

62nd 2022
Annual Report

Providing Certainty in Uncertain Times.
Continuity, Safety, and Service are Our Commitments to You.

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PROVIDING
CERTAINTY IN
UNCERTAIN
TIMES.

CONTINUITY,
SAFETY, AND
SERVICE ARE OUR
COMMITMENTS
TO YOU.

As the future of geopolitics, capital markets, and the economy continue to fluctuate, financial institutions are more important than ever in providing their customers and members with certainty and financial security. At IDB Global Federal Credit Union, we accomplish this with a three-pronged approach focused on Continuity, Safety, and Service.

The bedrock of our approach is the democratic, cooperative ownership of our institution. We understand that any decision we make is a decision for all, by all, through continual communication and rigorous review of member feedback. Similarly, we have the benefit of working closely with the Inter-American Development Bank, our sponsor organization, and the Family, Staff, and Retiree's Associations which gives us added power to develop top-class products and services for our members.

Maintaining a secure, strong, and stable financial institution is crucial to promoting certainty among our members. This is the core function of any financial institution, which is why we work tirelessly to ensure the vitality and safety of the IDB Global Federal Credit Union.

Finally, nothing conveys certainty like premier service. At IDB Global Federal Credit Union, we pride ourselves on providing highly personalized, efficient, and convenient interactions across an array of integrated delivery channels. We sincerely hope you agree that, when it comes to your financial partner, you have complete peace of mind. That is our wish and our goal.



MESSAGE TO MEMBERS

“ *Success is no accident. It is hard work, perseverance, learning, studying, sacrifice and most of all, love of what you are doing or learning to do.* ”

Pelé

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

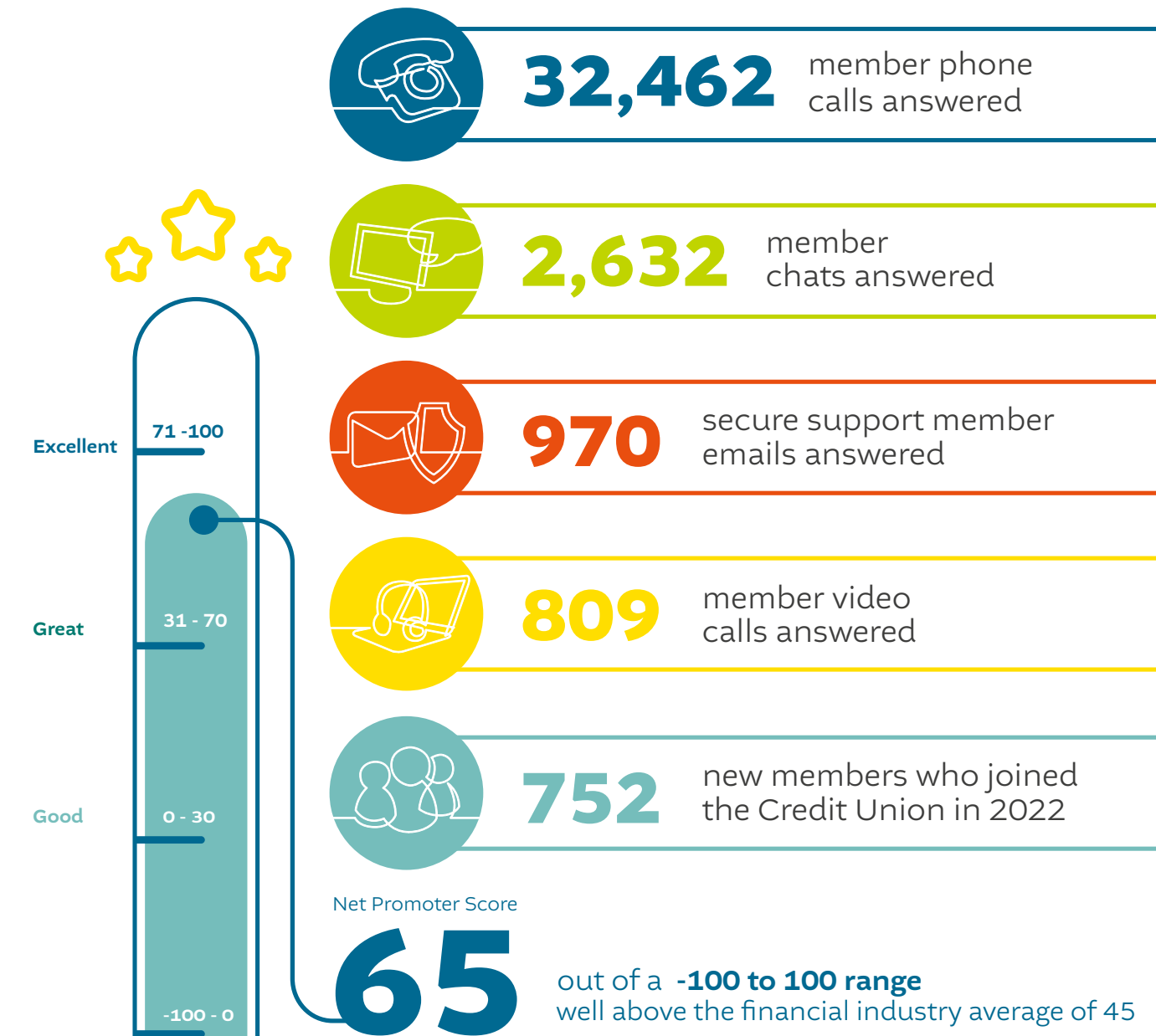


Dear Valued Member,

If 2022 showed us one thing, it is that we live in a time of volatility. Russia invaded Ukraine, inflation surged, the Federal Reserve raised rates seven times, and the Omicron variant mutated and spread further. There were, of course, many highlights and advances. Justice Ketanji Brown Jackson became the first Black woman to serve on the U.S. Supreme Court, Argentina won the World Cup, and science again delivered powerful vaccines to get us to a new normal.

IDB Global Federal Credit Union staff is dedicated to providing you, our members, certainty in uncertain times. Our commitment, no matter the external conditions, is to ensure financial safety, continuity, and premier service. We provide a secure, solid, and stable financial institution while offering personalized, efficient, and convenient interactions across integrated delivery channels. At times, it is challenging, but we always continue pursuing our goals. When we succeed, as in 2022, we are delighted to improve our members' lives and their experiences with us.

Achieving certainty for members means that we are there for members. In 2022, the numbers attest that we were.



Our success in uncertain times is the most genuine indication that our core principles support our members' financial wellness. In 2022, we rolled out new and exciting products and services to help members realize their financial goals.



THE NEW VISA® PLATINUM REWARDS CREDIT CARD





Providing rewards for you is a top priority for us. So, we redesigned a credit card that does just that and much more! The NEW Visa® Platinum Rewards Credit Card has all the benefits you requested and deserve in a credit card. It features a new look, a new name, and a competitive rewards program.

This exciting new offering from our lending department is an excellent example of a product designed to help protect members against rising interest rates and reward them for their business. For new cardholders, there are **no balance transfer fees** and 0% intro APR for a FULL YEAR **on balance transfers posted within the first three (3) months! A 9.50% - 18.00% variable APR will apply after that***. Plus, you will earn 30,000 reward points if you spend \$3,000 in the first three months. All Visa® Platinum Rewards Credit Cardholders benefit from the rewards program, in which you earn 1.5 points for each dollar spent. In addition, the card has many more protection and travel benefits. I encourage every member to consider this powerful credit card to help them stay financially healthy, especially when every dollar counts.

Legal: *The APR (Annual Percentage Rate) is variable and subject to change without notice. Rates are subject to credit qualifications and approval. Introductory 0% APR for new credit cards only. Exclusively for members living in the US. Credit history required. Benefits and terms are subject to change without prior notice.

DOMESTIC WIRE TRANSFER ENHANCEMENT

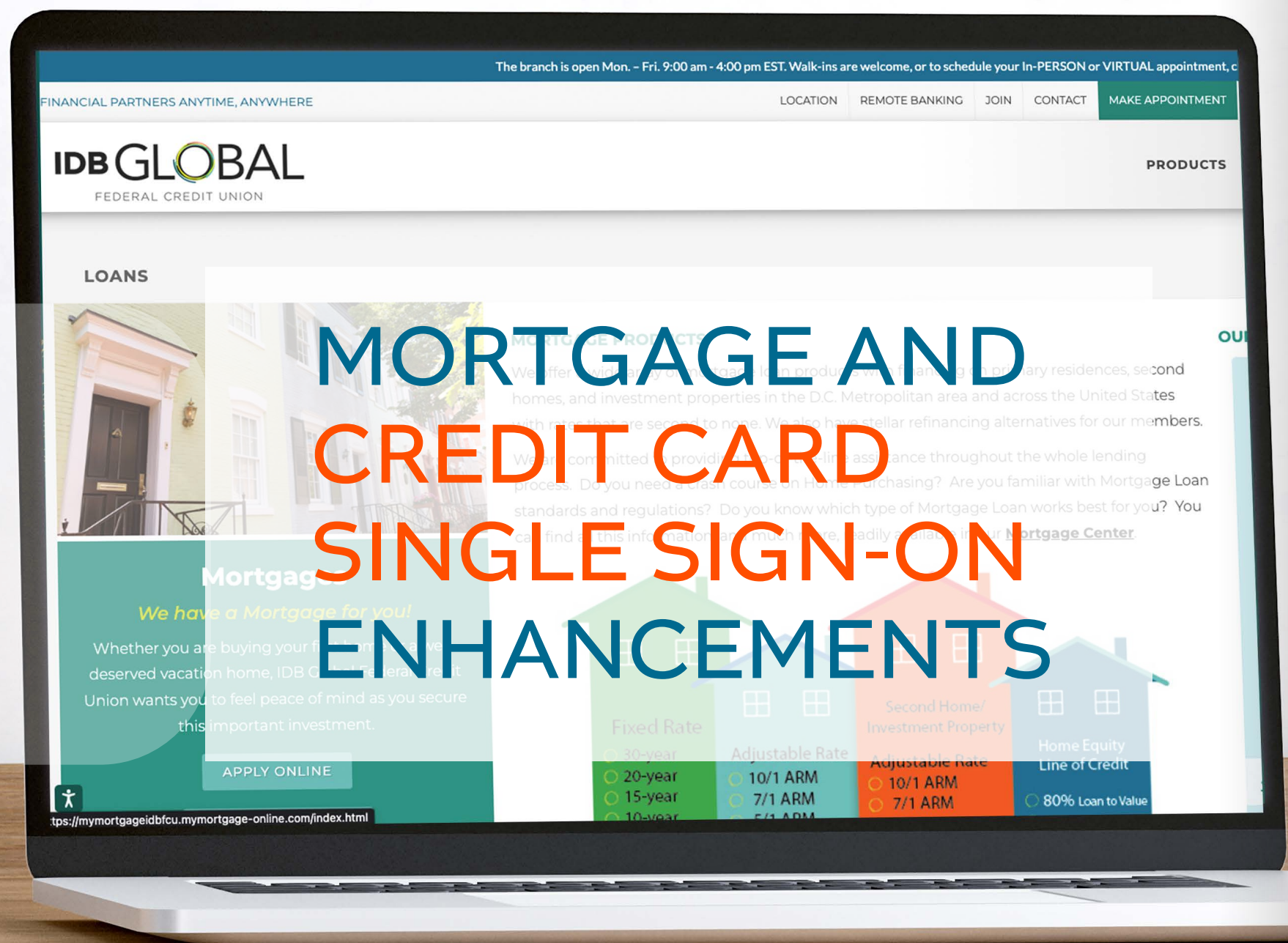
We understand that seamless transactions are crucial for your banking experience. Last year, we spoke with members and ideated ways to improve the process of sending money via wire transfer. After listening to your feedback, we enhanced domestic wire transfer capabilities* to include:

-  Scheduling future wire transfers
-  Saving wire templates for future payments
-  Viewing the status of your wire transfer request
-  Validating the receiving bank's ABA/Routing Number

And more!

To learn about or use all the great new domestic wire transfer features, log in to [Online Banking](#) and hover over the Transfer/Move Money tab. Be sure to read our Domestic Wire Guide regarding the new features!

*Wire Transfers that occur between the Credit Union and any financial institutions in the U.S.



You told us that accessing information about your home mortgage easily, quickly, and reliably is important to you. To give you the best mortgage banking experience possible, we added a new mortgage servicing platform within [Online Banking](#), which features a new look and feel and may be accessed either through Online Banking or our [IDB Global FCU Mobile App](#). The experience includes summary and detailed information about your mortgage. This new tool lets you manage your mortgage, anywhere, anytime.

Similarly, we improved our credit card Online Banking experience to allow you to manage your credit cards on your desktop, laptop, or mobile device. You may conduct online payments and balance transfers, view your account activity, manage your card controls, add travel notifications, and more. For additional information regarding any of our loan products or assistance in enrolling your credit card in Online Banking, email cu.lending@idbglobalfcu.org.



2022 HIGHLIGHTS

Competitive Mortgage, Car, and Personal Loan Promotions

With the Federal Reserve raising interest rates numerous times during 2022, one of the Credit Union's most important functions was continuing to offer competitive rates on our impressive range of home loan products. We are proud to say that we delivered on our goals to offer the lowest possible rates.

We offered our members a low ARM interest rate with our **5/1 adjustable-rate mortgage at 4.875% (6.325% APR*)**. We also had two Home Equity Line of Credit (HELOC) product specials. From **September through October, we offered a HELOC with an interest rate as low as 4.50% for the first 12 months on a credit limit of up to \$500,000**. From December 2022 through January 2023, our HELOC rate was a **competitive 6.0% APR for 12 months, with a credit limit of up to \$500,000**. These rates helped our members turn their current home into their dream home without the stress of selling, buying, and moving.

With inflation driving up used car prices as loan interest rates rose, another critical success in 2022 was our dedication to keeping used car loan rates to a minimum. We offer competitive used car loan rates and significantly save members money by allowing them to refinance existing auto loans at a lower rate. Early in the year, we offered a **special used car loan promotion with no payments for 90 days, up to 100% financing for 72 months, no prepayment penalties, and 24-hour approval.**

These excellent terms and low rates extended to the rest of our loan products as well. Personal loans can be used for anything from realizing significant life goals and vacations or consolidating and paying off high-interest credit card debt, which allows you to be debt-free sooner. We understand that personal loans can be a powerful financial tool in uncertain times. That is why we extended great personal loan promotions, like the one we provided during the 2022 holiday season, with a **rate as low as 5.75% APR* on amounts up to \$10,000 for up to 24 months.**

Congratulations to all members who took advantage of these money saving promotions. We will continue to offer you more loan promotions in 2023. So, as they say, keep an eye on this space!

*APR = Annual Percentage Rate.

High Share Certificate Rates

Did you know that our Share Certificate Rates reached a high of **4.40% (4.49% APY*) during 2022?** This was great news for anyone who had investable funds and wanted to put them to work! We look forward to continuing to offer competitively high rates of return in 2023!

*APY - Annual Percentage Yield. The dividend rate and annual percentage yield will not change for the term of the account.



Family Referral Program

At IDB Global Federal Credit Union, we know that our members' financial strength and stability grow when our family grows. In the fourth quarter of 2022, we held a Family Referral Program for members to refer their IDB colleagues and qualifying family members for membership in our cooperative. For every referee who joined, both parties earned \$50! This successful campaign generated **86 new members in just two months!** I want to extend a hearty welcome to those new members and a thank you to those who referred them.

We look forward to growing even more in 2023!

NPS Survey Results

At IDB Global Federal Credit Union, we always remember that our purpose is to serve you. As such, we take our annual Net Promoter Score (NPS) seriously. The NPS is a universally respected market research metric this is based on survey respondents rating the likelihood that they would recommend the Credit Union to a friend or colleague. It is a gauge of how we are doing according to the people who matter most: YOU. In 2022, **we scored 65**, well above the average banking **score of 45**. Thank you for your business and your trust in us. We value and appreciate you!

Health Score -- A Perfect 2022!

There is another metric that we all should be proud of. Each quarter, Glatt Consulting Group releases a report that analyzes the overall health of all credit unions. In each report released during 2022, IDB Global Federal Credit Union was ranked as the healthiest credit union in Washington, DC! With the uncertainty that plagued 2022, that is a truly impressive accomplishment and a great way to start 2023!



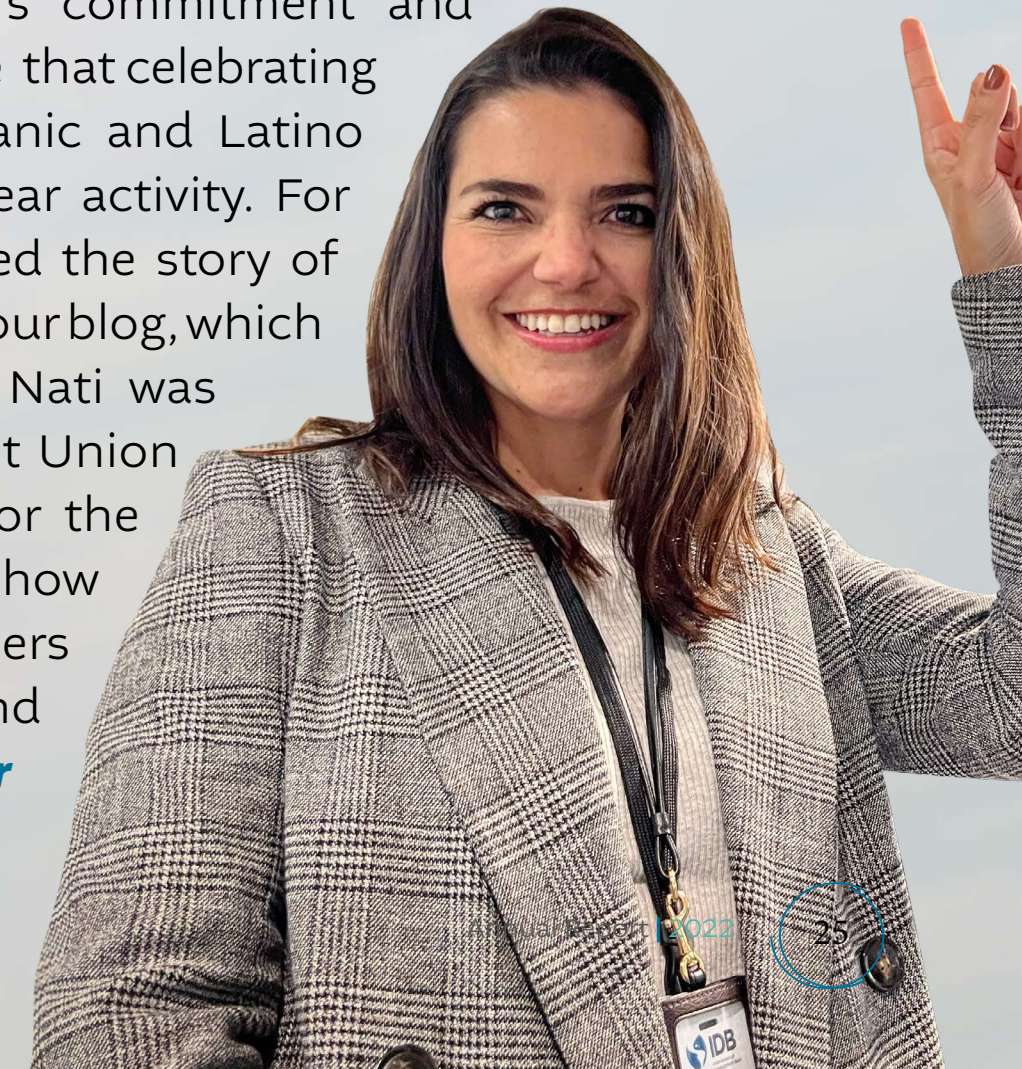
Solidarity with Belize

On November 2nd, 2022, Hurricane Lisa hammered Belize, causing massive destruction, displacing 5,000 people, and affecting more than 160,000 others. We immediately partnered with the Office of Belize and the Staff Association, and our response was fast and impactful. **The IDB community donated a total of \$7,552 including \$1,000 from the Credit Union.** While the devastation only added to the uncertainty of 2022, it verified the certainty of the big hearts in the IDB community.

EVENTS

Hispanic Heritage Month Celebration

In September, we hosted an Open House event at our Credit Union to celebrate National Hispanic Heritage Month. We connected with our members and potential members while enjoying Hispanic and Latino food and music. The large turnout of more than 100 is a testament to our community's commitment and dedication. Of course, we believe that celebrating the contributions of the Hispanic and Latino community should be an all-year activity. For this reason, we have spotlighted the story of **Natalia "Nati" Esguerra Rezk** in our blog, which you can find on our website! Nati was once an employee of the Credit Union and currently works directly for the IDB. Her story is a testament to how our Credit Union helps members achieve their financial goals and milestones! **Thank you, Nati, for being our member!**





HAPPY 100TH BIRTHDAY, MR. MANUEL VALDERRAMA ARAMAYO!

This past June, we had the great pleasure of celebrating the 100th birthday of one of our first members, Mr. Manuel Valderrama Aramayo. A member of the Credit Union since 1961, Mr. Valderrama was born in Tupiza, Bolivia, in June 1922 and has led a storied and impactful life.

While studying law, Mr. Valderrama became Bolivia's Chief of Staff at the Ministry of Foreign Relations (Cancillería). While there, he helped define Bolivia's strategy for obtaining limited access to the Pacific Ocean, treaties and relations with neighboring countries, and various resolutions of the early United Nations. He was appointed as the Secretary of the Bolivian Delegation at various international conferences, including a meeting with Argentina's first lady Eva Duarte de Perón.

In 1955, Mr. Valderrama was recruited as the first Bolivian hired by the U.S. Department of State's Point-Four Program (the precursor to USAID) in Bolivia and was made its highest-ranking local officer.

In 1960, Felipe Herrera, the first president of the recently created Inter-American Development Bank, hired Mr. Valderrama as head of Lending and Technical Assistance Operations. Over the next several years, his activities in IDB operations covered the gamut, taking him to 19 countries throughout the Western Hemisphere, where he negotiated with some of the most notorious leaders in the world. They included Nicaragua's Anastasio "Tachito" Somoza Debayle, Argentine General Juan Perón Sosa, and Haiti's Jean-Claude "Baby Doc" Duvalier (whose henchman entertained himself during one meeting by twirling his revolver around his finger).

Upon returning to Washington, DC, in 1980, Mr. Valderrama joined the IDB Legal Department. He created the legal structure of the IDB's affiliated organization, the Inter-American Investment Corporation (IIC), now known as IDB Invest, and he

managed related negotiations with member countries.

After officially retiring, Mr. Valderrama continued working as a consultant for the IDB for 16 years. He and his wife, María Teresa, have six children and eight grandchildren. They recently celebrated their 70th wedding anniversary and the birth of their first great-granddaughter. We at IDB Global Federal Credit Union are honored that this great man chose to spend so much of his life with the IDB and remained a dedicated member of the Credit Union over the past 62 years.



Outreach Webinars

An important part of ensuring the security and financial health of all our Credit Union members is keeping them updated on products, services, and promotions, as well as answering their questions. To give members direct access to leadership, we held six Country Office and Headquarters targeted live webinars in 2022. These webinars were created and hosted in partnership with the Staff Association. Our members had the opportunity to connect with and ask questions of our Board Chair, Chief Executive Officer, Chief Operating Officer, and Chief Lending Officer.

The webinars were in many languages and regions around the world. They were also a great success, and we look forward to more in the coming year.

In uncertain times, certainty is strength and trust. At IDB Global Federal Credit Union, we strive every day to deliver certainty to you. Through hard work, our commitment to you is continuity, safety, and service in all your banking needs. We know that if we succeed, we earn the honor of being your **Financial Partners Anytime, Anywhere.**



REMEMBERING MARC-ANDRE STERNE NESTOR

Our Credit Union family lost a dear friend, member, and former leader on December 11, 2022, when Marc-Andre Sterne Nestor passed away at the age of 83. Though he retired from the Credit Union years ago, Nestor made an indelible impression on our IDB Global Federal Credit Union community as our Manager of Loans for more than 30 years.

In addition to gracing us with his charm, dedication and vibrant personality, Sterne led an incredible life by any measure. Born in 1938 in Beausejour, a remote province in Leogane, Haiti, Sterne excelled at seminary school and became an ordained Catholic priest. Soon, however, Sterne was in danger due to the Catholic Church speaking out against a brutal dictatorship in Haiti and the rampant human rights abuses.

Sterne immigrated to the United States in 1966, becoming a Catholic priest in Washington D.C. Ultimately he left the priesthood and began a new life, marrying his wife of 50 years, Bernadette Boursiquot, and earning a Master of Arts degree from The Catholic University of America. Over the next ten years, he became father to a daughter, Rachel Nestor West, and joined IDB Global Federal Credit Union as our Manager of Loans.

With his big heart and welcoming smile, Sterne gave back to his community every day. Among other things, he helped Haitian immigrants with their paperwork and their transition to America. He founded, led, and contributed to non-profit organizations that financially supported oppressed Haitians. He also shared his love of music by serving as the pianist in the Haitian church community for over 20 years.

Our hearts are with the family of this wonderful husband, father, grandfather, uncle, and friend. He will be dearly missed.

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



2022 RESULTS

Total loans to members increased by

\$34.2M

Strong return on assets

.61%

Total Credit Union assets grew to

\$757.6M

Net worth ratio exceeded

12%

Aggregate value of Credit Union members' incremental savings

\$6.2M

Average annual benefits received by each member

\$570

[LEARN MORE](#)



Let Us Help With Your Dream Project!

With Competitive Fixed-Rates and Great Terms, IDB Global Federal Credit Union's NEW Home Improvement Loan gives you the freedom to make home repairs, upgrades, and additions!

- Add a bathroom
- Renovate the kitchen
- Build a deck
- It is up to you!

Whether it is your Primary Residence, Second Home or Rental Property, no appraisal or third-party inspections are required, and **you can borrow up to \$40,000!**

Contact our Lending Department Today!


IDB Global Federal Credit Union: **Your Financial Partners Anytime, Anywhere.**

*Proof of current home ownership (mortgage, deed, any liens on the property). Proof of the home improvement project, repairs, or upgrades with a quote from the 3rd party company that will provide the service or job. Must live in the United States territory.

You can get a rate discount with payroll direct deposit and setup of automatic payment from your Credit Union account.



IDB GLOBAL
FEDERAL CREDIT UNION



12.20%
Net Worth Ratio



10,898
Number of Members



2,342
New Accounts



27,080
Number of Share Accounts



Security

Only **0.03%** of debit card transactions we reported potential fraudulent activity.



\$622M Total Shares

Data as of Dec. 31, 2022

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

Jorge Roldán Modrák
Vice-Chair

Francisco Rojo
Treasurer

Ana María Rodríguez- Ortiz
Assistant Treasurer

Daysi Andrades
Secretary

Sandra Darville
Assistant Secretary

Juan Manuel Fariña,
Ken Foley,
Monica Velásquez
Members



Chair
María Valeria Zemborain

CREDIT COMMITTEE REPORT

“ *The Credit Committee would like to express its appreciation for the consistent support and thorough presentations it received from the Credit Union 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

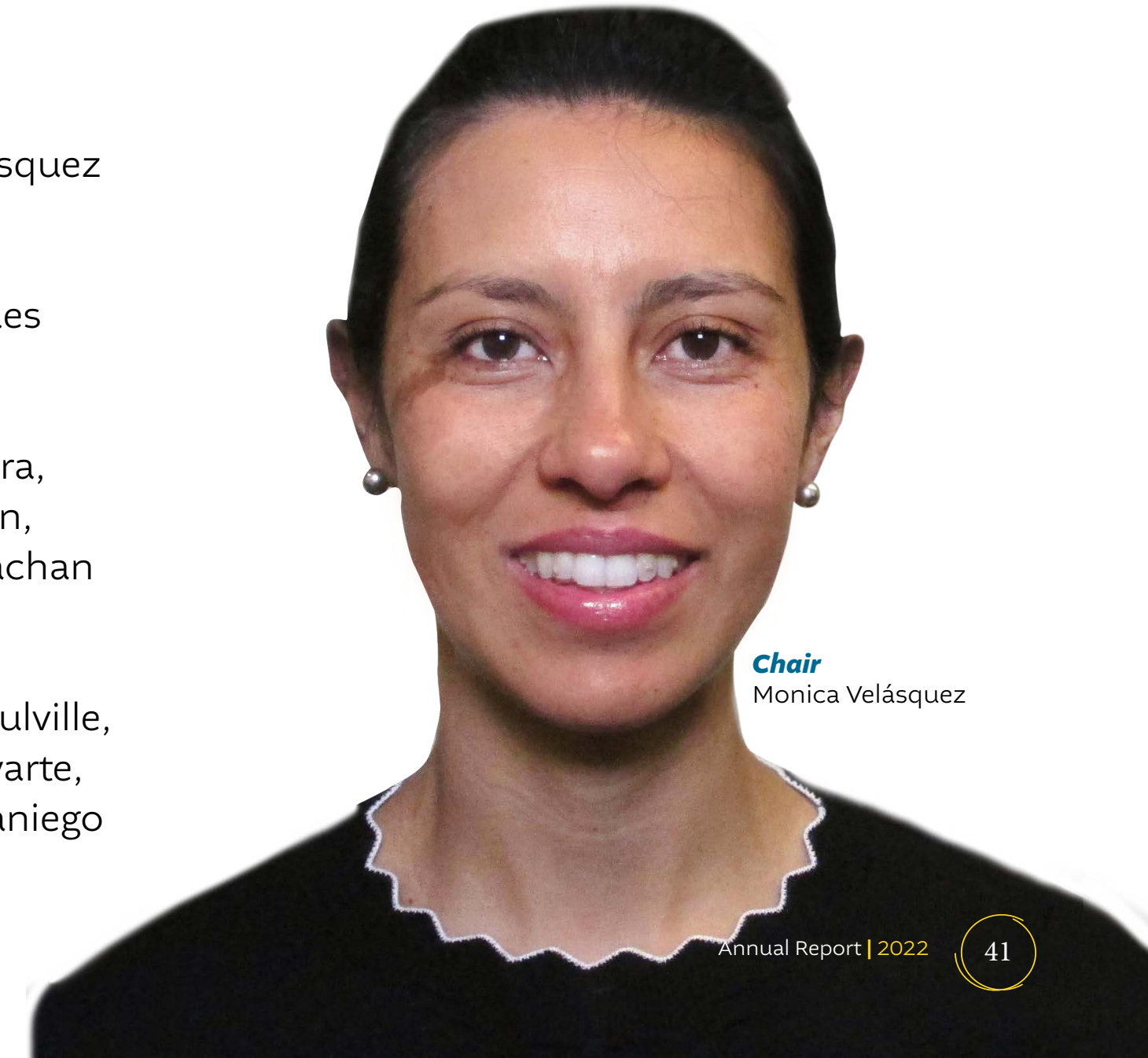
payments will not overburden the member's cash flow and that the best interests of both the member and the Credit Union will be served. The Committee offers alternative financing options to help members manage their financial needs. Appointed Committee members each serve two years. The Chief Lending Officer is a standing appointed member of the Committee.

Monica Velásquez
Chair

Marco Paredes
Secretary

Jaime Cabrera,
Diego Flaiban,
Yolanda Strachan
Members

Guillermo Mulville,
Patricia Nalvarte,
Adolfo Samaniego
Alternates



Chair
Monica Velásquez

During 2022, management approved **880 loans totaling \$118,499,825** under the lending limits established by the Committee and approved by the Board of Directors. In addition, the Credit Committee held **8 meetings, whereby they analyzed 18 cases and approved 14 loans totaling \$4,808,764.**



Number of Loans
Over 894



Total Amount
\$123.3M



MEMBERSHIP DEMOGRAPHICS



Location

Resides in the U.S.: **66%**

Resides overseas: **34%**



Age Group



0-17

1%



18-34

17%



35-51

40%



52-68

25%



69+

17%

SUPERVISORY COMMITTEE

“ *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. This includes selecting auditors, verifying member accounts, reviewing internal controls, responding to member complaints, and recommending procedural improvements.* ”

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).

Chair
Elizabeth Bedoya-Turner



In 2022 the Committee:

- Reviewed updates including the Business Continuity Management Program and Wire Transfer 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 new loans and new investments to ensure conformity with lending and investment policies, as well as monitoring the compliance of other policies including 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, 2022.

Elizabeth Bedoya-Turner
Chair

Ken Foley
Vice-Chair

Gabriela Torrez
Secretary

Ignacio Barragán,
Bruno Fernández
Members





FINANCIAL STATEMENTS

Independent Auditor's Report

To the Supervisory Committee and Board of Directors of IDB Global Federal Credit Union

Report to the Financial Statements

Opinion

We have audited the financial statements of IDB Global Federal Credit Union, which comprise the statements of financial condition as of December 31, 2022 and 2021, and the related statements of income, comprehensive income, members' equity, and cash flows for the years then ended, and the related notes to the financial statements. In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of IDB Global Federal Credit Union as of December 31, 2022 and 2021, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Report on the Audits of the Financial Statements (Continued)

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audits of the Financial Statements section of our report. We are required to be independent of IDB Global Federal Credit Union, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance

with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about IDB Global Federal Credit Union's ability to continue as a going concern for one year after the date that the financial statements are issued.

Auditor's Responsibilities for the Audits of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting

from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing audits in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audits.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audits in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness

of IDB Global Federal Credit Union's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about IDB Global Federal Credit Union's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audits, significant audit findings, and certain internal control-related matters that we identified during the audits.


CPAs AND ADVISORS
Doeren Mayhew
Miami, FL
March 2, 2023



We disbursed
\$1,000,000
IN A SPECIAL DIVIDEND

Resources



24

Seminars offered to members



2,500+

Members registered for seminars



16%

Increase in seminar registration from 2021

258

One-on-one counseling sessions with members

107

Real estate loan counseling sessions with members

151

Investment counseling sessions with members

Contact Center



Calls

39,376



Skype Calls

716



Emails

14,843



Secure Support Emails

970

Digital Support



809

Video calls handled



2,632

Chats handled



3,062

Web calls handled

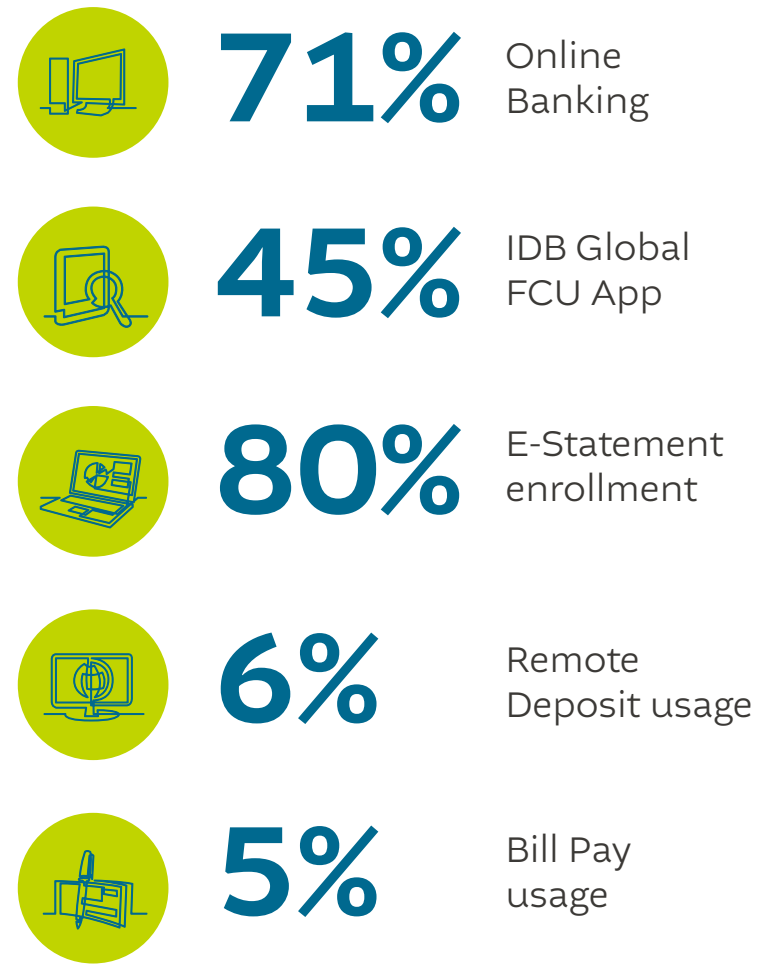


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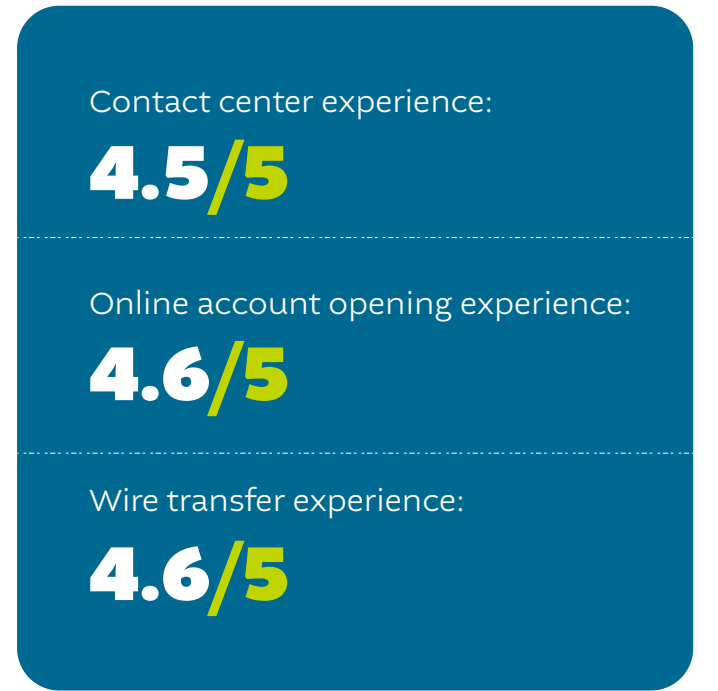
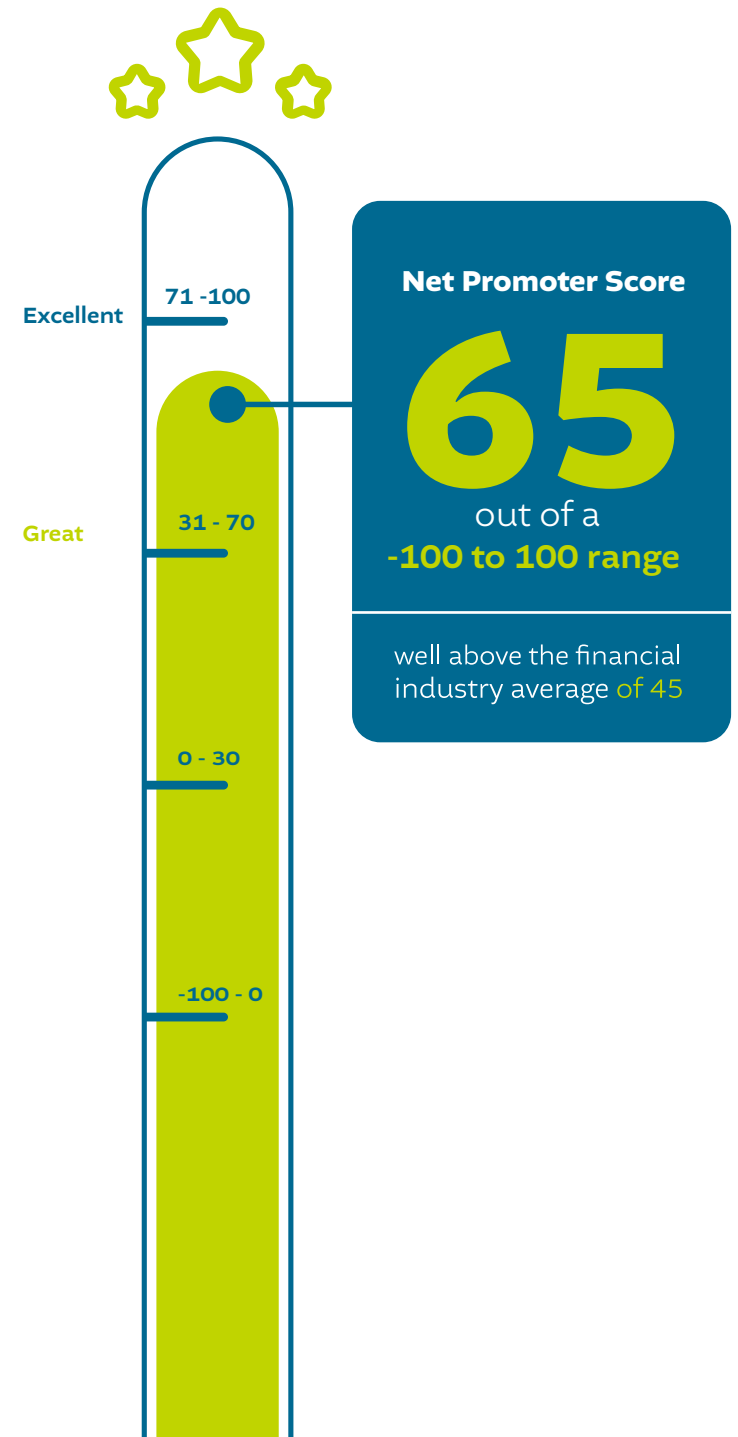
Member Services appointments



Internet Banking Penetration Rates



Service Satisfaction Rating





SENIOR MANAGEMENT & VOLUNTEERS

Executives

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

Carla Decker
Chief Operating Officer

Marco Paredes
Chief Lending Officer

Marianne Quinn
Chief Financial Officer

Katherine Lopez
Director of Compliance and Risk Management

Mark Schwartz
Director of Human Resources

Marilyn Wagner
Director of Marketing and Communications

Kia Ware
Director of Information Technology

Board of Directors

María Valeria Zemborain
Chair

Jorge Roldán Modrák
Vice-Chair

Francisco Rojo
Treasurer

Ana María Rodríguez-Ortiz
Assistant Treasurer

Daysi Andrades
Secretary

Sandra Darville
Assistant Secretary

Juan Manuel Fariña,
Ken Foley, Monica Velásquez
Members

Credit Committee

Monica Velásquez
Chair

Marco Paredes
Secretary

Jaime Cabrera, Diego
Flaiban, Yolanda Strachan
Members

Guillermo Mulville,
Patricia Nalvarte,
Adolfo Samaniego
Alternates

Supervisory Committee

Elizabeth Bedoya-Turner
Chair

Ken Foley
Vice-Chair

Gabriela Torrez
Secretary

Ignacio Barragán,
Bruno Fernández
Members

Nominating Committee

Daysi Andrades
Chair

Lourdes Tellería
Secretary

Carlos Andres Gomez-Peña,
Adela Barrio Sarmiento
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

Ana María Rodríguez-Ortiz
Vice-Chair

Sandra Darville, Tetsuro Narita,
William L. (Chip) Lusk. Jr.,
Carla Decker, Marco Paredes,
Marianne Quinn
Members

Human Resources Committee

Sandra Darville
Chair

Monica Velásquez
Secretary

Juan Manuel Fariña,
Jorge Roldán Modrák,
Mark Schwartz
Members

62nd
2022

Annual Report

Providing Certainty in Uncertain Times.
Continuity, Safety, and Service are Our Commitments to You.

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Washington, D.C. 20577

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Fax

202 312 4200

Email

credit@idbglobalfcu.org

Contact us via Skype at:

myidbglobalfcu

Website

idbglobalfcu.org

IDB GLOBAL
FEDERAL CREDIT UNION

