

2023

Annual Report
Elevating the
Member Experience

Fueling Financial Wellness, Tailored to You

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ELEVATING THE MEMBER EXPERIENCE: FUELING FINANCIAL WELLNESS, TAILORED TO YOU.

In today's increasingly automated, digitized, and interconnected world, experiencing top-tier banking services may appear to sacrifice personalized attention and tailored products. However, at IDB Global Federal Credit Union, we firmly believe that leveraging cutting-edge technology should amplify the availability of personalized products and services. Our commitment lies in harnessing innovation to deliver an even more customized member experience, empowering individuals to achieve their financial objectives and life aspirations.

And we are proving it every day.

We are actively and consistently updating our technology and tools to ensure they are the best-in-class and fit for our members. We understand that our members' needs might differ from the average bank customers, so we spend a lot of time listening to you, our members. We recently restructured our organization to elevate our member experience, complete with a new Chief Experience Officer dedicated to ensuring you get the best member experience possible, from the Contact

Center to our branch to our Online and Mobile Banking platforms.

Another critical project underway is the modernization of our Washington, DC branch facility. With a growing and diverse membership, new and improved technology, and a recognition of the importance of an inclusive culture providing accessibility for all abilities, a more modern and functional home for your Credit Union is underway with a renovation of our existing space. We are excited about the new design and how it will help us elevate our interaction with every visitor, enhance wellness by designing safe and healthy spaces, and promote sustainable best practices through the use of materials in alignment with the IDB.

As your preferred financial partners, we hope your member experience is as elevated as we strive for it to be. To achieve this objective, we will guide and support our community on their financial journey by focusing on products, services, and meaningful relationships that help members achieve their life goals, all day, every day.





Chief Executive Officer
William L. (Chip) Lusk, Jr.

MESSAGE TO MEMBERS

“ *Success is not about the destination, but the journey and the impact you make along the way.* ”


Malala Yousafzai

Dear Valued Member,

2023 was another year of major global and national events. With two major international conflicts—Israel/Hamas and Ukraine/Russia—a housing shortage in the U.S., higher interest rates, lingering inflation and a banking crisis, it was a volatile year

Unfortunately, the two conflicts remain unresolved, and I am sure I speak for all of us when I say our heart goes out to the innocent victims of those terrible wars.





The financial landscape in the United States saw a notable shift in 2023, with many of the fears that gripped the nation easing as domestic and international concerns began to stabilize. For instance, while interest rates were higher, our economy is stronger than predicted, high inflation has subsided, unemployment is low, and job creation is high. Indeed, the “soft landing” once seen as a long shot is now an odds-on-favorite. In addition, the U.S. federal government announced an official end to the health emergency caused by COVID-19. And while the virus still affects far too many, the world is healthier.

Of course, perhaps no event revealed our Credit Union’s strength more than the collapse of Silicon Valley Bank and Signature Bank and the resulting nationwide fear of the vulnerability of the banking industry. Like no other, this event shined a light on the importance of liquidity, as well as the safety and soundness of our Credit Union. It validated our dedication to a prudent, member-focused mission-oriented financial institution providing personalized products, services, and meaningful relationships that help members achieve their life goals.

Regarding our mission, we have big plans for 2024! We will enhance personalization to ensure our banking products and services cater to your needs. Our branch will experience an extensive renovation to a more equitable and dynamic environment for members and staff. And we will evaluate prospective safe uses of robotic process automation and artificial intelligence to improve efficiencies and accelerate productivity..

Thank you for your business, trust, and support. All of us at IDB Global Federal Credit Union will continue to work every day to enhance our members’ experience and fuel their financial wellness.

Sincerely,
William L. (Chip) Lusk, Jr.
Chief Executive Officer

2023 RESULTS



TOTAL LOANS
TO MEMBERS
INCREASED BY:

\$15.1M

3.25%



RETURN ON
ASSETS:

0.42%



TOTAL CREDIT
UNION ASSETS
GREW BY:

\$794.4M

4.87%



NET WORTH
RATIO:

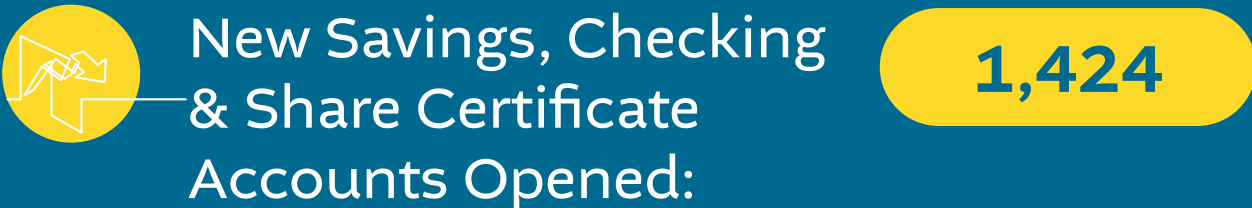
11.92%

MANAGE YOUR NAVIGATION



2023 HIGHLIGHTS

2023 highlights include:



Data as of 12/31/2023

At IDB Global Federal Credit Union, we treat every member interaction with extreme care, whether answering a member’s question through Live Chat or helping a member finance the purchase of their first home. We believe that each experience deserves to be addressed as vital and important. Some events, promotions, and products stood out as highlights of 2023. These activities fueled our growth, and we hope they elevated your banking experience and helped you achieve your financial and life goals.

MANAGE YOUR NAVIGATION





Expand the Circle Earn a Reward!

OUR FAMILY REFERRAL PROGRAM WAS A HIT!

At IDB Global Federal Credit Union, we consider ourselves one big happy family. And the bigger we get, the happier we get, thanks to growing financial strength and stability with each new member. We were overjoyed at the success of our 2023 Family Referral Program, in which we incentivized members to refer their IDB colleagues and qualifying family members. **When a referee joined, both parties received \$50.** In only a few months, **the program resulted in nearly 150 new members and \$500,000 in deposited funds!** That is a lot of added financial strength—and many new members we can now call family!



The financial industry average is 45 out of a -100 to 100 range

A STELLAR NPS SURVEY RESULT, AGAIN!

We exist to provide you, our members, with the best banking experience possible, tailored to your wants and needs. We take our members' opinions of how we are doing very seriously. One influential gauge is our annual **Net Promoter Score (NPS)**, based on survey respondents rating the likelihood that they would recommend the Credit Union to a friend or colleague. **We are proud to report that we scored an average of 73.6.** This is far above the average banking score of 45, and **even higher than our 2022 score of 65.** Our members' faith in us only motivates us to elevate their experience to even greater heights in 2024!



WE ARE A **HEALTHY** CREDIT UNION!

We are delighted to share that member feedback has been overwhelmingly positive, and our Credit Union continues to maintain excellent fiscal health, as affirmed by Glatt Consulting Group. Renowned in the industry for developing and upholding the HealthScore, which assesses the overall health of credit unions, Glatt ranked **IDB Global Federal Credit Union among the healthiest credit unions in Washington, DC.** This esteemed ranking underscores our unwavering commitment to promoting the financial well-being of our members and ensuring the strength and stability of our institution. Furthermore, DepositAccounts.com recognized us as **one of the top 200 healthiest credit unions in the United States!**

MANAGE YOUR NAVIGATION



COMMUNITY AND FINANCIAL EDUCATION EVENTS

At IDB Global Federal Credit Union, we support the financial health of our community by sharing information and answering important questions.

In September, we celebrated **Hispanic Heritage Month with a virtual Lending “Open House,”** where our Chief Lending Officer and his team shared valuable insights and answered questions about the home buying process. We continued the **festivities in October with an event at the branch** welcoming members and IDB staff. We provided food, financial resources, and our team of experts were available to educate members about the services and products available to them.

A similar event in December, our Homebuying Open House in the Washington, DC branch, featured Lending Specialists, Title Company Experts, and leading Real Estate Agents. Together, these events attracted



hundreds of members and prospective members and they represented our commitment to our members' financial wellness and goals of homeownership.

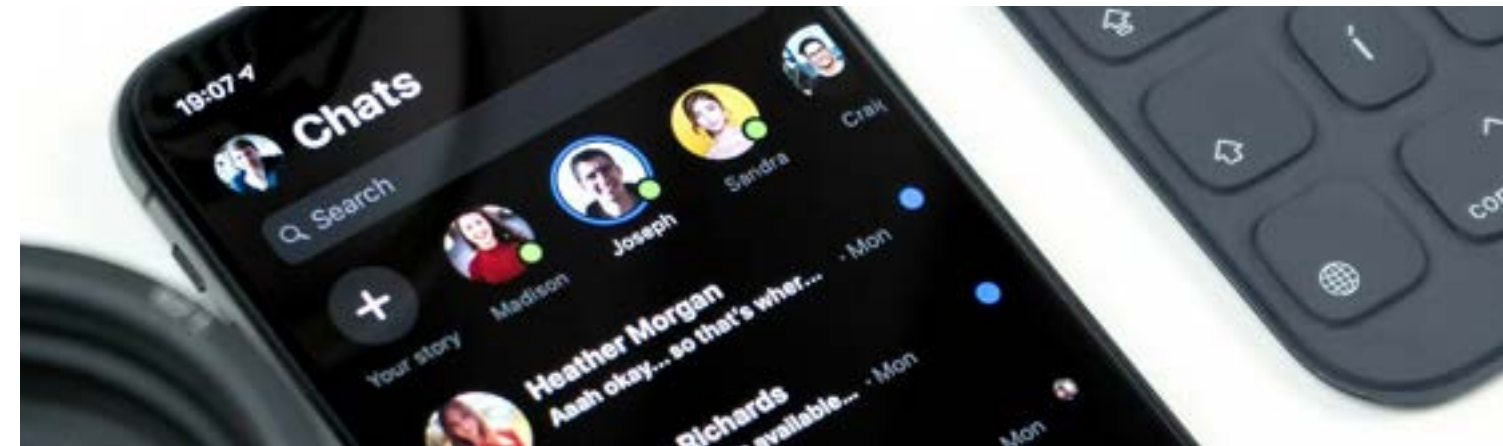
Another excellent series of 2023 events was our **Cafeteria Table Events** gatherings, which brought together many IDB community members! While food, refreshments, and raffles were given out, the real sustenance of these events was information about our Credit Union's products and services. In this convivial setting, we engaged with current and prospective members to share how our breadth of personalized tools and friendly, professional service could help them achieve their financial and life goals. These events were an excellent way to promote financial literacy and bring our community together, and we look forward to holding more in 2024.

OUR NEW HIGH-YIELD CHECKING ACCOUNTS REWARD YOU!

Last year saw the introduction of two new powerful money-building products: Our Kasasa Cash® Checking and Kasasa Cash Back® Checking accounts. These new products combined the convenience of a checking account with the money-growing benefits of a high-yield savings account, no monthly maintenance fee, and no minimum balance required to earn rewards. And, in keeping with our goal of providing tailored products, members' are offered a choice of how to receive rewards: **Earn 4.00% APY* on balances up to \$10,000 or earn 4.00% cashback* on everyday debit card purchases.** We hope all members take advantage of these potent products.

* APY = Annual Percentage Yield. Visit our website for full terms, conditions, and disclosures. Membership restrictions may apply. Qualifications, rules, and limitations apply. Advertised information and rewards based on all account qualifications being met during each cycle period. Qualifications, rates, rewards, account specifics and restrictions may vary by Kasasa account IDB Global Federal Credit Union. Federally insured by NCUA.

MANAGE YOUR NAVIGATION



WHATSAPP EVERYONE!

Being available to our members as often and as easily as possible is important to us. In 2023, we added a new method to the myriad of ways you can contact us. In addition to live chat, phone, video and email, we are now available on WhatsApp. The free app allows our members to contact us via private, secure texts, phone and video, from anywhere in the world at no charge*. This is an important communication channel to our international members, who can now avoid charges from wireless phone carriers* when they contact us. **You can find us on WhatsApp at: 1-970-432-4328 (1-970-IDBG-FCU).**

*Message and data charges may apply if WhatsApp uses data from your wireless carrier. Free use assumes utilizing an internet connection.

OUR HIGH-YIELD SHARE CERTIFICATE OFFERING!

Maximizing the returns on your savings is one of the things we pride ourselves on doing well. **We proved it in 2023 with a promotional 12-month high-yield Share Certificate.** This promotion allowed members to roll over their maturing 11-month and 13-month Share Certificates into a 12-month Share Certificate that offered an impressive **5.12% APY!*** This product elevated our members' wealth-building experience with the security of a government-insured account. We look forward to continue giving back to our members in 2024!

**APY = Annual Percentage Yield. The dividend rate and annual percentage yield will not change for the term of the account. Visit website for full disclosure.*

WE PUT YOU IN THE DRIVER'S SEAT FOR LESS IN 2023!

For consumers, the 2023 new and used car market was challenging. Interest rates were high, and the car market values were still elevated due to supply shortages. At these times, belonging to a Credit Union like ours is the smart financial move. For example, when the national average new car loan hovered at **6.58% APR*** and the **used car loan average came in at a shocking 11.17% APR***, **our Credit Union offered new and used car loans at a friendly 5.50% APR!** And, if the member signed up for Direct Deposit and Auto Pay from their IDB Global Federal Credit Union account, **we lowered the rate to 5.00% APR!** We put a lot of members in the driver's seat of new and used cars with this promotion and look forward to helping more in 2024!

**APR = Annual Percentage Rate. Loans are subject to credit qualifications and approval.*

WE ALSO INCREASED YOUR HOME EQUITY LINE OF CREDIT POWER!

We applied that same member-first philosophy to our popular **Home Equity Line of Credit (HELOC) product**. **When the market average for HELOCs was at 9.00% APR*, we offered members a rate of only 7.25% APR* for 12 months.** HELOCs are wonderful financing tools because interest accrues once you access the funds, so you only pay interest on the amount you use. This powerful financial tool leverages your home's equity and can be used for anything, from making home renovations or repairs to consolidating high-interest debt into one low monthly payment or paying for college. As always, the choice, and the financial power, is yours.

**APR = Annual Percentage Rate. Visit our website for full terms, conditions, and disclosures.*

MANAGE YOUR NAVIGATION



WE GOT YOUR FAMILY BACK TO SCHOOL

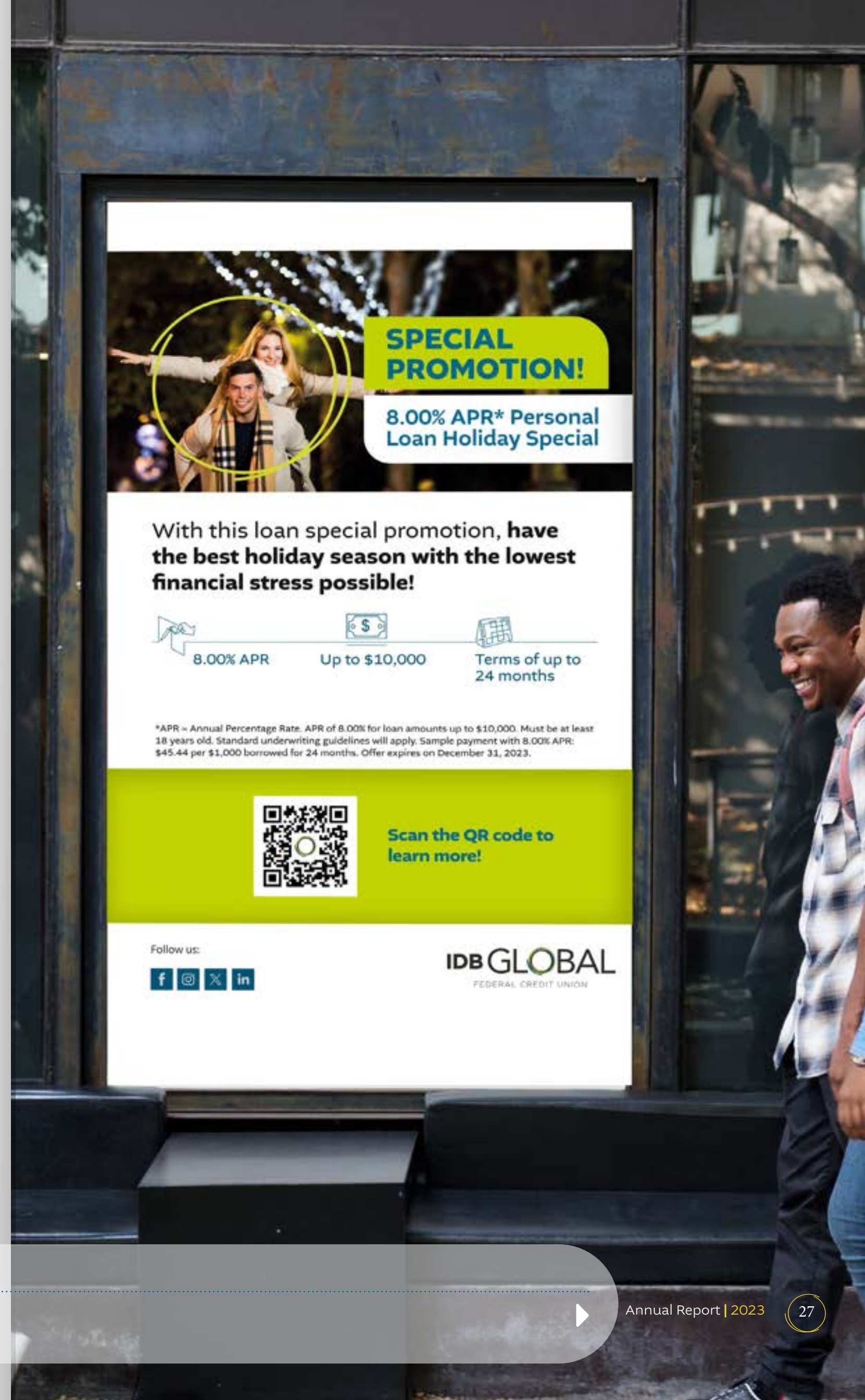
With new clothes, books, tuition... the costs of going back to school can really add up, especially after summer vacations and summer camps. To help our members avoid maxing out their credit cards, we offered a low-interest Back-to-School Personal Loan Special. In an atmosphere of personal loan rates ranging from **11.00% APR* to as high as 32% APR***, we offered personal loans **at a low 7.25% APR* for 24 months.** This gave members a smart, cost-effective way to set their students up for educational success.

**APR = Annual Percentage Rate. APR of 7.25% for loan amounts up to \$10,000. Loans are subject to credit qualifications and approval. Must be at least 18 years old. Standard underwriting guidelines will apply. Visit our website for full terms, conditions, and disclosures.*

'T WAS THE SEASON FOR GOOD CHEER, GIFT GIVING AND GREAT RATES!

Later in the year, as interest rates climbed even higher, we offered another great financial solution during the holidays, a time for family gatherings, good cheer and gift giving. While the holidays often add up to a credit card debt hangover come the New Year, we helped many members avoid high-interest credit card debt by offering a **Holiday Special Personal Loan at a fixed rate of 8.00% APR*** on amounts up to **\$10,000 for 24 months**, which is a low monthly payment of under **\$46 for every \$1,000** borrowed. This loan special offered our members a way to consolidate their debts and become debt-free sooner, a proven strategy for wealth building—and a happy New Year.

**APR = Annual Percentage Rate. Terms and conditions apply.*



SPECIAL PROMOTION!





8.00% APR* Personal Loan Holiday Special

With this loan special promotion, **have the best holiday season with the lowest financial stress possible!**

8.00% APR Up to \$10,000 Terms of up to 24 months

*APR = Annual Percentage Rate. APR of 8.00% for loan amounts up to \$10,000. Must be at least 18 years old. Standard underwriting guidelines will apply. Sample payment with 8.00% APR: \$45.44 per \$1,000 borrowed for 24 months. Offer expires on December 31, 2023.

Scan the QR code to learn more!

Follow us:    

IDB GLOBAL
FEDERAL CREDIT UNION

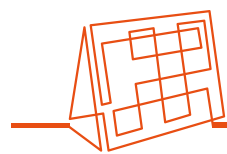


Put Your Checking Account to Work for You!

Our Kasasa Cash® Checking and Kasasa Cash Back® Checking accounts pay you back every month!

With our **Kasasa High-Yield checking accounts***, you get all the convenience of a checking account with the money-growing power of a savings account!

Choose how you want to grow your money!



No Monthly Maintenance Fee



Higher Dividends



ATM Withdrawal Fee Refunds*



Free Digital Banking

Kasasa Cash® Checking
Earn up to **4.00% APY***
on balances up to \$10,000

Kasasa Cash Back® Checking
Earn **4.00%** cash back* on
debit card purchases

*Membership restrictions may apply. Qualifications, rules, and limitations apply. Advertisements and rewards based on all account qualifications being met during each cycle period. Qualifications, rates, rewards, account specifics and restrictions may vary by Kasasa account IDB Global Federal Credit Union. Federally insured by NCUA.

Click here to go to
KASASA



We are now on WhatsApp!

Connect with us FREE* from anywhere in the world!

Monday - Friday
9 am to 5 pm ET
+1-970-432-4328
+1-970-IDBG-FCU

Avoid charges from your wireless phone carrier by using WhatsApp to text us!

Download onto your smartphone and contact us at **NO CHARGE!***

WhatsApp is just one more way we are elevating the member experience for you!

*Message and data charges may apply if WhatsApp uses data from your wireless carrier. Free use assumes utilizing an internet connection.



Chair
María Valeria Zemborain

BOARD OF DIRECTORS REPORT

The Board of Directors is comprised of volunteers who are elected by the members for a term of three years. The Board meets monthly to provide general direction and oversight of the Credit Union, in accordance with the Federal Credit Union Act and the Rules and Regulations of the National Credit Union Administration.

María Valeria Zemborain
Chair

Diego Flaiban
Assistant Treasurer

Jorge Roldán Modrák
Vice-Chair

Sandra Darville
Assistant Secretary

Francisco Rojo
Treasurer

Juan Manuel Fariña
Ken Foley
Monica Velásquez
Members

Daysi Andrades
Secretary



CREDIT COMMITTEE REPORT

“ *The Credit Committee extends its gratitude for the unwavering support and comprehensive presentations provided by the Credit Union’s management and staff.* ”

The Credit Committee, appointed by the Board of Directors, meets at least monthly, following high confidentiality standards to review loan requests that exceed the lending authority of Credit Union management or are exceptions to Credit Committee guidelines. The financial capacity and credit history of each applicant are analyzed to assure that loan payments will not overburden the member’s cash flow and that the best interests of both the member and the Credit Union will be served. **The Committee offers alternative financing options to help members manage their financial needs.** Appointed Committee members each serve two years. The Chief Lending Officer is a standing appointed member of the Committee.



Chair
Monica Velásquez

Monica Velásquez
Chair

Marco Paredes
Secretary

Jaime Cabrera
Arnoldo López Marmolejo
Yolanda Strachan
Members

Guillermo Mulville
Patricia Nalvarte
Adolfo Samaniego
Alternates



2023 LOAN ACTIVITY

In 2023, management approved a total of **860 loans**, which consisted of **759 consumer loans** and **101 mortgages**.

These loans amounted to a total of **\$68.1M** all falling within the lending limits established by the Committee and approved by the Board of Directors.

Additionally, the Credit Committee convened 11 meetings to evaluate 24 cases, which resulted in the approval of **15 loans** with a combined value of **\$1.8M**.



860
TOTAL LOANS
APPROVED



TOTAL AMOUNT
\$68.1M





Auto Loan

At IDB Global Federal Credit Union we take our members' commitment to sustainability seriously, so **we are rewarding you for going green with your next new or used car purchase!**

Finance or refinance an Electric Vehicle (EV) or Hybrid Vehicle (HEV) and we will reduce your auto loan interest rate by 0.25%!

And believe it or not, we will go even lower than that! **Sign up for Direct Deposit and set up Automatic Payments** for your loan and we will **reduce your rate by another 0.50%!**

Get pre-approved now to discover how much car you can afford and maximize your negotiating power!

*APR=Annual Percentage Rate. Loans are subject to credit qualifications and approval. Visit our website for full terms, conditions, and disclosures.

Get Your Loan Today

Family support loan Rates as low as 7.75% APR*!

We have you covered anytime, anywhere, so you can focus on what's really important to you. That's why our Family Support Loan is tailored to provide access to short-term interest loans in order to help families at special times that are the milestones of life. **Qualifying members can borrow up to \$25,000 at reduced interest rates**, with repayment of up to five years.

Why apply for a family support loan**:

- **Medical Emergencies:** When confronted with unexpected medical expenses, such as severe injuries or serious illnesses affecting you or your loved ones.
- **Bereavement Support:** During times of loss, we extend financial assistance for funeral expenses, encompassing everything from caskets to cremation.
- **Growing Your Family:** Whether you are welcoming a new addition through birth or adoption, the Family Support Loan can alleviate the financial stress associated with these joyous occasions.
- **Celebrating Love:** Planning a wedding? Our loan covers wedding expenses, including engagement rings, venue costs, decorations, and more.
- **Natural Disaster Relief:** In the aftermath of a disaster, our loan aids in covering expenses related to recovery, such as repairs, temporary housing, and essential supplies.
- **Employment Relocation:** For job-related relocations, we provide support with expenses like moving trucks, insurance, and temporary storage.
- **Fertility Support:** Our loan is tailored to ease the financial burden of fertility treatments, offering a beacon of hope and support along your path to starting a family.
- **Citizenship & Legal Support:** Whether you are applying for permanent residence or citizenship, or requiring legal services for civil cases like adoption, divorce, or estate planning, our loan covers the necessary fees

*APR=Annual Percentage Rate. Loans are subject to credit qualifications and approval.
**Documentation supporting purpose of loan and loan amount required.

Apply today!



Chair
Ken Foley

SUPERVISORY COMMITTEE REPORT

“ *The Supervisory Committee appreciates the continued trust and cooperation it has received this past year from the staff, Directors, and members of the Credit Union.* ”

The Supervisory Committee, appointed by the Board of Directors, is responsible for overseeing the agreed upon internal audit procedures and annual external audits, and for monitoring compliance with the regulatory requirements of the National Credit Union Administration (NCUA). This includes selecting auditors, verifying member accounts, reviewing internal controls, responding to member complaints, and recommending procedural improvements.



In 2023 the Committee:

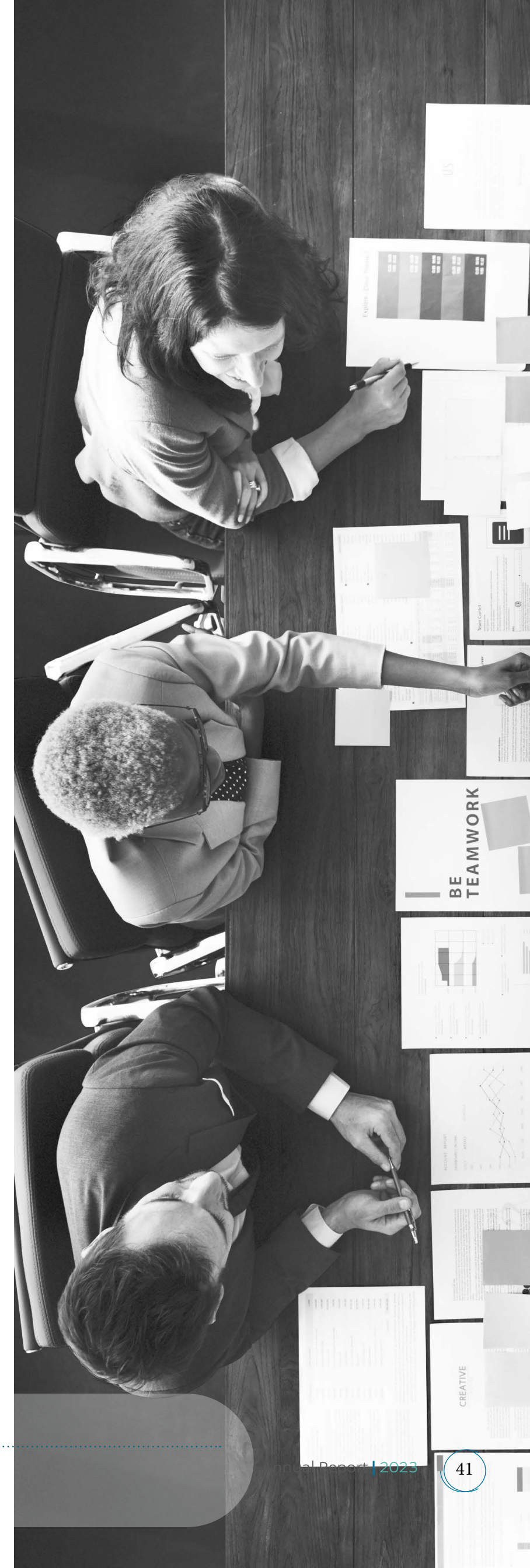
- Reviewed updates to programs and policies including the Bank Secrecy Act and Anti-Money Laundering (BSA/AML) policy, Information Security program, Incident Response Plan, and Electronic Payment Systems (EPS) policy.
- Continued its engagement with PBMares, LLP, to perform risk based internal audits which included audits of IT general controls, cybersecurity, and lending operations. PBMares also performed a review of the Current Expected Credit Loss (CECL) Standard implementation to ensure conformity with policies and regulatory requirements, as well as monitoring the compliance of other policies including the Loan Participations policy and the Bank Secrecy Act and Anti-Money Laundering (BSA/AML) policy.
- Continued its engagement with Doeren Mayhew, Certified Public Accountants and Advisors to perform the annual audit of the financial statements of the Credit Union as of December 31, 2023.

Ken Foley
Chair

Ignacio Barragán
Vice-Chair

Gabriela Torrez
Secretary

Bruno Fernández
Lucrecia Ledesma
Members





IDB GLOBAL
FEDERAL CREDIT UNION

Bank anywhere, anytime with the IDB Global Federal Credit Union Mobile Banking App!

Do more, even when you are on the go!

- 1. View Account Balances
- 2. Deposit Checks
- 3. Pay Bills
- 4. Transfer Funds
- 5. Monitor Your Credit Score

And much more!

More than checking and savings!

Did you know you can monitor all your accounts through Mobile Banking?

- 1. Credit Cards
- 2. Mortgage
- 3. HELOC
- 4. Personal Loans
- 5. Vehicle Loans

They are all in one convenient location—your smartphone, computer or tablet!

Protect your accounts with Mobile Banking's free* alerts!

Download the free* IDB Global FCU Mobile App today!



*Message and data rates may apply from your wireless carrier. International carriers may not be able to be reached.

Need money for that dream vacation, college tuition, or to consolidate high-interest debt?

We have a Consumer Loan that can help!

Featuring low interest rates, friendly terms and easy application, our instant lines of credit, personal loans and family support loans are tailored to your needs.

- Consolidate your debt into one manageable monthly payment.
- Finance a vacation or large purchase.
- Fund business projects or start a business with no collateral.
- Pay a tax bill, unexpected medical bill, or other unforeseen expense.
- Pay for family emergencies, relocation, citizenship applications, and more.

Our **Consumer Loans do not require property** to secure them and can be tailored to meet your budget.

Apply online!

MEMBERSHIP DEMOGRAPHICS

Location

Resides in the U.S.: **64%**

Resides overseas: **36%**

Group age:



RESOURCES



13

Seminars offered to members



2,871

Members registered for seminars



14.84%

Increase in seminar registration from 2022



159

ONE-ON-ONE COUNSELING SESSIONS WITH MEMBERS



104

REAL ESTATE LOAN COUNSELING SESSIONS WITH MEMBERS



55

INVESTMENT COUNSELING SESSIONS WITH MEMBERS

CONTACT CENTER



Calls

28,907



Skype Calls

894



Emails

15,003



WhatsApp Engagement

538

DIGITAL SUPPORT



780

Video calls handled



3,330

Chats handled



3,857

Web calls handled

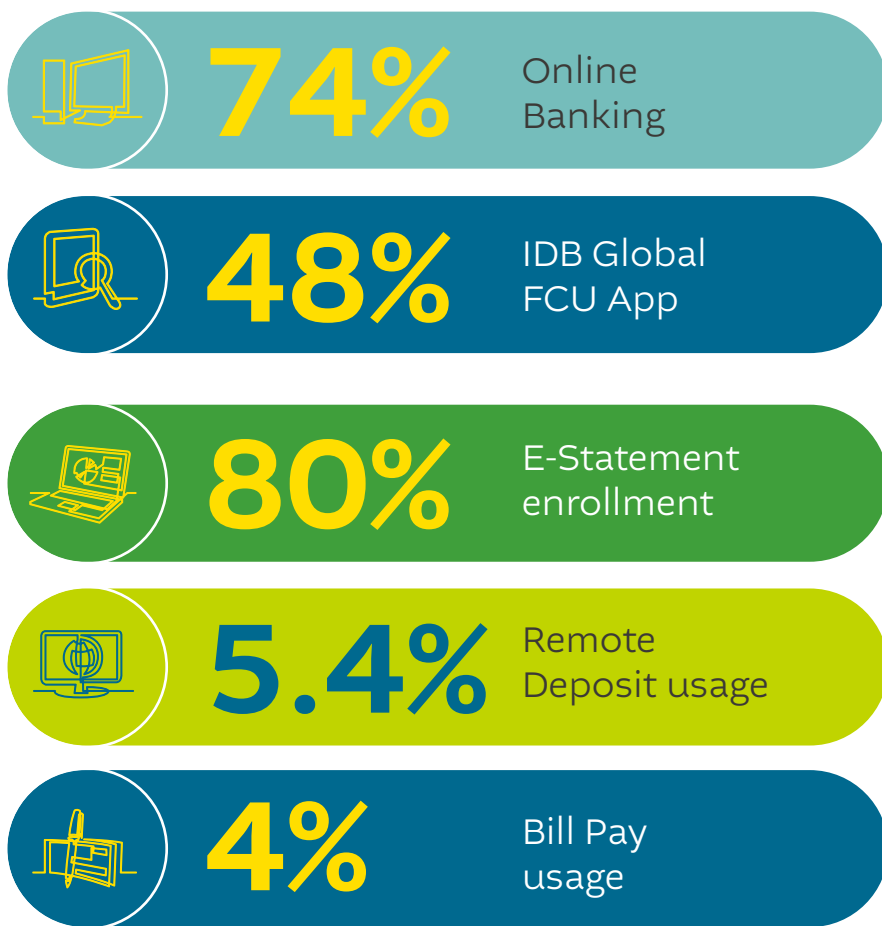


2,767

Member Services appointments

MANAGE YOUR NAVIGATION

INTERNET BANKING PENETRATION RATES



MANAGE YOUR NAVIGATION

SERVICE SATISFACTION RATING



73.6
Net Promoter Score

The financial industry average is 45 out of a -100 to 100 range



98%

In-Branch Service Satisfaction Rating

Call Center Experience

9.1 /10

Ease of Doing Business

9.7 /10

Wire transfer experience:

9.7 /10



New Members Felt Value:

10 /10

Knowledgeable Representative:

10 /10



We Are VERY Social!

Did you know that IDB Global Federal Credit Union is on



Be sure to follow us on your favorite social media platform to stay up to date on:

- Exciting new products and services
- Money-saving and wealth-building promotions
- Important upcoming events
- Scam and fraud threats

We post frequently to make sure you have the latest information to elevate your banking experience!

IDB GLOBAL
FEDERAL CREDIT UNION



Whether You Have No Credit or a Proven Credit History We Have a Credit Card for You!

Our **VISA Classic** and **VISA Classic National Credit Cards** are designed to Fuel Your Financial Wellness!

- Low interest rates
- No annual fee*
- No foreign transaction fees
- No balance transfer fees
- No cash advance fees
- Auto rental collision insurance
- Travel benefits

With online account access and a 24/7 bilingual member contact center, our credit cards are tailored to you!

Start building your credit today!

*Loans are subject to credit qualifications and approval. Variable APR. Visit our website for full terms, conditions, and disclosures.

Apply online!

SENIOR MANAGEMENT & VOLUNTEERS

Executives

William L. (Chip) Lusk, Jr.
Chief Executive Officer

Marilyn Wagner
Chief Experience Officer

Marco Paredes
Chief Lending Officer

Luis Arias
Chief Financial Officer

Katherine Lopez
Chief Risk Officer

Mark Schwartz
**Chief Human Resources
Officer**

Kia Ware
Chief Information Officer

Board of Directors

María Valeria Zemborain
Chair

Jorge Roldán Modrák
Vice-Chair

Francisco Rojo
Treasurer

Daysi Andrades
Secretary

Diego Flaiban
Assistant Treasurer

Sandra Darville
Assistant Secretary

Juan Manuel Fariña
Ken Foley
Monica Velásquez
Members

Credit Committee

Monica Velásquez
Chair

Marco Paredes
Secretary

Jaime Cabrera
Arnoldo López Marmolejo
Yolanda Strachan
Members

Guillermo Mulville
Patricia Nalvarte
Adolfo Samaniego
Alternates

Supervisory Committee

Ken Foley
Chair

Ignacio Barragán
Vice-Chair

Gabriela Torrez
Secretary

Bruno Fernández
Lucrecia Ledesma
Members



Nominating Committee

Jorge Roldán Modrák
Chair

Lourdes Tellería
Secretary

Andres Gomez-Peña
Adela Barrio Sarmiento
Michell Maxwell
Members

Executive Committee

María Valeria Zemborain
Chair

Juan Manuel Fariña
Immediate Former Chair

Jorge Roldán Modrák
Vice-Chair

Francisco Rojo
Treasurer

Daysi Andrades
Secretary

Investment Committee

Francisco Rojo
Chair

Diego Flaiban
Vice-Chair

Sandra Darville
Daniel Fonseca
Tetsuro Narita
William L. (Chip) Lusk, Jr.
Luis Arias
Marco Paredes
Marilyn Wagner
Members

Human Resources Committee

Sandra Darville
Chair

Monica Velásquez
Secretary

Juan Manuel Fariña
Jorge Roldán Modrák
Mark Schwartz
Members



2023

Annual Report
Elevating the
Member Experience

Fueling Financial Wellness, Tailored to You

Address

1300 New York Ave. N.W.
Washington, DC 20577

Phone

+1 202-623-3363

WhatsApp/SMS

+1 970-432-4328

Fax

+1 202-312-4200

Email

credit@idbglobalfcu.org

Contact us via Skype at
[myidbglobalfcu](https://www.skype.com/people/myidbglobalfcu)

Website

idbglobalfcu.org

Stay Connected and Informed

Follow us on our socials for the latest product and service information, helpful financial tips, webinar highlights, exclusive offers, and more.

