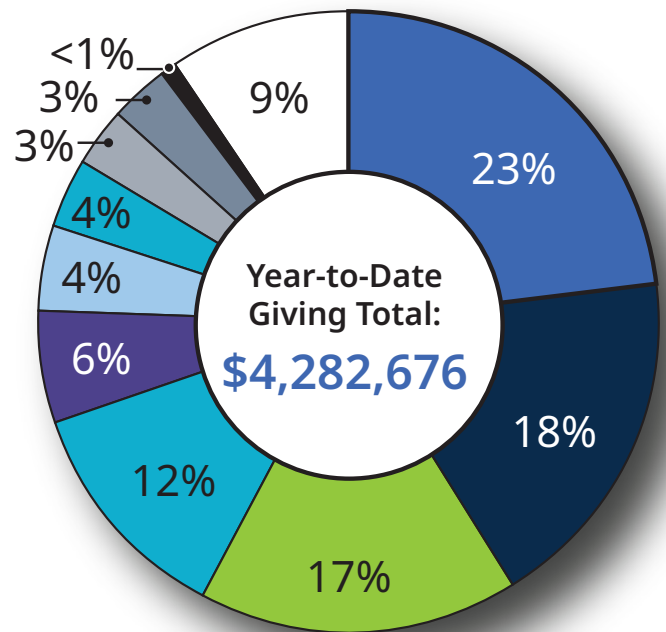




Community Impact

Giving by Pillar

- Food Insecurity & Hunger | \$995,298
- Health & Well-Being | \$770,013
- Youth Education, Safety & Support | \$710,994
- Homelessness & Affordable Housing | \$516,042
- Veterans & Military | \$245,879
- Workforce Readiness | \$190,906
- Individuals With Disabilities | \$154,596
- Addiction & Substance Abuse | \$137,750
- Mental Health | \$128,175
- Domestic Violence | \$35,835
- Sponsorships | \$397,188



Note: 98.2% of our 2023 community support investments went to organizations serving the underserved.

Giving by Regions

| Capital Region | Central New York | Southern Tier | Western New York | 2023 Total |
|----------------|------------------|---------------|------------------|--------------------|
| \$3,509,175 | \$345,577 | \$169,352 | \$258,572 | \$4,282,676 |

Employee Volunteer Updates

- ♥ **275** Number of employee events in 2023
- 🕒 **22,317** Total employee hours logged in 2023
- 💰 **\$771,945** Total value* of volunteer time

*According to the Independent Sector, a volunteer hour in New York is valued at \$34.59.

giving for good

The funds raised through Giving for Good are temporarily held within the Broadview Cares Foundation with the purpose of going right back to provide local community organizations with the most basic needs of food, warm clothing, supplies, and so much more. [Sign up and join us today!](#)

Total Donations: \$121,082
Total Contributors: 29,149

Community Highlights

Code Blue

When cold winter temperatures hit, Broadview warmed hearts across the state by fulfilling wish lists for cold weather items at homeless shelters and other nonprofits serving those in need. Thanks to our generous board of directors, staff, and members enrolled in Giving for Good, our Code Blue program helped provide more than \$50,000 in emergency supplies to 17 organizations.

National Volunteer Month

In April, we celebrated National Volunteer Month by honoring the 2022 Top Volunteers, which is a status earned by any employee who logged more than 100 hours. Top volunteers joined CEO Michael Castellana



Broadview Bike Build

for breakfast and received the opportunity to direct a donation to a nonprofit, as well as Michael's personal Challenge Coin recognizing their extraordinary efforts. In April, 103 different nonprofit organizations received a helping hand from our team members. Broadview volunteers in the Capital Region, Binghamton, Syracuse, and Buffalo also assembled more than 4,250 "Care Kits" for people served by area hospital clinics, homeless shelters, veteran and family support services programs, and domestic violence centers. Items for each kit were purchased by the Broadview Cares Foundation with funds from our Giving for Good program.

Bike Build

We rolled right into National Bike Month in May thanks to Broadview's Finance & Operations Division grabbing their wrench sets to build 32 bicycles. Each assembled bike was paired with a new helmet, bike lock, and bell before being distributed to five Capital Region area nonprofits.

Broadview Has Heart

More than 300 employees participated in this year's Heart Walk held on June 4 at the State Office Campus in Albany. Throughout the fundraising campaign, which kicked off in February with Go Red for Women Day on February 3, Broadview engaged staff and members in wearing red and taking part in education about heart disease and stroke, including learning CPR. Broadview members generously donated more than \$10,000 in February through our in-branch Heart Disc Donations, and in total from February to June, Broadview raised more than \$90,000 for our Heart Walk team.

Broadview Golf Tournament

The Broadview Golf Tournament was held on June 5 at Saratoga National Golf Club. With 55 sponsors the event raised nearly \$200,000 to support the work of the Broadview Cares Foundation.

Scholarships

Broadview was proud to award 88 scholarships, totaling \$150,000 to members pursuing post-secondary education.

Community Highlights



Broadview Heart Walk

Beating the Summer Heat

Thanks to Giving for Good participants, we had a busy summer – providing more than \$65,000 in essential supplies to help some of our most vulnerable neighbors turning to shelters and other human service nonprofits during the warm summer months. Our Summer Essentials program is in its fifth year and provided \$42,000 of personal care toiletry items, sunscreen, t-shirts, bath towels, bedding, cleaning supplies, and much more. To support organizations that help parents and babies, we added an additional \$23,000 worth of diapers during our Summer of Luvs project. Within each giving program, staff across all four regions were engaged with collecting, sorting, and delivering items to 37 organizations. Then, to help support youth returning to school who may not otherwise have classroom essentials, we donated another \$23,500 in school supplies.

Infrastructure & Safety Grants

The Infrastructure Grant was created to help fill the gaps that nonprofits often face when they balance their budgets to pay for programs and staff, yet often run out of funds for less visible needs, such as office equipment, technology upgrades, and building repairs. Our Infrastructure Grant initiative deployed \$100,000 to more than 10 different grantees for various essential projects during our Spring and Fall application programs, totaling \$200,000 in awards for the year. The Broadview Safety Grant Initiative was established in 2023 after receiving security and safety requests under the Infrastructure Grant program. Safety Grants were issued to nonprofit partners that expressed extreme security needs such as cameras and surveillance items to physical security items like door and window locks. In total for 2023, our Infrastructure & Safety Grant Program totaled more than \$300,000 in grant funds.

Community Highlights

Teaming Up with Youth to Fight Breast Cancer

Broadview supported breast cancer awareness by engaging our community in raising more than \$19,000 for the American Cancer Society. Once again, our team partnered with the Real Kids Wear Pink initiative, started by Cohoes High School senior Carli O'Hara. Many of our members made donations in-branch and in the mobile app, with the former receiving a pink bracelet to show their support.

Freight Farm

In 2018, we embarked on a bold initiative to attack hunger at its root and bought our first Freight Farm named for the company that manufactures growing containers out of Boston, MA. Now fast forward more than five years later, we maintain our own Freight Farm which donates 100% of the produce grown to nonprofits each year and we have donated three new Freight Farms to nonprofit partners so they can implement an agricultural program to feed their clients or generate revenue for their mission. Our latest donated farm was to the Regional Food Bank of Northeastern New York.

We closed the year with more than 20,000 leafy greens



Real Kids Wear Pink

harvested from our Freight Farm and donated to the community. Broadview's produce supports cancer patients at NYOH in partnership with the Pink Ribbon Garden Project, youth and families at the South End Children's Café, Schenectady Inner City Ministries, and the Food Pantries for the Capital District. In total, the fruits and vegetables grown in our gardens this summer weighed 1,338 lbs.

Total heads of lettuce donated from Broadview's Freight Farm in 2023: 22,909

Value of Donated Produce Grown in the Freight Farm (based on prices at Whole Foods Market): \$114,316

Why I Care Winners

Q1 Award Recipients | Rich Warren/Amanda Boyd

Q2 Award Recipients | Arica Grimes/Renee Farley

Q3 Award Recipients | Leo Palmer III/Debra McClendon-Boddie

Q4 Award Recipients | Surrena Pick/Azizul Hakim

Throughout the year, Broadview honors a member and an employee each quarter who embody the credit union's philosophy of volunteerism. In 2023, we celebrated eight individuals who were awarded the exclusive Why I Care Award, and all of them along with their family and friends and our board of directors were invited to celebrate at the annual Why I Care Recognition Dinner at Albany Country Club on November 9. Know someone who is deserving of this recognition? [Nominate an employee or member today!](#)

Holiday Sharing & Year-End Highlights

Our Holiday Sharing program had a banner year, raising \$251,300. Collectively, we were able to support 5,000 people in partnership with 78 nonprofit organizations to have their family and individual wish lists fulfilled. We are particularly grateful for our members who contributed more than \$70,000 to support this long-time Broadview tradition.

On December 19, Broadview invested \$382,500 to fight hunger and food insecurity throughout the Capital Region,

Community Highlights



Broadview Holiday Sharing

Binghamton, Syracuse, and Buffalo.

With 46 nonprofits including homeless shelters, food pantries, and hot meal distribution sites receiving funds, the breakdown of donations to organization by region is below:

- Southern Tier, 5 organizations, \$40,000
- Western NY, 7 organizations, \$60,000
- Central NY, 8 organizations, \$62,500
- Capital Region, 26 organizations, \$220,000

To close out the year, our Employee Leadership Donation Program deployed \$338,000 to 126 nonprofits on behalf

of Broadview's 29 Executives, 61 Senior Vice Presidents and Vice Presidents, and 247 Directors and Managers. The top organizations receiving funds were:

- \$33,750 to the Food Pantries for the Capital District
- \$29,750 to HicksStrong
- \$25,750 to PUNT Pediatric Cancer Collaborative
- \$12,250 to SEAT Center

To review the entire list of the 328 organizations that Broadview supported in 2023, [please use this link.](#)

Coming Up Next

Code Blue Needs Assessment Program to Support Homeless Shelters | January 2024

Celebrating Go Red for Women and Heart Month | February 2024

Sharing the Love during National Random Acts of Kindness Week | February 2024

Scholarship Applications Open | March 2024

Financial Well-Being Highlights

Financial Well-Being Highlights

Our Mission

Broadview Financial Well-Being's mission is to guide and encourage individuals to focus on achieving economic stability — using innovative tools, making informed decisions, and encouraging positive habits.

Focus on Inclusivity

Broadview Financial Well-Being expanded its partnership with Syracuse University's Inclusive U Program, providing collegiate advancement opportunities for students with intellectual and developmental disabilities. Inclusive U focuses on immersive and inclusive educational experiences for students of all ages. Broadview Financial Well-Being hosted weekly workshops for program students, building on foundational money management concepts progressively throughout the semester. Broadview was proud to weave its education-focused programming into the school's 2023 syllabus. To date, more than 100 students and student mentors have received financial education on topics including budgeting, debit and credit card management, auto buying and leasing, account security, household finance skills and strategies to limit and reduce debt.

[Click here to request a private session.](#)

Supporting Student Loan Repayment Options

Broadview is committed to educating its members and the greater community about important current events that may present new challenges in the journey to achieving their financial goals.

In 2020, COVID-19 emergency relief temporarily paused federal student loan payments and set interest rates to 0%. That pause expired in October, meaning many borrowers with federal student loans began repayment for the first time in three years. In response, Financial Well-Being created "Saving for Repayment – Budgeting and Student Debt," a new educational webinar focused on available student loan repayment plans, the new student aid loan simulator tool, new options for \$0 federal loan payments, and tools for effective budgeting.



Syracuse University's Inclusive U Program

Year-to-Date Accomplishments



306

Online Sessions



28%

Increase in Financial Confidence & Capability



5,728

Learners



612

Hours of Financial Education Conducted in 2023

137

Community Partners Received Financial Education



\$91,800*

Given to Our Community

*Financial Education Contributions Calculated Based on Hours of Actual Training x \$150/hr

Members impacted by federal student loan reinstatement were invited to join one of Broadview's four student loans webinars starting in late September. Providing current and topical financial education through various delivery methods was a top priority for the team, including exploring new methods to reach participants with short, digestible money management content. This fall, five new mini-course videos were distributed. These short, two-minute videos shared financial facts, tips for improving money habits and additional information to access financial wellness services at Broadview. The video series focused on key topics including fraud prevention, budgeting, goal setting, debt-to-income ratio, and credit building.

[Click here to join a webinar.](#)

Positive Education Enhancements and Growing Results

In response to the national increase in virtual education offerings and consistent feedback that many are growing

wary of online engagement, Financial Well-Being recognized the need to offer courses in an updated format. All financial education is now facilitated in 60 minutes or less, rather than the previously offered 90-minute courses. Financial Well-Being has noted an 84% increase in attendance from the previous year and attendees demonstrated a 34% average in increased financial confidence after attending a Financial Well-Being session with Broadview.

MoneyEdu, Broadview's self-guided education platform, noted a 172% enrollment increase from 2022. MoneyEdu is an online financial education resource, available at no charge, to help Broadview members, partner businesses, and community organizations learn about money at their own pace. MoneyEdu offers more than 150 personal finance topics, dozens of education videos, and several interactive money exercises.

[Click here to sign up for MoneyEdu](#) and add MoneyEdu as an employee benefit.

Financial Well-Being Highlights

Key Partners

Financial Well-Being was thrilled to partner with many organizations throughout New York State and beyond this year. Financial education helps individuals of all ages establish positive financial habits and awareness. Thank you to the following partners, who put in the extra effort to strategize, enhance, and deliver financial education in conjunction with us this year.

Albany City School District
 Albany Public Library Pine Hills Branch
 All Saints Catholic Academy
 Altamont Veterans Program, Buffalo
 Big Brothers Big Sisters of the Capital Region
 Binghamton University EAP
 Boys & Girls Clubs of the Capital Area
 Boys & Girls Club of Troy
 Broadalbin-Perth High School
 Brunswick-Brittonkill Central School District
 Cairo-Durham School District
 Canajoharie Central School District
 Capital District YMCA Black & Latino Adult Achievers Program
 Capital Region BOCES
 Center for Community Alternatives, Syracuse
 City of Peekskill
 City of Troy Department of Public Utilities
 City Year Buffalo
 Cohoes Central School District
 Community Loan Fund of the Capital Region
 Ellis Hospital
 Empire State University
 Excelsior University
 Fulton, Montgomery & Schoharie Counties
 Glenmont Job Corps
 Guilderland Public Library
 Healthy Families New York
 Hudson Valley Community College

Lansingburgh Central School District
 Liberty Resources, Syracuse
 Metropolitan Baptist Church
 Mission Accomplished Transition Services
 Mom's Care Support Group
 Monument Square, Troy
 My Brother's & Sister's Keeper
 New Choices Recovery Center
 New Scotland Elementary
 New York State School Board Association
 Northern Rivers Family Services
 NYS Office of Addiction Services and Supports
 Onondaga-Cortland-Madison BOCES Adult Education
 P.E.A.C.E. Inc.
 PGR Foundation
 Philip Schuyler Achievement Academy
 Refugee & Immigrant Support Services of Emmaus (RISSE)
 Rensselaer Polytechnic Institute
 RPI Student Health Services
 Schenectady County Job Training Agency
 Schenectady High School
 Schenectady Summer Youth Employment Program
 Schuyler Inn
 Shelters of Saratoga
 Siena College
 St. Mary's School
 Steinmetz Career & Leadership Academy (SCLA)
 Syracuse Dunbar Center
 Syracuse Education Opportunity Center
 Syracuse University InclusiveU
 Tamarac High School
 Trinity Alliance of Capital Region
 Troy Drug Free Coalition
 University at Albany Essential Career Readiness Institute
 University at Albany First Year Experience Seminar
 University at Albany Office of Health Promotion
 Watervliet Elementary School
 Young Parents United

Coming Up Next

Broadview's financial wellness team is hard at work on new pre-recorded educational content! Look forward to a series of new money management videos in 2024, which you can access at your convenience.

Youth Services Highlights



Accelerate Youth Incentives

| | |
|-----------------------|-------------------|
| 7,802 | \$186,322 |
| Number of Submissions | Incentive Payouts |

Youth Savings Challenge

| | | | |
|-----------------------|--------------|-----------------|-----------------|
| 241,174 | 4,049 | 124,966 | \$11,600 |
| Total Entries Awarded | New Accounts | Unique Accounts | Total |

School Engagement

| | | | |
|-----------------------------------------------------|-----------------------------------------------------|---------------------------------------------|----------------------------------------------------------------|
| 45 | 35 | 22 | 57 |
| Total Schools Enrolled End of 2022-2023 School Year | Total Schools Recommitted for 2023-2024 School Year | Total New Schools for 2023-2024 School Year | Total Schools Currently Enrolled (Recommitted and New Schools) |
| \$30,000 | | | \$13,000 |
| School Enrichment Grants awarded | | | Top Teacher |

Youth Services Highlights

Broadview School Enrichment Program

Broadview's School Enrichment Program, which supports local schools and teachers, builds relationships with PTOs/PTAs, and engages students with fun and interactive lessons that support their financial well-being for life, [partnered with 57 schools](#) across the state in 2023.

A.W. Becker Elementary School
Abram Lansing School
Albany Leadership Charter School for Girl's High School
Albany Leadership Charter School for Girl's Middle School
Algonquin Middle School
All Saints Catholic Academy
Bell Top Elementary School
Berne Knox Westerlo Elementary School
Bradt Primary School
C.R. Weeks Elementary School
Capital Region BOCES, Schoharie CTE
Carroll Hill Elementary

Catholic Central School
Chango Elementary
Cohoes High School
Delaware Community School
Donald P Sutherland School
Eagle Elementary School
Eagle Point Elementary School
Forest Park Elementary School
Giffen Memorial Elementary School
Glen-Worden Elementary
Green Tech Charter School
Guilderland Elementary
Guilderland High School
Holy Spirit School
King Center Charter School
KIPP Troy Prep Middle School
Lansingburgh High School
Lincoln Elementary Community School
Loudonville Elementary
New Scotland Elementary School
Okte Elementary
Paige Elementary
Pine Bush Elementary
Pine Hills Elementary School
Ravena-Coeymans-Selkirk Middle School
Red Mill School
Roots Academy at West Hill (formerly Philip J. Schuyler)
Sacred Heart Troy
Saddlewood Elementary
Saint Gregory's School
Sand Creek Middle School
Schalmont Middle School
School 2 - Troy
Shatekon Elementary School
Sheridan Prep
Skano Elementary
St Pius X School
St. Marys Institute
Stillwater Elementary School
Tamarac Elementary School
Troy Middle School
Watervliet Elementary
Western New York Maritime Charter School
William C. Keane Elementary School
Woodland Hill Montessori School



Broadview School Enrichment Program

Youth Services Highlights

Innovative Educator/Innovative School/and Classroom Enrichment Grant Recipients

Vending A Love Of Reading

Bradt Primary School

Bringing The Halls To Life

Kipp Troy Prep Middle School

Measuring Is Not Madness!

Berne-Knox-Westerlo Elementary School

You Can Go Anywhere With A Green Screen

Donald P Sutherland Elementary School

CPR & AED Manikins For High School Health

Guilderland High School

Encounter Camp: Science Camp

King Center Charter School

Flexibility Is Key

New Scotland Elementary

Too For Automotive Technician Course

Capital Region BOCES (Schoharie Campus)

Spanish Reading Materials

Cohoes High School

Electronic Balances For Measurements

Schalmont Middle School

Flexible Seating

School 2

Classroom Puppets

Shatekon Elementary School

Physical Education Activities

Stillwater Elementary School

Yoga In The Classroom

Forest Park Elementary

3D Printers

Green Tech High Charter School

Calm Down Kits For Classroom

Loudonville Elementary

Support For Special Need Students

Paige Elementary Community School



Broadview Innovative Education Grant Recipient

Math And Movement

Eagle Point Elementary School

Leveled Book Collections And Genres

All Saints Catholic Academy

Decodable Readers

All Saints Catholic Academy

Small Group Learning Resources

All Saints Catholic Academy

Tuning With Band & Orchestra

Schuyler Achievement Academy

Steam In The Classroom

Stillwater Elementary School

Materials For Science Fair Participation

Schuyler Achievement Academy

Art In Our Community

Stillwater Elementary

Morning STEM Bins

All Saints Catholic Academy

Loving Me Because I Am Me – Promoting Development Of Self-Love And Respect

Philip Schuyler Achievement Academy

Flexible Seating

Stillwater Elementary School

Youth Services Highlights

Decodable Text

All Saints Catholic Academy

Alternative Seating

Stillwater Elementary School

21st Century Science Classroom

All Saints Catholic Academy

Calculating Our Way To Success

All Saints Catholic Academy

Sticky Wall Creative Space

Holy Spirit School

We Can Do That! 3D Printing

Eagle Point Elementary School

Bees Need Us – Growing And Teaching Through Gardening

Holy Spirit School

STEM Projects

Eagle Point Elementary School

STEM Projects

Glen-Worden Elementary School

Virtual Reality Lessons In The Classroom

Holy Spirit School

To Write Or Not To Write

Lansingburgh High School

3D Modeling

Albany Leadership Charter High School For Girls

Flexible Seating

Stillwater Elementary School

Adaptive Gym Equipment

Lansingburgh High School

Relaxation station – Fish Tank

Glen Worden Elementary