



clearwater
CREDIT UNION

Greenhouse Gas Management

Paul Herendeen

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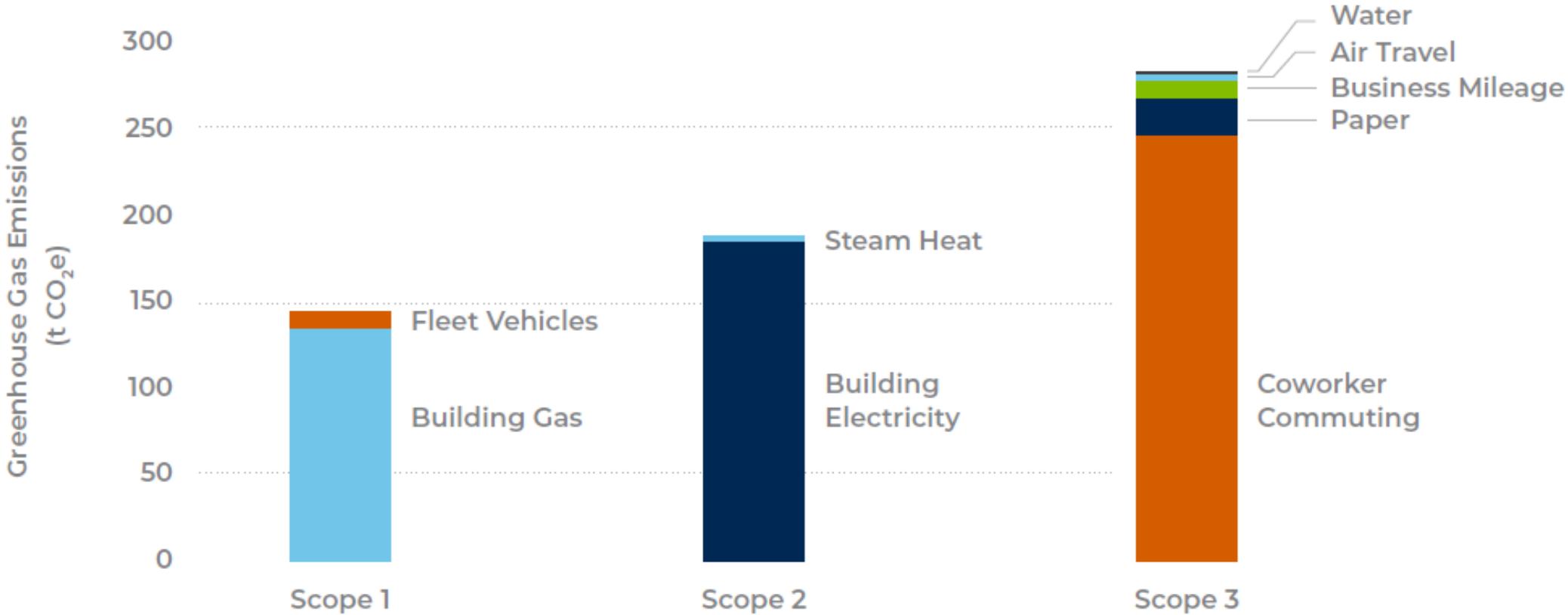
Clearwater Credit Union

- Headquartered in Missoula, MT, serving western Montana
- ~\$1.0 billion in assets, 59,456 members
- Low-Income Designated Credit Union, Montana's largest CDFI
- Member of the Global Alliance for Banking on Values



Step 1 - Measure

OPERATIONAL GREENHOUSE GAS EMISSIONS, 2021



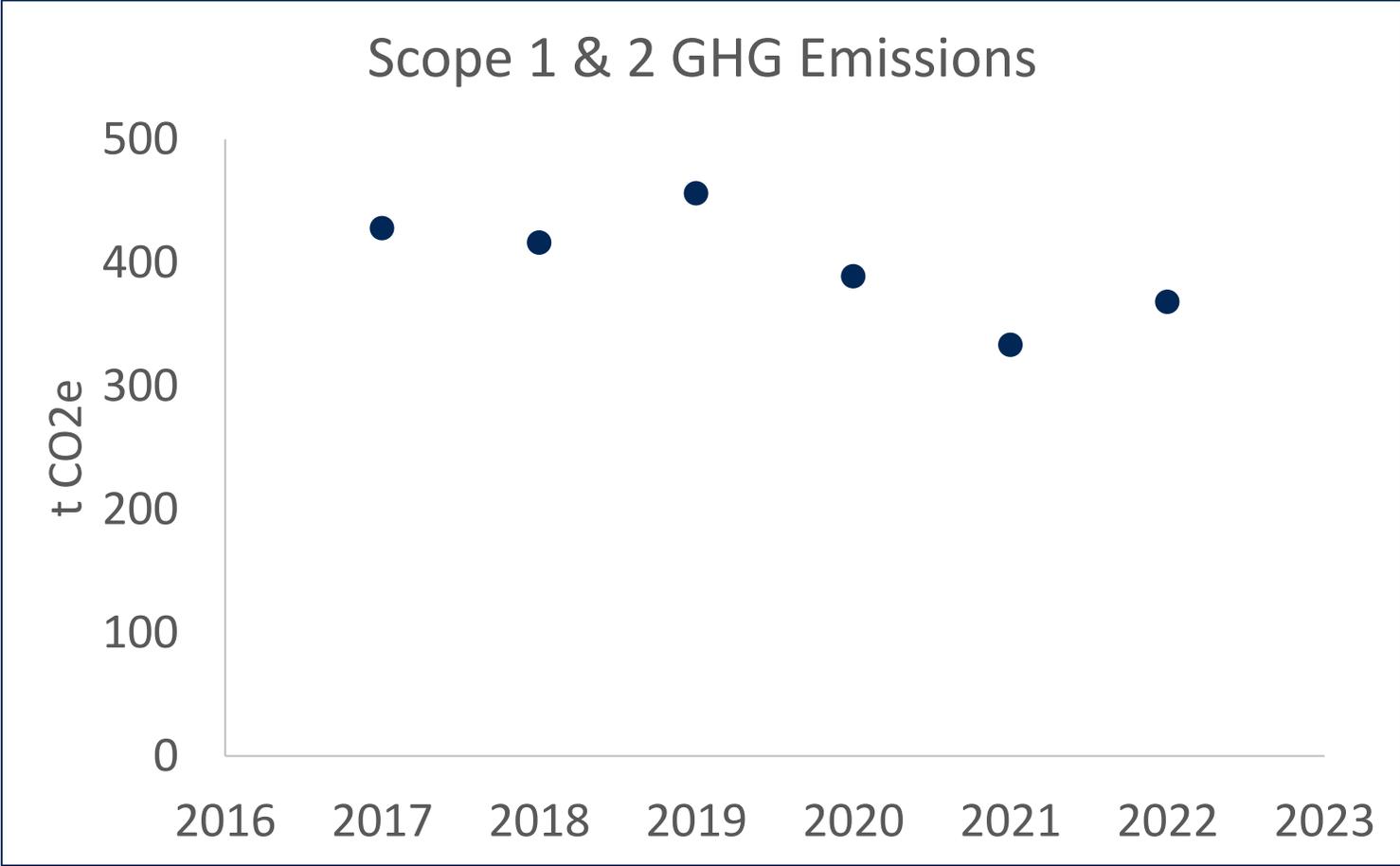
Step 2 – Set Goals

- 20% reduction in actual emissions
- Net-zero GHG emissions in operations (using offsets)
- (Other goals in other areas)
- Do all this while be responsible stewards of our members' resources.

Step 3 – Implement

While

- Assets more than doubled
- FTE: 146 to 180
- 3 new branches



Step 3 – Implement

Local GHG Offsets

- Very low income housing (<30% AMI)
- Clearwater funded efficiency improvements
- Generated 877 t CO₂e of offsets at \$25/t
- Not verified – built on trust and transparency



Next Steps

- Keep measuring
- Continue to drive GHG reductions – efficiency next
- Develop more local offset projects in the meantime
- Balance sheet?