



# SUSTAINABILITY REPORT

20  
23

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# INTRODUCTION

At the heart of our credit union lies a steadfast commitment to sustainability - a commitment that permeates every aspect of our operations. As we navigate the dynamic landscape of today's global challenges, we recognize that sustainability isn't just a choice. It's our responsibility. This annual sustainability report serves as a testament to our unwavering dedication to environmental stewardship, social responsibility, and ethical governance.

Over the past year, we've made significant strides in integrating sustainability into our core business practices, guided by a vision of creating lasting positive impacts on the planet and the communities we serve. From reducing our carbon footprint to supporting local communities, our efforts have been driven by a shared ethos of innovation, collaboration, and continuous improvement.

As we embark on this journey, we recognize that our work is far from done. The road to sustainability is marked by constant evolution and adaptation, and we remain steadfast in our commitment to pushing boundaries, challenging norms, and leading by example. Together, let's embrace the imperative of sustainable progress and strive for a world where prosperity is synonymous with environmental preservation, social equity, and shared prosperity.

Thank you for joining us on this transformative journey.

Warm regards,  
Evergreen Credit Union

# FOCUS AREAS

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In order to ensure goals remain concise and achievable, Evergreen Credit Union has identified four focus areas on our sustainability journey. By integrating these principles we can contribute significantly to sustainability and the protection of natural resources for future generations.



## 01 — Energy Self-Sufficiency

Energy self-sufficiency refers to the ability of a region, community, or facility to generate its own energy needs without relying on external sources. Achieving energy self-sufficiency for our branches involves creating and purchasing renewable energy in addition to energy efficiency.



## 02 — Carbon Neutrality

Carbon neutrality means balancing the amount of carbon dioxide (CO<sub>2</sub>) released with an equivalent amount sequestered or offset, achieving a net-zero carbon footprint. We do this by producing renewable energy, reducing emissions, and participating in carbon capture programs.



## 03 — Water Conservation

Water conservation involves managing and using water efficiently to ensure sustainable water availability for future generations. Essential measures include the efficient use of water, water reuse, and public awareness.



## 04 — Zero Waste

Zero waste aims to eliminate the generation of waste by redesigning systems and processes to reuse and recycle materials, mimicking natural cycles where there is no “landfill.” Our commitment to diverting waste from the landfill drives our recycling and composting programs.

# MEASURING PROGRESS

Measuring sustainability progress is crucial for several reasons. It ensures accountability by transparently reporting environmental and social impacts, and it facilitates goal setting and strategic planning.

Evergreen Credit Union began tracking and reporting data in 2015. Since then, we have been refining our methods of data collection and implementing paperless procedures. Each focus area has its own set of data and goals for the future. To establish these goals, we must be aware of where we started and stay mindful of where we currently stand. Data collected in each area attributes to different outcomes, upon which we base our goals for the future.

FOCUS AREA	DATA COLLECTED	OUTCOMES
Energy Self-Sufficiency	Energy Use and Solar Production	Track solar generation to work towards 100% energy production
Carbon Neutrality	Greenhouse Gas Emissions Inventory	Calculate ECU's Carbon Footprint and apply accurate offsets
Water Conservation	Monitoring water usage and using rain barrels	Use water usage data to continue improvement
Zero Waste	Weight (lbs) of waste, both to landfill and being diverted from it	Maintain current standards and strive to increase diversion rate

# ENERGY USE & SOLAR PRODUCTION

1500 W. American Dr, Neenah, WI 54956

Energy use refers to the consumption of various forms of energy—such as electricity, natural gas, oil, and renewables—to power homes, businesses, industries, and transportation. Evergreen Credit Union’s solar production comes from from sunlight using photovoltaic cells installed at each of our branches.

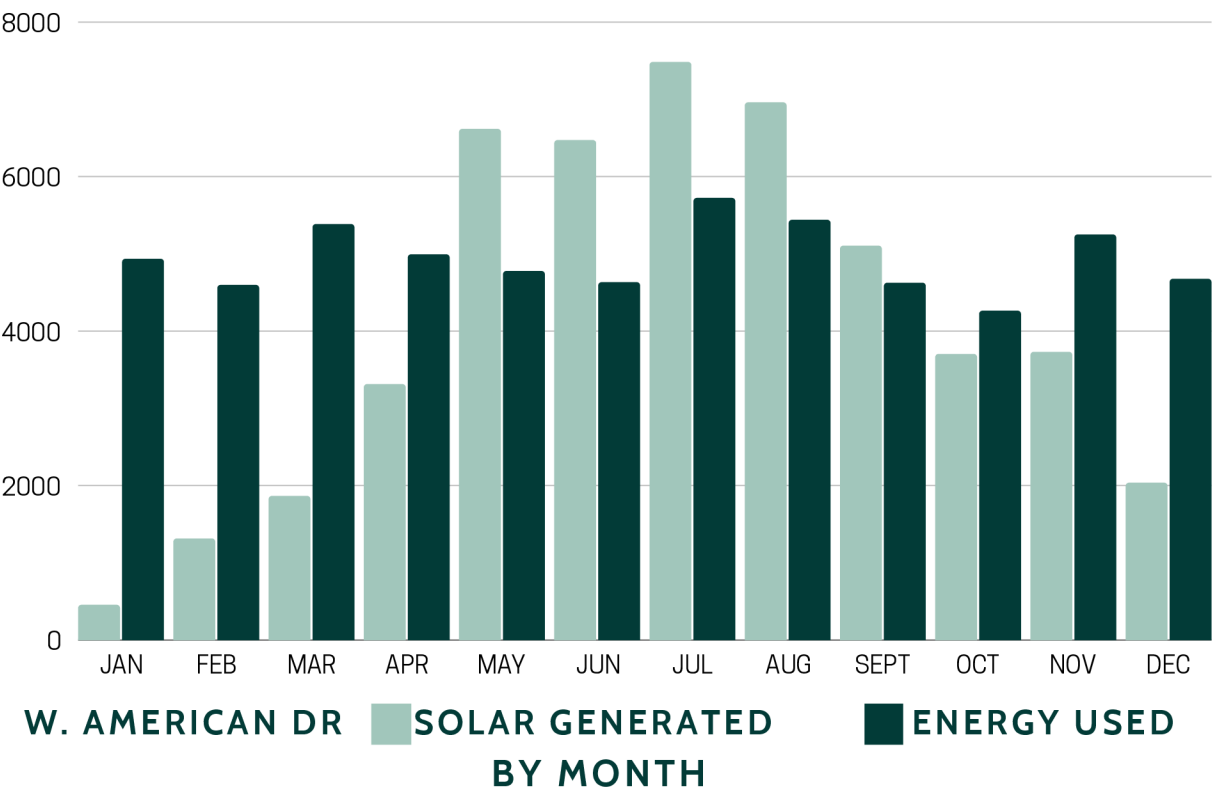
49,056

Total kWh  
Produced in 2023

59,296

Total kWh  
Used in 2023

From May through September, the W. American Dr. branch produced more electricity than it consumed, sending the excess back to the local grid. January and February had the lowest solar generation, while October saw the lowest usage.

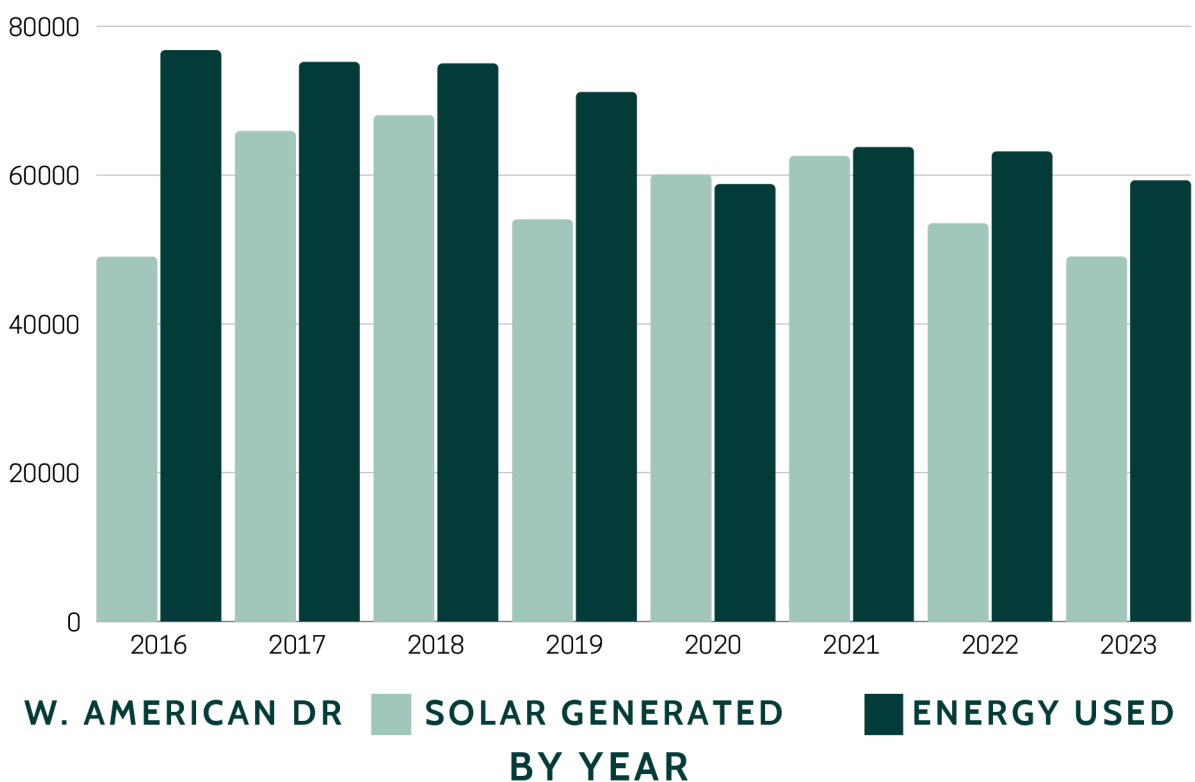


If each month's usage matched October's, without altering solar generation, the energy use-to-production percentage at W. American Dr. would rise to 95.8%, a significant increase from 82.73% in 2023.

# ENERGY USE & SOLAR PRODUCTION

1500 W. American Dr, Neenah, WI 54956

The production of solar energy has been declining in recent years, however, energy use has also been steadily decreasing. There was a spike in our production-to-use percentage in 2020 due to the closing of the branch during the height of the COVID-19 pandemic. Through our team’s increased awareness and energy-saving habits, in 2023, we used almost the same amount of energy as we did in 2020. We are extremely proud of our team and all of their efforts!



Following the “Energy Used” bars, it is easy to see just how much less energy we use now than we did when we first began our sustainability journey. Compared to 2016, we used 23% less energy in 2023 and we continue to use less.

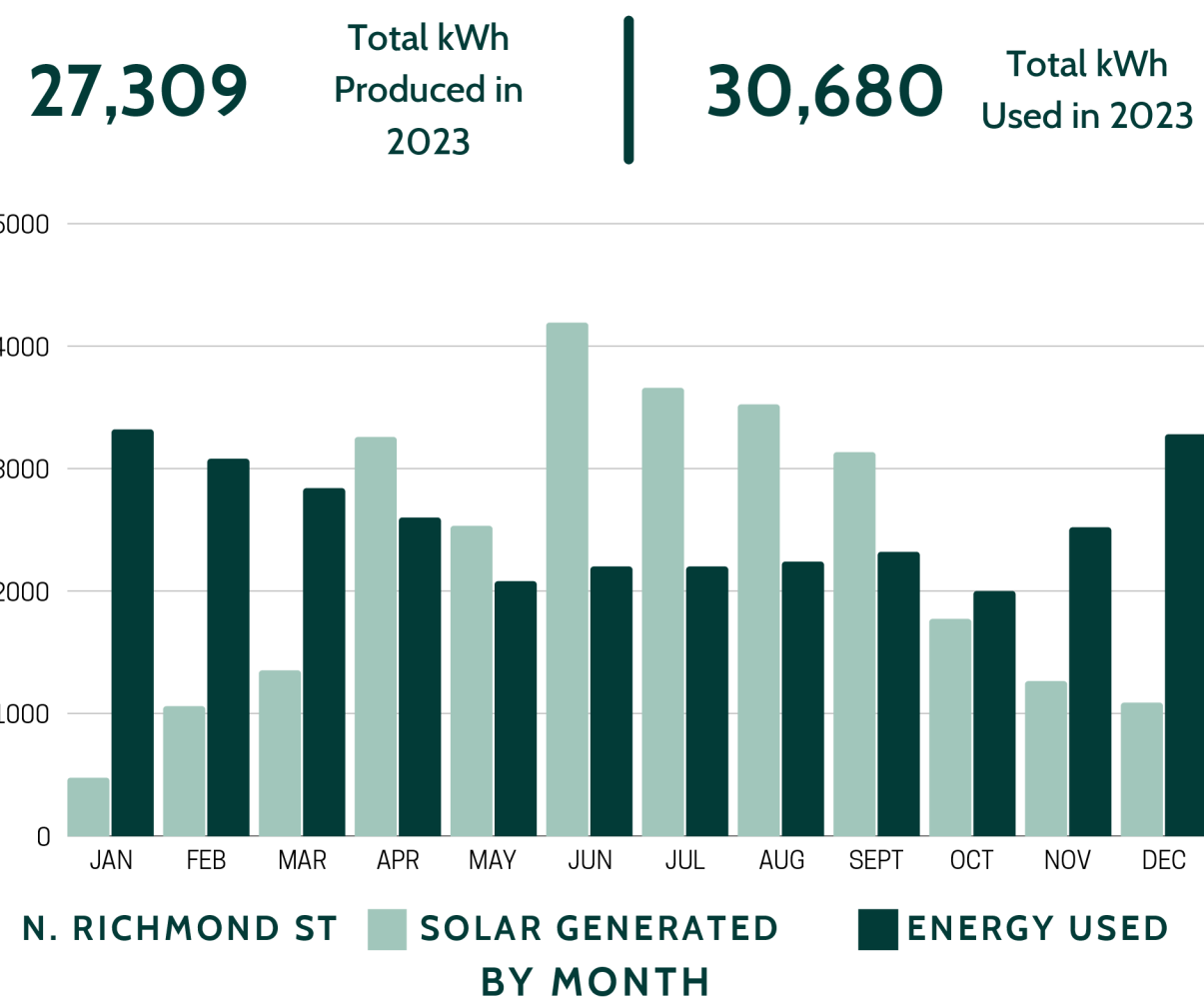
**97**  
**100**

The first Energy Star score that the W American Dr. branch received was 90, out of 100 points. In 2023, we achieved a score of 97!

# ENERGY USE & SOLAR PRODUCTION

133 N. Richmond St. Appleton, WI

The N. Richmond St. branch also experienced a dip in its solar production, particularly during the winter months. From October through March 2023, energy use was significantly higher than in the summer, likely due to the need for insulation upgrades. The goal for 2024 is to identify specific areas needing improvement and research the most sustainable solutions. Despite these issues, our employees have worked hard to increase energy efficiency, resulting in an improved Energy Star score and our second year of certification.



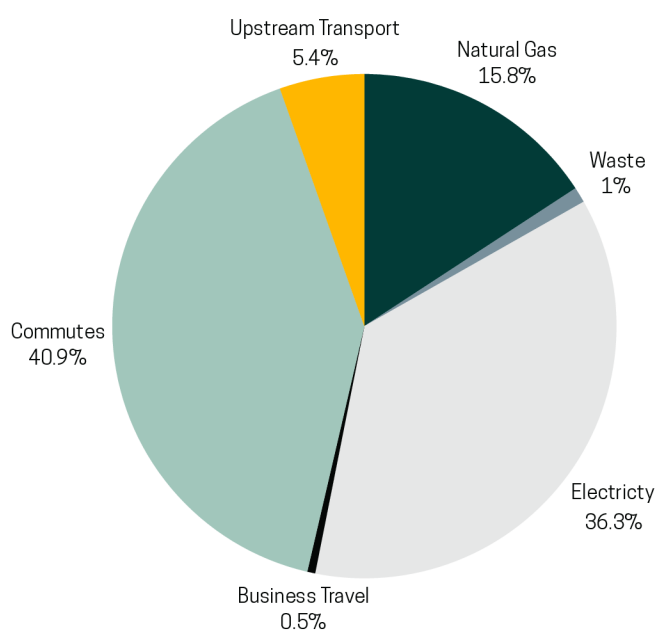
80  
100

N Richmond St received it's first Energy Star certification in 2022, with a score of 77. In just one year, this branch's score went up by 3 points!



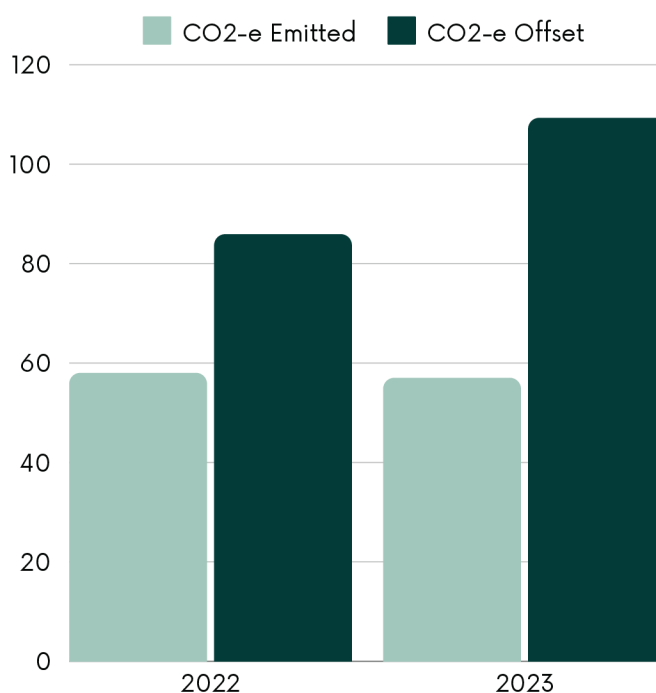
# CARBON EMISSIONS

Greenhouse gas (GHG) emissions refer to gases like carbon dioxide, methane, and nitrous oxide that when released into the atmosphere trap heat and cause global warming. Mitigating these risks is a priority driven by our responsibility to protect the natural environment for current and future generations.



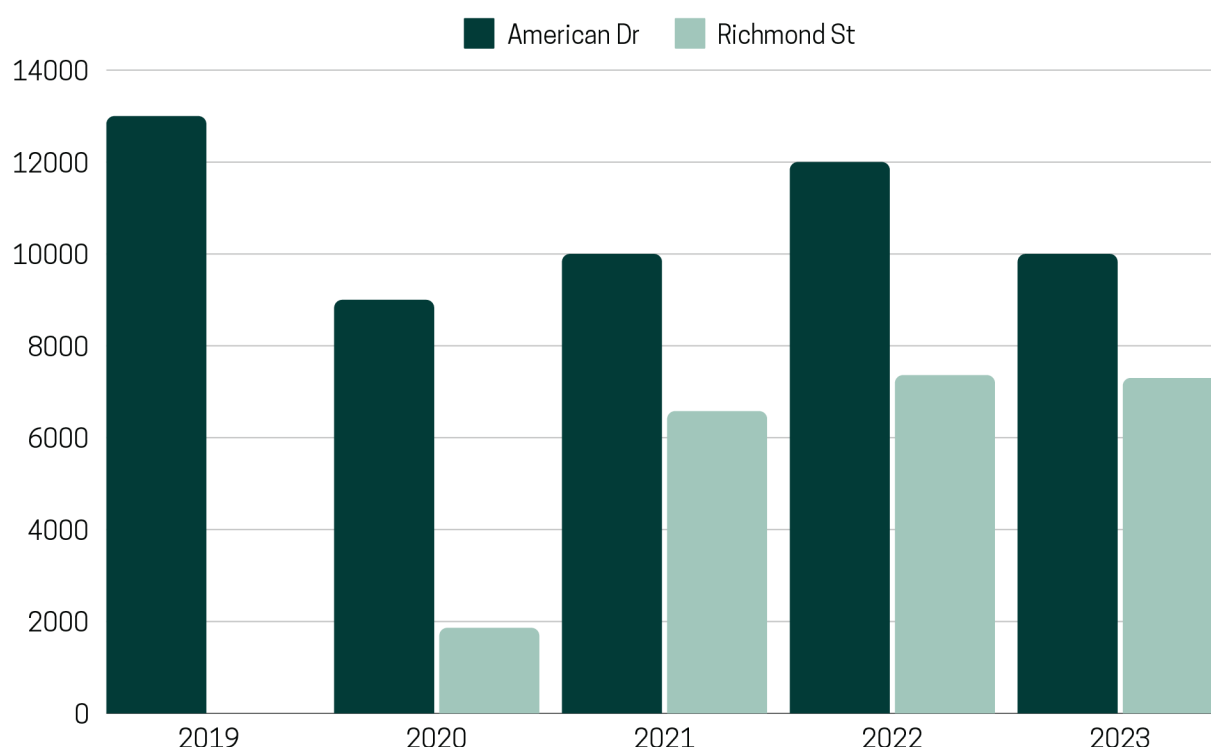
Calculating a carbon footprint is essential for identifying and reducing emissions. Emissions are measured in Carbon Dioxide Equivalent (CO<sub>2</sub>-e) to standardize different greenhouse gases. ECU's Carbon Footprint has shown the most environmental impact from electricity use and employee commutes, which make up a total of 77.6% of GHG emissions.

CO<sub>2</sub>-e quantifies the impact of Carbon Dioxide by converting the value into the equivalent amount of CO<sub>2</sub> based on their global warming potential (GWP). In 2022, ECU emitted 58 CO<sub>2</sub>-e, and in 2023, 57 CO<sub>2</sub>-e, equivalent to burning nearly 64,000 pounds of coal. To offset these emissions, ECU donates money to plant trees in the state of Wisconsin. Tree sequestration calculations provided by [www.planting.itreetools.org](http://www.planting.itreetools.org).



# WATER USAGE

Fortunately, our business operations are not water-intensive. The primary water usage comes from landscaping, which we mitigate by using rain barrels. Other water consumption sources include our bathroom facilities and break room kitchens. To minimize single-use plastics, each branch is equipped with a kitchen stocked with reusable dishes and silverware that require regular cleaning



In 2023, the American Dr. branch used approximately 10,000 gallons of water (meter rounds to the nearest 1,000). Although there was a slight increase in 2022, we anticipate that usage will remain around the 10,000-gallon mark per year, consistent with 2020 and 2021 levels.

Richmond St. appears to be stabilizing at around 7,300 gallons per year. Both branches have made commendable efforts to reduce water consumption, but there is always room for improvement. Our goal for 2024 is to reduce usage at American Dr. to below 10,000 gallons and at Richmond St. to below 7,000 gallons.

# ZERO WASTE

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Waste diversion involves redirecting waste from landfills and incineration to more sustainable alternatives like recycling, composting, and reusing materials. The goal is to minimize environmental impact by reducing landfill waste, conserving resources, and lowering pollution. This process includes sorting waste at the source, promoting sustainable practices, and implementing effective recycling and composting systems. ECU sends very little waste to landfill, diverting over 90% of our waste every year.

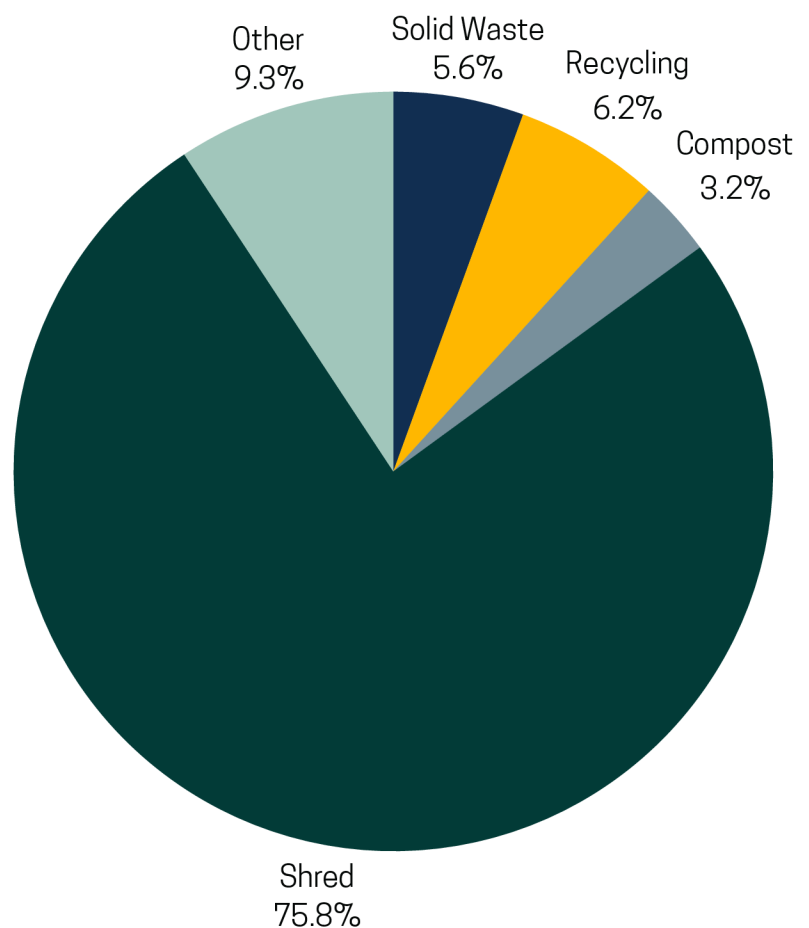
**Solid Waste:** This represents the amount of waste, in pounds, sent to the landfill during the year.

**Recycling:** This includes only curbside recycling.

**Compost:** This accounts for the amount of kitchen scraps and paper toweling that we composted.

**Shred:** Our vendor, Iron Mountain, manages our secure shredding bins, baling the paper for direct sale to paper mills. Since our shred bins are accessible to members year-round, this is our heaviest source of waste.

**Other:** This category tracks all recycling done outside of our curbside programs, typically including holiday lights recycling, plastic film collection, and electronic recycling.



# NEXT STEPS: CERTIFICATIONS

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Environmental certifications are vital because they promote sustainable practices, enhance consumer confidence, reduce environmental impact, and so much more. In 2024, we are dedicated to continuing our certification with the following programs.



## ENERGY STAR

Energy Star is a program run by the U.S. Environmental Protection Agency and U.S. Department of Energy that promotes energy efficiency. Energy Star Certified Buildings use 35% less energy overall compared to non-certified counterparts.



## GREEN MASTERS

The Green Masters Program (GMP) is a tool from the Wisconsin Sustainable Business Council (WSBC) that helps businesses improve their sustainability performance. The program is designed to be consistent with international standards, frameworks, and certification programs. ECU has participated in this program every year since 2017.



## GREEN BUSINESS BENCHMARK

Formerly the Green Business Bureau, the Green Business Benchmark (GBB) is a software-as-a-service (SaaS) company that helps organizations identify, prioritize, and execute sustainability initiatives. ECU is a member of GBB and is committed to being transparent in our environmental initiatives.

# NEXT STEPS

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In line with our commitment to sustainability, this section outlines our strategic priorities and actionable goals for the next year. Building on the progress we've achieved, we aim to elevate our environmental initiatives and reinforce our sustainable practices, ensuring a lasting positive impact on our community and environment.



## 01 — Energy Self-Sufficiency

By Q4 2024, we will reduce energy consumption by 15% compared to the previous year's baseline during our peak months (March, July, August, and November) at each branch. This will be achieved by conducting an energy audit to identify high-consumption areas and implementing sustainable solutions.



## 02 — Carbon Neutrality

By November 30, 2024, we will complete a comprehensive review of the funds allocated to Renewable Energy Certificates (RECs) to ensure they align with our sustainability and financial goals. Any necessary adjustments to the REC allocation will be implemented by January 31, 2025, to ensure optimal financial performance and sustainability impact.



## 03 — Water Conservation

By the end of 2024, we will reduce water usage to below 10,000 gallons per month at W American Dr. and below 7,000 gallons per month at N Richmond St. We will achieve this by implementing water-saving measures, such as fixing leaks and educating staff on conservation techniques. Water consumption will be monitored and reviewed monthly to ensure we stay on track and make necessary adjustments.



## 04 — Zero Waste

By the end of 2024, we will maintain an average diversion rate of over 90% each quarter. This will be achieved by implementing targeted strategies, including staff training, to optimize diversion processes. We will track our diversion rate monthly and review our performance every quarter to ensure continuous improvement that aligns with our sustainability goals.

# COMMUNITY INVOLVEMENT

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Evergreen Credit Union is a proud Community Partner for the Heckrodt Wetland Reserve. This program gives us the opportunity to make a bigger environmental impact in the community. As a community partner, we increase our level of support and become a direct sustainer of the initiative we have chosen.

## HABITAT PROTECTION & ENHANCEMENT

Our chosen initiative is Heckrodt's habitat protection and enhancement. By sponsoring this initiative as a Community Partner, we directly impact local habitat preservation and restoration.

Heckrodt Wetland Reserve's 2023 Impact:

- Taught over 10,500 program participants in 251 programs!
  - That is nearly 6,000 school/childcare youth in 202 programs. (onsite & outreach in community)
- Provided 10 free programs to the community!
- Planted nearly 600 milkweed plugs and 300 other pollinator friendly plants!
- Removed 450 pounds of Dame's Rocket and Garlic Mustard and over 2 acres of Buckthorn!

In addition, we also sponsor the Plug Into Nature program. This program helped provide 51 Roving Naturalist Programs out in the community in 2023. We also sponsored a planting party in 2023 for our employees and members of the community in Heckrodt's prairie meadow!

