



# **COMPLIMENTARY WEBINAR**

## **Multicultural Center of Expertise – Recovering and Leaping with Multicultural Consumers**

Last year accentuated the racial and socioeconomic disparities that continue to exist in our country, exposing the ugly truth about these historic inequalities. The result is that a growing segment of our nation has fallen behind or worse yet, has never been able to get ahead. The disproportionate impact of COVID 19 on minority communities has devastated them, obliterating their feeble post great recession gains. How do cultural differences impact our business, our credit union partners and society at large? In this session you will learn what CUNA Mutual's Multicultural Center of Expertise (COE) has discovered in the last three years to better serve our underserved consumers and grow together!

#### **Presenters:**



### Cela Castillo, Research Specialist, Multicultural Business Strategy, CMG

Maricela Castillo is a Research Specialist, Multicultural Business Strategy at CUNA Mutual Group. She was born and raised in Milwaukee WI and graduated from UW-Whitewater in December 2019. She has been involved with the credit union movement since 2017 as an intern with CUNA Mutual Group and started her full-time career in January 2020. As a young professional in the credit union movement, she is focusing on multicultural communities and how to make a brighter financial future for everyone.



#### Edgar Hernandez, Sr. Manager, Multicultural Business Strategy, CMG

Edgar Hernandez is a Senior Manager, Multicultural Business Strategy with CUNA Mutual Group in Madison, WI. He is dedicated to advancing the efforts of the new Multicultural Center of Expertise, which includes gaining a deeper understanding of underserved consumers; partnering with internal departments to develop new strategies and products to serve consumer needs; and building coalitions that support similar efforts outside of CUNA Mutual Group.

Prior to this role, Edgar worked as the Business Development Manager for a top-tier product innovation firm, Design Concepts (now Delve). Some of his clients included Harley Davidson, Spectrum Brands, GE Healthcare, American Family Insurance, CUNA Mutual Group, and many more. Edgar also spent nearly a decade working at American Family Insurance in the Market Research team, as well as their new Customer Experience, and Innovation teams.

Edgar received his bachelor's in Finance from Iowa State, and his MBA in Marketing, Operations and Entrepreneurship from UW-Madison.