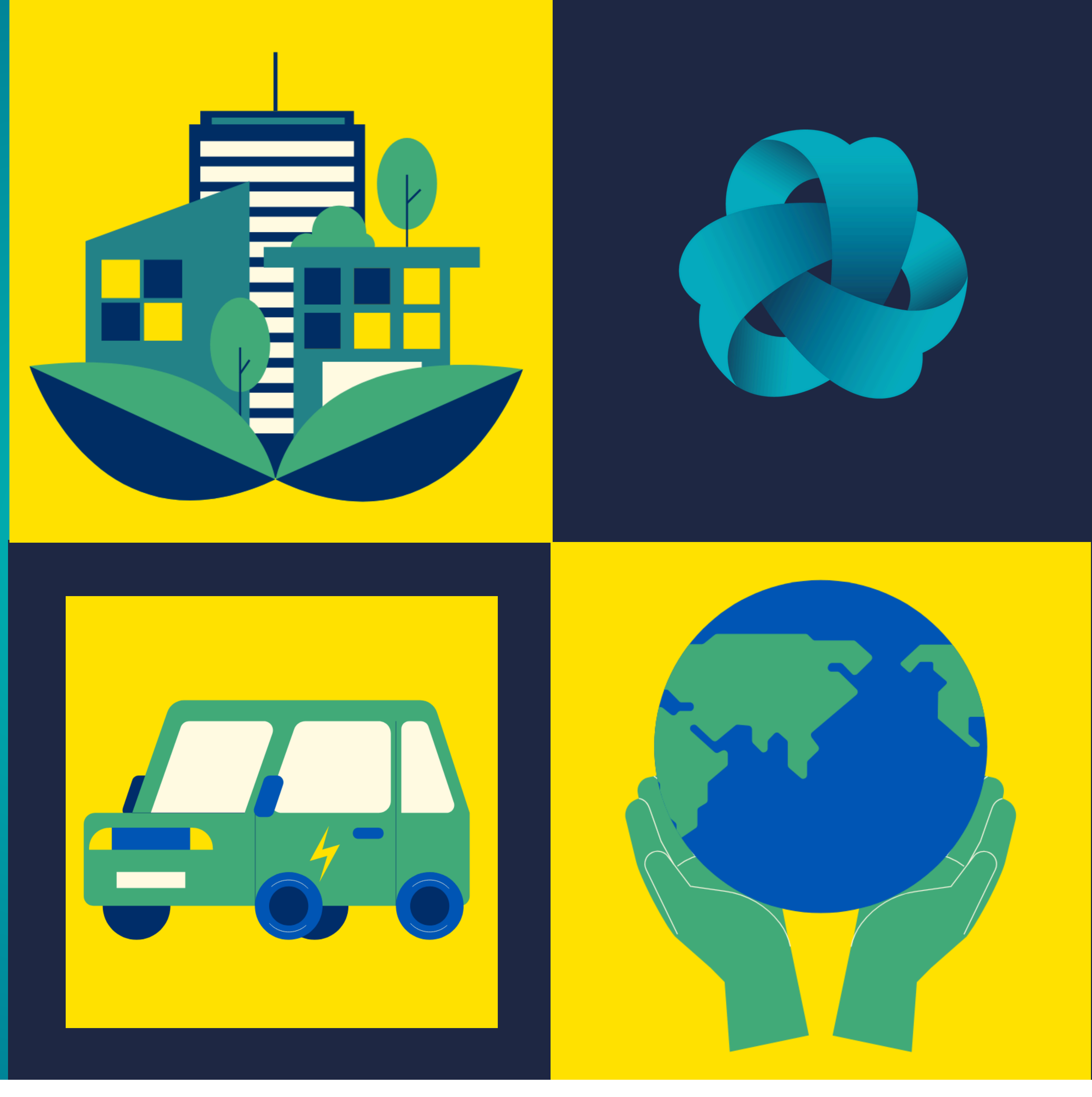
Our Sustainability Commitments

A FRAMEWORK FOR FAIRNESS

DUBCO IRELAND CREDIT UNION



Environmental Social Governance (ESG) Strategic Framework: Our Sustainability Commitments

Dubco Ireland has always been about doing what's right – championing financial access, member wellbeing, and sustainable growth since 1977 – so while ESG is a recent addition to the language of our business, as a member owned credit union, our approach isn't new, it's hard coded in our DNA.

We will continue to promote financial inclusivity, education, and the dignity and respect of the volunteers and staff members who support our work. We'll keep adapting to our changing world with hybrid work policies, using the best technology, and driving efficiency in all we do. We believe in continuous improvement, we look forward to a future where we're constantly evolving to ensure a sustainable and fair future for all.

This framework reclaims our proud legacy and seeks to elevate our ongoing commitment through four ESG pillars. Each pillar serves as a lens for evaluating programmes, partnerships, investments, and operational practices:

- **Social Impact**
- **Supportive Workplace**
- **Enabling & Empowering Change**
- **Harm Reduction**

We believe conversations about ESG practices are important, so we're committed to using simple language and real proof points when we report on programmes and progress – which we'll do annually.

Social Impact

What's our intent? Deliver financial inclusion, education, and support community wellbeing.

EXISTING INITIATIVES

- Member bursary programmes
- Budgeting advice and BillPay services
- Financial education and workplace seminars
- Local sponsorships and charitable giving

STRATEGIC PRIORITIES

- Increase awareness, promotion, and use of financial wellness programmes
- Enhance visibility of Dubco Ireland's role in addressing financial inclusion
- Ensure initiatives are inclusive, member-driven, and measurable

EVALUATION QUESTIONS

- Does this initiative improve financial access or education?
- Is it serving underserved or vulnerable populations?
- Will it foster local community wellbeing or resilience?

Supportive Workplace

What's our intent? Foster an inclusive, engaged, and respectful team culture.

EXISTING INITIATIVES

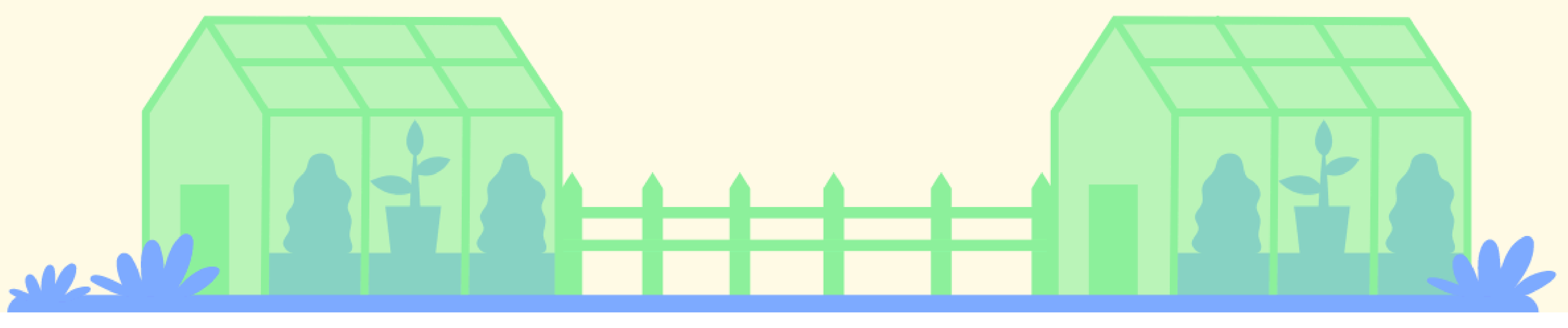
- Wellbeing programmes
- Officer (staff and volunteer) training and development
- Officer surveys

STRATEGIC PRIORITIES

- Improve staff communication channels
- Reinforce transparency in governance and leadership behaviours
- Increase participation and ownership of ESG by team members

EVALUATION QUESTIONS

- Is there evidence of a healthy, inclusive workplace culture?
- Will this action improve team wellbeing or learning?
- Are staff involved in the design or delivery of this initiative?



Enabling & Empowering Change

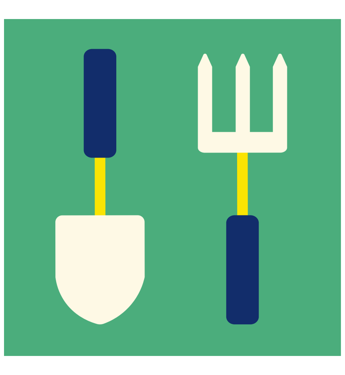
What's our intent? Lead ethically through advocacy, sustainability, and innovation.

EXISTING INITIATIVES

- Green lending programmes
- Sector collaboration (e.g. Approved Housing Fund)
- Member digital access and education

STRATEGIC PRIORITIES

- Position Dubco Ireland as a purpose-driven leader in sustainable finance
- Develop messaging around ESG-enabled products and services
- Advocate for financial wellness in employer partnerships

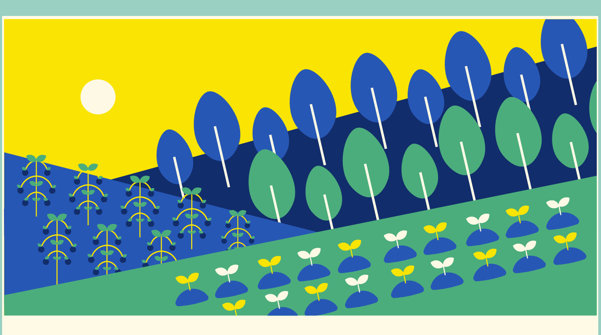


EVALUATION QUESTIONS

- Does this initiative drive responsible growth or sector innovation?
- Will it empower members or stakeholders toward better outcomes?
- Is there a roadmap for long-term positive change?

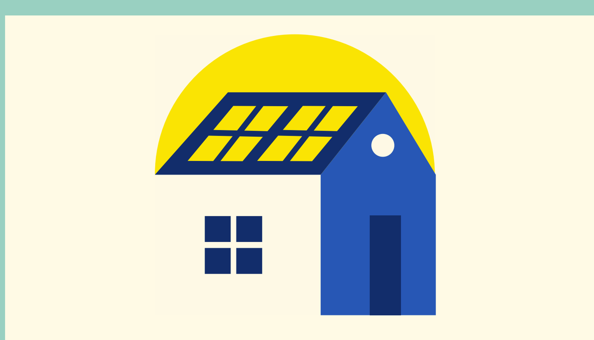
Harm Reduction

What's our intent? Manage climate risk, reduce environmental harm, educate stakeholders.



EXISTING INITIATIVES

- Digital-first communication strategy
- Sustainable partnerships (with common bond employers and industry associations)
- Office efficiency and energy conservation projects



STRATEGIC PRIORITIES

- Invest in energy-efficient upgrades and continued digital transformation
- Increase member awareness of green finance options
- Ensure supply chain, and partner, awareness of and alignment with priorities

EVALUATION QUESTIONS

- Will this reduce Dubco Ireland's environmental footprint?
- Are climate risks identified and addressed?
- Does it support member education on sustainability?

Our Path to Impact - Culture & Governance Integration

What are we working on? Embedding ESG across the organization and decision-making structures.

Year 1 Recommendations:

- Reference ESG in every policy document using the four-pillar lens
- Establish benchmarks and targets for key performance indicators across existing initiatives
- Empower subject matter experts to shape ESG within their domains by providing training, autonomy, and expert support
- Include ESG in marketing, compliance, and member services conversations
- Launch communications campaign aligned to framework and values-based messaging

What are we asking ourselves during this process?

- Is this initiative rooted in Dubco Ireland's core values of trust, ethics and integrity?
- Does it support our vision to be the primary provider of personal credit and the most trusted financial services provider within our common bond?
- Are there cross-functional voices contributing to its design?
- Can it be clearly communicated to staff, volunteers, members, and partners?

Screening Template: ESG Alignment Checklist

Category	Screening Question	Alignment	Notes / Evidence
Social Impact	Does it promote financial access, education or community wellbeing?	✓ / ✕	
Supportive Workplace	Will it strengthen team wellbeing, inclusion, and/or transparency?	✓ / ✕	
Enabling & Empowering Change	Does it enable innovation, sustainability, or advocacy in ethical finance?	✓ / ✕	
Harm Reduction	Will it reduce environmental harm or manage climate-related risks?	✓ / ✕	
Cultural Fit	Does it reflect Dubco Ireland's vision, mission, and people-first values of trust, ethics and integrity?	✓ / ✕	
Governance Alignment	Are reporting, accountability, and stakeholder consultation clearly defined?	✓ / ✕	

Recommendation: Proceed Review Further Do Not Proceed

Summary Rationale: ____________________