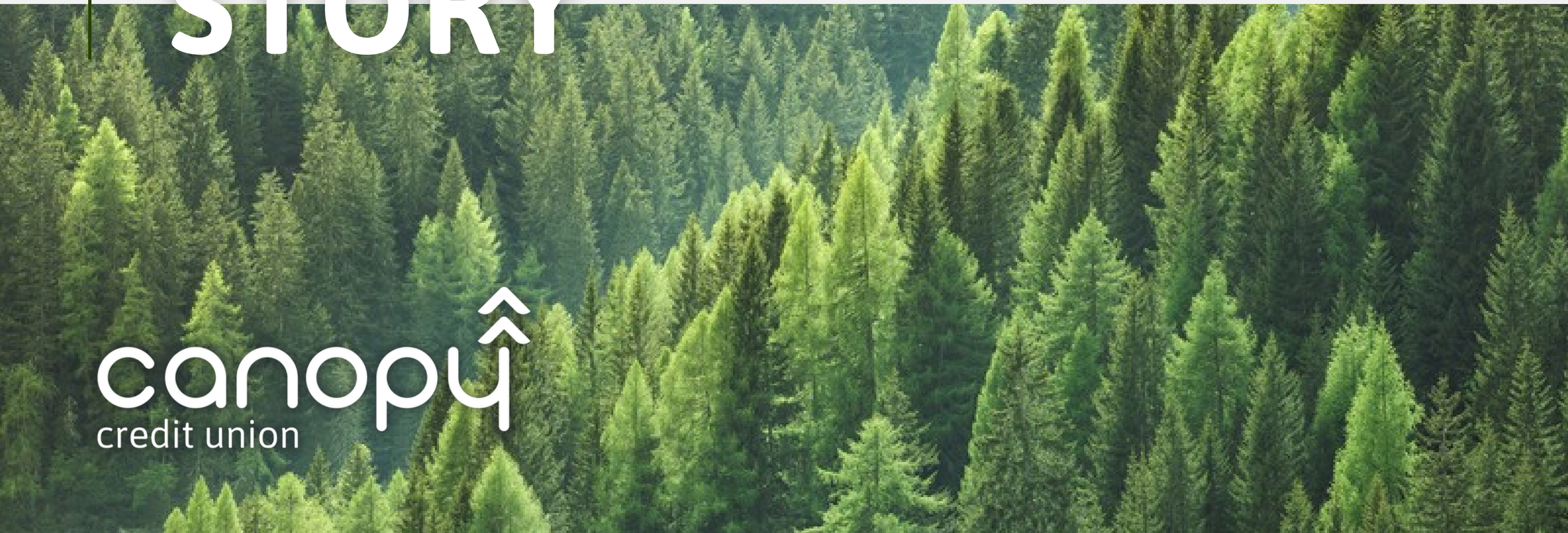
OUR 2025 STORY



canopy
credit union

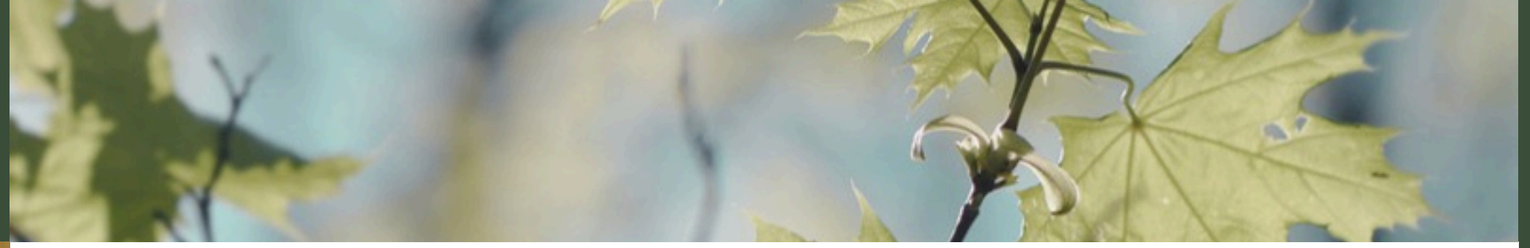
letter from the president

Do you remember where you were in 1956? I wasn't born yet, but the "birth" of Canopy Credit Union was June 1956!

It's always humbling to look back on our legacy as a credit union. As Canopy's "birthday" gets closer, I'm reminded of how our 70th anniversary is more than a date on a calendar to celebrate. It represents the stories of our members, whether they've grown with us for 7 years or 70.

Although I said this anniversary is about more than celebrations ... I do want to celebrate just a little.

In 2025, we completed another year of making a positive impact on the lives of our members and in our community—through compassionate care and service that truly makes a difference. With every member story I hear and community connection we make, I become even more committed to our mission: growing a happier, healthier community through financial inclusion.



Our success proves that we can do well while doing good. This is reflected in our positive net income—all while offering checking accounts that pay one of the highest dividend rates, free financial coaching, and competitive loan rates! That's something to be proud of.

As we welcome another year, I hope you will remember that Canopy's success is because of you. Your trust in us is not taken for granted.

When I became the President/CEO of Canopy Credit Union, I made a promise to always keep an open door—for our staff and our members—and that promise still stands.

It is an honor to lead this credit union and continue carrying out our tradition of being a place where every member's story matters.

Charlotte Nemec
President/CEO

celebrating 70 years!

here you grow® since 1956

1,310
new members

318,117
website users

952,861
website sessions

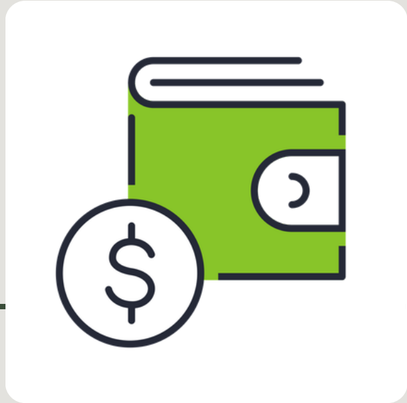
2025 stats

37,956
Teller Connect sessions

35,252
phone center conversations

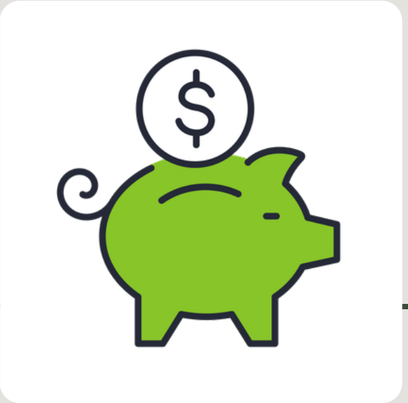
81,278
ATM sessions

2025 stats



$59,114
ATM fees refunded
for Kasasa accounts

$242,902
cash back for
Kasasa accounts



$872,470
interest paid on Kasasa
Cash & Saver accounts

$3,226,226 all-time rewards paid on Kasasa accounts

2025 stats

74.2%
new members took out loans

$15,448,703
loan dollars funded to lower credit scores

$69,348
donations given to our community

2025 stats

507
financial coaching sessions

average credit score increase from one financial coaching session is
22 points
from two sessions is
63 points
over a 12 month period

78
financial education workshops

OUR 2025 STORY

2025 stats

awards & recognition

2025 Summit Icon - Charlotte Nemec
GoWest Credit Union Association

2025 Luminaries Awards Finalist - Community Impact
Credit Union Times

2025 Luminaries Awards Finalists - Individual Rising Stars
Kurtis Kelly and Spencer Shanholtzer
Credit Union Times

10th Best Credit Union to Work For in the Nation
American Banker

3rd Best Credit Union
Inlander's "Best Of the Inland Northwest" Readers Poll

- Aging and Long-term Care
- Black Business of Spokane Expo
- Boys & Girls Club of Spokane County
- Carl Maxey Center
- Chase Youth Foundation
- Christ’s Kitchen
- Coordination of Services
- Credit Unions for Kids
- Habitat for Humanity
- Hispanic Business Professional Association
- Journey Discovery
- Lilac City Legends Community Workshops
- Lilac City Early Learning Center
- Lumen High School

2025 partners

- Manzanita House
- North East Community Center
- Northeast Youth & Family Services
- Parkview Early Learning Center
- Second Harvest
- Special Education Bear Lake Foundation
- Stevens County
- Spokane Pride
- The ZoNE
- Thrive International
- Transitions
- Unity in the Community
- Volunteers of America of Eastern Washington
- West Central Community Center
- West Valley School District
- Women & Children's Free Restaurant
- Youth for Christ

OUR 2025 STORY

message from the Chair

As your Board Chair, I am honored to reflect on a year of connection and impact. Our credit union remains financially strong, but what matters most is how strength translates into empowerment for the communities we serve.

Over the past year, we expanded Canopy's financial education program, strengthened local partnerships, and provided boots-on-the-ground support across our region. Whether through volunteerism, community events, or innovative programs designed to increase access and opportunity, our focus has remained clear: to build a resilient, inclusive financial future for all.

At Canopy, we believe financial wellness is not one-size-fits-all. Every member brings a unique story, and our team meets them with empathy, care, and personalized guidance. We continued to invest in tools and technology that make it easier to connect while never losing sight of the human connections that matter.

Canopy's accomplishments in 2025 remind us that our credit union is more than a financial institution - it is a collective effort to uplift one another.

As we look ahead, we remain committed to responsible stewardship, long-term sustainability, and a deepened investment in our mission. Thank you for your trust, membership, and role in growing happier, healthier communities through financial inclusion. It is a privilege to serve you.

Sherri Lynch, Ph.D.
Board of Directors Chair

THANK YOU