



Gesa at a Glance

Mission Statement

Help our members prosper by empowering them through financial education and providing access to a broad range of valued and cost-effective financial products and services.

Vision Statement

Members choose Gesa as their trusted lifelong financial partner

What We Do

We're a full-service financial institution offering consumer, mortgage, and business products and services. For a full list of services, see below.

- **Personal Banking**
 - Checking
 - Savings
 - Credit cards
 - Vehicle loans
 - Student loans
 - Lines of credit
 - CDs
- **Home Loans**
 - Zero Down Home Loans
 - 3% Down Home Buyer Loan
 - Home Equity Loans
 - Adjustable-rate mortgages
 - First-time buyers
 - Refinancing
 - Construction Loans
 - Common Loan Terms
 - 5/5 ARM Loan
- **Business Banking**
 - Checking
 - Savings
 - Loans
 - Cash management

- Treasury management
- **Investment Services**
 - Retirement planning
 - Life insurance
 - Investment management
- **ValorFi Digital-only solutions** (launched March, 2025)
 - Checking
 - Savings
 - Money Market
 - CDs
- **Government-Guaranteed Loans**
 - SBA Loans**
 - Gesa Business Express
 - 7(A) business Loans
 - Express Lines of Credit
 - 504 Loans
 - MARC Lines of Credit
 - Working Capital Pilot
 - USDA Loans**
 - Purchase or finance commercial real estate
 - Purchase, remodel, or expand a business
 - Purchase or refinance equipment debt

Community Investment

The Gesa Community Foundation (GCF), established in 2022 and a 501(c)(3), dedicates itself to nurturing and enriching the lives within our neighborhoods. As stewards of philanthropy, we are committed to overseeing and channeling the generous spirit of giving into transformative actions. The Foundation gives back to the community in the form of funds raised from the Affinity Debit Card Program and the Local Heroes Grant Program for firefighters, law enforcement, healthcare workers, educators, and Veterans.

Affinity Cards: Our Affinity Debit Card Program provides a way for our members to join our mission of making a positive impact in our communities. With every swipe, they help raise funds for a community organization of their choice, like a school or Local Hero. Members can select one of more than 70 different cards to align with an organization they are passionate about.

The Local Heroes Grant Program is an initiative funded by the Affinity Debit Card Program and is designed to recognize and financially support the vital pillars of our Gesa communities: firefighters, law enforcement, educators, healthcare professionals, and Veterans.

Whenever a Gesa member uses their Local Heroes Affinity Debit Card, Gesa donates to the Gesa Community Foundation's grant fund that corresponds with that card's hero category. funds steadily accumulate over the year, and the funds are dispersed to eligible organizations through the Foundation.

Total Community Impact

\$22.9 million supporting NW communities since 2020

\$5.8 million total community giveback in 2025

Day of Service:

Combined totals since 2022

Over 2,000 volunteers

Over 9,730 total Day of Service hours (cumulative since 2022)

2025: 70 organizations served, 490 team members volunteered, 2,152 hours dedicated

Local Heroes Grant Program:

Combined totals since 2021: Over \$2.2 million awarded

2025: Over \$528,000 awarded to 52 organizations

2025 Local Heroes Giveback by Category:

Firefighters: \$83,780 (Total since 2021: \$405,547)

Educators: \$101,704 (Total since 2021: \$444,043)

Law Enforcement: \$61,100 (Total since 2021: \$119,661)

Healthcare Workers: \$67,334 (Total since 2021: \$194,611)

Veterans: \$214,585 (Total since 2021: \$651,937)

Affinity Debit Card Program:

Total giveback from all affinity cards in 2025: \$1.25 million

\$528,000 to 52 Local Heroes organizations

\$439,000 awarded to schools (districts and colleges) in 2025

Since 2015: More than \$2.25 million awarded to education partners

In 2026: \$266,000 donated to Arbor Day Foundation (97,000 trees planted across the Pacific Northwest)

In 2025: \$181,000 donated to Arbor Day Foundation (73,000 trees planted across the Pacific Northwest)

\$150,000+ given to WSU Cougar Athletic Fund

High School Credit Union (HSCU):

Started in 2000, HSCU has been running for more than 25 years

25 HSCUs across the Pacific Northwest (Selah HS, Jan., 2026 = #25)
Over 150 High School Credit Union participants

Scholarships:

Since 1987: More than \$1.2 million awarded
2026: \$150,000 awarded (June, 2026)
2025: \$140,000 awarded

Community Engagement in 2025:

14,231 financial education workshop participants
324 financial education workshops held
476 community partners supported
584+ community events
9,464 total volunteer hours in 2025 (all community events, workshops, Day of Service, etc.)
Over \$138,000 given to fight hunger
38,948 pounds of food sorted, 683 pounds donated

Key partnerships

- Tri-City Dust Devils (field naming rights)
- Gesa Power House Theatre in Walla Walla
- Gesa Pavilion in Spokane (pavilion naming rights)
- Gesa Field at Martin Stadium, home of the Washington State Cougars Football Team (field naming rights)

Recent key accomplishments

- Andrew Chung ORBIE Award winner, April 2026
- Vancouver, WA branch opened April, 2026
- Lynnwood HSCU branch re-opened March, 2026
- 2025: Record-breaking home loan year, January, 2026
- Selah HSCU opened and Selah HS Affinity debit card unveiled January, 2026
- 10 High School Credit Union (HSCU) branch grand openings in 2025: Ridgeline HS (January), West Valley HS (February), Lynnwood HS (April), Sageview HS (August), Stadium, North Central, and Emerald Ridge HS (October), and Central Valley, Mica Peak, and University HS (November)
- ValorFI Program launched, March 2025
- New branches opened in Kent, South Hill (Spokane), and the relocation of our SeaTac branch 2025
- SSB acquisition May, 2025 and conversion November, 2025
- Multiple awards for 'Best Credit Union' as voted on by newspaper readers in different markets (Tri-Cities, Yakima, Walla Walla), named to

Newsweek's America's Best Regional Banks and Credit Unions 2025 list; and received GoWest's 2025 Member Program Award for the HSCU Program 2025

- Recognized as the #1 SBA credit union lender in Washington for the third consecutive year, and ranked #1 for fastest commercial lending growth and #2 for residential lending growth among Washington credit unions by the Puget Sound Business Journal's 2025–2026 Book of Lists
- Record-breaking home loan year in 2025: helped 735 Pacific Northwest families achieve homeownership, including 277 first-time homebuyers, the best homebuyer year in Gesa's 72-year history

Key Gesa 'DNA phrases'

- People Helping People
- Serving the Communities we call home
- Helping people build the lives they want
- Helping members navigate their financial journey with confidence
- Gesa is our members' trusted lifelong financial partner
- Meeting members where they are

[Senior Executive Leadership Team Biographies, with photos](#)

M&A History

1. 6/30/2000 Wa-Two Federal Credit Union (Wa-Two) *data conversion completed 6/30/00*
2. 6/30/2004 Apple Valley Credit Union (ACVU) *data conversion completed 6/30/04*
3. 5/31/2008 Walla Walla Valley Federal Credit Union (WWVFCU) *data conversion completed at the end of August 2008*
4. 12/1/2014 Central Washington Federal Credit Union (CWFCU) *data conversion completed 12/6/14*
5. 7/31/2015 Northland Credit Union (NCU) *data conversion completed 10/31/15*
6. 7/31/2019 Inspirus Credit Union (ICU) *data conversion completed 10/31/20*
7. 5/31/2025 Security State Bank (SSB) *data conversion completed end of October 2025*

Asset size by date:

Date	Asset size
12/31/2016	\$1,792,030,286.00
12/31/2017	\$1,902,374,640.00
12/31/2018	\$2,059,209,953.00
12/31/2019	\$3,684,580,440.00
12/31/2020	\$4,378,026,879.00
12/31/2021	\$4,984,415,562.00
12/31/2022	\$5,594,015,267.00
12/31/2023	\$5,461,068,630.00
12/31/2024	\$5,629,623,350.00
12/31/2025	\$6,516,667,620.00

By the Numbers

- Gesa began in 1953
- \$6.7 billion in assets (May, 2026)
- 320,000 members (April, 2026)
- Nearly 1,000 team members (May, 2026)
- 46 branches
- 25 student-run high school branches
- 70+ Affinity Debit Cards

Gesa Credit Union is one of Washington's largest credit unions, with \$6.7 billion in assets, and is more than 320,000 members strong. Gesa is federally insured by the National Credit Union Administration (NCUA) and is a full-service financial institution that offers a complete array of consumer, mortgage, and business products and services. Headquartered in Richland, Washington, Gesa operates 46 branches, loan centers, full-service student-operated campus branches at Washington State University, and 25 student-operated high school branches across Washington state. The Gesa Community Foundation, established in 2022, further supports Gesa's ongoing commitment to local communities and charitable giving, which includes support for schools, Local Heroes groups, and community organizations through its Affinity Debit Card Program, as well as through its annual youth scholarships, and free financial and educational resources available to members and the general public. For more information, visit gesa.com.