



SUSTAINABILITY REPORT

2024

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INTRODUCTION

At the heart of our credit union is a 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.

We have made a significant effort to integrate 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 continue 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.

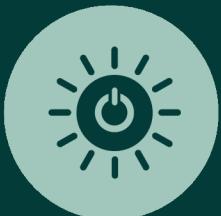
Thank you for joining us on this transformative journey.

Warm regards,
Evergreen Credit Union

FOCUS AREAS

In order to ensure goals remain in sight 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 (CO₂) 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 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. Data collected in each area attributes to different outcomes the credit union strives for.

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 sunlight using photovoltaic cells installed at each of our branches.

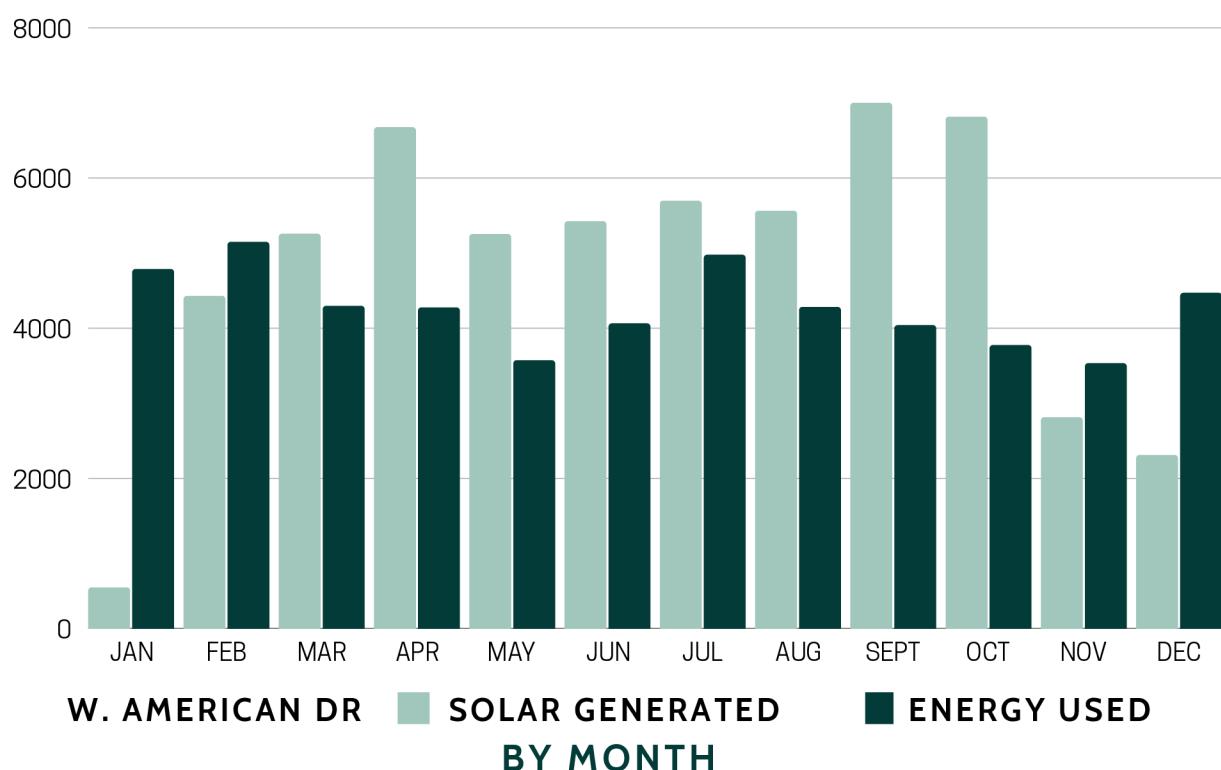
57,791

Total kWh
Produced in 2024

51,231

Total kWh
Used in 2024

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

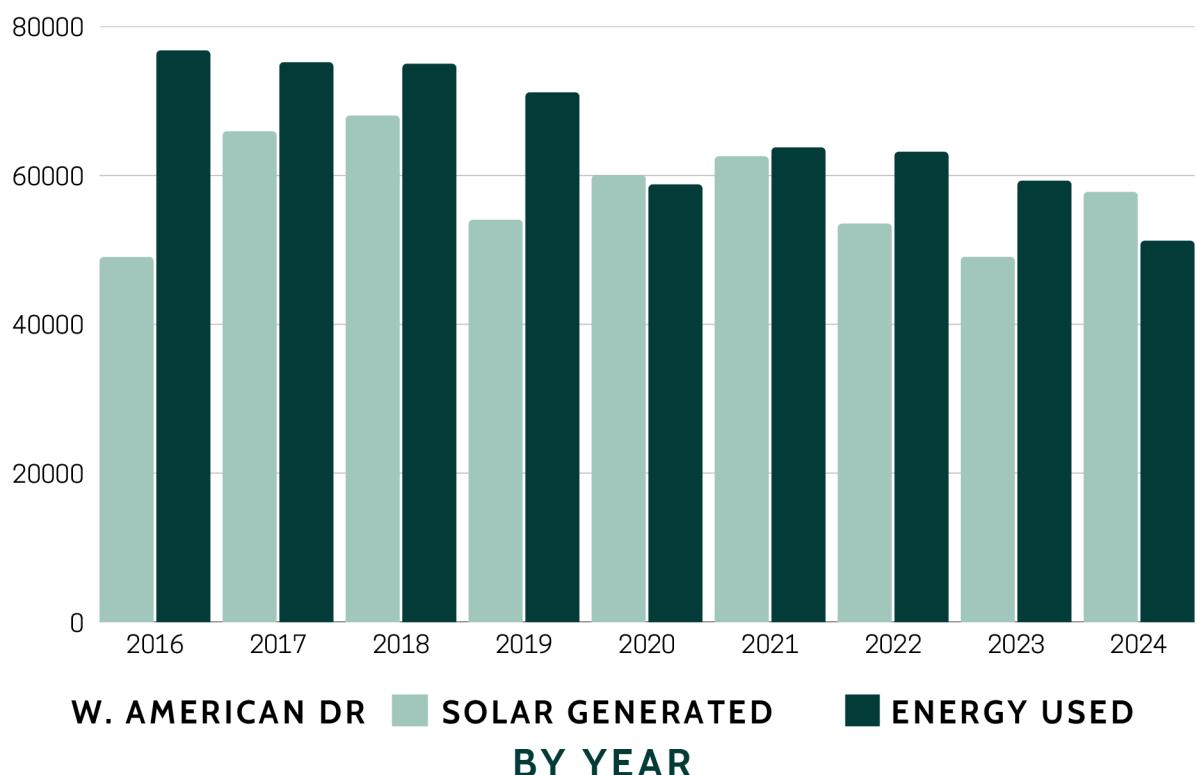


In 2023, the energy use-to-production was 82.73%. In 2024, energy use-to-production percentage increased to an incredible 112.80%

ENERGY USE & SOLAR PRODUCTION

1500 W. American Dr, Neenah, WI 54956

Amazingly, the amount of solar generated surpassed the amount of energy used in 2024. This has not happened since 2020. Through our team's increased awareness and energy-saving habits, in 2024, we also used the least amount of energy in our recorded history. 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 33% less energy in 2024 and we continue to use less.



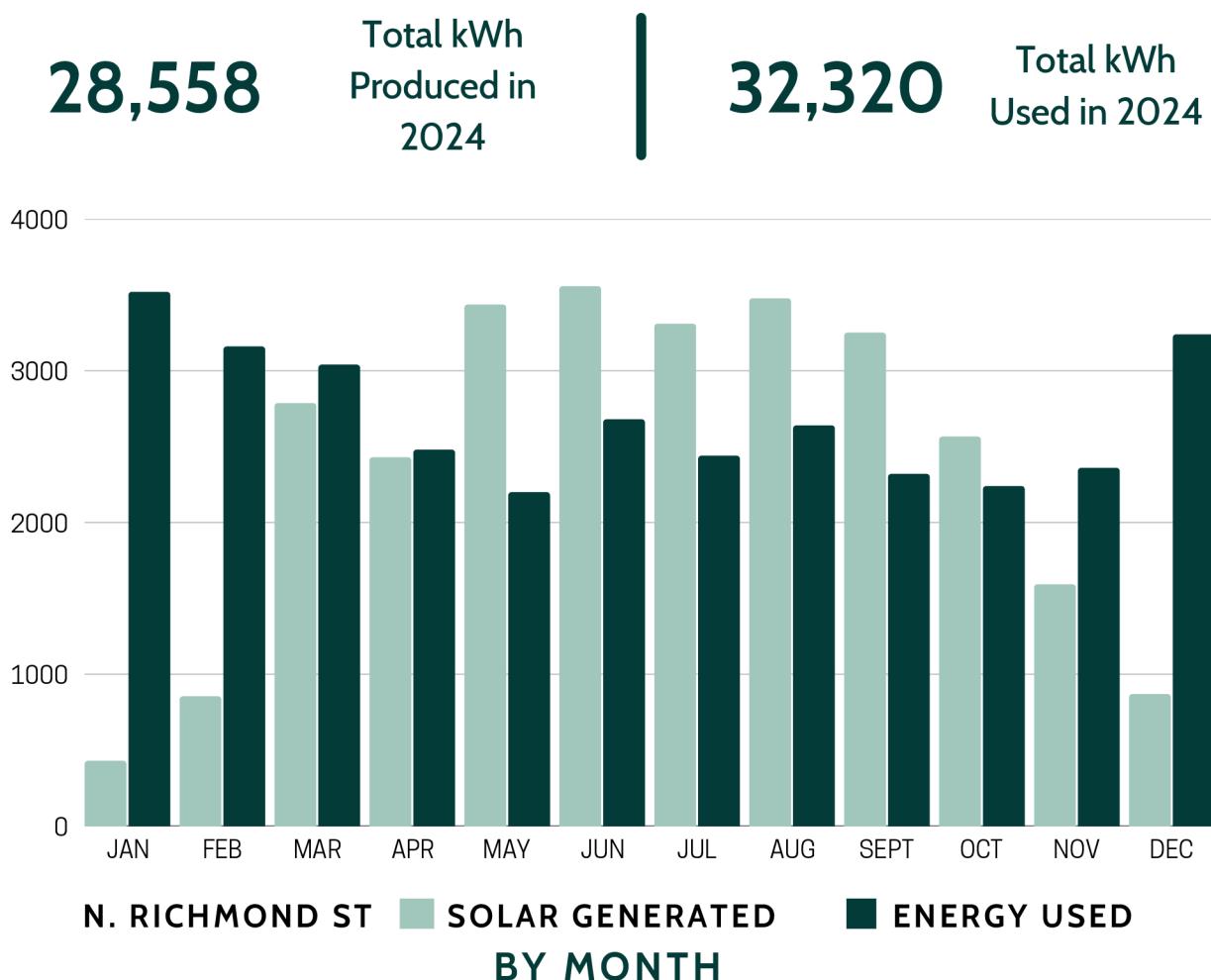
98
100

The first Energy Star score that the W American Dr. branch received was 90 out of 100 points. In 2024, we achieved a score of 98!

ENERGY USE & SOLAR PRODUCTION

133 N. Richmond St, Appleton, WI

Due to the limited roof space, our small photovoltaic system is more sensitive to weather conditions in Appleton. However, despite some gloomy winter months, the total solar produced in 2024 surpassed 2023. Our employees have worked hard to increase energy efficiency, resulting in our third year of certification.

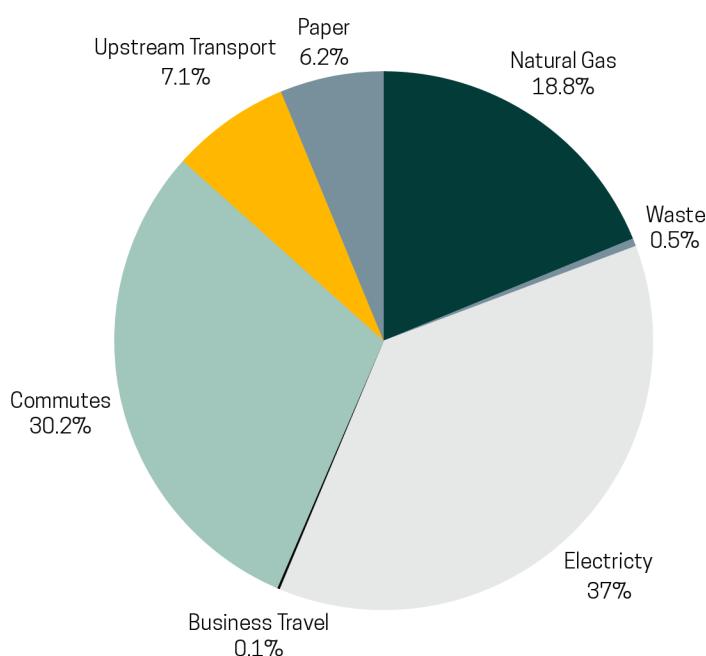


79
100

N Richmond St received it's first Energy Star certification in 2022 with a score of 77. We saw a dip in score for 2024, which means competition is getting tighter!

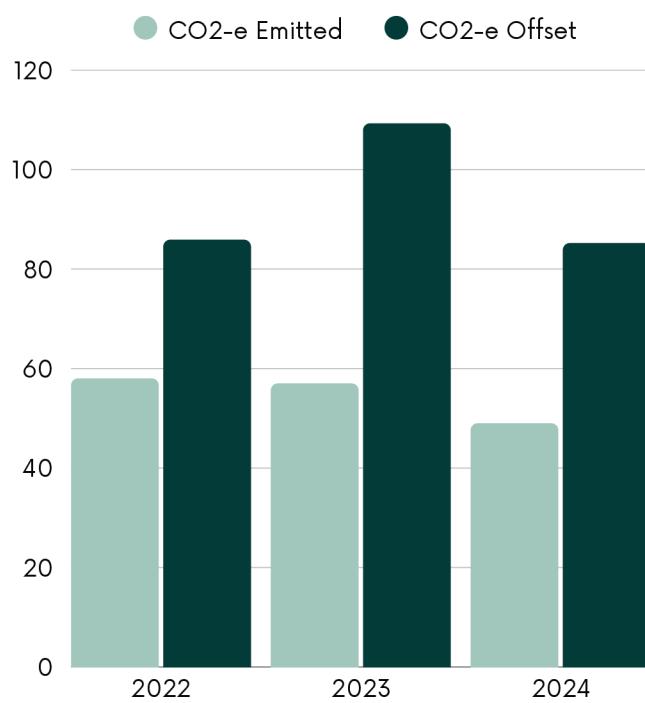
CARBON EMISSIONS

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 (CO2-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 67.2% of GHG emissions.

CO2-e quantifies the impact of Carbon Dioxide by converting the value into the equivalent amount of CO2 based on their global warming potential (GWP). In 2022, ECU emitted 58 CO2-e, and in 2023, 57 CO2-e, equivalent to burning nearly 64,000 pounds of coal. In 2024, we have been able to lower our emissions to 49 CO2-e. To offset these emissions, ECU donates money to plant trees in the state of Wisconsin. Sequestration calculations provided by www.planting.itreetools.org.



FINANCED LOAN CARBON EMISSIONS

As a credit union, one of the most common loans we provide our members is auto loans. For this year's report, we wanted to illustrate the environmental impact of the vehicles we help our members purchase. In order to not duplicate data across years, we elected to analyze the emissions of "new" cars, meaning current year cars purchased by its first owner.

According to internal reports, our members on average have a new vehicle loan with ECU for **22.3 months**. To avoid assumptions, we are choosing to look only at their time here.



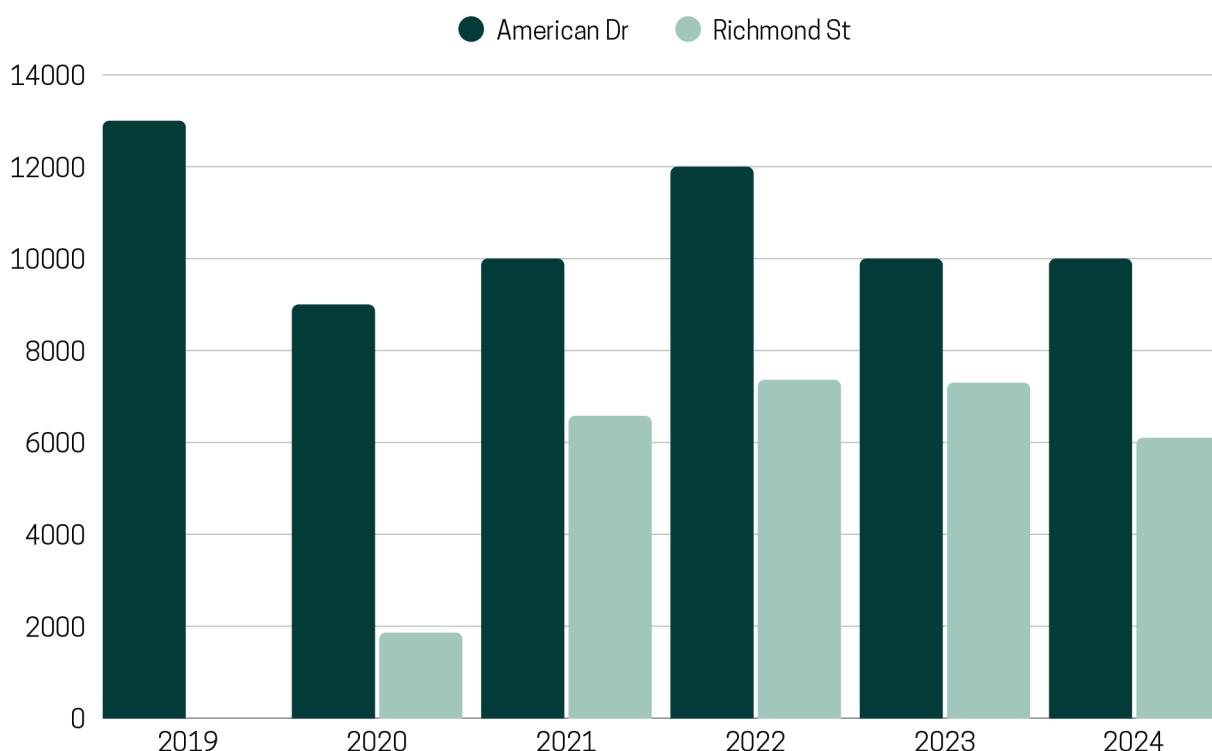
In 2024, we helped our members finance 21 current year vehicles. For those 21 vehicles, we used FuelEconomy.gov to find their lowest combined Mile Per Gallon rating. Two of the 21 vehicles were all electric, and at least 1 was a hybrid.

Using the average length of loan life, data from the Federal Highway Administration, and looking at only tailpipe emissions, we estimate we "financed" 214.88 mT of Green House Gas Emissions associated with these vehicles.

Based on the Federal highway Administration's (FHA) 2023 data, the average Wisconsinite will drive 15,244.89 miles in a year. Wisconsin's total vehicle miles traveled (VMT) was 67,248 million miles. The number of licensed drivers was 4,411,182.

WATER USAGE

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



In 2024, the American Dr. branch used approximately 10,000 gallons of water (meter rounds to the nearest 1,000), staying consistent with previous years.

Richmond St. was able to lower their water usage to 6,100 gallons of water, meeting our goal of reducing below 7,000 gallons. Appleton has the advantage of a meter that rounds to the nearest 100s for more refined tracking.

ZERO WASTE

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.

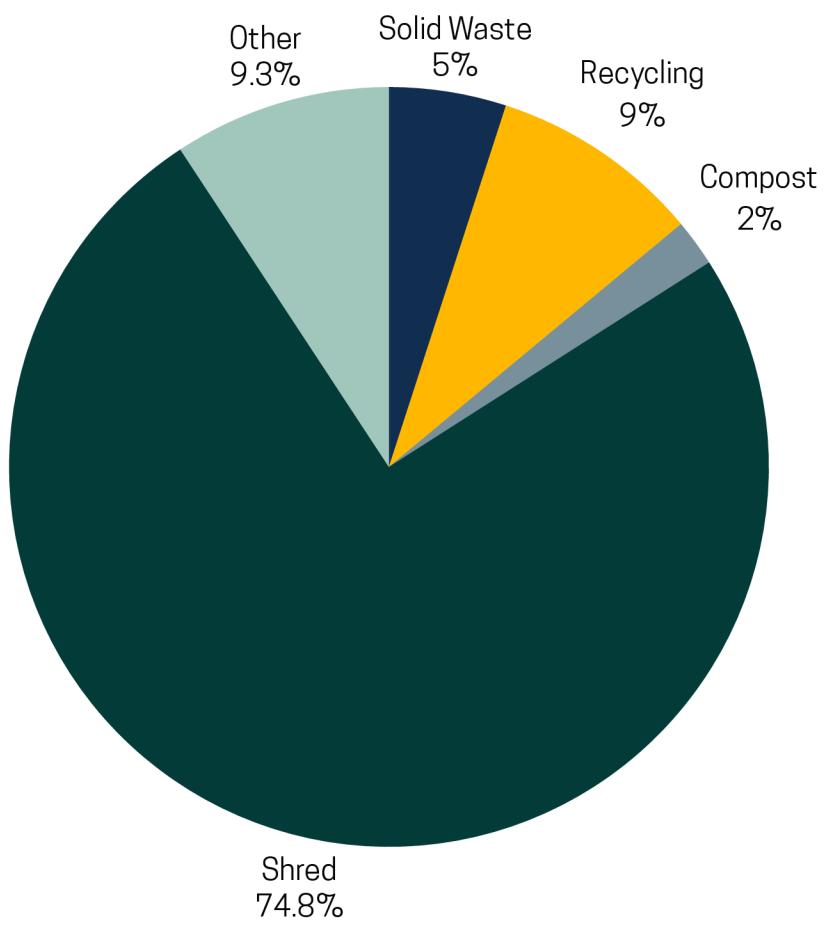
Recycling: This includes only curbside recycling.

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.

Compost: Food waste from our employee breakrooms is composted on-site in Neenah.

Other: This category tracks all recycling done outside of our curbside programs, including holiday light recycling, plastic film collection, and electronic recycling. We also recycle our office supplies, including batteries and ink cartridges.



NEXT STEPS: CERTIFICATIONS

Environmental certifications are vital because they promote sustainable practices, enhance consumer confidence, reduce environmental impact, and so much more. In 2025, 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

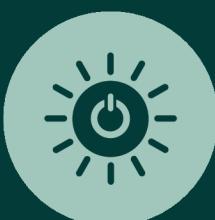
The Green Masters Program (GMP) is a tool from the Wisconsin Sustainable Business Council (WSBC) that helps businesses improve their sustainability performance. The program is designed to be consistent with international standards, frameworks, and certification programs. ECU has participated in this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

TERRAPASS GREEN-E® CLIMATE CERTIFIED CARBON OFFSETS

For 2023 and beyond, we have chosen to purchase Green-e® Climate Certified Carbon Offsets from Terrapass. Two certificates are purchased annually to offset the amount of carbon produced by each branch.

NEXT STEPS

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 2025, we have set a goal to reduce energy consumption by 15% compared to the previous year's baseline during our peak months (March, July, August, and November) at each branch. In addition, we wish to improve Appleton's ENERGY STAR score by at least one point.



02 — Carbon Neutrality

We will continue to explore ways to expand our accountability, including furthering the scope of emissions we claim and offset through the planting of trees in Wisconsin and Green-e Climate Certified Carbon Offsets.



03 — Water Conservation

By the end of 2025, we are aiming to have the same or less water consumption across both branches. We aim to reduce W. American Drive below 10,000 gallons, and maintain Appleton below 7,000 gallons.



04 — Zero Waste

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

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 2024 Impact:

- Taught over 10,000 program participants in 310 programs
 - Nearly 5,700 school/childcare youth in 202 programs (onsite & outreach)
- 54 outreach programs in the community through Plug into Nature
- Staff work with volunteers to remove 500 pounds of Dame's Rocket & Garlic Mustard
- Welcome goats to the Reserve to assist in management of 3 acres of buckthorn
- Plant 4 feature trees and over 2,500 pollinator friendly plants
- Develop a 2024 Heckrodt Water Quality Report with 14 monitoring sessions and 128 volunteers

FOX CROSSING ADOPT-A-TRAIL PROGRAM

We continue to beautify the 2.1 miles of trail along W. American Drive from Clayton Ave to Cold Spring Road. In 2024, we had three employee outings to clean the trail.