



**ellafi**  
Federal Credit Union

2025

# IMPACT



## Connecticut's First Credit Union Dedicated to Empowering Women+

Ellafi believes financial empowerment should be accessible to everyone. While progress has been made toward financial inclusion, gender inequality continues to create barriers for many women+. That's why Ellafi is dedicated to creating a welcoming and supportive environment where women+ of all backgrounds can build confidence, strengthen financial independence, and achieve their goals. Through personalized products and services, innovative technology, and accessible financial education, Ellafi is here to support every step of your financial journey while helping build long-term economic resilience.



# Message from Ellafi leadership

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## 91 years and growing

**Built for women and those who support them**

2025 marked a defining moment in our journey. For 91 years, our credit union has been rooted in service, trust, and community. Today, as Ellafi Federal Credit Union, we carry that legacy forward with a renewed focus on supporting women and those who stand beside them. This evolution reflects both who we have always been and where we are going. Grounded in our history and guided by our mission, we remain committed to strengthening financial futures across Connecticut.

**Jim Misenti**

Chair, Ellafi FCU Board of Directors

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## Focused on impact

**Empowering financial independence, together**

Success at Ellafi is measured by the impact we have on the lives of our members. Whether it's building financial confidence, reaching important milestones, or creating greater opportunity, our role extends beyond traditional banking. In 2025, we embraced a bold new direction, deepening our commitment to women and their allies while continuing to invest in the communities we serve. By combining innovation with purpose, we are building a more inclusive financial future across Connecticut.

**Robyn Swanson**

President/CEO, Ellafi FCU

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# Year in review

## MEMBERSHIP

**54%** accounts opened have a female primary owner

**90%** more business accounts opened than the previous year

**\$723,358**  
loans granted to businesses

## LENDING

**52.95%** of loans were granted to women as the primary borrower

**38.10%** increase in loan dollars granted to women as primary borrower over the previous year

**15.30%** increase of the average loan balance of loans granted to women as the primary borrower over the previous year

# Small business

This year, we strengthened our commitment to local entrepreneurs by launching a comprehensive suite of small business solutions designed to support every stage of growth. From business checking and savings accounts to small business lending, payroll services, and merchant services, we expanded our offerings to help business owners manage operations more efficiently and access the financial tools they need to grow. These enhancements reflect our focus on building long-term relationships with small business members and serving as a trusted financial partner as they launch, scale, and sustain their businesses.

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When I was getting ready to start my business, I saw Ellafi’s mission around empowering women and promoting financial intelligence, and I knew it was the right place to turn. I had positive experiences as a member in the past and felt confident in the support I would receive. I applied for a business loan, and through that process, my idea became a reality. Ellafi played an important role in helping me launch and grow Perkins Transport.

**Tahnesha Perkins**  
Perkins Transport LLC

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I opened my account about 10 years ago, back when I lived in Meriden, and I’ve been with the credit union ever since. Over the years, they’ve supported both my personal and business banking needs, and that relationship has really grown with me through different stages of my life and business. I truly believe in the power of a credit union and the way they show up for members in a more personal way.

**Jillian Shea**  
PlantHer

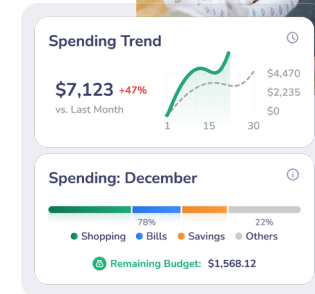
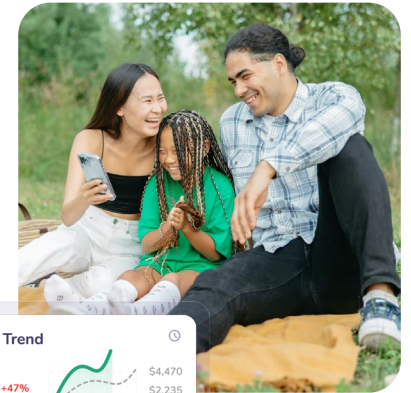
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# Financial wellness

Financial wellbeing is deeply connected to overall wellbeing. This year marked a major milestone for Ellafi as we officially launched our financial wellness platform, creating new ways to support members and communities in building confidence, clarity, and control over their financial lives.

## Building stronger financial futures

Through a combination of tools, resources, and community-based education, Ellafi introduced a more holistic approach to financial wellness. From digital experiences to in-person engagement, our goal is simple: to provide practical, accessible guidance that empowers individuals to make informed financial decisions and move forward with confidence.



### Access

We expanded access to financial wellness through new platforms and resources, including JoyCompass, the Enrich Financial Wellness Program, Money Mindfulness content, and the “Ella Says” blog. These tools were designed to meet people where they are, offering personalized guidance, educational content, and everyday financial support.



### Education

Ellafi delivered impactful financial education to hundreds of individuals throughout the year. Programs included interactive experiences like the Bite of Reality app with Mercy High School students, as well as community workshops such as Budget Like a Boss at Shiloh Baptist Church, classroom sessions with Grace Academy, a Homebuyer Seminar, and participation in the WIN Women and Girls Summit.



### Engagement

Building financial confidence starts with connection. Through a mix of in-person events, digital tools, and ongoing content, Ellafi engaged with individuals across all stages of their financial journey. By showing up consistently and creating meaningful experiences, we continue to strengthen relationships and support lasting financial wellbeing in the communities we serve.



# ellafi kind

“ Elevating Lives in our community by Lending Aid and Fostering positive Impact to lead through Kind actions. ”

# Community impact

Through Ellafi Kind, we focus our impact on three key areas that support and empower women and families in our communities.



## Young Girls

Providing financial education, resources, and opportunities to help young girls build confidence and strong financial futures.



## Housing

Helping individuals access safe, stable housing through support for down payments, furnishings, and essential home needs.



## Domestic Violence Support

Supporting women transitioning out of domestic violence situations through matched savings and financial stability programs.

## Showing Up for Our Community

### COMMUNITY

**51** Community organizations Ellafi engaged with in our first year

**88** Total community engagements, including events, workshops, and collaborations

### CHAMBERS

**4** Chamber of Commerce partnerships established

**29** Engagements supporting local businesses and economic growth

### INDUSTRY

**5** Non-vendor industry relationships built

**17** Industry engagements focused on collaboration and knowledge-sharing

Funds/Goods Donated  
**\$26,287**

Funds Raised: Ellafi Kind  
**\$19,005**

# Community partnerships

## Women United Grant – Middlesex United Way

This year, Ellafi Kind was proud to receive a \$1,000 grant from Women United at Middlesex United Way, supporting a program deeply rooted in financial empowerment.

Through this funding, we're expanding our Matched Savings Program for survivors of domestic violence in partnership with New Horizons Domestic Violence Services. Participants are able to open a special purpose Share Certificate in their own name at Ellafi, with a dollar-for-dollar savings match to help them begin building financial stability.

Paired with access to financial wellness resources, this program is about more than saving, it's about creating a safe foundation, restoring confidence, and supporting women as they take the next step forward.



## Girls Inc. of Central Connecticut Partnership

Our partnership with Girls Inc. of Central Connecticut brought some of the most fun and meaningful moments of the year.

From raising \$1,600 on International Women's Day to sponsor a week of summer camp for over 100 girls, to showing up for Trunk or Treat and hosting a community book drive, this was all about creating experiences that make an impact. Seeing the energy, creativity, and confidence of the girls at camp was a powerful reminder of why this work matters.

Together, we're helping create spaces where the next generation can grow up strong, smart, and bold.



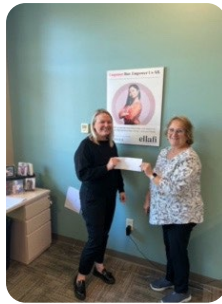
# Ellafi Kind in action

## Nonprofit Giveaways

To launch Ellafi Kind, we invited our members to take part in something meaningful, sharing the nonprofits that matter most to them and where they felt support was needed in the community. Through this member-led initiative, 5 nonprofit organizations were each awarded \$500, helping extend their impact and strengthen the causes closest to our members' hearts. This effort reflected what Ellafi Kind is all about, listening, connecting, and giving back in ways that are rooted in community voice.



**The Food Pantry of North Branford**



**TriCircle**



**Unashamed Inc.**



**Caritas Immigration Legal Services**



**Charter Oak State College Women In Transition (WIT)**

## Scholarships

Ellafi Kind also remained committed to investing in the future. This year, we awarded scholarships to 3 high school seniors, helping to ease the financial burden of higher education and support their next chapter. Each scholarship represents more than financial assistance, it reflects a belief in their potential and a commitment to helping them move forward with confidence.



**Scarlett D.**

The Ella Scholarship  
Coginchaug Regional High School



**James A.**

The Ellafi Kind Community Scholarship  
Xavier High School



**Mikaela F.**

The Jean Crook Memorial Scholarship  
Middletown High School

# Awards and recognition

In our first year as Ellafi, our commitment to empowering women+, strengthening financial wellbeing, and investing in our communities has been recognized through industry awards and nominations that reflect the impact of our work.

These acknowledgments highlight more than organizational achievement, they reflect the meaningful connections built with our members, community partners, and the individuals we serve every day. From financial wellness initiatives to community engagement and small business support, our efforts continue to center access, education, and empowerment.

As Ellafi grows, we remain focused on deepening our impact and continuing to show up for the communities that inspire our mission.



## Connecticut's Credit Unions:

- Public Relations Award
- Wild Card Award
- Website Redesign Award



## CU Times Luminaries Awards (finalists):

- Community Impact
- Innovation in Technology



## America's Credit Unions - Marketing, PR & Development Council Conference:

- Logo Category Award



## Midstate Chamber of Commerce

- Special Achievement in Innovation Award



## Girls Inc. of Central Connecticut:

- Robyn Swanson - Strong, Smart, and Bold - Woman of the Year Award

## Additional Recognition

### Fox 61 and United Way ImpaCT Awards

- Company Award Finalist for 2025

### Connecticut Coalition Against Domestic Violence

- Kristen Jensen, honored as part of our First 100 Plus Class of 2026

# ellafi

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[ellaficu.org](http://ellaficu.org)

Insured by NCUA

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