



2025

Community Impact Report



A legacy of impact

Our ongoing commitment to community

As Ent Credit Union and Wings Credit Union unite in a 2026 merger of equals, we reflect on the values, partnerships and deep community commitment that have long shaped our work and will continue to guide the impact we create together.

Our mission: We open doors. We widen paths. And we give every person the chance to build the financial life they imagine.



Leadership reflection

A message from our leadership

2025 was an exciting year for Ent Credit Union as we announced our merger of equals with Wings Credit Union. Both legacy credit unions share a long history of keeping service at the heart of our mission. Our impact is rooted in our values, long-term relationships, deep listening and partnerships that extend beyond dollars. As one newly combined, stronger credit union, our vision is to be the heartbeat of community progress, where showing up sparks change, purpose fuels action and financial momentum becomes a movement.

As the needs of our nonprofit partners, families and individuals continue to grow, showing up matters more than ever. We believe everyone should have access to housing they can afford, nutritious food, childcare and a quality education. Our team members bring this work to life by providing financial education, volunteering and serving our communities. For us, this work is not about any sort of bottom line. It's about moving individuals forward, from surviving to thriving.

I would like to thank our team for going above and beyond to make this impact possible. In 2025, we expanded our support into a new rural market (Alamosa), reached a record number of members through 1-on-1 financial coaching, strengthened existing partnerships with Children's Hospital Colorado and the Denver Broncos, provided critical emergency support to our food bank partners during the longest government shutdown in history and created new and purposeful partnerships to advance housing solutions for Coloradans.

We honor the legacy that shaped us and we move forward with purpose. We remain local in our commitment, broad in our reach and united in our mission to create lasting change.

Annie Snead

Executive Director, Wings Credit Union Foundation
Vice President of Community Impact, Wings Credit Union

"I grew up always volunteering.

Throughout my childhood, I was extremely involved in the community.

Since moving to Colorado, it was more difficult to find ways to volunteer and be part of a new community.

Being given VTO through work has allowed me to once again be involved and connected!

Lauren Weglarz
Manager, Partnerships and Events

What defines Ent's community impact

Rooted in community. Built for lasting impact.

Our community impact is guided by long-term commitment and trusted relationships, while remaining responsive to immediate community needs. Through a combination of sustained partnerships and one-time investments, your credit union supports organizations at critical moments and over time.

Across Colorado, we focus on addressing both urgent needs and root causes. Our approach centers on consistency, partnership and the belief that financial stability is foundational to stronger families, stronger communities and a stronger future.

A relationship-driven model

Our impact model is grounded in multi-year partnerships with nonprofit organizations working across youth development, education, housing stability, food security and financial well-being. These long-term commitments allow partners to plan, grow and serve their communities with confidence.

A commitment to financial empowerment

Financial education and coaching are central to our community work. By meeting people at critical moments in their financial journey, we help individuals build knowledge, confidence and tools that support long-term stability, not just short-term relief.

Powered by employees

Our employees are central to this work. Through volunteerism, employee-directed giving and community leadership, team members bring the credit union's mission to life every day across the communities we serve.

Impact by the numbers

Our impact at a glance: 2025

Behind every number is a partnership, a person and a community strengthened through sustained commitment.

- **290 nonprofit** organizations supported
- Over **\$3,000,000** invested in communities
- **116 youth-focused nonprofits** supported through YES Grants
- **\$300,000** awarded through YES Grants
- **4,500+ volunteer hours** contributed by employees
- **13,000+ youth and adults** reached through financial education classes
- **\$1,274,670 in member debt paid down** through debt management partnerships
- Communities served across Colorado, from urban centers to rural regions

We measure impact not by one-time contributions, but by the depth of partnerships, the consistency of engagement and the outcomes created over time. These numbers reflect a model built to support meaningful, lasting change. Across these efforts, youth and young people remain a consistent priority, reflecting our credit union's belief that early investment builds lifelong stability.



I came in feeling completely overwhelmed by my debt.

I didn't know where to start, and honestly, I felt like I was failing.

Working with a financial coach helped me slow everything down.

We built a clear budget together, and for the first time, I could actually see where my money was going.

I learned I had about \$1,300 a month that I could put toward paying off debt. Instead of trying to fix everything at once, we created a step-by-step plan that felt realistic. I even started a small savings habit so I wouldn't have to rely on credit cards as much.

Once I saw it all laid out, it finally felt doable.

I left with a plan and hope for the future."

Financial coaching participant

Financial well-being in action



Coaching, education and measurable outcomes

Financial well-being is foundational to strong families and resilient communities. Across Colorado and beyond, our credit union invests in financial coaching and education that support people through real-life challenges and help build long-term stability



Financial coaching

Our financial coaching model is relationship-driven and centered on trust. Coaches meet individuals where they are, helping them understand their financial picture, navigate complex decisions and create realistic plans that support long-term stability rather than short-term fixes.

In 2025, financial coaching delivered meaningful outcomes:

- **1,900 financial coaching sessions** delivered by our credit union and partner coaches
- Average **10% increase in participant credit scores**
- **\$1,274,670 in member debt paid down** through debt management partnerships



Financial education and Adventures in Reality (AiR)

Education plays a critical role in long-term financial stability, especially when introduced early. AiR, delivered through a co-signature partnership with the Denver Broncos, saw significant growth in 2025. By placing students in real-world financial scenarios, AiR allows participants to practice decision-making and understand the consequences of financial choices in an engaging environment.

Education and outreach highlights include:

- **567** total financial education events delivered
- **13,000+** participants reached
- **75+** live webinars, expanding access to financial well-being statewide

Financial education reach across Colorado and beyond

- **293** unique ZIP codes engaged
- **33** Colorado counties represented
- **99** counties across 29 states reached nationwide

Together, financial coaching and education form a continuum of support, helping individuals move from uncertainty to clarity and from short-term decisions to long-term financial stability.



Signature partnerships that shaped our work

Partnerships built for lasting change

Our credit union's community impact is built through long-term partnerships. We listen, invest and stay committed to the communities we serve.



Care and Share Food Bank for Southern Colorado and Food Bank of the Rockies

Food security is foundational to financial well-being. Our partnerships with Care and Share and Food Bank of the Rockies support immediate hunger relief and long-term solutions, including food distribution, community programs and regional access across urban and rural communities. These partnerships ensure families have reliable access to nutritious food while broader stability is built.



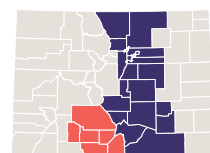
United Way and the ALICE Initiative

Through our partnership with United Way organizations across Colorado, we helped bring Colorado's first ALICE Report to life, providing critical data on households that earn above the federal poverty line but still struggle to afford basic needs. This landmark report has strengthened how nonprofits, policymakers and community leaders understand and respond to financial hardship across the state. By supporting the ALICE framework, our credit union reinforces its commitment to data-informed decision-making and long-term solutions that advance financial stability for working families statewide.



WeFortify

Housing stability is foundational to financial well-being. Through a multi-year partnership with WeFortify, our credit union champions supportive housing for young adults and essential workers, helping address housing insecurity while creating pathways to long-term stability and economic mobility.



Expanding impact in rural communities: Alamosa and the San Luis Valley

We continue to prioritize intentional investment in rural communities. In Alamosa and the San Luis Valley, \$180,000 was invested across 9 local nonprofits and institutions, supporting healthcare, education, youth development, food security and community leadership. This work reflects our commitment to meeting communities, including rural communities, where they are and supporting locally led solutions.



Children's Hospital Colorado Foundation

Our partnership with Children's Hospital Colorado is centered on advancing pediatric mental health care across the state and ENT support. In addition to this long-term commitment, we activate community engagement and awareness through initiatives such as Enterception, turning Denver Broncos interceptions into funding that directly benefits children and families receiving care. Together, these efforts combine sustained investment with visible community action, reinforcing our commitment to children's health and long-term well-being



Impact story: Liv's Journey

What began as a headache quickly became a life-threatening infection for 8-year-old Liv. When she arrived at Children's Hospital Colorado, ENT and infectious disease specialists identified a severe infection involving her skull and brain. Through urgent, highly specialized ENT surgeries performed over three days, alongside coordinated infectious disease care, Liv recovered and was able to return to childhood routines she loves.

***"When we arrived at Children's Hospital Colorado, the ENT surgeons immediately understood how serious Liv's condition was and moved quickly to save her life. Their expertise didn't just heal our daughter — it gave her a future and gave our family hope when we needed it most."* — Tasha, Liv's mom**

Recovery has not been easy. Liv continues to work through challenges related to learning, processing and confidence, and she puts in tremendous effort both in and out of school.

After meeting Patrick Surtain II through the Enterception campaign, something shifted. Watching him speak openly about tough games, accountability and working harder resonated deeply with Liv. When practices became difficult, whether in flag football or basketball and frustration set in, she chose not to quit.

As her mom shared, when offered the option to step away, Liv responded simply: "Nope. I don't want to. I just need to work harder and keep practicing."

For Liv's family, that moment, and the experience surrounding it, had a lasting impact. The care Liv received at Children's Hospital Colorado, paired with moments of inspiration and connection from Pat Surtain II, supported not just her medical recovery, but her confidence and sense of possibility.

***"Please thank the Ent team and everyone who made that day possible. I will forever be grateful for what they did, not just for Liv, but for our whole family."* — Tasha, Liv's mom**

Community impact across Colorado

Statewide reach. Local commitment.

We serve communities across Colorado, with a focus on building strong local relationships and responding to regional needs. While each community is unique, our approach remains consistent: invest where it matters most and partner with organizations deeply rooted in the communities they serve.

\$810,000 Total
101 Nonprofits

- Youth: \$450,000
- Community: \$280,000
- Education: \$80,000

Denver region

Our credit union's investment in the Denver region focuses heavily on youth-serving organizations and community-based programs supporting health, food security and family stability.

Largest share of funding directed to youth-serving organizations, representing the primary focus in this region.

Largest nonprofit support examples



\$310,000 Total
48 Nonprofits

- Youth: \$110,000
- Community: \$180,000
- Education: \$20,000

Northern Colorado

In Northern Colorado, we prioritize community-based organizations delivering essential services and supporting long-term stability.

Majority of funding concentrated in community-based organizations, reflecting strong support for local services.

Largest nonprofit support examples



\$1,400,000 Total
95 Nonprofits

- Youth: \$200,000
- Community: \$840,000
- Education: \$340,000
- Legacy: \$20,000

Pikes Peak region

As our largest area of investment and home to our Colorado headquarters, the Pikes Peak region reflects long-standing partnerships and a strong focus on community support, youth and education.

Largest nonprofit support examples



...Adams State serves as an access institution for the San Luis Valley and beyond, Ent's investment will help remove the barriers that too often stand between our students and their academic success, ensuring they can focus on their education rather than financial hardship."

Jake Rissler | VP of Advancement at Adams State University.

\$260,000 Total
46 Nonprofits

- Youth: \$50,000
- Community: \$120,000
- Education: \$92,000

Southern Colorado, Alamosa and the San Luis Valley

Our work in Southern Colorado balances youth development and community enrichment, supporting organizations that strengthen local access and opportunity.

Ent's strategic investments in the San Luis Valley support locally led organizations addressing healthcare, education, housing and food access, reinforcing Ent's commitment to rural communities.

Balanced investment between youth and community, with both representing meaningful portions of total funding

Largest nonprofit support examples



2025 Partnerships and key highlights

Momentum through partnership

In 2025, our partnerships translated long-term commitments into measurable action. Through collaboration across nonprofit, education and community partners, these efforts expanded reach, deepened engagement and advanced financial well-being statewide.



Strategic Alamosa and San Luis Valley investments

- **\$180,000** invested across **9 local nonprofits and institutions**, including multi-year commitments
- Support spanned healthcare, higher education, youth development, food security and community leadership
- Key partners included Adams State University, Care and Share, Boys & Girls Clubs of the San Luis Valley and local foundations
- Funding supported locally led solutions that meet the unique needs of rural communities



Food Security partnerships in action

- **\$400,000+** committed through multi-year partnerships with Care and Share Food Bank for Southern Colorado and Food Bank of the Rockies
- Food distribution supported across schools, pantries and community programs in both urban and rural communities
- **\$56,000+** invested in campus and school-based food pantries to support students and families while pursuing education
- Food access initiatives supported at Pueblo Community College, MSU Denver, Aims Community College, UCCS Clyde's Cupboard, Adams State University, and Harrison School District 2



Denver Broncos Partnership highlights

- Over **\$30,000** raised through ticket auctions and employee sweepstakes to support nonprofit partners
- Adventures in Reality (AiR) delivered financial education to **3,000+ students**, expanding reach through a co-signature Broncos partnership
- Nonprofit partners and community members invited to games and special experiences, increasing visibility and connection
- Employee volunteer opportunities supported through the Broncos Foundation
- ALL IN. ALL COVERED. expanded access to safer football by supporting helmet distribution for Colorado high school athletes, helping level the playing field for under-resourced schools



People at the heart of the impact

Recognizing community leadership

At the center of our community impact are individuals who step forward to serve, advocate and lead. Our annual Community Advocate Award honors those who go above and beyond to create meaningful, positive change in their communities through dedicated service and action.

Through this award, we celebrate not only individual achievement, but the collective strength of communities working together to support one another.



Val Macri-Lind

Val Macri-Lind co-founded ChildSafe Colorado after seeing how many children and families needed support and had nowhere to turn. Nearly 40 years later, ChildSafe continues to provide specialized, trauma-informed therapy to children, adults and families, regardless of their ability to pay. Val remains deeply involved as Clinical Director, supervising therapists, mentoring interns and working directly with survivors and families. Her work has impacted thousands of people across Northern Colorado and beyond, breaking cycles of trauma and helping survivors heal. Through ChildSafe, Val has built a lifeline for families and strengthened communities in ways that will be felt for generations.



Lauren Herman

After losing her son, Levi, to congenital heart disease in 2021, Lauren Herman immediately began working to ensure other heart families would never feel alone. Just 6 months later, she launched Levi's Legacy, starting with the first Little Hearts Gala. Since then, the organization has raised more than \$500,000 to support congenital heart disease research and families through Children's Hospital Colorado. The organization hosts galas and golf tournaments, delivers monthly care packages, supports families with financial assistance, awards scholarships and creates spaces for healing through family gatherings and grief retreats. Lauren leads every effort with deep empathy and intention, pouring herself into this work because she knows what it means to be a heart mom. Her dedication has helped families feel seen, supported and less alone during the hardest moments of their lives.



Ty'Anna

Ty'Anna's work is deeply shaped by her lived experience as a breast cancer survivor and ovarian cancer pre-vivor. Through Girl's Breast Friend and the early foundation of Beyond October, she has created spaces where women navigating survivorship can heal, reconnect and feel supported long after treatment ends. Serving women in Southeast Colorado Springs, particularly women of color, Ty'Anna removes barriers to care by offering culturally grounded, restorative experiences that center wellness, dignity and community. She leads with presence and compassion, sitting with women in their fear, uncertainty and hope while encouraging self-advocacy and long-term healing. Even in the early stages of building her organizations, Ty'Anna's impact is already restoring confidence, reducing isolation and reminding survivors that they deserve care, joy and support beyond the medical system.





Employees power the impact

Service starts from within

Our community impact is made possible by employees who bring purpose, generosity and leadership to the work they do every day. Through volunteer service, employee giving and active participation in nonprofit partnerships, our team members play a vital role in strengthening communities.

Employee engagement highlights

- **4,500+ volunteer** hours contributed through Volunteer Time Off
- Employee Match program amplified individual giving, contributing nearly **\$15,000 in matched donations**
- **\$8,000 donated** to CASA of the Pikes Peak Region, A Precious Child, Springs Rescue Mission and Children’s Literacy Center through employee purchases at Member Perks (the coffee shop at headquarters)
- Shorts Summer, an employee internal fundraising campaign, raised over **\$11,000** benefiting ChildSafe Colorado and TESSA
- **Employee Emergency Programs** provided approximately **\$25,000** in direct support to team members during times of need
- Active employee involvement in YES Grants and community programs helped guide youth-focused investments statewide

Employee expertise in action

- **100+ active, certified Financial Coaches** delivering one-on-one coaching across our communities, both in person and virtually, to ensure accessibility for all
- Coaches support individuals and serve as accountability partners through life transitions, goal setting, and long-term financial stability

This culture of service reinforces our credit union’s belief that meaningful impact happens when employees are empowered to lead with intention and support both their communities and one another.

Building what’s next – together

A shared path forward

Ent Credit Union and Wings Credit Union have united through a merger of equals. Our combined organization is grounded in shared values and a common commitment to community impact. This next chapter in our credit union’s history will strengthen what already exists and expands what is possible, building on the strong foundation Ent has established.

What endures

- A people-first approach to financial well-being
- Deep, trust-based nonprofit partnerships
- Long-term investment in youth and community stability
- Employees serving as leaders in the communities they call home

What grows

- Broader reach and shared expertise
- Increased capacity for sustained community investment
- Expanded access and collaboration to better serve members and communities

Our shared commitment

Together, our combined credit union will continue showing up for communities through trusted partnerships, employee leadership and intentional investment. By building on strong foundations, this work will not only continue, but grow, ensuring lasting impact for members, nonprofit partners and the communities they serve.



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