



# United in Sustainability

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## Ceres Team



**Steven Rothstein**

Chief Program Officer  
[srothstein@ceres.org](mailto:srothstein@ceres.org)



**Ava Gulino**

Program Associate, Banking  
and Financial Regulation  
Ceres Accelerator  
[agulino@ceres.org](mailto:agulino@ceres.org)





# Introduction to Ceres



## About Ceres

**Ceres is a nonprofit advocacy organization working to accelerate the transition to a cleaner, more just, and sustainable world.**

Ceres works with the world's **most influential investors and companies** with the greatest impact on our economy to tackle our global sustainability challenges: **climate change, water scarcity and pollution, and nature and biodiversity loss.**

United under a shared vision, our powerful networks of investors and companies are proving sustainability is the bottom line—changing markets and sectors from the inside out. For more information, visit [ceres.org](https://ceres.org).



# Recommendations for Credit Unions



### KEY FINDING #1:

More than 60% of all U.S. credit unions and at least \$1.2 trillion in credit union assets are at **physical risk** from climate change



### KEY FINDING #2:

Moreover, federally chartered credit unions representing more than \$141 billion in assets (equal to around 6 to 7% of credit unions) face a **high degree of transition risk** based on Field of Membership



### KEY FINDING #3:

Climate risk preparedness to-date is, by and large, limited. But there are some credit unions today that engage in proactive climate risk management. This can be a key differentiator as green lending programs can be revenue generators and lead to growth opportunities.

Source: Ceres Accelerator for Sustainable Markets & Filene Research Institute. 2022. The Changing Climate for Credit Unions. <https://filene.org/561>.





May 2022 Report

## 7 ACTIONABLE RECOMMENDATIONS FOR CREDIT UNIONS:

- (i) **Publicly acknowledge that climate change poses a risk to your balance sheet and members;**
- (ii) **Conduct research to move up the learning curve quickly;**
- (iii) **Begin collecting climate-relevant data for your organization;**
- (iv) **Use publicly available standards & frameworks (such as TCFD) for strategic planning and disclosure;**
- (v) **Conduct climate scenario analysis on your loan book;**
- (vi) **Invest in talent and expand your strategic partnerships;**
- (vii) **Leverage state & federal regulators, and national association resources**

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### **NEW PRODUCTS AND SERVICES**

The transition to a net zero economy will create new product opportunities such as solar energy retrofit and electric vehicle loans, and net zero savings accounts & credit cards.

### **TALENT**

Strong sustainability practices improve talent attraction and retention, especially among younger generations.

### **DIFFERENTIATION**

As mission-driven community financial institutions, credit unions are well-positioned to compete in a green economy and enhance their value prop.

### **OPERATIONAL EFFICIENCY**

Efficient lighting, solar panels, and greener HVAC systems can be an important first step.



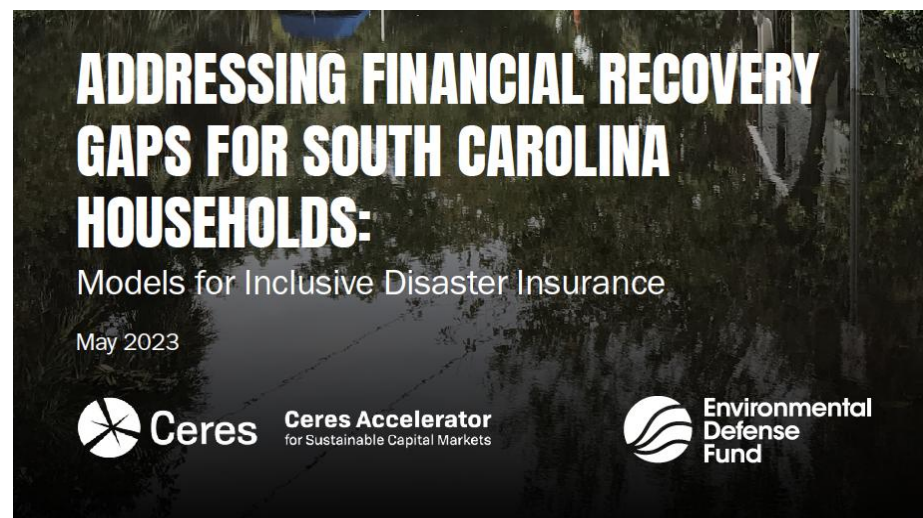


# Insurance

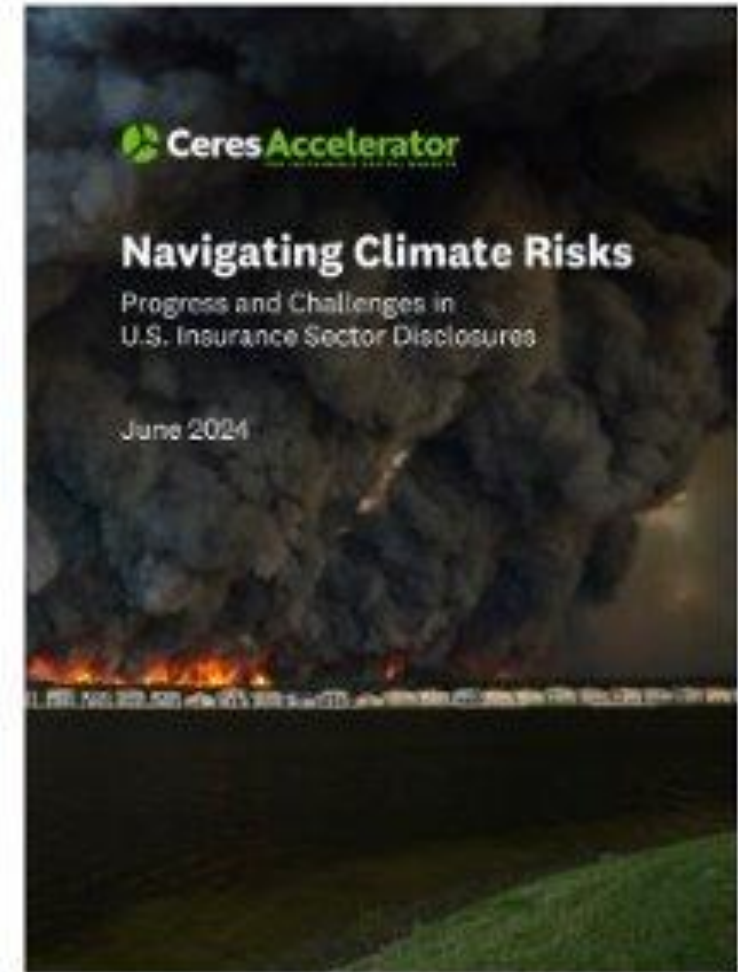
There is a growing international wave to consistent climate disclosure



# Ceres Insurance Sector Research & Reports



# Ceres Insurance Sector Research & Reports



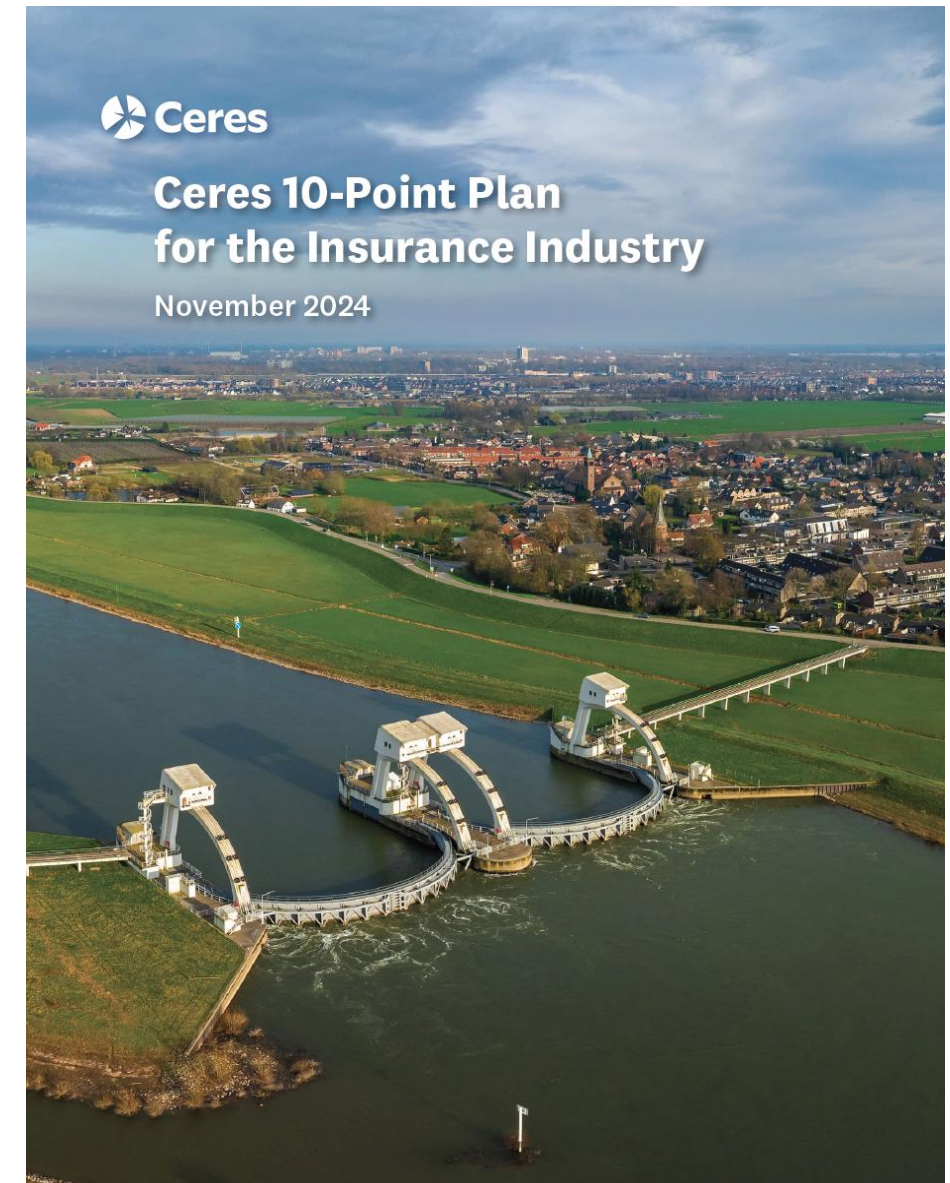
# Ceres 10 Point-Plan



**Figure 1 · Reimagining Insurance: Climate Resilience Action Matrix**

Initiative	Regulators	Insurers	Other Stakeholders
1. Support Mandatory Risk Disclosure	●	●	●
2. Utilize Predictive Climate Modeling and AI Integration	●	●	●
3. Support Innovative Insurance Products	●	●	●
4. Incentivize Climate Mitigation Efforts	●	●	●
5. Incorporate Climate-Adjusted Pricing Models	●	●	●
6. Evaluate a Federal Climate Risk Reinsurance Program	●	●	●
7. Implement Mandatory and Transparent Climate Transition	●	●	●
8. Update Climate-Resilient Building Codes	●	●	●
9. Foster Equity and Accessibility Measures	●	●	●
10. Leveraging Insurers as Investors	●	●	●

● Primary role  
 ● Secondary role  
 ● Limited or no direct role



Thank you!

## Questions?

Please reach out to

- Steven Rothstein ([srothstein@ceres.org](mailto:srothstein@ceres.org))
- Ava Gulino ([agulino@ceres.org](mailto:agulino@ceres.org))

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Headquarters  
99 Chauncy Street, 6th Floor  
Boston, MA 02111

California Office  
369 Pine Street, Suite 620  
San Francisco, CA 94104