



# 2019 ANNUAL REPORT

**First**  **Tech**<sup>®</sup>  
federal credit union

INVEST IN *you.*



Equal Housing  
Opportunity | Federally insured  
by NCUA





INVEST IN *you.*



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## Investing **IN OUR MEMBERS**

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A message from Greg Mitchell and Dotty Hayes

2019 was another strong year for First Tech and we would like to thank you for your engagement and contributions. Through your continued loyalty, support and trust we remain strong, continuing to grow and eternally optimistic.

As the leading credit union serving America's tech sector and other innovative companies, we are steadfast in our resolve to deliver exceptional experiences so that managing your money is simpler and more secure than ever before. We take our role as your financial steward seriously, which is why we continued to make investments in cyber security, fraud prevention and in our online and mobile banking platforms. Although we faced and overcame new headwinds caused by fraudulent activity impacting U.S.-based institutions, we continued to strengthen our balance sheet and capital base to ensure we remain one of the safest and highest-performing credit unions in the nation.

### **A few notable achievements in 2019:**

- Originated \$3.78 billion in new loans while assisting 54,778 members with auto loans, mortgage loans, credit cards and student loan debt
- Welcomed 72,702 new members, reaching more than 610,000 members as of December 31, 2019
- Recorded \$931 million in asset growth, reaching \$13.1 billion in total assets
- Generated \$101.9 million in net income
- Increased members equity to more than \$1.33 billion resulting in a \$346.4 million surplus
- Recorded solid improvement in member sentiment and satisfaction scores while also earning national recognition for our improved mobile banking solutions

- Retained our ranking as the largest credit union investment program in the United States through Addison Avenue Investment Services and achieved strong growth in our insurance services group
- Contributed more than 30,000 hours of community service and secured and donated more than \$3.36 million to support STEM, breakthroughs in medical research and innovative solutions to our communities' most pressing needs

### Looking ahead

In 2020, we expect to see steady growth during a period of opportunity, uncertainty and change. We will continue to leverage our strong balance sheet, exceptional capital resources and plentiful liquidity to support existing members while continuing to welcome others to the First Tech family. We will maintain investments in technologies and people to further improve your experience while working to protect the long-term future of First Tech through safe and sound business practices. We will also greet challenges as opportunities to demonstrate the indomitable spirit and resilience that is First Tech.

We deeply appreciate the trust and confidence that you have placed in First Tech and thank you for your commitment. We are grateful to have you as part of our family.

Sincerely,

**Gregory A. Mitchell**

President and CEO

**Dotty Hayes**

Chairman, 2019 Board of Directors

## 2019 BOARD OF DIRECTORS



**Dotty Hayes**  
Chairman; Chair,  
Executive Committee



**Jeff Hank**  
Vice Chairman; Treasurer; Chair,  
Enterprise Risk Committee



**Craig Nordlund**  
Secretary



**Tom Gifford**  
Director; Chair,  
Supervisory Committee



**Greg Gillas**  
Director; Chair,  
Compensation and Benefits  
Committee



**Shola Aluko**  
Director



**Margaret Arakawa**  
Director



**Tony Backes**  
Director



**Kathy Farmer**  
Director



**Todd Hauschildt**  
Director



**Peter Horadan**  
Director



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# INVEST IN *you.*

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First Tech isn't a bank.

We're your financial partner that helps you open doors, inspire plans and provide security.

That means delivering personalized member services to help you jumpstart your financial goals. It means helping you go further with your money at every stage of your life. We don't do all of this for stockholders, because we don't have them. We do it for you. You are a member and an owner.

We put our time, money, passion, experience, smarts, elbow grease, and whatever else we can muster up to work for you. We're invested in our members, employees and communities, and that commitment drives everything we do.

Join us and invest in the future that you want to have, that you should have and that you will have.

**Invest in becoming the best version of yourself.**

INVEST IN *you.*



## Financially **STRONG, SAFE AND SOUND**

9.64%

7.00%

First Tech

Well-Capitalized  
Credit Union



As your financial cooperative, we exist to serve all of your financial needs. To do that, we must remain strong, safe and sound.

For the year, assets grew by 7.6%, reaching \$13.1 billion at year end. We had a solid lending year with loans growing by 1.9%, reaching \$9.1 billion at year end. We maintained our strong credit quality, as evidenced by our delinquency ratio (loans 60 days delinquent or greater to total loans) of 0.32%. We also remained a safe harbor for your savings, with total deposits increasing by 9.8%, reaching \$9.5 billion at year end.

Through earnings of \$101.9 million, we increased our regulatory capital to \$1.3 billion or 9.64% of assets. To put this in context, our regulator, the National Credit Union Administration (NCUA), considers a credit union to be well capitalized if its regulatory capital ratio or PCA capital ratio exceeds 7%. We have \$346.4 million in surplus capital to ensure we remain safe and sound to support future growth.

We thank you for partnering with us for your financial needs. You are the reason we exist, and our success depends on your success!

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## Supervisory Committee **STATEMENT**

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The Supervisory Committee of First Technology Federal Credit Union (First Tech Federal Credit Union) provides independent monitoring and review of the Credit Union's operations, procedures, internal controls and management on behalf of the membership.

In fulfilling statutory duties and obligations to safeguard member assets, the Supervisory Committee's primary responsibilities include overseeing the completion of the independent external financial audit of the financial statements and records of the Credit Union and verification of member accounts, as well as review of the control structures of the Credit Union, directing the internal audit function, and attending monthly Board of Directors' meetings.

To accomplish these responsibilities, First Tech Federal Credit Union's Supervisory Committee relied on the services of Deloitte & Touche LLP to conduct the independent audit of First Tech Federal Credit Union's consolidated financial statements as of December 31, 2019 and to complete a verification of member accounts for the same period. The Committee further relied on the services of the Credit Union's Internal Audit department and the firm of Crowe, LLP to provide internal audit services.



In addition, in 2019 our government regulator, the National Credit Union Administration (NCUA), conducted our annual regulatory exam. None of the audits or exams raised material issues or contained findings that resulted in management disagreement.

It is the conclusion of the Supervisory Committee that First Tech Federal Credit Union operated in a safe and sound financial manner and that the assets of the membership are being effectively safeguarded. I would like to thank each of our Committee Members for their volunteered time and committed efforts during the past year.

**Tom Gifford**

Chairman, Supervisory Committee

# Consolidated Statement of FINANCIAL CONDITION

First Tech Federal Credit Union

As of December 31, 2019

**Assets****(Dollars in Thousands)**

Cash and cash equivalents	\$659,650
Investments:	
Available for sale	2,643,923
Other	116,392
Loans held for sale	24,198
Loans, net of allowance for loan losses	9,103,598
Accrued interest receivable:	
Loans	26,402
Investments	8,311
Federal Home Loan Bank (FHLB) stock	66,137
Prepaid and other assets	208,512
Property and equipment, net	94,019
NCUSIF deposit	79,095
Goodwill	74,237
Intangible assets, net	6,055
<b>Total Assets</b>	<b>\$13,110,529</b>

**Liabilities and Members' Equity**

Members' share and savings accounts	\$9,525,365
Borrowed funds	2,130,636
Accounts payable and accrued liabilities	121,180
<b>Total Liabilities</b>	<b>11,777,181</b>

**Members' Equity**

Regular reserves	76,883
Undivided earnings	949,117
Equity acquired through merger	300,000
Accumulated other comprehensive income/(loss)	7,348
<b>Total Members' Equity</b>	<b>1,333,348</b>

**Total Liabilities and Members' Equity****\$13,110,529**



# Consolidated Statement of INCOME

First Tech Federal Credit Union

For the year ended December 31, 2019

Interest Income	(Dollars in Thousands)
Loans	\$408,717
Investments	72,096
<b>Total interest income</b>	<b>480,813</b>
<b>Interest Expense</b>	
Members' share and savings accounts	96,295
Borrowed funds	49,113
<b>Total interest expense</b>	<b>145,408</b>
<b>Net interest income</b>	<b>335,405</b>
Provision for loan losses	70,099
<b>Net interest income after provision for loan losses</b>	<b>265,306</b>
<b>Non-Interest Income</b>	
Interchange income	22,483
Sales of insurance and investments products	30,807
Fees and service charges	14,678
Mortgage servicing revenue, net	5,700
Gain on sale of loans	21,181
Gain of investments, net	30,122
Other income, net	6,095
<b>Total non-interest income</b>	<b>131,066</b>
<b>Income before non-interest expense</b>	<b>396,372</b>
<b>Non-Interest Expense</b>	
Compensation and employee benefits	161,139
Loan servicing and lending expense	19,257
Professional & outside services	46,964
Marketing and promotional	11,592
Office operations	28,844
Office occupancy	14,817
Other expense	11,863
<b>Total non-interest expense</b>	<b>294,476</b>
<b>Net income</b>	<b>\$101,896</b>

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*"As a not-for-profit, member owned credit union, we're incredibly proud of our small role in opening doors—professional and personal—for our members and the communities we serve together.*

*When our members and community partners succeed, it exemplifies how credit unions can help people achieve their dreams and improve our world."*



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## Member Spotlight

# NONG'S KHAO MAN GAI

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We are very fortunate to serve a diverse community of members, each with a unique story to share. In 2019, we were able to capture and highlight a number of these stories, helping to illustrate our members' passions, achievements and journeys to achieving their dreams. From relocating to the United States to pursue new opportunities, to discovering a new lease on life through student loan refinance, we are always ready to lend a helping hand to help our members along the way.

Our member Nong arrived in Portland, OR in 2003 when she was only 23 years old. With \$70 in her pocket, and all of her belongings fitting into two suitcases, she set out to start her life in the Rose City. After working as a cook and waitress, Nong realized that it was time for a change. She saved her money and decided to take the leap into becoming an entrepreneur. Nong took her love of cooking and her experiences from growing up in Bangkok, Thailand and kept both at the core of her business. She realized that many people love chicken and rice, so it made sense for her to specialize in this one dish.

With her dedication to her craft, and her keen talent as chef and business owner, Nong's Khao Man Gai quickly became a highly sought-after food spot in town. Since she opened her first food cart, Nong has grown her business to two brick and mortar locations, now serving roughly 500 people each day. Nong and her restaurant have been recognized by Marie Claire, The Washington Post, The Guardian and many other publications. She is a James Beard semifinalist, and has been featured on the cable television show "Chopped."

Through all of her success, Nong credits a lesson her mother taught her as being a driving force behind how she runs her business: "Give first, then receive." If you visit Nong's Khao Man Gai, you will see that lesson manifested when you are handed that one specialized dish, carefully wrapped in butcher paper, resembling a small gift made just for you.

We're proud to serve members like Nong and support her as she continues to achieve her dreams.



## Meet Our SCHOLARSHIP RECIPIENTS

Each year, we award \$60,000 in scholarships to 12 students across the country who showcased determination, high academic achievement and involvement within their communities in 2019. Five of the 12 scholarships were presented to students with science, technology, engineering and mathematics-focused majors. Five of the scholarships were given to students with various areas of study including business, international relations, economics, education and psychology. The two final scholarships were awarded to family members of our employees.

NAME	DEGREE	SCHOOL
<b>Selina Adelman</b> Redmond, WA	<b>Bachelor of Arts in Political Science</b>	Haverford College
<b>Sarah Abuelkhair</b> Portland, OR	<b>Master of Social Work</b>	Portland State University
<b>Christian Love</b> Seattle, WA	<b>Doctoral Degree in Higher Education</b>	University of Washington
<b>Nicholas Agarpo</b> Camas, WA	<b>Bachelor of Science in Nursing</b>	University of Washington
<b>Abigail O'Connor</b> Hillsboro, OR	<b>Bachelor of Science in Bioengineering</b>	University of Washington
<b>Arlene Law</b> Sequim, WA	<b>Bachelor of Science in Bioengineering</b>	University of Washington
<b>Ryan Krout</b> Washougal, WA	<b>Bachelor of Science in Exercise Science</b>	Pacific University
<b>Kalais Samuelson</b> Beaverton, OR	<b>Bachelor of Arts in Psychology and Bachelor of Science in Neuroscience</b>	Seattle Pacific University
<b>Engubia Fontama</b> Issaquah, WA	<b>Bachelor of Science in Economics</b>	Stanford University
<b>Jacob Cook</b> Beaverton, OR	<b>Bachelor of Science in Bioengineering and Electrical/Computer Engineering</b>	Oregon State University
<b>Emily Chin</b> Cupertino, CA	<b>Bachelor of Science in Cognitive Science</b>	UC San Diego
<b>Kacie Foster</b> Portland, OR	<b>Bachelor of Arts in Psychology</b>	Whitworth University



## Employee Spotlight

# MEET SHANE SERRANO

Shane Serrano's family has been through a lot in the last few years.

In January of 2018, Shane's youngest daughter, Finley Mae, was diagnosed with DIPG—a rare brain tumor near the base of the brain stem. DIPG stands for diffuse intrinsic pontine glioma, and it affects many essential bodily functions. Due to the location of the tumor, surgery is not an option and treatment is limited.

Finley Mae succumbed to the disease in 2019, and although the Serranos' lives have been changed forever, their story also highlights the humanity and compassion that we find in our darkest hours.

Shane Serrano started with Addison Avenue Credit Union over 10 years ago—before merging with First Tech—and held a variety of positions before settling into his current role as a Financial Advisor.

"In this role, I'm able to go above and beyond, because I can bring all my knowledge from banking, lending and loans and apply it here for retirement, financial and college planning, and meeting our members' more long-term goals," Shane said.

As Shane helped guide his clients through their major life events, he suddenly had his own life-changing event hit home. When he heard his daughter's diagnosis from the doctors, he felt lost.

That's when Shane's First Tech family—as well as his personal family and friends—jumped in to support.

"It's hard to say and know what you need in that moment, and they were just helping us with whatever we needed without us asking," Shane said. "That was one of the things that helped me get through it, seeing the goodness in people."

Shane's colleague Stephanie Garcia organized a comedy show to raise money for the Serrano family, gathering colleagues and friends at a local pub and hosting stand-up routines and raffles. The funds that were raised helped send Finley Mae and the Serranos on a trip up and down the California coast, including Disneyland.

Many others at First Tech offered vacation time, hot meals, fundraisers and whatever other support was needed in the moment. Community organizations like Make-A-Wish and Keaton's Child Cancer Alliance also contributed their resources to let Shane and his family make the most of their time together. The whole experience gave Shane a renewed appreciation for his community.

"The overwhelming generosity was pretty incredible. I encourage everyone to do what they can for others, because you never know when you might need it yourself."

These days, Shane enjoys all the free time he can with his family. That usually means doing whatever his kids—Finley's twin brother (4) and older sister (7)—want to do, which involves a lot of trampoline and sports time in the yard and always being around friends and family. He is also raising awareness for DIPG research and action.

"There have been no advancements in 30 or 40 years (on DIPG). Most cancer treatments have come a long way in 30 years, but with this one it's still nothing," Shane said. "I will miss my daughter every minute for the rest of my life, and I will be angry forever that there has been almost no government funding and no progress on combating such a nasty and unfair cancer in DIPG—with a grim average lifespan of 9 months post diagnosis. But the gratitude I have for all of the help and generosity we received in a very dark time, and the strength of my daughter throughout, will never be forgotten," said Shane.

The First Tech family is lucky and grateful to have people like Shane serving our members and our community.

"With everything I've gone through—the support and everything I got from people here—I don't see myself ever leaving First Tech. I feel like I'm kind of a lifer now. That sort of sealed the deal."

We encourage you to take a few minutes to learn more about the inspiring, life-changing work being done at these organizations to help families like Shane's:

[Make-A-Wish](#)

[The Cure Starts Now](#)

[Keaton's Child Cancer Alliance](#)

[Michael Moser Defeat DIPG Foundation](#)

## People HELPING PEOPLE

### EMPLOYEE GIVING MATCH

Whether it's supporting local schools, community food pantries or furry friends, First Tech's annual employee giving match provides employees the opportunity to increase their giving dollar-for-dollar throughout the year to maximize their impact to organizations they care about.

Total donations + matching:

**\$304,945**

### VOLUNTEER GRANTS

Our employees go above and beyond to build connections within their community through volunteerism. The Volunteer Grant program recognizes those champions and empowers them to deepen their efforts through \$250 grants that can be leveraged to qualifying nonprofit organizations of their choice.

**142 employees**  
volunteered 40 hours or  
more in 2019 and received  
a Volunteer Grant of \$250

**\$35,500 distributed**  
through the Volunteer  
Grant program

### VOLUNTEERING

Giving back is part of who we are at First Tech. With more than 80% participation in employee volunteer programs, our team members truly understand the importance of donating their time and dollars to organizations making a difference.

**30,050** total volunteer hours

**87%** employee participation

**212** volunteer events

**97** organizations supported

## Partnering with **FIRST**

In a second-story classroom at the local public elementary school, long after students have gone home, a group of young girls is busy at work, building ideas to change the world.

The students are huddled together in teams, creating Lego robots for a friendly competition. They adjust the Lego pieces that will hold wheels onto a tiny computer and fiddle with the build of the Lego bricks. The team's aim is to build a robot that will maneuver around a table, and complete tasks in exchange for points.

But the robot is only part of the competition. The rest comes down to innovation, communication and teamwork.

Hands-on STEM experiences like this one open doors for students no matter what interests they have, but not every student has equal access to the resources they need to benefit from this type of learning in their classrooms or at home. This is why we've teamed up with three FIRST (For Inspiration and Recognition of Science and Technology) affiliates including Oregon Robotics Tournament and Outreach Team (ORTOP), FIRST Washington and Eureka Enrichment Services in Puerto Rico. First Tech supports FIRST as part of our commitment to STEM education, and ensuring that underserved communities receive access to high quality, engaging and hands-on educational opportunities.

While many organizations provide STEM programming or robotics-based competitions, FIRST is unique in several

ways. The FIRST programs prioritize inclusion as a core value, and teams are not only judged by their projects and robots, but also by how they demonstrate respect, inclusion, cooperation and teamwork throughout the season and in all events. FIRST is also proven to increase interest in STEM by participants, especially among girls in their GIRLS GEN programs. GIRLS GEN focuses on increasing opportunities for young women to lead, practice and demonstrate their STEM-based skills.

"I can give countless pieces of anecdotal evidence about the young women who have competed at GIRLS GEN over the past few years, many of whom are now at top engineering schools," says David Perry, Executive Director of ORTOP. "FIRST has significant impact on youth in several STEM indicators, such as career interest or knowledge. Those impacts are significant across all populations, but are especially evident among the young women who participate. The gains shown by these young women are three times higher than their male counterparts. We still have a long way to go to reach true gender equity in the technology sector, but programs like GIRLS GEN and increased recruiting of female mentors is getting us closer all the time."

We're proud to partner with FIRST and help support critical programs like GIRLS GEN, where youth have the opportunity to visualize themselves in STEM careers and have the tools they need to realize their dreams. Together, we're making a difference in our community today, and helping to build a strong future for tomorrow and beyond.

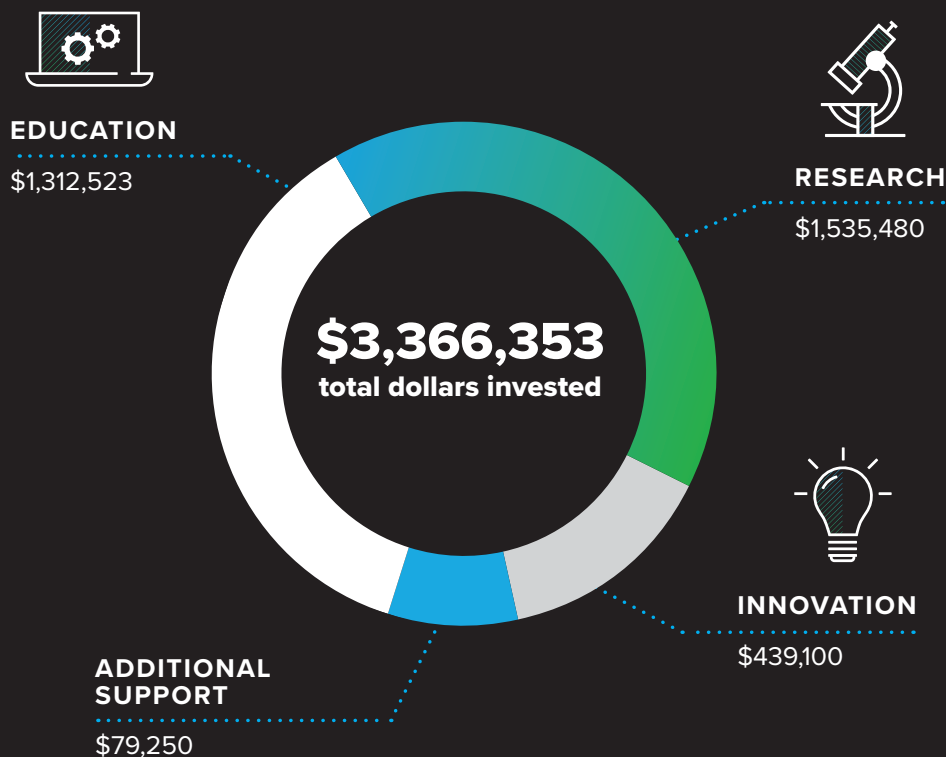




## OUR COMMUNITY FOCUS

We direct our dollars and time to organizations that support the next generation of leaders, thinkers and innovators. Our partners provide programs and services for children and families, ensuring that children have the tools they need to learn, be healthy and succeed. We fund the future.

In 2019, we invested more than \$3.36 million into our local communities—providing access to STEM education to historically underserved communities, driving medical research and innovations in care and underwriting new programs to address the most urgent needs of children and families.



### EDUCATION

We focus on providing access to equitable educational opportunities for youth in our communities, ensuring that every student has the support they need to succeed today and lead tomorrow.



### RESEARCH

Supporting our future leaders means keeping them healthy and leveraging technology, research and innovation to fuel breakthroughs in medical treatments and cures.

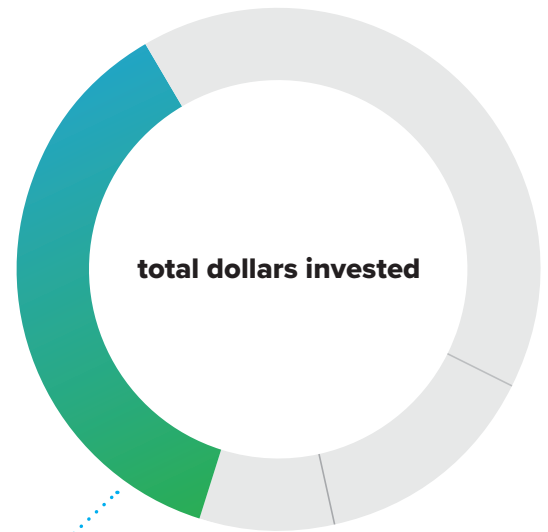


### INNOVATION

We support innovative solutions to our communities' most pressing needs—removing access barriers and ensuring children and families have the food, shelter and safety they need to learn, grow and thrive.

## EDUCATION

Building a solid future tomorrow starts in our classrooms today. Students need the support to foster experimentation and exchange ideas, experience hands-on learning and access technology that might not be available at home. Our education funding focuses on supporting children in historically under-resourced communities, and working with organizations that emphasize access, equity and inclusion, especially in the areas of science, technology, engineering and math.

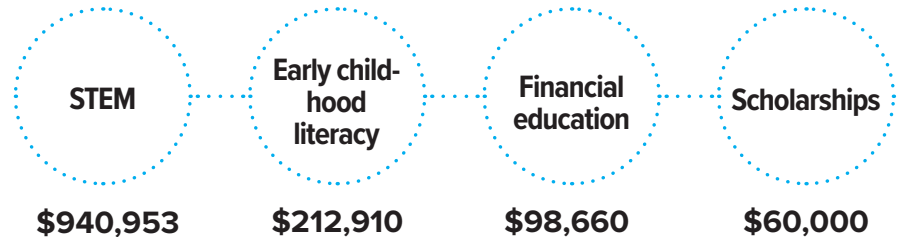


# \$1,312,523

### TOTAL IMPACT

made in education across our footprint

We target our support for education in the following areas:



Teachers trained  
**3,655**

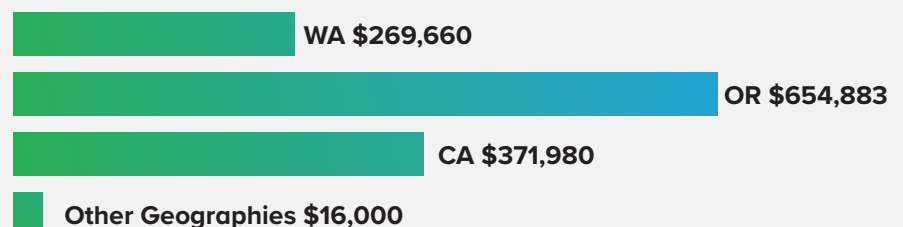


Supplies purchased  
**180,125**



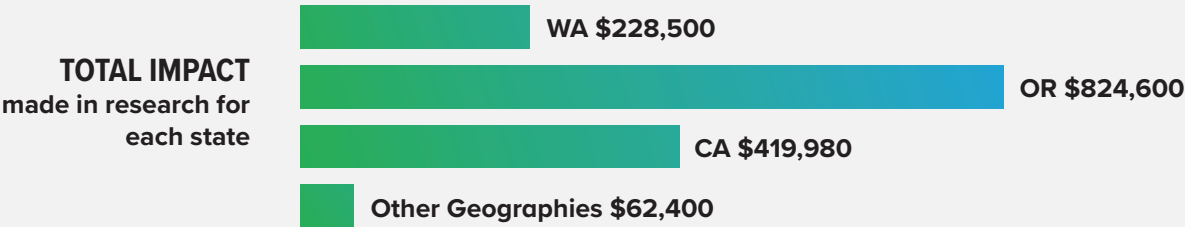
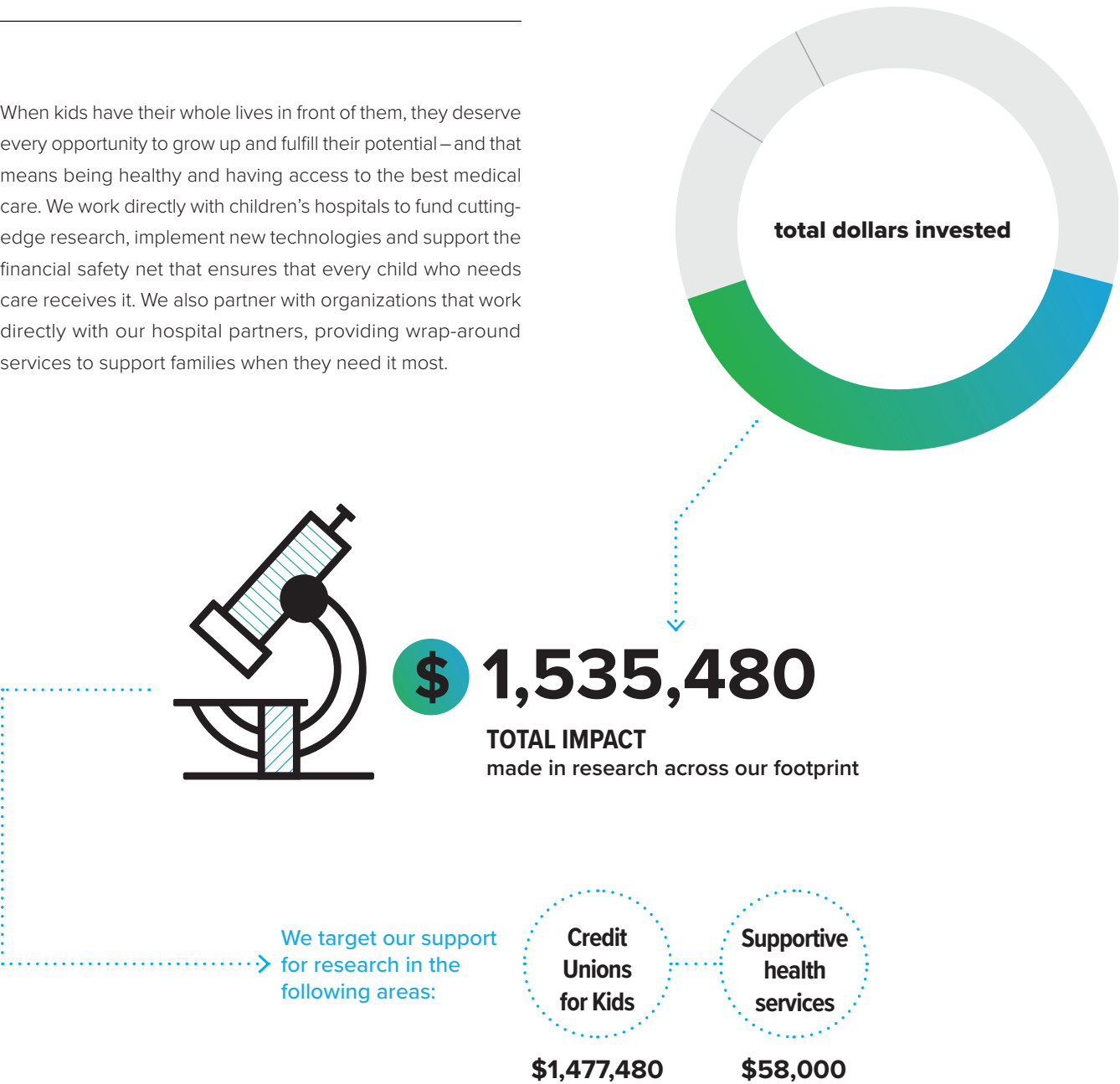
Books purchased  
**190,363**

**TOTAL IMPACT**  
made in education  
for each state



# RESEARCH

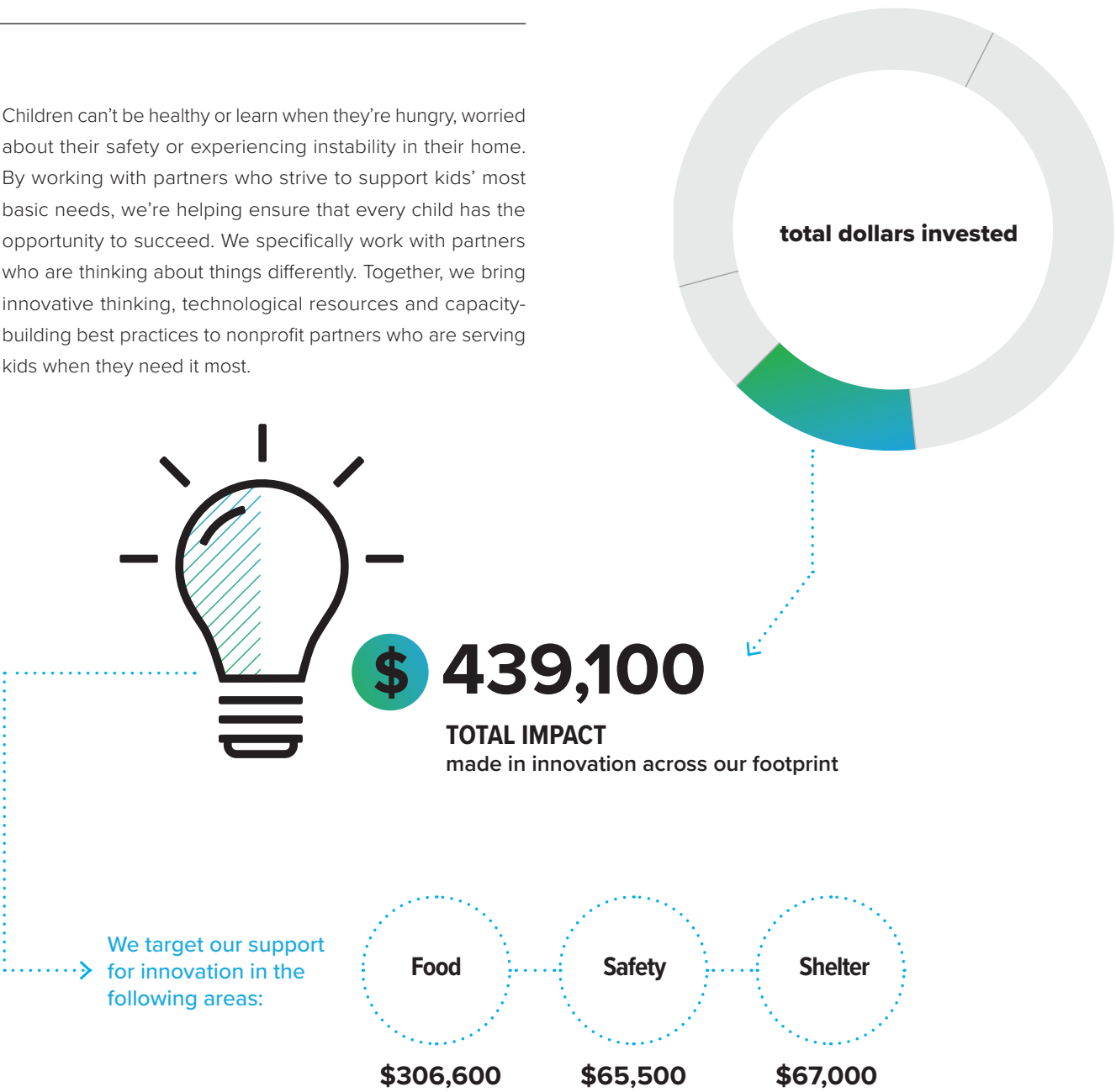
When kids have their whole lives in front of them, they deserve every opportunity to grow up and fulfill their potential – and that means being healthy and having access to the best medical care. We work directly with children’s hospitals to fund cutting-edge research, implement new technologies and support the financial safety net that ensures that every child who needs care receives it. We also partner with organizations that work directly with our hospital partners, providing wrap-around services to support families when they need it most.



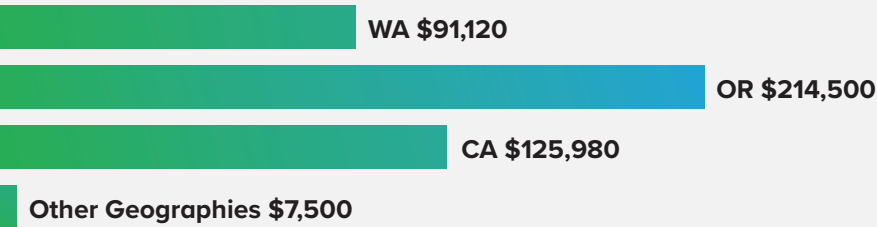


# INNOVATION

Children can't be healthy or learn when they're hungry, worried about their safety or experiencing instability in their home. By working with partners who strive to support kids' most basic needs, we're helping ensure that every child has the opportunity to succeed. We specifically work with partners who are thinking about things differently. Together, we bring innovative thinking, technological resources and capacity-building best practices to nonprofit partners who are serving kids when they need it most.



**TOTAL IMPACT**  
made in innovation  
for each state



## CREDIT UNIONS FOR KIDS

**As a credit union, our values are rooted in serving the neighbors and families that make up our communities.**

More than 30 years ago, First Tech helped found Credit Unions for Kids, a national movement benefiting children and families served at Children's Miracle Network Hospitals. This collaborative effort has been a catalyst for change, funding life-saving research, innovative technology and supportive care that ensures children have access to the best care possible when they need it most. This movement has created a legacy of giving for employees, members and the thousands of children and families we've impacted together. First Tech employees and members lead the way in building upon that legacy by volunteering, donating and holding fundraising events under the Credit Unions for Kids banner. In 2019 alone, employees and members raised more than \$204,143 for local children's hospitals, demonstrating the power of collaborative giving and our credit union philosophy of people helping people.

The power of collaborative giving doesn't stop there. Every year, First Tech organizes the Credit Unions for Kids Northwest Classic with other regional credit unions, community leaders and business partners. This tournament has become the largest credit union-sponsored event supporting Credit Unions for Kids—and the event has raised more than \$9.4 million for children in our communities, with impacts spanning far beyond the Northwest region. The proceeds raised during the tournament contribute to cutting-edge medical research, innovative therapies and treatments, and world-class care for children in need.

### OUR CORNERSTONE HOSPITAL PARTNERS

#### **OHSU Doernbecher Children's Hospital \$653,500**

Supporting innovations in pediatric care and the construction of a new family guest house to accommodate children receiving care.

#### **Seattle Children's Hospital \$200,000**

Helps families afford the cost of care, and ensures that every child who needs treatment receives it.

#### **UCSF Benioff Children's Hospital \$170,000**

Donated funds support innovative rehabilitation treatments for children who have experienced catastrophic injuries and illnesses.

#### **UC Davis Children's Hospital \$150,000**

Funds support a state-of-the-art surgical center to provide the most innovative treatments and care to kids.

#### **PeaceHealth Sacred Heart Medical Center – Riverbend \$45,000**

Supports the Neonatal Intensive Care Unit, which provides specialized, life-saving care to premature infants and full-term babies.

#### **Colorado Children's Hospital \$30,000**

Donations help ensure every child receives treatment, regardless of ability to pay.



Every year, First Tech employees and the community come together for the annual Season of Giving campaign to help us direct funding toward nonprofit organizations—working to ensure children and families have the resources they need during the busiest time of year. We launched this annual giving campaign seven years ago to illuminate the collective impact people and organizations can make when working together. In 2019, we directed more than \$200,000 to 43 organizations through in-branch and online voting in Oregon, Washington, California and beyond.

**The top three organizations selected by our members, employees and community in the Season of Giving voting campaign were:**

**UCSF Benioff Children's Hospital-Oakland (\$23,320)**, providing life-changing and innovative care for young patients and their families.

“At UCSF Benioff Children's Hospitals we are committed to treating the entire patient, not just the disease,” said Anthony Candito, Director of Corporate Partnerships. “Our Child Life Services department provides art, music and pet therapies that play an integral role in the healing process and would not exist without the generosity of wonderful supporters like First Tech Credit Union.”

**Oregon Food Bank (\$24,500)**,

going beyond providing fresh, healthy food to Oregon families by championing self-reliance through nutrition programs.

“At Oregon Food Bank, we believe we can build resilient communities that never go hungry,” said Susannah Morgan, CEO. “We are thankful for our early and long-standing partnership with First Tech Federal Credit Union in creating an Oregon without hunger.”

**Page Ahead (\$19,160)**,

working with schools, social service agencies, preschools and early childhood centers across Washington to provide underserved children with books and literacy programs.

“The Season of Giving partnership with First Tech will enable kids in need to receive a home library this summer, so they can keep their reading skills sharp while school is closed,” said Susan Dibble, Executive Director. “We so appreciate First Tech's partnership to help children develop the literacy skills they need to thrive in school and society.”





“

**The best is y**

– Greg Mitchell, President and CEO

A woman with long dark hair and bangs is sitting on a wooden stool at a white round table. She is smiling and looking towards the left. In the background, there is a wall covered with many small potted plants. A smartphone is on the table. The entire image has a green tint.

**et to come!**

