



2023

Annual Report



TABLE OF CONTENTS

4–5	A Message from Greg Mitchell and Jeff Hank
6	2023 Board of Directors
7	Financially Strong, Safe and Sound: <i>A Financial Overview</i>
8	Supervisory Committee Statement: <i>A Message from Tom Gifford</i>
9	The Forefront of Cyber Security
10–11	The Power of the Credit Union Difference
12	Statement of Financial Condition
13	Statement of Income
14	Our Approach to Funding
15	Being a Force for Good
16–17	Empowering Our Communities
18	Credit Unions for Kids
19–20	Sustainability
21	Being Our Authentic Selves
22	Scholarships

The Best Is Yet To Come

A Message from President & CEO, Greg Mitchell, and Chairperson, Jeff Hank

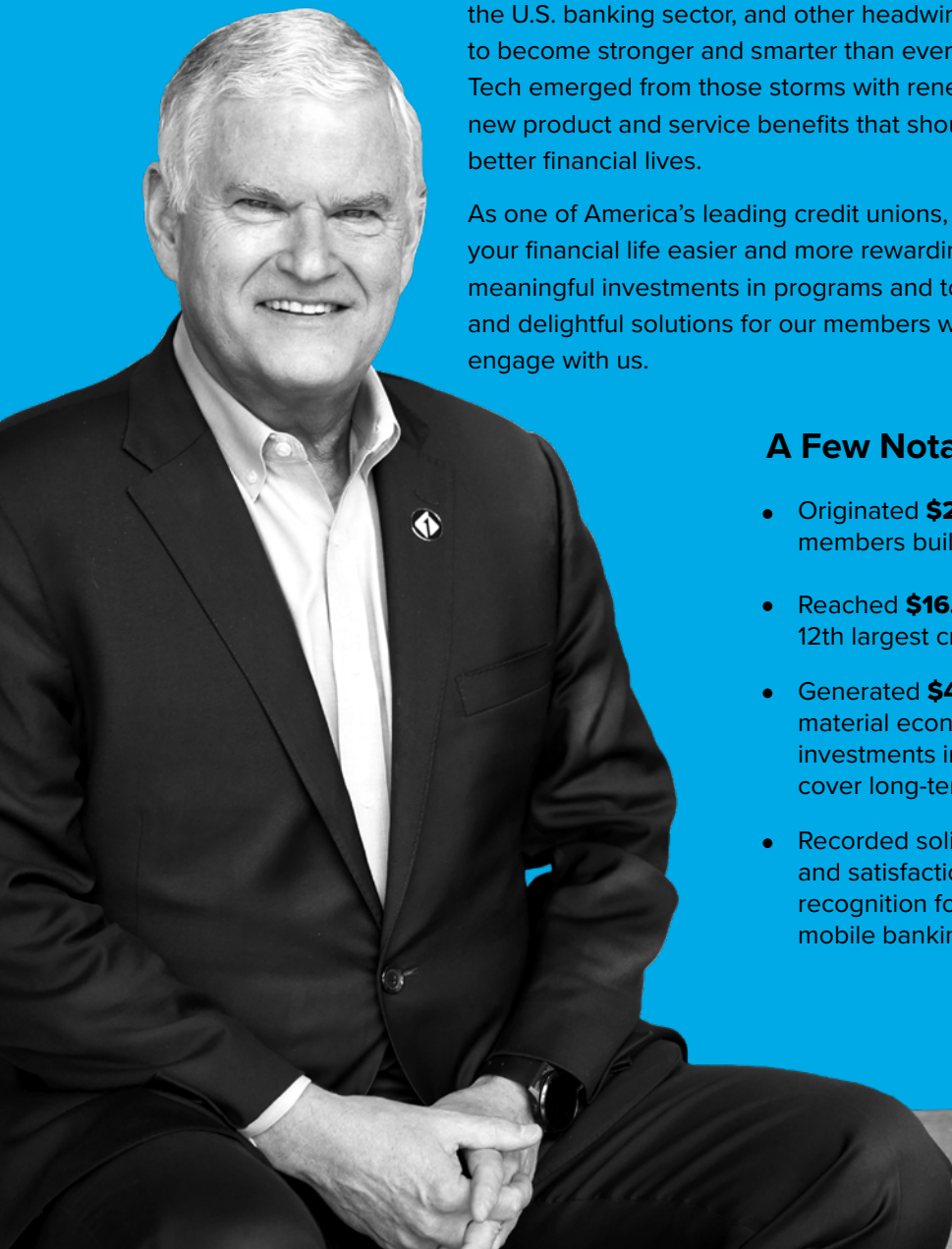
To our members, community partners and employees, thank you! Through the engagement and support of more than 664,000 active members, our volunteer board and the 1,700 employee members who are privileged to serve you, First Tech continues to lead the way in member service, innovation, financial performance and community impact. Our credit union is safe and strong—and growing ever stronger—while serving the noble purpose of enriching the lives of members, employees and our communities where we live and work.

2023 was a challenging economic year with crushing rate hikes, a liquidity crisis in the U.S. banking sector, and other headwinds that tested our agility and forced us all to become stronger and smarter than ever before. We are pleased to report that First Tech emerged from those storms with renewed strength and the completion of several new product and service benefits that should aid members in their efforts to lead better financial lives.

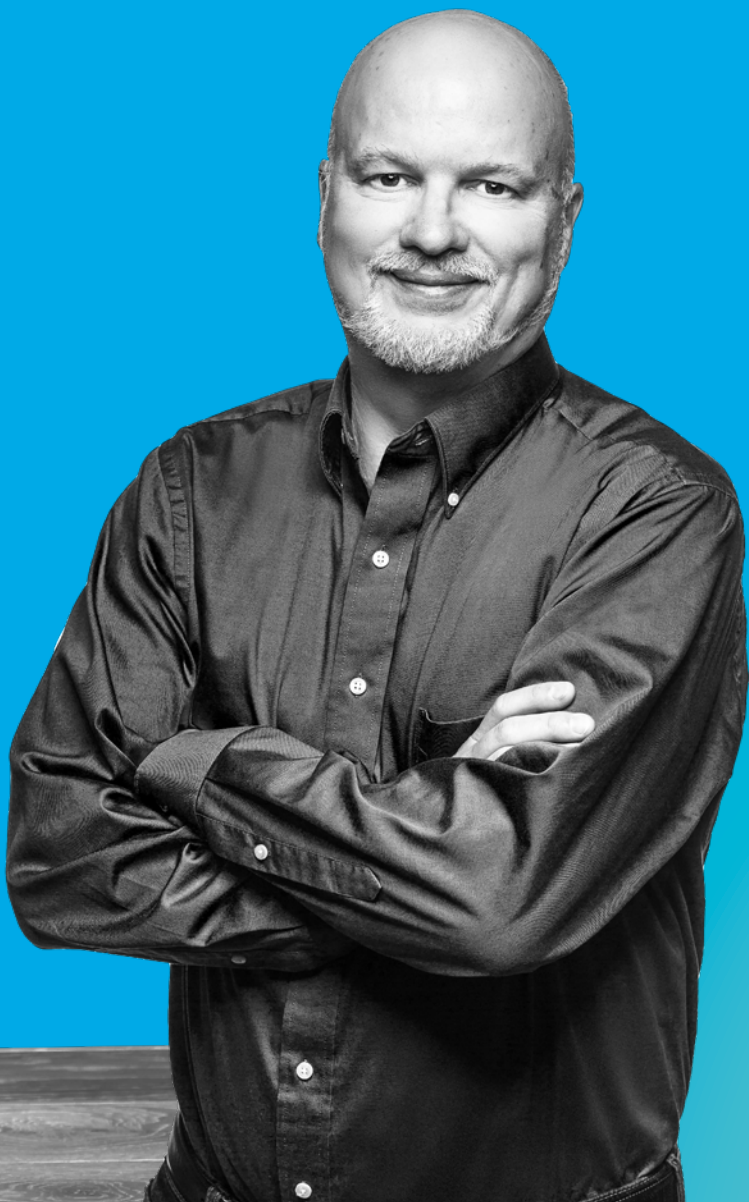
As one of America's leading credit unions, we remain steadfast in our resolve to make your financial life easier and more rewarding. To this end, First Tech continues to make meaningful investments in programs and tools that deliver secure, fast, frictionless and delightful solutions for our members whenever, wherever or however you wish to engage with us.

A Few Notable Achievements in 2023:

- Originated **\$2.0 billion** in new consumer loans to help members build stronger financial futures.
- Reached **\$16.8 billion** in total assets as the 12th largest credit union in the country.
- Generated **\$41 million** in net income while providing material economic relief for impacted members, solid investments in infrastructure and strong reserves to cover long-term impacts of the pandemic.
- Recorded solid improvement in member sentiment and satisfaction scores while earning national recognition for member service and our improving mobile banking solutions.



- Protected nearly **16,000 member households** through our independent insurance agency.
- Originated more than **3,500 mortgage loans** while navigating members through a challenging housing market and rate environment.
- Retained our ranking as the largest credit union investment program in the United States through Addison Avenue Investment Services.
- Expanded remote banking options and improved fraud prevention measures to strengthen members' security and account access.
- Enhanced member benefits, including continued improvements to our product suite, card controls, funds availability, and the ability for members to move money whenever and wherever they need it.
- Contributed more than **\$2.1 million** and more than **23,000 employee volunteer hours** to support over **130 nonprofit** organizations.



We remain dedicated in our commitment to be a good steward of the financial gifts and trust that you have placed in us. The entire First Tech family joins us in a shared commitment to do all that we can to make a profound difference in the lives of our members and in the communities where we live and work. We challenge and invite you to join us in this journey while holding us accountable for delivery of the cooperative promise of people helping people.

Looking Ahead:

In 2024, we will continue to deliver the product and service experiences that our members have come to expect and appreciate from us, placing our members at the center of all that we do. For the year ahead, our focus will be on continuing to make things easier and better for our members through a variety of innovations. Investments will be focused on our digital banking platforms and branch locations, ensuring that we are digital first, but not digital only.

We'll also be working on changes to our ATM network, making improvements to our debit and credit cards, and embracing new technologies to enhance experiences. You'll see improvements in "one click" loan acceptance, improved levels of personalization, great card rewards and pre-approval offers for loan products needed whenever life events occur. To make all of these advancements possible, we'll continue cultivating our strong culture of compliance and safety to ensure regulatory and financial soundness in all that we do.

We remain confident in the long-term future of First Tech and look forward to improving and deepening relationships with each of you while gradually welcoming more than 8.3 million eligible tech workers in the U.S. who have yet to experience the very best of First Tech. A future built on the foundation of trust, security, innovation and exceptional member experiences is a bright future indeed, and we look forward to serving as your trusted partner for generations to come.

We are grateful to have you as part of our family. The best is yet to come!

Sincerely,

Gregory A. Mitchell

President and CEO

Jeff Hank

Chairperson,
2023 Board of Directors

2023 Board of Directors



Jeff Hank
Chair



Dotty Hayes
Vice Chair,
Executive Committee



Craig Nordlund
Secretary; Chairman of
Nominating and Governance



Rajeev Agarwal
Director



Vincent Brennan
Director



Kathy Farmer
Director



Margo Fowler
Director



Tom Gifford
Director; Chair,
Supervisory Committee



Greg Gillas
Chair, Human Capital
Committee



Todd Hauschildt
Treasurer; Chair, Enterprise
Risk Committee



Dave Keenan
Director



Greg Mitchell
Director

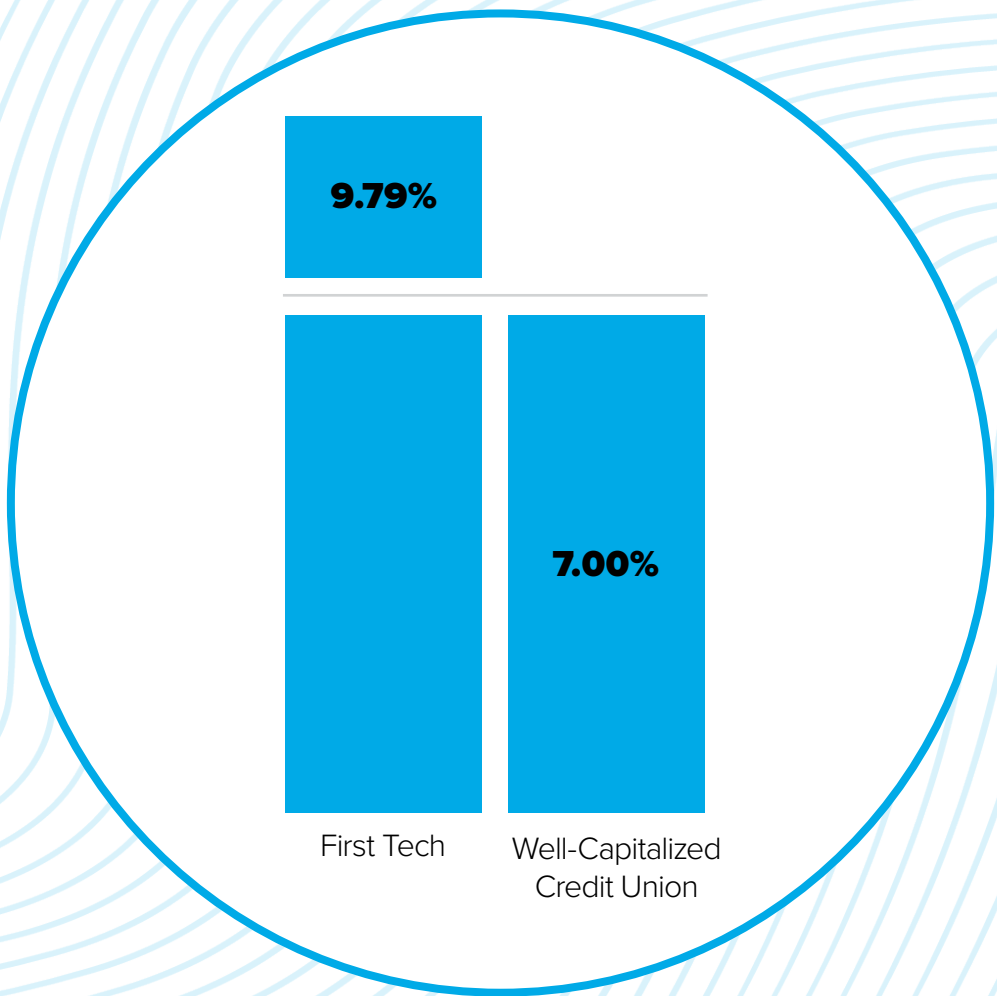


Phil Roush
Director

Financially Strong, Safe and Sound

For the year, assets grew by **0.8%**, reaching **\$16.8** billion at year end. We had a **1.3%** decrease in lending, with **\$11.8** billion in loans 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 **0.46%**. We also remained a safe harbor for your savings, with total deposits of **\$12.2** billion at year end. Through earnings of **\$41.0** million, we increased our

regulatory capital to **\$1.65** billion or **9.79%** 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 **\$471.6** million in surplus regulatory capital to ensure we remain safe and sound to support future growth.



Supervisory Committee Statement



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, supplemental reviews or audits deemed necessary, and verification of member accounts; assuring that the Credit Union establishes and maintains sufficient internal controls; directing the internal audit function; and regularly receiving updates from management concerning the Credit Union's financial condition, risk and compliance activities, information security programs, as well as such other reports and updates as the Committee may deem appropriate.

To accomplish its external financial audit and account verification oversight responsibilities, First Tech Federal Credit Union's Supervisory Committee relied on the services of Deloitte and Touche LLP to conduct the independent audit of First Tech Federal Credit Union's consolidated financial statements as of December 31, 2023, 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 Grant Thornton to provide internal audit services for specific supplemental reviews.

In addition, in 2023, our primary government regulator, the National Credit Union Administration (NCUA), conducted the annual regulatory exam both in person and remotely. 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

Chairperson

First Tech Federal Credit Union Supervisory Committee

At the Forefront of Cyber Security to Keep Our Members Safe

Keeping our members' money safe and secure is top priority at First Tech. With new cyber and real-life threats emerging almost daily, it's imperative to remain vigilant and forward-thinking to keep our members, their funds and our community safe and secure.

That's where our Cyber Security and Information Technology teams come in. Grant Gaines, VP of Cybersecurity, his team, and many other employees across the Information Technology and Risk divisions work tirelessly to stay at the leading edge of cyber awareness and security to keep information and funds safe from criminals. Cyber security never sleeps, and the First Tech teams are constantly striving to understand the changing threat landscape to ensure proactive controls are in place for a safe and sound banking experience.

"First Tech and Cyber Security is committed to embracing the chaos of our lives today and finding solutions that allow us to deliver the latest in financial services while helping to protect the member experience," said Grant Gaines, VP of Cybersecurity at First Tech.

At First Tech, we understand that identity and assessment management is key. Ensuring only the right people have the right access to member information is critical. We have strong authentication controls, including multi-factor methodologies in place, and we implement secure technology that monitors and prevents threats before they become an issue. By utilizing multiple layers of security, we can provide better insight and protection in all areas of the credit union.



First Tech remains a very safe place to bank, in a world that consistently sees organizational breaches daily. That is a huge win for all of us. Our employees and members should be very proud they bank with an organization that cares and wants to ensure the safety and soundness of its members' assets.

— **Grant Gaines**

*First Tech Federal Credit Union
VP of Cybersecurity*



Assessing ongoing risk is no easy task, and we're fortunate to have Grant and his team helping to ensure the credit union, our members and funds remain safe and sound.





The Power of the Credit Union Difference

Credit unions are
founded on the philosophy
of people helping people.

For current members of First Tech, we hope you appreciate this unique differentiator that distinguishes us from a traditional bank in the form of reduced fees, higher savings rates and so much more. In other words, being part of a credit union means that you're part of the larger credit union movement!

First Tech is proud to be a not-for-profit and member-owned cooperative that exists to serve the interests of our members and communities across our footprint. As a credit union, we have a limited credit union tax exemption and reasonable regulation that allows us to be able to focus on our foundation of people helping people in all the decisions that we make.

From a larger perspective, we're doing what we can to make sure that all credit unions are supported for generations to come. All throughout the year, First Tech is dedicated to supporting a non-partisan political action committee that helps to elect bipartisan candidates for office who understand and actively support credit unions to ensure that all credit unions across the country, including First Tech, remain the best financial services option for consumers like you! In turn, First Tech can continue to focus on what matters most – serving you and our communities.



As a member of First Tech, we thank you for supporting the credit union movement for generations to come.

Consolidated Statements of Financial Condition



(dollars in thousands)

	As of December 31,	
	2023	2022
Assets		
Cash and cash equivalents	\$794,563	\$69,470
Investments:		
Available for sale, measured at fair value (amortized cost of \$3,715,744 and \$4,129,562 as of December 31, 2023 and 2022, respectively)	3,391,206	3,727,371
Other, measured at fair value (amortized cost of \$143,862 and \$218,832 as of December 31, 2023 and 2022, respectively)	163,324	234,911
Loans held for sale	8,221	2,389
Loans, net of allowance for credit losses of \$131,535 and \$90,207 as of December 31, 2023 and 2022, respectively	11,838,269	11,998,895
Accrued interest receivable:		
Loans	44,766	40,571
Investments	31,326	26,609
Federal Home Loan Bank stock	75,969	124,140
Prepaid and other assets	247,933	227,618
Property and equipment, net	80,068	84,168
National Credit Union Share Insurance Fund deposit	98,638	96,535
Goodwill	74,237	74,237
Total assets	\$16,848,520	\$16,706,914
Liabilities and Members' Equity		
Liabilities		
Members' share and savings accounts	\$12,173,976	\$11,064,302
Borrowed funds	3,116,486	4,197,830
Accounts payable and other liabilities	192,951	166,878
Total liabilities	15,483,413	15,429,010
Members' Equity		
Undivided earnings	1,391,028	1,384,885
Equity acquired through merger	300,000	300,000
Accumulated other comprehensive loss	(325,921)	(406,981)
Total members' equity	1,365,107	1,277,904
Total liabilities and members' equity	\$16,848,520	\$16,706,914

Consolidated Statements of Income

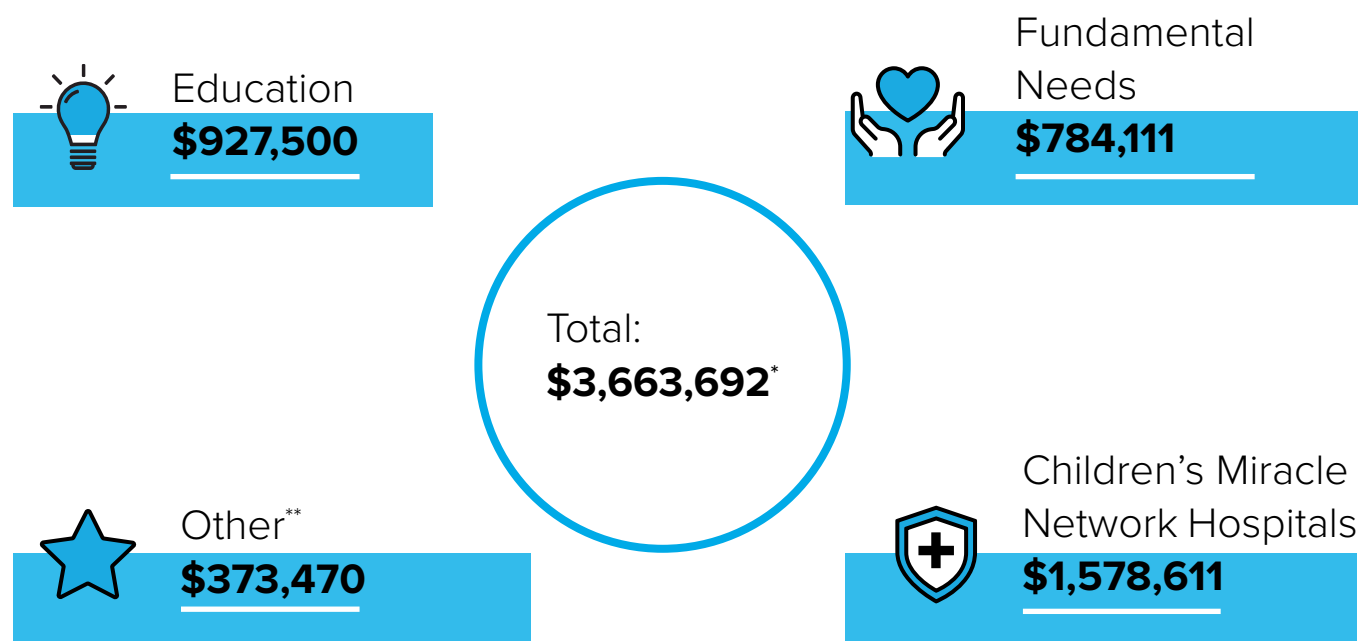
(dollars in thousands)

	For the years ended December 31,	
	2023	2022
Interest Income		
Loans	\$577,793	\$432,695
Investments	151,322	112,036
Total interest income	729,115	544,731
Interest Expense		
Members' share and savings accounts	186,406	44,841
Borrowed funds	143,091	71,940
Total interest expense	329,497	116,781
Net interest income	399,618	427,950
Provision for Credit Losses	107,659	59,164
Net interest income after provision for credit losses	291,959	368,786
Non-Interest Income		
Interchange income, net	19,717	21,611
Sales of insurance and investment products	39,303	38,170
Fees and service charges	18,334	17,804
Mortgage servicing revenue, net	7,857	5,291
Gain on sale of loans, net	2,938	6,039
Gain/(loss) on investments, net	33,750	(35,163)
Other income, net	12,277	7,156
Total non-interest income	134,176	60,908
Income before non-interest expense	426,135	429,694
Non-Interest Expense		
Compensation and employee benefits	214,217	200,025
Loan servicing and lending expense	23,736	23,586
Professional and outside services	71,773	69,302
Marketing and promotional	21,889	22,862
Office operations	26,939	27,266
Office occupancy	16,356	17,145
Other	10,199	9,649
Total non-interest expense	385,109	369,835
Net income	\$41,026	\$59,859

Our Approach to Funding

At First Tech, we embrace the principle of “doing well while doing good for others” and commit to deliver real value and benefit to our members, to our employees and to the people in need within the communities where we live and work. First Tech’s Community Engagement programs aim to make the biggest impact we can with every dollar we invest in the community.

In 2023, First Tech provided over \$3.6 million in charitable giving to over 130 organizations. We’re also proud to report that in 2023, 97.4% of our employees participated in community engagement, directing dollars and time to nonprofit partners, ensuring that children have the tools they need to learn, be healthy, and succeed.



It Takes All of Us

- **97.4%** Employee Participation in Community Programs
- **23,185** Employee Volunteer Hours
- **200** Volunteer Events

First Tech employees show up in our local communities, and First Tech invests in that commitment. Each employee receives 16 hours of paid volunteer time, a \$1,000 annual donation match, a \$250 volunteer grant for every 40 hours of volunteer time, and a \$500-\$1,000 Nonprofit Leadership Grant to support their involvement in the community.



Being a Force **for Good**

As a leading financial institution, First Tech has a responsibility to spearhead programs that support efforts that aid individuals in overcoming obstacles, fostering a collective strength in the communities across our footprint. First Tech's philanthropic focus areas include support for education (STEM, early childhood literacy, financial education, and scholarships), Fundamental Needs, (hunger, shelter, and community health) and Credit Unions for Kids supporting Children's Miracle Network Hospitals.

Each year, First Tech is dedicated to going beyond banking by giving 2% of First Tech's annual net income or \$2 million dollars (whichever is higher) as part of our commitment to the communities where we live and work. Working with our nonprofit partners, community partners, and credit union partners, our funding provides access to STEM education to underserved communities and fuels programs that address the most urgent needs of children and families, making sure they are fed, housed and healthy.



Washington
Children's Miracle
Network Hospitals \$155,000
Education \$188,500
Fundamental Needs \$159,500
\$503,000

Oregon
Children's Miracle
Network Hospitals \$731,500
Education \$393,500
Fundamental Needs \$377,500
Other \$3,000
\$1,505,500

California
Children's Miracle
Network Hospitals \$292,250
Education \$257,500
Fundamental Needs \$216,000
Other \$500
\$766,250

Other Geographies
Children's Miracle
Network Hospitals \$399,861
Education \$88,000
Fundamental Needs \$31,111
Other \$280,970
Out of Focus Board \$89,000
\$888,942

Grand Total
\$3,663,692*

*\$3,663,692 includes funds raised on behalf of Credit Unions for Kids at the NW Classic.

Empowering Communities

Free Geek

Did you know that 1 out of 5 households in America doesn't have a computer? First Tech is honored to support Free Geek, an impactful nonprofit organization, to help bridge the digital divide and include everyone in our digital future. Since 2017, Free Geek's mission has been to sustainably reuse technology, enable digital access, and provide education to create a community that empowers people to realize their potential. First Tech has donated more than \$280,000 to Free Geek through charitable giving and grants.

“

First Tech has been an incredible partner of ours through the years by supporting several of our initiatives. One of those initiatives is our #TechNow campaign, where we collected over 25,000 pounds of technology to be diverted from landfills and put into the hands of community members who need it the most.

— Dwindell Feeley

Free Geek

Manager of Development and Customer Experience

”



Candace Elliott

One of our First Tech teammates, Candace Elliott, Senior Member Services & Solutions Manager, is committed to serving on the Board of a nonprofit that she's passionate about.

Candace has always had a passion for financial education and helping youth. Four years ago, she joined the Youth Villages Oregon's Ambassador Board, and since then, she has dedicated countless hours to helping the impactful nonprofit.

When asked what aspect of Youth Villages she's most proud of, Candace replied, "I'm really proud of how quickly First Tech came together to provide

bank account access to Youth Villages Oregon's foster youth. From the time I presented the idea to leadership, to launching the Youth Villages Foster Youth Savings program, it was completed in nine months due to the incredible drive and dedication from the project team. It's exciting to know foster youth from Youth Villages Oregon can have complete control of their own accounts."

Candace's dedication to volunteering serves as an inspiration to her colleagues and peers. Through her actions, she demonstrates the importance of committing to a cause you believe in.

Youth Villages Oregon

With over 95,000 youth (ages 13-17) in the foster care system nationwide, First Tech is committed to ensuring that foster youth are well-prepared for their financial future. Through First Tech's partnership with Youth Villages Oregon, a nonprofit that works alongside young adults as they move out of foster care and into adulthood, an exciting program emerged thanks to an employee idea.

First Tech launched the Youth Villages Foster Youth Savings program in 2023. Through this program, youth affiliated with the nonprofit between the ages of 13-17 can open a First Tech Start Up Checking and Start Up Savings account, along with a Membership Savings account. For those who are 18 and over, they can open any of our other great checking and savings accounts. First Tech is proud to be the first credit union to allow foster care children under 18 years of age in Oregon and SW Washington to open an account without requiring and adult co-signer.



Taking Action Against Hunger

Over 34 million people in America struggle with food insecurity. Through First Tech's community giving focus area of fundamental needs, we support nonprofits across our footprint whose mission is to dismantle barriers to food access. Since 2017, First Tech has partnered with Placer Food Bank in Roseville, CA to elevate their mission to sustain communities by nourishing families experiencing food insecurity, educating the community about hunger, and advocating for hunger relief.

To date, First Tech has donated more than \$85,000 to Placer Food Bank through charitable giving and grants, and in 2023 alone, our employees volunteered over 70 hours with the nonprofit.

"First Tech has advanced our mission by supporting our ongoing technology efforts. We've elevated our ability to better serve our donors with automated efficiencies, which has allowed for more consistent communication with targeted and relevant messaging to our donors. What a difference First Tech is making!" – Lisa Heinrich, Director of Development, Placer Food Bank

It's a pleasure to support Placer Food Bank to help shine a light on the importance of access to nourishment that people in our communities need to live a healthy and fulfilling life.

Credit Unions for Kids

First Tech was one of the founding credit unions for Credit Unions for Kids (CU4Kids) in the mid-1980's. Credit unions in the community began raising funds for Doernbecher Children's Hospital in support of a First Tech employee whose child was being treated at the hospital in Portland, Oregon. CU4Kids has continued to grow for more than 35 years, bringing together credit unions from across the country to raise funds for Children's Miracle Network Hospitals (CMNH). In 2023, First Tech and local credit unions raised more than \$1.5 million to support critical research, cutting-edge treatments, and new technologies for children and families in need.

Every summer, First Tech engages its employees and members to join in on the credit union difference of people helping people to support six local children's hospitals: Doernbecher Children's Hospital (OR), PeaceHealth Sacred Heart Medical Center RiverBend (OR),

UCSF Benioff Children's Hospital Oakland (CA), UC Davis Children's Hospital (CA), Seattle Children's Hospital (WA), and Colorado Children's Hospital (CO). First Tech provides a special double (2:1) donation match to employees and a dollar for dollar (1:1) donation match to members during the Credit Unions for Kids campaign. We know that when our community comes together, we can make more of an impact than we would on our own. In 2023, First Tech employees and members alone raised more than \$230,000.

Children's Miracle Network Hospitals CEO, Teri Nestel, shared that "First Tech has successfully driven national awareness, local community partnerships, and fundraising for children's hospitals resulting in one of the most successful credit union events benefitting Children's Miracle Network Hospitals."



Planting Seeds in Community & Sustainability

Just outside Hillsboro Corporate sits the First Tech Community Garden. This is home to 16 gardens beds where a variety of vegetables and crops, including tomatoes, peppers, garlic, onions, beans, and flowers are growing. In May 2023, nine departments came together to plant their seeds in team garden beds in the hopes of an abundant harvest.

“I’ve always wanted to garden, but I don’t have a green thumb. Thankfully, we had experts among us who walked us through prepping the soil, watering, and weeding. I wanted something to bring our teams together and spread the word about this organization,” said Jennifer Ware, Associate II, Card Services.

From the beginning, the teams had one goal in mind – to give back. All the crops harvested from the garden are donated to Centro Cultural de Washington County, a non-profit which provides culturally specific free food to families and individuals in the local community. Over the course of five months, teams spent a total of 77 hours tending to their gardens. They took turns watering and weeding the plants on the weekends and holidays. For employees like Jennifer, the garden became a place for connection, not only for her team but for the local community who would stop by to learn.

“The experience brought a lot of First Tech’s values together from building our teams to helping the environment and others. When we were out in the garden, we’d often see people walk up to us and ask about the garden. It was a proud moment to share that with others,” said Jennifer.

As the months progressed, the teams started to see the fruits of their labor. They started gathering three to four containers full of cherry tomatoes, jalapenos, beans, and tomatillos each week. Centro Cultural picked up the containers each Friday for 16 weeks, which they would take back to their Free Food Mercado.

Centro Cultural reaches about 4,000 people per month with their outreach efforts.

Their tireless work to improve our community means that First Tech employees have a unique opportunity to come together and fight hunger alongside a leading local partner.

In 2018, Cory Neuenkirchen, a Credit Management Specialist Sr had the idea of turning the empty field of grass into a garden of opportunity.



“It’s exciting to see the level of engagement from different teams and groups at Hillsboro Corporate to the degree that new spaces needed to be added to keep up with the demand. I hope someday we will need to expand the space again to keep growing and giving every person who wants to garden an opportunity to join in,” said Cory.

From what started as an employee idea to now, the community garden has flourished into a sustainable way to give back to our community for years to come.

“I was able to work with my team towards a beautiful cause, engage with nature and do something bigger than myself,” said Jennifer.



Keeping Sustainability Top of Mind

Being mindful about our environmental impact is a core value at First Tech. We demonstrate our commitment to be greener through our every day actions. No matter how big or small the decision – we always keep sustainability top of mind.

When we constructed our corporate office in 2018, we knew this was our opportunity to minimize our carbon footprint. At the time of its completion, Hillsboro Corporate was the largest cross-laminated timber building in the United States. Later in 2023, American Architect's awarded our Hillsboro Corporate Office as one of the Top Buildings of the Year in 2022.

Since then, we've invested in electric vehicle charging stations at our Hillsboro, San Jose, and Rocklin Corporate locations. We've made an eco-conscious effort to select regeneration furniture and ergonomic chairs, made from recycled materials.

This past year, we hosted our first Eco Fair since the pandemic to promote awareness and green practices for all our First Tech employees. During the event, vendors and local eco-friendly businesses came onsite to share how employee can integrate sustainability into their everyday practices. More than 200 employees attended and participated in an e-cycle drive and learned more about our department-sponsored community garden.

In addition, here are a few more reasons why we're proud of our sustainability efforts at First Tech:

- Worked closely with our engineering contractor to adjust lighting controls to reduce lighting use in our corporate buildings, saving significant energy.
- Invested in resources at our Hillsboro Corporate campus that earned us a LEED Gold® certification.
- Active with the Washington County Green Business Alliance (GBA), where our sustainability practices often score outside the charts on GBA metrics.
- Installed water-efficient landscaping and irrigation systems at Hillsboro Corporate designed to reduce water consumption for irrigation by 57%.

Being our **Authentic** Selves

At First Tech, we believe in a workplace where employees feel they belong and where they can be their authentic selves. For employees like Jorge Perez, Human Resources Recruiter, he's passionate about diversity, equity, inclusion and belonging (DEIB). Today, his passion and experiences drive his purpose.

“

I have a passion for fostering an inclusive and diverse workplace, and it starts with the people we hire.

”

Jorge serves on the DEIB Employee Council, which develops programs and initiatives that drive engagement and education to celebrate our employees' unique differences. Before he joined the First Tech team in 2022, he worked in retail leadership for over a decade. For many years in my career, I went by my initials as my work name. I chose this because I knew a large portion of society did not know the proper pronunciation of my name. I then decided to change from my initials to 'Jorge' but kept the pronunciation as 'George,' said Jorge.

After many years of self-love and practice, Jorge has learned to embrace his Mexican-American heritage and wear his name with pride.

“I am proud to say, First Tech is the first employer I have had in my career where I have gone by the proper pronunciation of my name as Jorge (xor-xe/hor-he),” he said.

As a recruiter, Jorge plays an integral role on the Human Resources team to find qualified talent who support our mission and core values. In 2023, he helped launch our newly formed Inclusion Networks, which are employee-led groups that focus on providing a supportive platform for communities across shared identities and experiences.



“

I love being a part of First Tech, going by my birth name, being a part of the DEIB Council, and feeling comfortable and confident about the positive impact I can influence to champion even more change, acceptance, and progress!

”



From the Desk To Fundraising Success

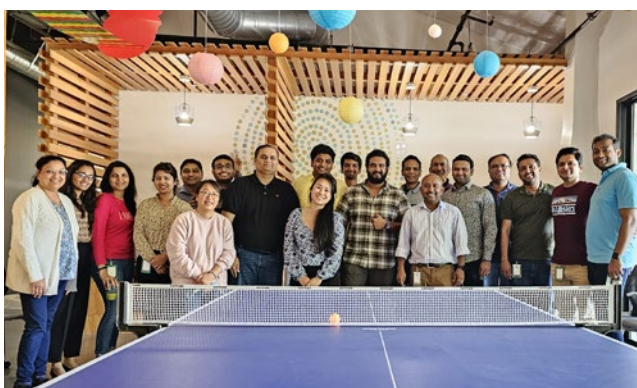
From bake sales to ping pong tournaments, and much more, First Tech employees from across the credit union hosted 44 creative fundraising events to support Credit Unions for Kids (CU4Kids). A handful of brave Executive Team members and Vice Presidents participated in the crowd-favorite “Hot Ones” fundraising event, inspired by the popular YouTube talk show where participants eat progressively hotter chicken wings. The fundraising event was led by Riane Sherman, Senior Specialist, Deposit Products, at the First Tech corporate office in Hillsboro, Oregon. Employees raised more than \$22,000 to see just how many hot wings our leadership team could handle!

“I was thrilled that the Hot Ones fundraising event was so successful,” said Riane. “We have amazing leaders at First Tech



who really leaned in and fundraised quickly. The attendees and participants were so passionate and driven. My favorite part was the excitement and determination by the participants to go through all the sauces and continue to fundraise. Their willingness to push through the pain, share their vulnerability, and fundraise for Children’s Miracle Network Hospitals was very impactful.”

The annual CU4Kids fundraising campaign is an integral part of First Tech’s goal of being a committed community partner and helps to ensure that children and families across our footprint have access to the healthcare and resources they need to thrive.



Scholarships

First Tech offers members an opportunity to apply for a \$5,000 scholarship to help offset the rising cost of post-secondary education. Each year, we’re proud to award 12 outstanding members with scholarships:

- Five scholarships to students with a STEM-focused major
- Five scholarships to students with other areas of study
- Two scholarships to family members of First Tech employees

In 2023, First Tech awarded \$60,000 to members who have showcased their determination, high academic achievement, and involvement in their communities. Learn more about the First Tech scholarship recipients here:

<https://www.firsttechfed.com/discover/scholarships>

INVEST IN *you.*



Equal Housing
Opportunity

| Insured by NCUA