue our work to making banking with BECU even easier and more convenient across all of our delivery channels.

BECU is your credit union, and your membership is vital to support efforts like these that enrich lives and communities. We invite you to engage with us in 2016 by sharing your ideas and comments on becu.org via the [Send a Suggestion](#) link.

Together, we're making a difference in so many ways. Thank you for being part of BECU.

David Yonce
Chairman, BECU Board of Directors

Benson Porter
President & Chief Executive Officer

In 1935, eighteen Boeing workers made a commitment to support each other. They pooled their money and made affordable loans to co-workers so they could buy the tools they needed to do their jobs. This simple concept is the cooperative spirit upon which BECU was founded, and it remains our commitment to every member today.

WE'RE ABOUT COOPERATION, NOT COMPETITION.

There's a spirit of cooperation among credit unions not found in many other industries. The credit union movement was founded on a commitment to the cooperative nature of not-for-profit member-ownership, and a partnership among all credit unions. BECU works to build and strengthen partner credit unions by providing financial support, guidance, innovation and encouragement to help serve members from all walks of life. In 2015, our philanthropic support helped more than a dozen smaller credit unions—including Seattle-based, low-income-serving Express Credit Union—evolve and meet the needs of some of the underserved and unbanked in our area.

FOUNDED TO BENEFIT MEMBERS.

The cooperative model enables BECU to provide members with unique benefits that are unmatched in the marketplace. Overall, compared to an average bank, BECU members received over \$169 million in 2015 in the form of better rates and lower fees. Whether it's paying higher rates of interest on deposit accounts to encourage savings, eliminating fees on our credit card, or automatically reducing your loan rate if your credit score improves, BECU continually looks for ways to increase the value of your membership. In addition to offering affordable financial products, BECU members benefit from a service culture that is focused on being advocates for our members—a culture that puts members first and strives to improve the financial well-being of every member.

HERE FOR YOU, WHEREVER YOU ARE.

BECU now has more than 40 Neighborhood Financial Centers and more than 210 ATMs around the Puget Sound region. In addition, BECU members have access to more than 30,000 surcharge-free ATMs nationwide through the CO-OP network, as well as more than 5,000 partner credit unions worldwide through the Shared Branching network. Throughout Washington, an additional 138 ATMs are available in Rite Aid stores to enhance member access.



express
credit union



COOPERATIVE. THE OPERATIVE DIFFERENCE.

940,654
MEMBERS

139,599
LOANS ORIGINATED

\$169 MILLION
RETURN TO MEMBERSHIP

71.4%
NET PROMOTER
SCORE
AVERAGE BANK NET PROMOTER SCORE: 35%

MAKING A DIFFERENCE IN LIVES AND COMMUNITIES.

Since our founding in 1935, BECU has been committed to our credit union philosophy of “people helping people.” This philosophy goes hand-in-hand with our other core operating principle of social responsibility. We focus our community efforts in three areas:

Financial Empowerment,
Member-Inspired Giving and
Employee-Inspired Giving.

FINANCIAL EMPOWERMENT

Belonging to BECU is like having your own financial advocate—who also happens to be your cheerleader. We’re all about financial empowerment—helping our members build financial strength so they can reach their goals, achieve their dreams and create a lifetime of financial security.

MAKING SAVING EVEN SIMPLER.

To make good savings habits a no-brainer, BECU offers members a higher dividend rate on the first \$500 in deposits in their Member Advantage Checking and Savings accounts. Member Advantage members also enjoy better earnings on CDs, IRAs and higher balance Money Market accounts. For BECU members under 18, we offer the Early Saver savings account, which features an even higher dividend rate on their first \$500 in deposits.

GIVING CREDIT TO SMART CREDIT MANAGEMENT.

We think good credit management is worth a lot. Which is why we annually look to lower the interest rate on BECU VISAs or lines of credit, and, new this year, auto loans. In total, interest rate reductions saved qualified members more than \$2.5 million in 2015.

*In 2015, BECU reduced the interest rates on over **35,800** VISAs, line of credit accounts, and auto loans as part of an annual rate reduction program for members.*



21
LOCAL
HIGH SCHOOLS

3,018
STUDENTS
INVOLVED

CLOSING FOR GOOD

In October, we closed our doors and sent all of our employees to volunteer. They hosted Financial Reality Fairs, teaching smart money management at 21 local high schools. That’s more than 3,000 students experiencing real-life budgeting decisions people face every day. Teaching financial literacy to teens before they embark on their adult lives helps them make educated saving and spending decisions that will have lasting benefits.

“We want to make sure that the teens in our community understand personal finances and are prepared as they enter the next stage of their lives,” said BECU CEO Benson Porter. “Investing in the financial well-being of students is the right move as a community member and as a business. Starting adulthood on firm financial footing makes for healthier, happier lives and a healthier, happier economy.”

56
FINANCIAL
REALITY FAIRS

3,973
BECU EMPLOYEE
VOLUNTEER
HOURS





JUNIOR ACHIEVEMENT COMMUNITY DAY.

BECU is proud to have a multi-year partnership with Junior Achievement that helps support many of their programs. At Junior Achievement Community Day, powered by BECU, high schoolers and their parents come together for an exhilarating, educational day of hands-on experience where students see firsthand how the choices they make can affect their financial future. Students step into the shoes of adults for a day, tasked with real-world financial scenarios like creating a budget based on a given salary—say, that of a single mom with three kids, or a software engineer. They learn what it takes to earn an income and manage expenses, how to make smart financial decisions, and the importance of building a foundation for a lifetime of financial stability and strength.

FREE CLASSES FOR FINANCIAL EMPOWERMENT.

Wherever someone is on the road to financial strength, BECU is here to help them navigate it. And, because we know how busy life can get, BECU offers webinars and self-paced online courses, giving members access to the information they need, whenever and however it works for them. BECU educators offer free seminars to anyone interested in learning more about managing their finances, with topics ranging from First-Time Homebuyer to Roadmap to Retirement.

BECU is proud to support our members' favorite organizations with \$300,000 in People Helping People awards since 2013.

MEMBER-INSPIRED GIVING

BECU members not only believe in the credit union philosophy of "people helping people," they live it. We're inspired by all the ways our members give back—and we're proud to support the organizations and ideas that are meaningful to them.

BECU FOUNDATION SCHOLARSHIPS.

College can be an important step toward financial empowerment, which is why we're so pleased to continue building on a member-inspired idea to start a college scholarship fund. In 2015, the BECU Scholarship Foundation awarded a record total of \$240,000, which helped pave the way for 80 students to begin or continue their education. Scholarships of \$3,000 were awarded to students based on a demonstration of community service, leadership and a strong academic record.



Congratulations to our 2015 scholarship winners! You can find the full listing of winners on becu.org.

PEOPLE HELPING PEOPLE AWARDS.

In 2013, we introduced the People Helping People awards—which gives members a chance to nominate their favorite non-profits to receive a financial award from BECU. This special program gives us the opportunity to celebrate our members' generosity and is a chance for us to support the causes our members care most about.



In 2015, a total of nine community organizations each received \$5,000 Community Benefit awards. The \$15,000 People's Choice Award went to kentHOPE. BECU employees selected Victim Support Services to receive the \$15,000 Employees' Choice Award, new in 2015. Big-Brained Superheroes Club was recognized as our Member Volunteer of the Year and received a \$25,000 award. A big thanks to our members for their nominations—and congratulations to our 2015 recipients:

- Big-Brained Superheroes Club *Meredith Wenger*
- kentHOPE—Union Gospel Mission *Pat Gray*
- Victim Support Services *Leslie McPherson*
- All Aboard Washington *Renee Jones*
- Alzheimer's Disease and Related Disorders Association *Wes Faulkner*
- Arlington Kids' Kloset *Linda Dussault*
- Children's Institute for Learning Differences *Richard Watson*
- Empower Mentoring Program *Julia Hodges*
- Freedom Project *Anne Barnes*
- Grow Food/Viva Farms *Kevin & Beth Meenaghan*
- PCOS Awareness Association *Megan Domino*
- Puget Sound Restoration Fund *Alice Helker*

BIG-BRAINED SUPERHEROES CLUB. 2015 MEMBER VOLUNTEER OF THE YEAR WINNER.

Big-Brained Superheroes Club at Yesler Community Center is on a mission to tap into the hidden strengths that all young people have through the interdisciplinary exploration of science, technology, engineering, art and mathematics (STEAM). Meredith Wenger was selected as the 2015 Member Volunteer of the Year for her volunteer efforts with Big-Brained Superheroes Club. The \$25,000 award made in her behalf to the organization will provide essential and much-needed resources to the club.



"Our goal is to help these kids do the things that the traditional power structure has failed to do for them," said Meredith. "We want to get them into the driver's seat, and this will help. The whole point is for them to master the world."

EMPLOYEE-INSPIRED GIVING

It really isn't surprising that BECU attracts such generous employees. They believe in the credit union philosophy of "people helping people," even after the workday is over. Once again in 2015, BECU employees did a world of good. And we couldn't be more inspired to support their efforts.

BECU COMMUNITY TIME OFF.

Encouraging our employees to volunteer in the community is important to us, so we give them paid time off to do so. Each full-time employee receives 12 hours annually to be used during their workday to follow their volunteer passion.

BECU C.A.R.E.S.

Through BECU C.A.R.E.S. (Committed Active Responsible Engaged Staff), we support the causes that are important to our employees. We match eligible contributions dollar for dollar, up to \$5,000 per employee per year. And anyone who gives at least 30 hours of time within one year earns \$100 for the non-profit with which they volunteer. For employees eager to volunteer but not sure where to start, we connect them with one of our community partners who could benefit from their talents.



12,576
BECU EMPLOYEE
VOLUNTEER
HOURS

\$257,018
BECU EMPLOYEE
CONTRIBUTIONS

\$514,036
GIFT MATCH TOTAL



In 2015, BECU employees volunteered more than 12,576 hours at local non-profit organizations. Employee contributions totaled \$257,018, and BECU matched those generous gifts for a grand total of more than \$514,000 donated to amazing organizations our employees care about most.

VOLUNTEER SPOTLIGHT.

Carol used her Community Time Off to hand out flyers at a supermarket in her community, asking shoppers to donate to the Summer Meal program for children in Eastern Washington and Northern Idaho. "We helped Second Harvest collect more than 1,200 pounds of food that day."

According to Carol, the Summer Meal program, hosted at schools, libraries, community centers and churches, is just one of the channels Second Harvest uses to help fight hunger for more than 55,000 people each week. The organization provides food assistance through local emergency outlets, food bank distribution and meal centers.

Carol Ackley
Member Experience Advisor,
Spokane, Washington, volunteers
with Second Harvest.

How does BECU support your passion?

"I've always known that BECU cares about the community; Community Time Off is an authentic demonstration of that commitment. It allows us to give back to our neighborhoods in meaningful ways."

— Carol Ackley

MAKING A DIFFERENCE IN OUR ENVIRONMENT.

REDUCING OUR CARBON EMISSIONS.

Clearly, what we do has an effect on the planet, so we track and work to limit our carbon emissions. Since 2007, we've reduced our per-member carbon emissions by 36 percent and are committed to finding additional ways to continually reduce our impact.

COMMUNITY (R)E-CYCLING EVENTS.

BECU is helping people protect the environment from waste and themselves from identity theft through our free Shred Events, where anyone can safely destroy documents containing sensitive and personal information and safely recycle unwanted electronics for free—including TVs, computers, monitors, laptops and cell phones. It's a great way to clear out clutter, keep hazardous materials out of landfills, and keep confidential information out of the wrong hands.

SENDING E-STATEMENTS. SAVING TREES.

Turns out making things easier on the planet also makes it easier for our members. With increasingly robust mobile and online offerings, we're reducing the amount of paper we generate through services like e-statements, e-newsletters and online bill payment. Currently, 67 percent of members use e-statements to stay on top of their finances while cutting paper clutter. We call that a win-win! Visit online banking to enroll in e-statements.

DIGGING IN TO RESTORE THE DUWAMISH.

When it comes to making the world a better place, there's a lot we can do right in our own backyard. Our employees have taken that idea to heart. In 2015, we continued support of our employee-led volunteer effort to clean up the banks of the Duwamish River behind our main

office in Tukwila, Washington. Our support of the Restore the Duwamish Shoreline Challenge continues—and things are looking more beautiful all the time. This multi-year effort is uniting Forterra, Tukwila businesses and the City of Tukwila to restore the shoreline along the Upper Duwamish, once overgrown with invasive plants. Left unchecked, they could choke out native vegetation that provides vital habitat for endangered Chinook salmon and other native fish and wildlife species. Eventually, the Challenge will restore 1.5 miles of shoreline. And we can thank BECU employee Mike Arizona for helping to get the ball—and the river—rolling. He began organizing groups of co-workers for this effort in 2010.

For more information, visit forterra.org.

We understand that it makes good business sense not only to improve the financial health of our members but also the environmental health of the communities in which we live. By lightening our footprint, we hope to ensure long-term sustainability for our communities and the human race.

CARBON EMISSIONS (in metric tons)	2015	2014	2007 BENCHMARK	2014–2015 % CHANGE	2007–2015 % CHANGE
COMPANY FLEET	25	24	198	4.2%	-87.4%
BUSINESS TRAVEL	357	340	605	5.0%	-41.0%
EMPLOYEE COMMUTE	3,612	3,157	2,225	14.4%	62.3%
ENERGY	1,868	1,905	1,933	-1.9%	-3.4%
PAPER	154	180	361	-14.4%	-57.3%
WASTE	265	247	280	7.3%	-5.4%
FREIGHT	2	2	0	0.0%	200.0%
TOTAL	6,283	5,855	5,604	7.3%	12.1%
METRIC TONS PER EMPLOYEE	4.4	4.69	5.78	-6.2%	-23.9%
METRIC TONS PER MEMBER	0.0067	0.0066	0.0106	1.5%	-36.8%

STRONG FINANCIALS MAKE A BIG DIFFERENCE.

The Audit Committee held seven meetings during 2015. The Audit Committee retained the independent public accounting firm of Moss Adams LLP to perform the audit of BECU's 2015 financial statements. The Audit Committee has reviewed and discussed BECU's 2015 audited financial statements with Moss Adams LLP, the credit union's Chief Audit Executive and management. In carrying out its responsibilities, the Audit Committee believes that appropriate internal controls are in place at BECU and that the 2015 financial statements accurately reflect the strong financial position of the credit union.



Michelle Eten
Chairperson, BECU Audit Committee

BECU BOARD MEMBERS

David Yonce, Chair	Porsche Everson
Denis Farmer	Desiree Serr
Bill Longbrake	Susan Ehrlich
Mike Sweeney	Roger Mauldin
Michelle Eten	Debra Somberg

BECU AUDIT COMMITTEE

Michelle Eten, Chair
Jane Repensek
Maurita Sutedja
Mike Sweeney
Susan Ehrlich

BECU AT A GLANCE	2015	2014	% CHANGE
MEMBERS	940,654	886,677	6.1%
ASSETS	\$14.5B	\$13.1B	10.7%
COOPERATIVE EQUITY	\$1.5B	\$1.3B	15.2%
RETURN TO MEMBERSHIP TOTAL	\$169.4M	\$149.4M	13.4%
RETURN PER MEMBER	\$184	\$172	7.0%
NUMBER OF RETAIL LOCATIONS	40	40	0.0%
PHILANTHROPIC DONATIONS	\$3.5M	\$3.3M	6.4%
GREENHOUSE GAS EMISSIONS	6,283 M/T	5,855 M/T	7.3%
EMPLOYEES	1,428	1,248	14.4%

LOAN/ASSET BUILDING	2015	2014	% CHANGE
LOANS ORIGINATED	139,599	135,886	2.7%
DOLLAR AMOUNT OF LOANS ORIGINATED	\$4.0B	\$3.2B	23.5%
NUMBER OF HOME LOANS	5,577	4,542	22.8%
VALUE OF HOME LOANS	\$1.4B	\$1.0B	40.0%
HOME LOANS IN PORTFOLIO	38,693	37,728	2.6%
HOME LOAN PORTFOLIO VALUE	\$6.9B	\$6.6B	4.5%
MEMBER ADVANTAGE ACCOUNTS	476,325	446,424	6.7%
ADDITIONAL AMOUNT PAID (Savings)	\$5.0M	\$4.7M	6.4%
ADDITIONAL AMOUNT PAID (Checking)	\$6.6M	\$6.3M	4.8%
EARLY SAVER ACCOUNTS	88,857	86,551	2.7%
ADDITIONAL AMOUNT PAID	\$1.6M	\$1.5M	6.7%
VISA, LOC & AUTO LOAN ACCOUNTS REPRICED	35,899	30,981	15.8%

NET PROMOTER SCORE	2015	2014
12/31 TARGET	70%	71%
12/31 ACTUAL	71.70%	71.04%

Net Promoter Score is a measure of customer loyalty and is based on the following question: "How likely is it that you would recommend our company/ product/service to a friend or colleague?"

Scores can range from -100% to +100%; a score of +50% is considered excellent.

INCOME FOR THE YEARS ENDED DECEMBER 31 (in thousands)	2015	2014
INTEREST INCOME	\$405,467	\$370,094
DIVIDEND & INTEREST EXPENSE	45,771	45,541
NET INTEREST INCOME	359,696	324,553
PROVISION FOR LOAN LOSSES	24,650	14,214
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES	335,046	310,339
SERVICE FEES & NON-INTEREST INCOME	160,812	137,721
NON-INTEREST EXPENSE		
COMPENSATION & BENEFITS	120,383	104,216
PRODUCT SERVICING	71,151	66,471
OCCUPANCY & EQUIPMENT	47,008	45,029
GENERAL & ADMINISTRATIVE	32,286	28,428
OTHER OPERATING EXPENSE	28,103	23,457
TOTAL NON-INTEREST EXPENSE	\$298,931	\$267,601
NET INCOME	\$196,927	\$180,459

COOPERATIVE EQUITY (in thousands)

BALANCE AT JANUARY 1, 2014	\$1,139,057
NET INCOME FOR 2014	180,459
ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS)	
UNREALIZED GAIN ON SECURITIES AVAILABLE-FOR-SALE	10,465
UNREALIZED GAIN ON CHARITABLE DONATION ACCOUNT	424
UNREALIZED GAIN ON EMPLOYEE BENEFIT TRUSTS	5,360
CHANGE IN OBLIGATION FOR BENEFIT PLANS	(35,795)
BALANCE AT DECEMBER 31, 2014	\$1,299,970
NET INCOME FOR 2015	196,927
ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS)	
UNREALIZED GAIN ON SECURITIES AVAILABLE-FOR-SALE	334
UNREALIZED LOSS ON CHARITABLE DONATION ACCOUNT	(1,189)
UNREALIZED LOSS ON EMPLOYEE BENEFIT TRUSTS	(5,708)
CHANGE IN OBLIGATION FOR BENEFIT PLANS	6,716
BALANCE AT DECEMBER 31, 2015	\$1,497,050

FINANCIAL POSITION FOR THE YEARS ENDED DECEMBER 31 (in thousands)	2015	2014
ASSETS		
CASH & CASH EQUIVALENTS	\$1,062,494	\$1,052,468
LOANS RECEIVABLE, NET	9,377,694	8,284,981
INVESTMENTS	3,391,814	3,112,835
INTEREST-BEARING DEPOSITS & FHLB STOCK	15,558	22,483
INTEREST RECEIVABLE	51,163	47,569
PREMISES & EQUIPMENT, NET	74,562	69,873
NCUSIF DEPOSIT	113,821	105,826
CHARITABLE DONATION ACCOUNT	65,241	55,647
EMPLOYEE BENEFIT TRUSTS	237,063	218,029
OTHER ASSETS	84,818	81,054
TOTAL	\$14,474,228	\$13,050,765
LIABILITIES & COOPERATIVE EQUITY		
LIABILITIES		
MEMBER SAVINGS DEPOSITS	\$4,884,178	\$4,304,554
MONEY MARKET ACCOUNTS	2,925,916	2,721,060
SHARE CHECKING ACCOUNTS	2,837,537	2,374,145
CERTIFICATES	1,899,385	1,922,826
INDIVIDUAL RETIREMENT ACCOUNTS, VARIABLE	191,829	180,903
	\$12,738,845	\$11,503,488
DIVIDENDS & INTEREST PAYABLE	1,824	1,661
TERM BORROWINGS	113,926	125,525
OTHER LIABILITIES	122,583	120,121
	\$238,333	\$247,307
EQUITY		
COOPERATIVE EQUITY	1,534,557	1,337,630
ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS)		
UNREALIZED (LOSS) ON SECURITIES AVAILABLE-FOR-SALE	(8,180)	(8,514)
UNREALIZED GAIN (LOSS) ON CHARITABLE DONATION ACCOUNT	(764)	424
UNREALIZED GAIN ON EMPLOYEE BENEFIT TRUSTS	6,740	12,448
RECOGNITION OF OBLIGATION FOR BENEFIT PLANS	(35,303)	(42,018)
	\$1,497,050	\$1,299,970
TOTAL	\$14,474,228	\$13,050,765

BECU is rooted in the basic principle of giving back, in ways big and small, to further financial empowerment and improve the communities where our members live. Here is a snapshot of some of the organizations we were proud to support in 2015.

Advancing Leadership	Everett Public Schools Foundation	Mill Creek Festival	Sound Outreach Financial Empowerment Program
All Aboard Washington	Express Advantage	Mukilteo Schools Foundation	South Seattle College—13th Year Promise
Alzheimer's Disease and Related Disorders Association	Express Credit Union	Multi-Service Center Crab Feed	Southwest King County Chamber Awards Luncheon
Antioch University Seattle BoT Scholarship Fund	Federal Way Farmers Market	Museum of Flight Educational Program	St. Mary's Food Bank—Harvest Dinner
Arlington Kids' Klotset	Financial Beginnings	National Cooperative Business Association	Sunset Supper
Attain Housing	Financial Education Public Private Partnership—FEPPP	National Credit Union Foundation	Tacoma Metro Parks
Auburn Kids Day	Fisherman's Village Music Festival	Newcastle Earth Day	Tacoma Pride
Ballard Seafood Fest	Forterra	Northwest Credit Union Association	Tukwila Food Pantry
Bellevue 6th Street Fair	Four on 4th	PCOS Awareness Association	U-District Street Fair
Bellevue College Foundation	Freedom Project	Pierce County Chapter of Credit Unions	University of Washington, Foster School of Business Scholarship Fund
Bellevue College Spring BBQ	Global Partnerships	Pinchot University/Center for Inclusive Entrepreneurship	Urban League of Metropolitan Seattle
Bellevue Strawberry Festival	Grow Food/Viva Farms	Plymouth Housing Group	Victim Support Services
Bellwether Housing	Habitat for Humanity Seattle—King County	Puget Sound Restoration Fund	WA DECA
Big-Brained Superheroes Club	Highline High School—Alumni Foundation	Queen Anne Summer Fest	Washington Asset Building Coalition
Bothell Farmers Market	Hilltop Glass	Queen Anne Uptown Art Walk	Washington Business Week
Boys & Girls Club	Homesight	Rebuilding Together South Sound & Spokane	Washington CASH/Ventures
Business Impact NW	HopeWorks	Renton River Days	Wellspring Family Services
Celebrate Federal Way 25th Anniversary	Hopelink	SHAG—Spokes for Seniors	West Seattle Summer Fest
Celebrate Woodinville	Housing Hope	Seahawks 12k Run	West Sound Business Expo
Central Washington University	Impact Capital	Seattle Foundation Give BIG	White Center Food Bank
Child Strive	Impact Hub	Seattle Made	World Council of Credit Unions
Children's Institute for Learning Differences	InterIm CDA	Seattle University	YWCA Bellevue, Seattle, Snohomish
Children's Miracle Network	Junior Achievement	Seattle-King County Resource Day	
College Success Foundation	Junior Achievement of Oregon	Shoreline Farmers Market	
Dawg Daze	Junior Achievement of Washington	Skagit Valley College Foundation	
Des Moines Farmers Market	Kent Cornucopia Days	Small Business Expo	
Destination Des Moines	Kent Station Summer Concert Series	Snohomish County Chapter of Credit Unions Golf Tournament	
Eastside Heritage Benefit Dinner	kentHOPE	Social Venture Partners	
Edmonds School District 5k	King County Chapter of Credit Unions		
El Centro de la Raza	Lacey Spring Fun Fair		
Empower Mentoring Program	Leadership Tomorrow		
	Maple Valley Community Center—Youth Council		
	Maple Valley Fishing Derby		
	MentorWorks		

