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Financial Institutions Have the Power to F.I.G.H.T. Human Trafficking

TALLAHASSEE, FL – *The following release is the opinion and analysis of Samantha A.M. Beeler, President of The League of Credit Unions & Affiliates:*

Human trafficking is a \$236 billion industry built on exploitation, violence, and control—and it is often hiding in plain sight.¹ With an estimated 50 million people in modern slavery today (and countless others undetected), human trafficking is the second most profitable illegal industry in the United States, second only to illegal drugs.²

Despite its scale, human trafficking remains notoriously difficult to detect and disrupt. Victims face countless barriers to seeking help—fear, trauma, manipulation, language barriers, immigration status, or mistrust of institutions. As a result, it may take multiple attempts before survivors are able to obtain the support they need. That's why every sector, especially the financial services industry, has a vital role to play in identifying red flags and providing a safe point of contact.

Traffickers depend on the financial system to operate. They use credit union and bank accounts to launder money, prepaid cards to pay for illicit services, and victims' identities to open fraudulent lines of credit. But this same system holds powerful clues—irregular activity, suspicious transactions, or inconsistent account behavior—that can serve as warning signs. When recognized and reported, these signs can be the first step toward justice.

¹<https://www.ilo.org/resource/news/annual-profits-forced-labour-amount-us-236-billion-ilo-report-finds>

²https://www.alliance87.org/sites/default/files/2023-06/Global%20Estimates%20of%20Modern%20Slavery%20Forced%20Labour%20and%20Forced%20Marriage_0.pdf; <https://www.unicefusa.org/stories/what-fuels-human-trafficking>

That's where credit unions come in. With their deep community roots, member-first philosophy, and commitment to financial freedom, credit unions are uniquely positioned to help dismantle trafficking networks while supporting survivors. Front-line staff, tellers, and branch employees are already trained to look for signs of financial fraud, identity theft, and suspicious activity. By expanding that training and partnering more closely with law enforcement, we can equip employees to recognize and respond to warning signs.

While much of the monitoring takes place behind the scenes, we also have to acknowledge that not all signs of trafficking are hidden. In Florida alone, there are more than 7.5 million credit union members, with thousands served in branches every single day. With the state ranking third in the nation for reports of human trafficking, victims likely walk through our doors every day—often unnoticed.

Sometimes, however, the signs are impossible to miss. At one credit union branch, a teller was handed a folded slip of paper. It contained just one word: "help." It's a chilling reminder that this crisis isn't confined to headlines or hidden networks—it's happening in our communities, in our neighborhoods, and in our lobbies, and I have seen it firsthand.

Over the years, I have worked on anti-trafficking efforts in 13 different countries and have witnessed the toll it takes on people's lives. I know what it looks like when survivors find the courage to reach out for help only to find no one on the other end. That's why we must act now.

This week, the Florida Senate took a major step forward in filing [Senate Resolution 1880](#), championed by Senator Jonathan Martin, calling for stronger coordination to combat trafficking. The League is proud to work with and lead key stakeholders on this groundbreaking new initiative: F.I.G.H.T.—Financial Institutions Against Human Trafficking. F.I.G.H.T. is a public-private partnership built to activate credit unions, banks, law enforcement, and advocates in a shared mission to end trafficking. The initiative is rooted in four pillars:

1. **Training and education** for frontline staff to recognize trafficking indicators.
2. **Documentation and dissemination** of best practices across the financial sector.
3. **Strategic partnerships** with law enforcement for coordinated responses.
4. **Survivor-informed financial tools**, including trauma-informed services, low-barrier accounts, and credit-building loans.

We are designing this initiative *with* survivors, not just *for* them. Their lived experience must guide the development of tools that help rebuild financial independence and reduce vulnerability to re-exploitation.

I see this program as an extension of the work credit unions already do every single day to protect and serve their members. F.I.G.H.T. builds on that 'people helping people' foundation to address one of the most urgent human rights crises of our time.

Together, we can harness the power of our industry to not just spot the signs of trafficking—but to stop them. Let's turn our everyday work into extraordinary impact. Let's F.I.G.H.T. back.



Samantha A.M. Beeler serves as President of The League of Credit Unions & Affiliates. She has worked in credit union advocacy and trade associations for over a decade. In her role as President, Samantha manages The League, which serves as the advocate for nearly 400 credit unions representing 32.7 million members and \$453.6 billion in assets. She also oversees the Credit Union Impact Foundation and serves as a member of the Board of Trustees. Samantha serves on numerous industry boards and committees, is a Credit Union Development Educator, and believes deeply in the 'people helping people' mission of credit unions. She is also a facilitator and speaker on Adaptive Leadership and is certified in moral and ethical leadership coaching.

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About The League of Credit Unions & Affiliates

The League of Credit Unions & Affiliates provides a platform for advocacy, collaboration, and innovation, representing 381 credit unions across Alabama, Florida, Georgia, and Virginia and their 32.7 million members, as well as \$453.6 billion in assets. The League serves as an advocate through credit union engagement, advocacy impact, Foundation resources, and LEVERAGE products and services. Join us in supporting credit unions by learning more at www.the-league.coop. Follow The League on [LinkedIn](#), [Facebook](#), [X](#), and [Instagram](#).