

20

ANNUAL REPORT

25



— *msfcu* —
DESK DRAWER
— FOUNDATION —

A MESSAGE TO THE COMMUNITY

Dear Community,

In 2025, the Michigan State University Federal Credit Union (MSUFCU) Desk Drawer Foundation (DDF) marked its sixth year of strengthening the communities served. Thanks to the generosity of MSUFCU members, employees, and partners, the Foundation awarded more than \$678,000 in grants across the five philanthropic pillars — The Arts, Entrepreneurship, Financial Education, Stable Housing, and Youth Empowerment — advancing programs that uplift individuals and families across the communities where members live and work.

The Foundation’s reach grew through MSUFCU’s expansion into Illinois, where 10 new branches in Chicago and northern Illinois extended the Foundation’s philanthropic footprint. Since launching in 2019, the Foundation has awarded more than \$3.65 million to more than 60 nonprofit organizations, a testament to the Credit Union’s core value of giving back to the community.

This year, more than 100 nonprofits sought funding, with 49 invited to apply and 10 new grants awarded, alongside six continued multi-year commitments. These investments expanded housing initiatives, strengthened youth development, and supported education, creativity, and entrepreneurship in every region served.

Employees continued to be a driving force behind the Foundation’s impact, contributing and raising \$200,662 in support of the Charity Partners Fund and offering their time and talent volunteering at regional nonprofits. Member giving grew through several new initiatives, including an online giving platform, a year-end Community Challenge, and donations from organizations utilizing MSUFCU Community Rooms.

The Third Annual Donor Event brought more than 120 supporters together for an inspiring evening that highlighted stories of impact, including powerful reflections from youth leaders from the Grit, Glam, & Guts organization. Through the DDF Raffle, members purchased nearly 6,000 tickets, generating \$116,940 in total sales, with proceeds split between nonprofit grants and four members with the winning ticket numbers. Your support fuels meaningful progress to continue creating opportunities and strengthening communities throughout 2026 and beyond.

Sincerely,



Angela Brown
Board Chair

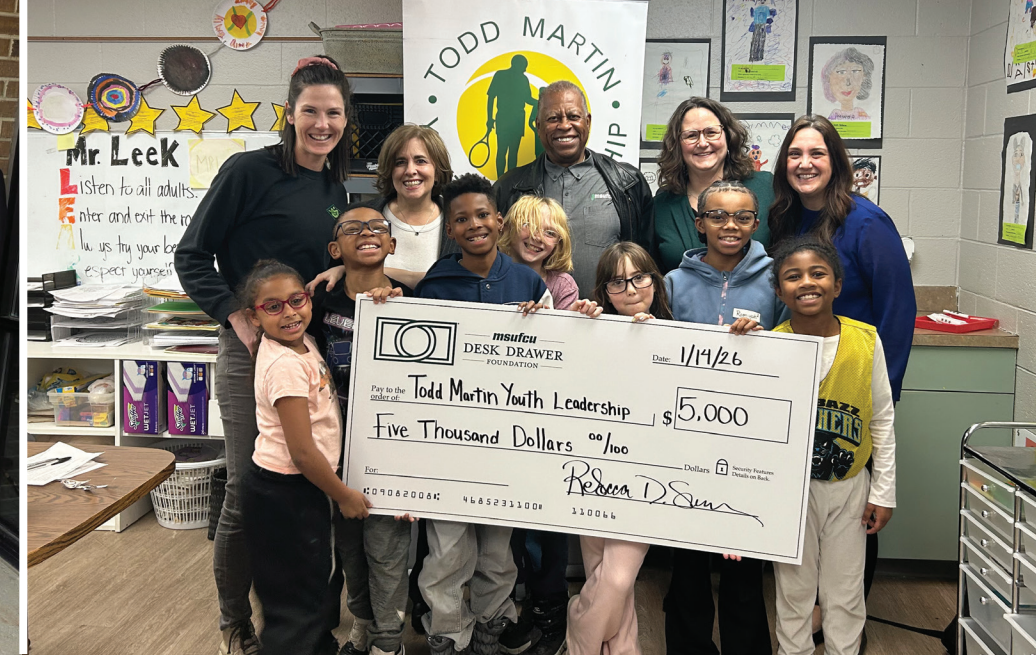


Rebecca Surian
Executive Director

Board of Directors

Angela Brown, M.B.A. Board Chair	Diane Landry, M.S.* Vice Chair and Community Director	Daniel Spadafore, Ph.D. Treasurer/Secretary	Bill Beekman, J.D., M.B.A. Director
Erin Carter, Ph.D. Director	Ernest Betts, Ph.D. Director	Elliot Daniels, M.S.* Community Director	

*Elected by DDF Donor Members



HISTORY

In 1937, eight Michigan State University (MSU) faculty members founded MSUFCU out of a single desk drawer on campus, creating a safe and accessible place for people to save and borrow money. That same spirit of empowering individuals led to the establishment of the MSUFCU Desk Drawer Foundation in 2019, an extension of MSUFCU’s commitment to support the people and places that make communities vibrant and strong.

As the Foundation marked its sixth anniversary in April 2025, it entered a new phase of growth. MSUFCU’s expansion into Illinois has extended the Foundation’s philanthropic reach, expanding support to new nonprofits in these communities. The fundamental idea of “people helping people” that shaped the Credit Union’s beginning still guides this work today. With the support of the Credit Union, members, employees, and partners, the Foundation directs its support across five philanthropic pillars that shape this impact.

The Arts | **Entrepreneurship** | **Financial Education** | **Stable Housing** | **Youth Empowerment**

Mission

Partner with donors to empower transformational change to make a sustainable difference in communities served.

Vision

Envision vibrant communities where every act of giving creates a profound impact, fostering a culture of generosity and empowerment.

Core Values

Collaboration: Fostering partnerships and teamwork among diverse stakeholders to maximize impact to achieve shared goals.

Compassion: Demonstrating empathy and understanding for communities and their needs.

Empowerment: Equipping individuals and communities with resources, skills, and opportunities.

Integrity: Upholding honesty, transparency, and ethical principles in all decision-making processes, ensuring trust and accountability.



SUPPORT

Since launching in 2019, the MSUFCU Desk Drawer Foundation has steadily expanded its charitable impact, awarding more than \$3.65 million in meaningful grants to more than 60 nonprofit organizations. Strong and sustained support from MSUFCU continues to provide the foundation for this work, giving donors confidence that their contributions create direct and lasting change in the communities served.

Nonprofit partners span six funding regions — mid-Michigan, southeast Michigan, northern Michigan, west Michigan, Chicago, and northern Illinois — and align with the Foundation’s five philanthropic pillars. Since inception, total grant dollars awarded per pillar include:

- The Arts:** \$721,000
- Entrepreneurship:** \$286,000
- Financial Education:** \$292,000
- Stable Housing:** \$1,107,400
- Youth Empowerment:** \$1,242,000

Contributions from Credit Union members and employees, proceeds from the DDF Raffle, and corporate support are directed to the Foundation’s unrestricted allocation, the **Community Impact Fund**. The MSUFCU DDF Board meets quarterly to review grant applications, awarding funding to nonprofits that align with the Foundation’s mission, vision, regions, and philanthropic pillars. Grantees receive one-time or multi-year commitments. The Foundation’s volunteer board members generously give their time, talent, and treasure, with 100% participation in financial contributions each year.

MSUFCU employees further demonstrate the Credit Union’s core value of giving back through their personal support of the Foundation. Each year, employees vote to select nonprofits within the Foundation’s regions and philanthropic pillars to receive funding through the Foundation’s restricted allocation, the **Charity Partners Fund**. In 2025, more than 50% of employees contributed to this fund. Selected nonprofit partners benefit from employee donations, volunteer support, and dollars raised through employee-led fundraising activities.



Scan the QR code to watch the **2025 Foundation Highlight Video** and see the impact made together.

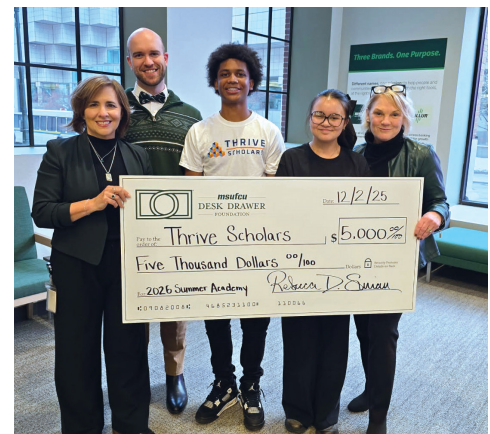
GRANT OVERVIEW

In 2025, the MSUFCU Desk Drawer Foundation awarded **\$678,194** in grants to **23 nonprofits** from the Community Impact Fund and the Charity Partners Fund to build and uplift communities across the Foundation’s five philanthropic pillars.



The Arts: \$110,000

Foster access and creativity in the arts to enrich communities.



Entrepreneurship: \$65,199

Empower and educate to encourage entrepreneurs to develop core skills.



Financial Education: \$10,033

Support educational programs that facilitate financial wellness and empower financial freedom.



Stable Housing: \$195,199

Strengthen lives through support of organizations that provide access to safe and reliable housing for individuals and families.



Youth Empowerment: \$297,762

Empower youth to learn, grow, create, and lead.



Interested in exploring funding opportunities for your nonprofit? Scan the QR code to learn more.

GRANTEES

MSUFCU Desk Drawer Foundation board members vote quarterly to award grants from the contributions directed to the Community Impact Fund. The Foundation received more than 100 letters of inquiry (LOIs) from nonprofits seeking support. Of these submissions, 49 nonprofits were invited to submit grant applications, with 10 new grants awarded in 2025, in addition to previously awarded funding for six multi-year grants.



Through a \$5,000 grant aligned with **Youth Empowerment**, the MSUFCU Desk Drawer Foundation supported Chicago Voyagers' outdoor youth development programs. Serving more than 250 young people annually, many of whom face poverty, trauma, or special education needs, Chicago Voyagers provides free, trauma-informed experiences such as hiking, biking, canoeing, and overnight trips. Programs are led by trauma-informed staff and offered in partnership with schools and community organizations to ensure that youth who benefit most from these transformative experiences can participate. With Foundation support, youth in **Chicago** continued building confidence, resilience, and leadership through transformative outdoor learning.



The MSUFCU Desk Drawer Foundation distributed the fourth of five annual contributions toward a \$500,000 transformational grant to Child and Family Charities' *Be the Light* capital campaign. This funding supported campus renovations and named the **MSUFCU Desk Drawer Foundation Program Services Building**. The grand opening celebration was held on April 30, 2025. The completed facility enhances behavioral health, child abuse prevention, and child welfare services in **mid-Michigan**, aligned with the Foundation's **Youth Empowerment** pillar.



During 2025, DDF supported Concordia Place with a \$5,000 grant aligned with the Foundation's **Entrepreneurship** pillar. Funding strengthened the Ruckus Entrepreneurs program, which equips teens with real-world business skills through the creation and sale of natural body care products. Through hands-on learning, participants build financial literacy, marketing, customer service, and product development skills — fostering entrepreneurial confidence, teamwork, and social responsibility. Grant dollars funded new worktables, enhancing hands-on learning and inspiring product expansion. This investment empowered more than 60 young entrepreneurs in **Chicago**.

Additional Grantees

The MSUFCU Desk Drawer Foundation also supported the following organizations in 2025.



DDF expanded **Stable Housing** across Michigan by providing support to Habitat for Humanity in both the Grand Traverse and Capital regions.

The \$10,000 grant to Habitat for Humanity Grand Traverse Region propelled development in the New Waves housing community, a 13-home project designed to address the affordability gap in **northern Michigan**. Funding bridged the difference between construction costs and what qualified families could sustainably afford, ensuring long-term accessibility and financial stability for homeowners.

DDF continued its three-year support of Habitat for Humanity Capital Region (HFHCR) through a multi-year grant to expand the organization's capacity and long-term sustainability. The \$150,000 grant enabled HFHCR to own the land where it builds homes, allowing them to maintain control over development, generate additional revenue, and serve families in **mid-Michigan** for years to come.

With both Habitat affiliates, DDF strengthened communities, invested in neighborhood revitalization, and helped families build brighter futures through safe, stable homeownership.



In 2025, the MSUFCU Desk Drawer Foundation awarded a \$5,000 grant to support the Mosaic Film Experience under its **Youth Empowerment** pillar. Funding expanded Mosaic's Career Pathways program, which provides middle and high school students — particularly those in under-resourced schools — with hands on learning in storytelling, videography, and digital literacy. Through this support, students in **west Michigan** gained exposure to creative and technology-driven career opportunities.



Thrive Scholars received a \$5,000 grant to support its 2026 Summer Academy, part of the organization's six-year college and career success program. Academy participants complete two intensive six-week academic residencies at top-tier college campuses. Scholars take college-level writing and math courses taught by university faculty, building the academic foundation and confidence needed to excel at highly selective universities. The program also provides mentorship and exposure to professional networks. The Foundation's investment expanded **Youth Empowerment** opportunities for high-achieving students from under-resourced communities in **southeast Michigan**.

MULTI-YEAR GRANTS



CHARITY PARTNERS

Each year, MSUFCU employees vote to support one nonprofit organization in each of the Foundation's six funding regions. These nonprofits received quarterly Foundation grants throughout the calendar year, funded entirely through employee contributions and dollars raised via employee-led fundraising efforts. In addition to providing financial support, MSUFCU employees generously shared their time and talent, helping advance the missions of these organizations in meaningful ways.

SOUTHEAST MICHIGAN

\$40,133



WEST MICHIGAN

\$20,066



NORTHERN MICHIGAN

\$20,066



**TOTAL
EMPLOYEE SUPPORT
\$200,662**

CHICAGO

\$20,066



NORTHERN ILLINOIS

\$20,066



MID-MICHIGAN

\$60,199



\$20,066



DESK DRAWER FOUNDATION RAFFLE

Launched in 2022 to expand funding for DDF grants, the quarterly MSUFCU Desk Drawer Foundation Raffle continued in 2025 with participation from MSUFCU and OU Credit Union members.

Each quarter, members can purchase raffle tickets at any branch in Michigan for a chance to win up to \$20,000. The raffle offers members a chance to win big but also provides a meaningful way for members to support the Foundation's mission of empowering transformational change and creating sustainable impact in the communities served.

In 2025, nearly 6,000 raffle tickets were sold totaling \$116,940. Four winners took home a total of \$57,910 in prizes and the balance was directed to Foundation grants to support nonprofits in the communities served.



Scan the QR code or visit deskdrawerfoundation.org/raffle to learn more about the MSUFCU Desk Drawer Foundation Raffle, including ticket sale timing.

A YEAR OF ACCOMPLISHMENTS

In 2025, DDF expanded charitable impact by introducing new and more accessible giving opportunities for members. DDF launched a dedicated giving page on the website, making it simple and secure for members to contribute to the Community Impact Fund using credit card or ACH payment options.

The year's most successful fundraising effort came from a \$5,000 Community Challenge by TruStage — MSUFCU's insurance and financial services partner — to inspire year-end giving. Member donors quickly surpassed the initial goal, prompting a stretch goal of \$10,000. By the close of the calendar year, contributions totaled nearly \$11,000.

Additionally, businesses and organizations utilizing MSUFCU Community Rooms were offered a convenient way to donate to the Foundation in appreciation for the use of these spaces, strengthening community engagement and support.



2025 ANNUAL DONOR EVENT

More than 120 guests attended the MSUFCU Desk Drawer Foundation's Third Annual Donor Event, the largest and most inspiring celebration to date, supported in part through generous sponsorships from TruStage and Experian. The evening featured live music by MSU's Jazz Studies Program, MSUFCU's Totally Green ChocoChip ice cream from the MSU Dairy Store, a visit from Zeke The Wonderdog, and ticket drawings for MSU Men's and Women's Basketball, and Men's Hockey.

Attendees heard powerful messages from Foundation leadership and Cameo King, Founder and Executive Director of Grit, Glam, & Guts — an empowerment program for teen girls in the Greater Lansing area and recipient of a \$10,000 DDF grant. Teen leaders, Alyse and Naomi, shared heartfelt reflections on growth, confidence, and resilience, inspiring others to embrace challenges and use their voices to create positive change.

The event offered community connection and highlighted the impact of donor support, bringing the Foundation's mission to life. Guests enjoyed a first look at the [2025 Foundation Highlight Video](#), celebrating the progress made possible through donor generosity.

FINANCIAL SUMMARY

Statement of Activities, December 31, 2025

	Without Donor Restrictions	With Donor Restrictions			All Funds
	Community Impact	Charity Partners	Verte Investment	Dreams Take Flight	Total
Revenue					
MSUFCU Donations	\$ 275,000	\$ —	\$ 183,700	\$ 10,000	\$ 468,700
MSUFCU In Kind Donations	196,151	—	—	—	196,151
Individual Donations:					
Online Donations	16,970	—	—	104	17,074
Employee Donations	32,281	184,921	—	—	217,202
Open Accounts	35,686	—	—	—	35,686
Closed Accounts	15,292	—	—	—	15,296
Corporate Donations	45,500	—	—	—	45,500
Room Rental Donations	7,602	—	—	—	7,602
Raffle Proceeds	116,940	22,261	—	—	139,201
CU Involved Revenue	—	9,784	—	—	9,784
TOTAL REVENUE	741,427	216,966	183,700	10,104	410,770
Expenses					
Grants	477,530	200,664	—	—	678,194
Scholarships	—	—	—	10,000	10,000
Personnel	145,848	—	—	—	145,848
Professional Fees	17,975	—	1,925	—	19,900
Printing and Postage	10,084	—	—	—	10,084
Event Expense	10,970	—	—	—	10,970
Software	9,528	—	—	—	9,528
Other	1,746	—	—	—	1,746
Raffle Activity	60,099	16,302	—	—	76,401
Unrelated Business Income Tax	4,569	—	—	—	4,569
TOTAL EXPENSES	738,349	216,966	1,925	10,000	228,891
Other Income					
Income (loss) from Investments	—	—	(159,608)	—	(159,608)
CHANGE IN NET ASSETS	3,078	—	22,167	104	22,271
Net Assets, Beginning of Year	2,612	—	2,456,604	1,000	2,457,604
Net assets, End of Year	\$ 5,689.56	\$ —	\$ 2,478,771	\$ 1,004	\$ 2,479,875

MAKE AN IMPACT!



Scan the QR code or visit
deskdrawerfoundation.org/donate
to support the Foundation's mission.



— *msufcu* —
DESK DRAWER
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