



Inclusive financial services innovation that benefits all the communities we serve

Circle is committed to making the age of internet-native finance more inclusive and equitable. Circle Impact — the firm’s long range, permanent initiative focused on financial inclusion, responsible financial service innovation, and humanitarian relief — is core to that pledge.

Circle Impact efforts receive the support of Circle’s senior-most leaders and are designed to deliver measurable results. This orientation has allowed us to forge relationships with minority-serving financial institutions, Historically Black Colleges and Universities (HBCUs), leading global development and humanitarian groups, and more. We are proud to share some of our initiatives after announcing Circle Impact less than one year ago:

STRENGTHENING COMMUNITY INSTITUTIONS

Circle allocates a share of reserves to under-represented Minority-owned Depository Institutions (MDIs) and Community Banks, with the goal of reaching billions of dollars in deposits. In June 2022, we announced our partnership with New York Community Bank, and will be announcing additional banking relationships spanning the country.¹

ELEVATING UNDERREPRESENTED TALENT

Upon completion of a digital assets financial literacy curriculum, students at HBCUs are eligible for pipeline internship opportunities with Circle and Circle’s corporate partners. As part of this effort, Circle is sponsoring students at HBCUs to attend the firm’s global industry conference, Converge22, this fall. The partnership with HBCUs will be expanded in 2023 to reach more students and provide additional opportunities.

PROMOTING DIGITAL FINANCIAL LITERACY

Through the Circle U learning platform and partnerships with Bowie State University and South Africa-based Rhodes University, Circle is creating learning modules, providing experts to teach material, and introducing students to the opportunities that open source technologies offer aspiring entrepreneurs and digital-native citizens.

BOLSTERING HUMANITARIAN CORRIDORS

Circle-issued USDC has become a trusted instrument of financial value during recent mobilizations of aid and relief in Venezuela,² India,³ and elsewhere. We are equipping aid groups with the infrastructure and know-how necessary to deploy USDC efficiently during times of need, augmenting these groups’ ability to respond to crises with agility.

¹ For a list of all financial institutions that custody USDC reserves, please review our most recent [monthly attestation](#).

² [Circle](#) worked with the Bolivarian Republic of Venezuela and others to deliver aid to frontline healthcare workers; see coverage in the [Financial Times](#) and [case study](#).

³ See: “[How Wintermute is using USDC to convert crypto into life-saving equipment](#).”