

## **Environmental, Social, and Governance (ESG) Statement**

At Affinity Credit Union Limited, we are committed to promoting sustainable practices and having positive impacts in the communities we service. Our ESG statement reflects our dedication to building a resilient, inclusive, and responsible future for our members and the environment we share.

### **Environmental Responsibility:**

We are dedicated to reducing our carbon footprint by implementing eco-friendly policies and practices across all our operations. This includes the reduction of print, inter-branch travel and the promotion of digital services to our members. Currently, we are introducing energy saving initiatives across our branch network including insulation, renewable energy and solar panel installations. We are promoting environmentally conscious lending by offering great value green loans, thereby encouraging our members to invest in a cleaner and more sustainable Ireland.

### **Social Impact:**

Here at Affinity Credit Union Limited, we are committed to financial inclusion and ensuring that all members, have access to our services. We also work with organisations such as Age Friendly Ireland to ensure older persons are supported when meeting their financial needs and to supporting persons of all levels of ability in making their financial decisions. We regularly support community development programs, investing in educational, social projects, and local sports clubs that enhance the well-being of both urban and rural communities.

### **Governance and Ethics:**

Affinity Credit Union Limited maintains a diverse and independent Board of Directors, representing the interests of our members and communities effectively. These Directors provide their services on a voluntary basis for the good of the communities where they live and work. We strive to uphold the highest standards of governance and ethics, ensuring transparency and accountability in all our activities. Affinity Credit Union Limited complies with all relevant laws, regulations, and industry best practices, consistently striving to exceed compliance standards.

Affinity Credit Union Limited values our members, employees, and communities as key stakeholders, and we actively involve them in shaping our ESG initiatives and policies. We foster a culture of open communication, inviting feedback and suggestions from stakeholders to continuously improve our practices. At Affinity Credit Union, our ESG values are at the heart of our decision-making processes, guiding us to create a positive impact on the environment, society, and governance. Together with our members and stakeholders, we are building a better and more sustainable future for Ireland.