



**United Nations Federal Credit Union (UNFCU)**

**Communication on Progress**

**Presented to the UN Global Compact**

**September 2013**

## **Table of Contents**

|      |   |         |
|------|---|---------|
| I.   | CEO Statement of Continued Support.....         | page 3  |
| II.  | Actions   |         |
|      | Commitment to the Environment.....              | page 4  |
|      | Commitment to Human Rights.....                 | page 6  |
|      | Commitment to Labor.....                        | page 7  |
|      | Commitment to Anti-Corruption.....              | page 9  |
|      | Commitment to Millennium Development Goals..... | page 11 |
| III. | Outcomes.....                                   | page 12 |

## **Element 1: Statement of Continued Support**

### **Statement of Continued Support**

UN Global Compact Communication on Progress

### **Statement of Continued Support**

By: William Predmore, President/CEO, United Nations Federal Credit Union (UNFCU)

Since achieving “Active Status” designation from the UN Global Compact for the second consecutive year, United Nations Federal Credit Union worked diligently, creatively and competently to advance Compact principles and the United Nations Millennium Development Goals. From our effective risk management practices, which have maintained the safety and soundness of UNFCU and protected members’ assets to our collaboration with the United Nations/specialized agencies and Non-Governmental Organizations to promote women’s empowerment, sustainable development and human rights, we made headway to support Compact objectives. Our internal policies to foster career development and a healthy workforce, underline our commitment to productive labor practices. Moreover, adherence to our Board’s governance precept to have a positive impact on environmental preservation and resource conservation has enabled us to take vigorous action to conduct our business as a good citizen of the world.

During the period 31 August 2012-to-31 August 2013, we made progress on the energy efficiency of our headquarters in Long Island City to earn a second U.S. Energy Star Award from the U.S. Environmental Protection Agency. Our Green Team also implemented more than a dozen initiatives in partnership with local environmental groups and our UN community. Ways to enhance our platforms on youth education, particularly financial literacy; create stronger links with UN and NGO partners for the final push towards the UN Millennium Development Goals, offset our own carbon emissions through tree planting and the delivery of more e-banking materials via Web-based portals are already underway.

Through our Risk Management, Compliance and Ethics policies, as well as extensive committee work across multiple business lines, we continued to take active inventory to advance fraud prevention practices. During the United Nations declared 2012 Year of Cooperatives, we had new opportunities to demonstrate pertinent insight on financial planning and knowledge of the economic environment to best serve our members through educational seminars and webinars, as well as the international community at major IYC forums.

Beyond our fiduciary responsibility, we expanded our corporate social responsibility programs in support of the 2013 UN Year of Water Cooperation. Our Annual Election to the Board of Directors served to increase female representation. UNFCU’s strategic vision is now guided by two-thirds women and a wide variety of ethnicities.

With the collective energies of nearly 400 staff and management, as well as member volunteers around the world, UNFCU's dedication to the UN community has never been stronger. For my part, I look forward to sharing ideas about innovative financing and our work in Africa with fellow delegates from around the world, as part of the Compact's forthcoming Leaders Summit in New York this September. Guided by cooperative principles of democracy, equality, solidarity and transparency and imbued with a culture of service excellence, we firmly recommit our support of the UN Global Compact.

## **Element 2: Actions**

### *Commitment to Environment*

If a reporter were to write a thought piece on an organization dedicated to weaving Green practices into the fabric of its operations, the journalist could write a compelling article on UNFCU with practical applications for companies large and small. The headline might read, "Asks More of Vendors to Go Green," or "Introduces Array of Online Tools to Promote eBanking," or "Earns Energy Star Award, Looks Ahead to Renewing LEED, Will Gold Follow?" Then a column might be printed on volunteerism and how to organize a dynamic Green Team – build positive environmental change, foster leadership, and career growth, even gain a following on social media. Over the past year, we moved ahead on many fronts:

After extensive research and collaboration with environmental experts and our Facilities Management/Real Estate team, we launched a carbon footprint initiative, offering measurement and benchmarking tools to track energy/utility usage across the organization, inclusive of our headquarters, branches, and representative offices in Geneva, Switzerland; Rome, Italy; Vienna, Austria; and Nairobi, Kenya, as well as our disaster recovery site.

Additionally, working with the aforementioned groups, a dedicated 30-member, all volunteer Green Team made significant progress in energy and paper reduction, organized informational activities to engage our members on the environment and conducted ongoing eco-education in-house in partnership with our United Nations community. We regularly marked UN eco-friendly days, such as Earth Day, World Habitat and World Food Day at our branches and representative offices. This year, we joined the United Nations and UNICEF on the occasion of World Environment Day in New York to engage staff on protecting the environment and using eco-friendly financial management tools at the UN Green Fair at UNICEF House.

On World Environment Day we also embraced the United Nations Environmental Programme Theme theme, "Water, Water Everywhere, Only if We Share" held a photo contest and winning images to our social responsibility Facebook page. To further raise awareness about the need to protect the environment, our representative office staff held signs on UNFCU's Facebook page, depicting their ideas on how to conserve water. We gained "likes" from around the world. We also received several member responses on environmental action as a result of this engagement. Moreover, that day our e-recycling drives launched – this time for small electronics, which netted 36 items.

A variety of departments within UNFCU also took the lead on a wide range of go-green projects. From Procurement, every request for proposal sent to our vendors now includes questions on how organizations are committed to the environment. This has sparked additional conversations during the review process and a sharing of greening ideas from our vendor-firms. At our headquarters, we conducted an internal analysis to promote sharing of printers and the introduction of new recycled post-consumer waste paper products. Facilities Management closely monitors power usage and having replaced regular bulbs with LED bulbs during 2011-2012, continues to review a variety of other environmental technologies, such as solar panels, wind turbines and the use of ultra violet lights, which work to limit any potential for mold. Having obtained LEED (Leadership in Energy and Environmental Design) Silver Certification for existing buildings from the U.S. Green Building's Council in 2011, we are working to attain an even higher level, evaluating performance and cost.

Internally, sustainable cleaning products and services at our headquarters, defined as meeting all sustainability criteria, now represent 85% of total purchases and include Spartan Green Solutions for floor seal, finish and removal, Green Scrapes ice melt, EnMotion roll towels, among others. In fact, 85% of waste materials are recycled at UNFCU, with recycling grease from cafeteria cooking the latest development. Towards this end, approximately 1,200 gallons of grease-trapped waste is removed and processed. This waste product is used to generate 200 gallons of usable cooking oil for bio-diesel fuel, according to A&L Recycling, our provider which is licensed by the Department of Conservation, Department of Environmental Protection, New York City Department of Sanitation and the Business Integrity Commission.

As for other greening inroads, the Retail Services Department worked with our Information Technology division to devise an automated process to eliminate printing of five high-use in-branch forms in New York. We introduced the technology this August. Now, instead of members needing to download forms, complete and sign the documents, which upon their being entered into UNFCU systems would then be shredded/securely destroyed, the information is automated for scanning and record retention purposes. In addition to increasing efficiency thereby enhancing service to our members and reducing paper copying and ink for printing, the process will save fuel when materials no longer require postal delivery globally. Our next *Communication on Progress* will fully document these results.

Similarly, UNFCU used some 28,000 fewer sheets of paper in its consumer lending area over the past year. This represents 15.7% more paper saved than in 2011 thanks to the ongoing use of eSign, a secure, online service. In addition, Marketing reduced direct mail, newsletter and annual report printed copies for the period. We deployed more e-Communications to members globally throughout the year. With enhancements to our interactive online Annual Report, we also saw an increased rate of clicks and views. Similarly, rather than shipping newsletters bi-annually to members overseas, we used eNews and other online channels for members to view the document on our website, where it is available in English and French.

And while our credit cards are manufactured in the U.S., they are personalized at regional hubs in Europe, Asia and Canada, therefore saving on fuel costs to ship to members globally.

The Green Team comprised of 20 different departments also undertook tactical projects to reduce or eliminate paper continued to develop and post to the Intranet “Green Tips of the Week.” Team leaders regularly reviewed a plethora of suggestions from staffs, such as water running longer than needed in the sinks to connecting with a local food bank. The annual Fall Green Market at our headquarters drew more than 300 participants, who took home fresh produce and tips on gardening. An eco-art design contest served to highlight the eco-day with our local community, along with the cooperative spirit in full force -- funds raised to benefit Hour Children, a Long Island City, NY-based charity, through a corporate donation and staffs’ bids on eco-friendly watches.

Our support for new environmental causes grew as well. We invited speakers from U.S. Fund for UNICEF’s Tap project, whose initiative in Togo we sponsored, to talk about water conservation, and NGO Earth Child Institute to detail an online environmental program for children in Nigeria, Ghana, Brazil, Qatar, and Mozambique, as part of our World Environment Day event for staff and our UN neighbors. Through our corporate support, ECI will expand its program in Nicaragua and the United States this year. We oversaw the production of eco-friendly bags which were once again distributed at the U.N. Commissary in Nairobi with proceeds supporting a nature trail by the UN Gigiri Campus. To mark our 10<sup>th</sup> Anniversary in Nairobi last May, UNFCU donated solar powered lamps for the campus’ parking lots as an extension of UN agencies own greening initiatives and to enhance security.

Informational sessions for staff and our local community on Earth Day included a representative from the U.S. Environmental Protection Agency, who spoke about the NYC water system and strategies to protect it. A visit to Eagle Street Rooftop Farm in Brooklyn, NY, and a visit by parrots and reptiles to our headquarters brought the importance of local farming and rainforest conservation closer to home. Green Team members and their families also rolled up their sleeves to support the NYC MillionTree plant in Queens, N.Y., – our home borough and one hit hard by Super Storm “Sandy” last fall. The executive sponsor and Green Team co-lead advised other credit unions on Green Team structure, policies and practices in an article that appeared in the April issue of *Credit Union Management* magazine in conjunction with Earth Day. An herb garden in our cafeteria offers very fresh greens.

Daily at UNFCU, the staff benefits from UN “Greening the Blue” RSS feed updates which scroll down their computer screens with greening suggestions. Similarly, our digital signage in branch at Two UN Plaza displays greening tips for members to consider. From the pages of our newsletter *Connections* and online publication *Highlights*, where more ideas on eStatements and mobile banking were shared, to collaborating with the UN Green Team/Sustainable Development section on the NYC GoGreen Conference this September, we forged closer ties with our sponsor on the subject of green to benefit our members and environmentalists throughout the UN system alike.

### **Commitment to Human Rights**

We respect the protection of human rights, providing sound working conditions, labor laws/working hours and wages, privacy, health and safety in keeping with the legal

requirements of the locations in which we operate: United States, Austria, Italy, Switzerland and Kenya.

UNFCU is committed to gender equality both as a fundamental human right and as a necessary means to reach all other UN Millennium Development Goals. Over the past year, we sought to promote human rights through our association with the UN Secretary General's *UNiTE Campaign* to prevent the abuse of women and girls and UN Women's "Say NO to Violence against Women" initiative. To this end, we partnered with UN Women to help fund the "Say NO" curriculum for the World Association of Girl Guides and Girl Scouts that was launched on the International Day for Women, 8 March at the United Nations. Our ongoing support of NGO Kilimanjaro Initiative saw youth climbers we sponsored from disadvantaged areas of New York City join with youth in Tanzania and Kenya to ascend Mount Kilimanjaro to raise awareness about issues facing youth from the need for jobs and ending domestic abuse to greater access to education. We conducted a solidarity stairwell climb of more than 20,000 steps at our headquarters which symbolized the height of Mount Kilimanjaro at nearly 20,000 feet.

Additionally, we supported "Training for Women's Political Participation and Leadership" a UNESCO and Rutgers University partnership in West Africa for students from universities in Gambia, Ghana and Liberia. This year, we also hosted the UN Summer Academy hosted by UN Staff Systems College, UNSSC, which focused on numerous human rights topics, namely "Mainstreaming human rights in all activities of the UN System" conducted by OHCHR New York Office and "Human rights mainstreaming at the national level: the case of Uruguay" presented by the Human Rights Advisor, UN Resident Coordinator's Office, Uruguay and the Penitentiary Adviser, Ministry of Interior, Uruguay.

In 2012, we worked even more closely with the management and staff of the East River Development Alliance Federal Credit Union, ERDA FCU, in Long Island City, New York. ERDA gives its members, who are the residents of the largest public housing facility in the nation, the resources and training to better their lives.

Our Compliance Department has also kept abreast of Human Trafficking issues, a growing topic in the global payments arena, as it relates to anti-money laundering.

By taking part in the Private Sector Focal Points Meeting and Annual Local Networks Forum in Geneva, Switzerland last April, we shared ideas on implementing the Guiding Principles with businesses and UN entities alike.

### **Commitment to Labor**

As an equal opportunity employer, UNFCU's workplace policies and practices are free from all types of discrimination, including gender as well as disability-based. With a new online Career Center serving as a gateway, the institution proactively recruits across the spectrum for top talent who are dedicated to a culture of service. Women, particularly in Information Technology positions are actively recruited. At present, women hold 37% of the managerial positions (AVP and up) consistent with a year ago and still represent the majority in our Career Development Program, which enables high-performers to lead teams. A woman won the institution's highest

honor – the President’s Award based on a nomination and selection by her peers, as well as past winners. Additionally, 6 out of 9 Board members are women, an all-time high.

We will continue to ensure that our corporate mission, Serving the People Who Serve the World, advances equality and commitment. As an example of this commitment we are a signatory on the Women’s Empowerment Principles. In 2012, UNFCU made the MDG on gender equality a centerpiece of its social responsibility program. To assist UN staff, we also partnered with the United Nations Office of Human Resources Management’s Emergency Preparedness Unit to facilitate estate planning workshops and provide other financial management tools.

As of August, nearly 95% of our staff has completed our comprehensive service program with the remainder scheduled to do so before year-end. Moreover, 115 staff members fulfilled special member-centric Connect the Best (Bringing Excellence to Service and Teamwork) training, logging a total of 909 hours of study on building partnerships, coaching and mentoring to improve the member experience. We have also begun to fine-tune and will soon roll-out a new Advanced BEST program. We placed new emphasis on Wellness Initiatives. In 2012, a fitness PhD. conducted courses on diet, physical fitness/strength training. Similarly, we serve more healthy foods in our cafeteria to complement this effort. Having introduced an employee Wellness Program last year, we saw an uptick in staff participation from 58% to 62% over the last 12 months. Weight loss contests and a UNFCU Running Club further exemplified our fitness movement.

As “Achieving Success Together” is a core value at UNFCU, employee-driven Sales & Service and the annual President’s Award, provide opportunities for the Credit Union to recognize top achievers and for staff to become integrally involved in the process. Employees from every department are further empowered via Career Development Program, as well as grassroots initiatives, such as the Sales and Service Plus Committee, Green Team (whose activities are outlined above). Staff receives formal, ongoing training in the following areas to enhance their learning and development. New coursework in Conflict Resolution in the Workplace and Performance training were added to Product Mastery, Managerial, Bank Secrecy Act (BSA), Effective Budgeting and Vendor Management programs. Many staff also regularly attended industry conferences, webinars and online training and in this way, remain *au courant* in their areas of expertise – from payment systems to website design.

Earlier this year, we introduced Rosetta Stone online language training with more than 70 staff participating from our offices in Europe, Africa and the United States. A total of 34 languages are already spoken by UNFCU staff, who reflects the members they serve. During the UN-declared International Year of Cooperatives, which served as a focal event for us to engage our global community on the benefits of UNFCU’s business model, we shared knowledge with our peers. Our vice president of Human Resources participated in events with the Confédération Internationale Des Banques Populaire.

Through its Respect in the Workplace and Sexual Harassment training, UNFCU recognizes the rights of all employees to work in an environment free of all types of Harassment, including Sexual Harassment. UNFCU will not tolerate verbal or physical conduct by any manager,



employee, volunteer, member or vendor which harasses, discriminates, disrupts or interferes with another's work performance or which creates an intimidating offensive or hostile environment.

To promote work-life balance, we introduced a new flexible work-options program, where by staff can work from home as their situations warrant. Our Employee Assistance Program, (EAP) continued to reflect UNFCU's strong commitment to respect rights to confidential counseling service designed to assist employees and their families at no charge. Our child care and/or adult/elder care which we provide through a retained resource assisted more employees than a year ago. In addition to tuition reimbursement, UNFCU's benefits package includes Flexible Spending Accounts, Defined Benefit Pension Plans and a 401(k) retirement plan with an employee match; staff participation continues to be above the national average. We also add a new Benefits portal to our Intranet site.

### **Commitment to Anti-corruption**

As a financial cooperative with fiduciary responsibility, UNFCU has actively upheld the UN Global Compact's principle to work against corruption in all its forms, including extortion, bribery and fraud. As the first financial institution in the U.S. to introduce a chip and PIN credit card, we continued to play a strong advocacy role for its security feature's implementation stateside, speaking at industry events, including the EMVCo conference in Budapest, Hungary this summer, as well as responding to numerous requests for press interviews. UNFCU's EMV card portfolio achieved a 45% reduction in fraud on its VISA® Elite card portfolio over the past three years, because of its offering greater security for credit card transactions. We expanded the program in July to include our VISA® Gold credit cards, now with smart card chip known as VISA® Azure. UNFCU Members recognize the safety, convenience and world wide acceptance opportunities with EMV enabled cards. As a result, member usage has grown sharply, reflecting their great satisfaction with this product.

We also introduced PrivacyMaxx in the United States, a service which guards against identity theft.

Ongoing review and understanding of UNFCU's Code of Ethics (the "Code") developed seven years ago, has remained a critical component of on-boarding and training for every employee. Highlights include an Employee Hotline and a Q&A, concerning the Code, is posted to UNFCU's Intranet. Refresher training is also a requirement for all staff and a new development.

In the policy of the Board of Directors (Board) of the United Nations Federal Credit Union (UNFCU) that all UNFCU officials and employees meet and fulfill the requirements and spirit of the law to ensure that UNFCU takes all necessary and appropriate steps to prevent financial crimes of all types, including money laundering, terrorist financing and other illicit financial transactions, and that UNFCU fully complies with all record-keeping and reporting requirements set out in the above referenced laws, rules and regulations.

Since last August, our Compliance Department has continued to address ongoing regulatory changes in the financial industry, particularly those imposed by the U.S. Dodd-Frank Act, requirements for banks, credit unions and other financial services companies to offer greater consumer protection. Our Compliance Team is also brought in early to comment on the roll-out of new products/services at the Credit Union. UNFCU upgraded its Office of Foreign Assets Control (OFAC), Bank Secrecy Act (BSA) and Anti-Money laundering (AML) software, as part of its ongoing efforts to prevent fraud and meet regulatory standards.

Compliance officers regularly exchange knowledge and ideas through various contact networks: Association of Certified Financial Crime Specialists, Association of Certified Fraud Examiners; Anti-Money Laundering, Audit, Compliance and Fraud Forum, FCPA, Anti Corruption Compliance Group and the Financial Crime Alert. UNFCU continues to work closely with OFAC, a division of the U.S. government, and our regulators. The institution also undergoes regular examiner reviews. We received a designation as “well-capitalized” according to our regulator, the National Credit Union Administration, the NCUA, and as disclosed in our audited 2012 financial statements. Moreover, we have consistently achieved this designation. The NCUA also deemed that UNFCU met standards for risk management and regulatory compliance during its last review.

Despite continued uncertainty in the financial marketplace marked by the continuing euro zone crisis and a slow U.S. economic recovery, new regulatory requirements and rock bottom interest rates, the strength and stability of the cooperative business model and UNFCU more specifically proved resilient. Over the past year, we have been a safe haven as we continued to grow and strengthen our reserves. Our focus on prudent and responsible operating practices is protecting our members’ assets, and our business model is providing great assurances of accountability in the form of insured deposits, competitive rates and affordable loans. Guided by good governance and adhering to sound financial management, UNFCU recorded a strong year-end 2012 and welcomed its 100,000 member last April. We also served as the case study at the UN Day of Cooperatives’ launch of an International Labor Organization Report, “Resilience in a downturn: The power of financial cooperatives.”

Conservative and with a track record of safety, we continued to anticipate and manage risk. Internally, our Risk Management Committee with representation from Information Technology, Consumer Lending, Corporate Investments, Finance, Global Payments, Compliance and Human Resources, as well as the Legal Department grew to include an observer from the Internal Audit Department. The Committee meets regularly, providing opinions and perspectives based on their area of expertise to addressing emerging risks at the Credit Union, keeping Management informed. Risk Management reporting also underscores UNFCU’s strong work to monitor, track and continually improve upon its existing policies and procedures.

Moreover, we used existing risk models to calculate any additional risk scenarios, providing a framework for Risk Management procedure. Our Enterprise Risk Management area and Financial Modeling Team works together on modeling approaches. They continue to stay apprised of developments through ongoing dialogue with other institutions, participation in risk webinars and review of risk management publications.

To mitigate risk for our members, we added debit card based term life insurance, stop-gap global life coverage and fleet insurance for the UN system. At the end of July, members from 142 countries were availing of the credit and debit-based term life insurance solution, which provided USD 640 million in coverage. Our credit union subsidiaries in Europe work with the Principles of Responsible Investment (PRI) and together with our Investment Centre in New York, provided members with information about social responsibility fund options within the context of diversifying investment portfolios and reducing overall risk.

Another great strength of cooperatives and a hallmark of UNFCU is a focus on education. To this end, we conducted more than 20 seminars and webinars, as well as a Financial Fair in New York to advise on all matters related to personal finance, including how to establish a credit history. Our website also includes regular updates on financial management.

### **Support of the UN Millennium Development Goals (Commitment to Partnerships)**

Over the past year, we continued to align our corporate social responsibility activities with the UN Millennium Development Goals. Eighty-five fistula patients in Nigeria have obtained health care as well as reintegration jobs-training as a result of UNFCU's partnership with United Nations Population Fund (UNFPA)-supported Fistula Foundation Nigeria, Africa Network to End Fistula. Through a second grant provided by UNFCU this summer, more fistula patients are obtaining critical treatment and gaining new life skills.

Further to the MDGs on gender equality and empowerment, UNFCU's support of NGO BPeace enabled the organization to expand its mentorship programs to serve more women entrepreneurs. As noted, our support of UNESCO's Women's Leadership Initiative is giving students the tools to create great positive change in their communities. The objective of the program is to help develop and strengthen existing new gender and leadership programs within the University of Ghana, University of the Gambia and the University of Liberia through curriculum design and development on gender and transformative leadership with a strong focus on building community leaders.

Stateside, during the General Assembly in New York, we launched a women's financial management series with nearly 100 participants.

UNFCU's gift to the Young Men's Christian Association's Strong Kids Campaign provided more healthy living programs and we have enjoyed mentoring YMCA students at our offices over the years. Contributions were also made to SNACK and Friends, serving the needs of youth with special needs, and The Floating Hospital, which opened its doors to a new clinic to better serve the medical needs of the most disadvantaged in New York City. In Africa, we backed Namibia-based SEKOLO Projects to fund community leader training and the development of effective HIV/AIDS programs for orphaned and vulnerable children. Moreover, our members ongoing response to our fund for UNAIDS has continued to be generous. It stands at over half a million dollars. Further to issues of health, we enabled PLAY SOCCER Nonprofit International to expand the scope of its Global Peace Games for children in 45 countries.

Moreover in August, we sponsored students from Kenya, Bangladesh and three Tunisian youth to participate in the Model UN in New York, hosted by the Department of Public Information. The student-leaders (ages 22-26) gained an understanding of the UN General Assembly and

Security Council so that they can replicate UNs in their home countries advancing pressing issues.

Working once again with UNESCO, the lead agency for the 2013 International Year of Water Cooperation, we contributed to the development of a new water-related collaboration project of specific interest for their communities. In collaboration with schools in the U.S., Kenya, Jordan, China, Russian Federation, Jamaica and France, the students are developing short films about water conservation to be hosted on the waterchannel.tv and video streamed. The students' work will form a key element of the International Year review.

In the U.S., we partnered with HarborLAB, a local Queens, NY-based non-profit aligned with Earth Day New York to provide microscopes, water testing and other educational materials to students at LaGuardia Community College, who will be involved in area clean-up on New York waterways this fall.

In Latin, *communitas* means "people coming together for the good of the community." It is also the name of an international awards competition, recognizing outstanding work in the areas of Corporate Social Responsibility (CSR) and volunteerism. We proudly took two honors. Our Green Team's member-outreach and staff engagement on environmental preservation and institution's sustainable development programs earned UNFCU corporate recognition.

Timothy Challen, business development manager UNFCU-Geneva, received an Individual Project award for his role in the 2012 Africa UNiTE Climb led by UN Women and African governments in support of the United Nations Secretary General's Campaign, "Say NO to Violence against Women."

### **Element 3: Measurement of Outcomes**

#### *Environment*

- **Energy Consumption/Carbon Footprint Initiative:** With our new Dashboard and a year's worth of data on electricity, water and gas usage entered into the tool, we will take next steps to offset and reduce our carbon footprint. Having learned our energy output, we will compare our results with other organizations our size. Offsetting emissions through tree planting is also being explored.
- **Vendor Management Reporting on Greening:** We will further engage vendors/third parties to share new ideas and gain insight from thought-leaders to drive dialogue and make ongoing improvements in greening practices and policies. We have asked all new vendors to provide information regarding their green initiatives, prior to engaging them in any business. We will source locally when possible specifically with local printers and merchants to reduce the cost of fuel/transportation to ship materials.
- **Green Team:** Having conducted its official Planning Session Meeting in mid-August, volunteers are already fast at work, developing a new calendar of events and activities to be implemented in 2014. Activities at our branch and representative office will include more eco-friendly days with new events pegged to UN observances on the environment.

The Green Team will lead efforts to further reduce UNFCU's carbon footprint and offer staff and members alike with more educational initiatives. We will also leverage social media to promote further engagement on greening via surveys, questions and stories with links to UN/NGO activities.

- **Environmental Preservation:** Work to reduce paper usage will continue and we will complete our analysis of the scope of forms and marketing materials, inclusive of mailings. Our Procurement, Green and Facilities Management/Real Estate Teams are already conducting research on how to reduce envelope use, remove printers, determine new energy saving strategy and further reduce the use of plastics.

#### *Labor*

- Women's Empowerment Principles: Participation in UN Women-UN Global Compact events will enable UNFCU to learn more from leaders and contribute its practical examples. We plan to continue to align with organizations that seek to improve gender equality and champion women's financial events/seminars.
- We will continue to promote Wellness throughout UNFCU via tailored programs on fitness and workshops on health and nutrition.
- Staff educational programs will include Preparedness training in anticipation of natural disasters and other personal emergencies.
- As we refine our Advanced Best Program, we will seek to attain a strong rate of participation and graduation.
- Our extensive Quality Service Index (QSI) will include an expanded Internal Service Metric.

#### *Anti-corruption*

- Risk Management will encompass qualitative data in addition to rules and regulations. New self-assessments for compliance will serve to heighten awareness about fraud. We will also review our Cyber Policy and conduct additional training on implementing crisis strategy.
- Educational workshops, webinars and video broadcasts on a range of topics fully align with our service mission. As identity theft remains a global concern, we are this fall providing additional tools to offer member-protection with information sessions and updates to our online Security Center.

#### *Human Rights*

- Through out social responsibility programs we will continue to identify programs that promote women empowerment, education against gender-based violence, HIV and AIDS prevention, reproductive health, literacy and nutrition, sustainable development and peace education.

## *UN MDGs*

- As the centerpiece of our Board-mandated social responsibility program, we will forge additional links with UN agencies and NGOs to advance the NGOs and contribute to discussions on the United Nations Post-2015 Development Agenda to offer our perspective.
- We will seek to participate in more **UN Global Compact Network** events globally. In September, William Predmore, president/CEO of UNFCU, will attend the UN Global Compact's Private Sector Forum on Africa, as part of the Leadership Summit in New York and lend his thoughts to the discussion on innovation and sustainable finance.