

Same Dollars. More Impact.

How Charitable Donation Accounts (CDAs) help credit unions turn investment earnings into lasting community impact.

5-MINUTE READ | ISSUE 003 | CONNECT@ACUMENFA.COM



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THE QUESTION

What if increasing charitable impact didn't require increasing the giving budget?

Most charitable giving comes directly from operating income.

A Charitable Donation Account (CDA) changes that equation by using investment earnings to generate charitable dollars—allowing credit unions to strengthen both their communities and their financial position.

2-3x

MORE IMPACT

through investment earnings instead of operating dollars

A CDA HELPS CREDIT UNIONS



increase charitable giving



strengthen financial performance



deepen community impact

WHY CDAs WORK

01

INVESTMENT-BASED GIVING

Instead of funding charitable contributions from operating income, CDAs generate giving through investment earnings—allowing institutions to do more with existing resources.

02

REGULATED FRAMEWORK

Authorized by the NCUA, CDAs provide a structured approach to charitable investing with clear governance, transparency, and compliance requirements.

03

SUSTAINABLE IMPACT

Because giving is generated from investment returns rather than principal, CDAs create a scalable, long-term source of community support.

04

FLEXIBLE SUPPORT

CDAs allow CUs to direct charitable giving to the nonprofit organizations and community initiatives that create the greatest impact for members and the communities they serve.

THE BOTTOM LINE

Charitable Donation Accounts make it possible for credit unions to do something that's traditionally difficult:

Increase community impact without increasing charitable spending.

Instead of treating giving as a budget expense, CDAs transform it into a long-term financial strategy that benefits both the institution and the communities it serves.

ONE QUESTION FOR YOUR NEXT LEADERSHIP MEETING

If an investment strategy could double or triple charitable impact...

...what could a credit union accomplish?

Mission doesn't become more powerful because organizations spend more.

It becomes more powerful because they invest differently.

CDAs HELP FUND WHAT MATTERS MOST

- ✓ Scholarships
- ✓ Affordable Housing
- ✓ Veteran Services
- ✓ Small Business
- ✓ Youth Mentorship
- ✓ Job Training
- ✓ Community Health
- ✓ And More