

CUNA
2018
AWARD
WINNERS

// DESJARDINS

Adult and Youth
Financial Education Award

// DORA MAXWELL

Social Responsibility
Recognition Award

// LOUISE HERRING

Philosophy-in-Action Award

CUNA 2018 Award Winners

DESJARDINS

Youth Financial Education Award

LESS THAN \$50 MILLION IN ASSETS

First Place

Delta Schools Federal Credit Union, CA

Second Place

North Star Credit Union, MN

\$50 MILLION - \$250 MILLION IN ASSETS

First Place

CORE Federal Credit Union, NY

Second Place

LOC Federal Credit Union, MI

Honorable Mention

Carolina Foothills Federal Credit Union, SC

\$250 MILLION - \$1 BILLION IN ASSETS

First Place

Education Credit Union, TX

Second Place

Service 1st Federal Credit Union, PA

Honorable Mention

CASE Credit Union, MI

MORE THAN \$1 BILLION IN ASSETS

First Place

SEFCU, NY

Second Place

Rogue Credit Union, OR

Honorable Mention

Royal Credit Union, WI

LEAGUE

First Place

Maine Credit Union League

Adult Financial Education Award

LESS THAN \$50 MILLION IN ASSETS

First Place

UNO Federal Credit Union, LA

\$50 MILLION - \$250 MILLION IN ASSETS

First Place

Electro Savings Credit Union, MO

Second Place

Community Credit Union, ME

Honorable Mention

Members Choice Credit Union, KY

\$250 MILLION - \$1 BILLION IN ASSETS

First Place

Financial Center First Credit Union, IN

Second Place

University of Michigan Credit Union, MI

Honorable Mention

Pelican State Credit Union, LA

MORE THAN \$1 BILLION IN ASSETS

First Place

San Mateo Credit Union, CA

Second Place

Firefly Credit Union, MN

Honorable Mention

Tinker Federal Credit Union, OK

DORA MAXWELL

Social Responsibility Recognition Award

LESS THAN \$50 MILLION IN ASSETS

First Place

Limestone Federal Credit Union, MI

Second Place

Financial Health Federal Credit Union, IN

Honorable Mention

Badger Globe Credit Union, WI

\$50 MILLION - \$250 MILLION IN ASSETS

First Place

Sunwest Educational Credit Union, CO

Second Place

Diamond Lakes Federal Credit Union, AR

Honorable Mention

Oxford Federal Credit Union, ME

\$250 MILLION - \$1 BILLION IN ASSETS

First Place

East Idaho Credit Union, ID

Second Place

Piedmont Advantage Credit Union, NC

Honorable Mention

Richfield-Bloomington Credit Union, MN

MORE THAN \$1 BILLION IN ASSETS

First Place

Georgia United Credit Union, GA

Second Place

CommunityAmerica Credit Union, KS

Honorable Mention

Nusenda Credit Union, NM

CHAPTER OR CREDIT UNION GROUP

First Place

Indiana Credit Union League and Indiana Credit Unions, Indiana

Second Place

Fort Worth Chapter, TX

Honorable Mention

CU4Kids Credit Union Outreach, OH

LOUISE HERRING

Philosophy-in-Action Award

LESS THAN \$50 MILLION IN ASSETS

First Place

Los Alamos Schools Credit Union, NM

\$50 MILLION - \$250 MILLION IN ASSETS

First Place

Peoples Advantage Federal Credit Union, VA

\$250 MILLION - \$1 BILLION IN ASSETS

First Place

Kirtland Federal Credit Union, NM

Second Place

Financial Center First Credit Union, IN

Honorable Mention

Merck Sharp & Dohme Federal Credit Union, PA

MORE THAN \$1 BILLION IN ASSETS

First Place

Nusenda Credit Union, NM

Second Place

Patelco Credit Union, CA

Honorable Mention

CommunityAmerica Credit Union, KS

From the Chair

On behalf of the CUNA Awards Committee, I would like to congratulate all of the 2018 CUNA Award winners. We had an impressive number of submissions this year, and the quality of the ideas and projects credit unions have put in place in their communities once again impressed the committee.

When you read this awards program, you'll learn all about the amazing initiatives credit unions across the country are implementing to spread financial literacy, increase social responsibility, and demonstrate the credit union philosophy of "people helping people."

Please join the committee in congratulating this year's winners, enjoy your time at the 2019 CUNA Governmental Affairs Conference, and remember: it's never too early to start thinking about submitting your own entry for this year.



Winona Nava, CCUE, ICUDE
Awards Committee Chair
President/CEO
Guadalupe CU, Santa Fe, N.M.

Awards Committee Members

Winona Nava, President/CEO, Guadalupe CU – Chair

Shirley Cate, President/CEO, Providence FCU

Kathy Chartier, President/CEO, Members CU

John Graham, President/CEO, Kentucky ECU

Christine Haley, CEO, PostCity Financial CU

Kathryn Hall, Senior Operations Specialist,
Michigan Credit Union League

Maria Martinez, President/CEO, Border FCU

Ginny Meharg, Retiree, CUNA

Mark Morrison, President/CEO, MountainCrest CU

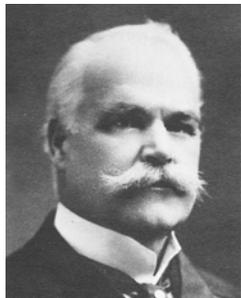
JoBetsy Tyler, President, First Central CU

Edwin Williams, Jr., President/CEO, Discovery FCU

History of Awards

DESJARDINS

Adult and Youth Financial Education Award Winners



The Desjardins Adult and Youth Financial Education Award programs recognize leadership within the credit union movement on behalf of financial literacy for members and nonmembers of all ages. The award, named after credit union pioneer Alphonse Desjardins, emphasizes the movement's longtime commitment to financial education.

DORA MAXWELL

Social Responsibility Recognition Award Winners



CUNA created the Dora Maxwell Social Responsibility Recognition Award to encourage and honor credit union and chapter involvement in community projects and activities. Dora Maxwell was a community activist who committed her life to credit union development, to her community, and to serving the underserved.

LOUISE HERRING

Philosophy-in-Action Award Winners



The award, named for one of the original signers of the 1934 constitution that created CUNA, recognizes credit unions that do an extraordinary job incorporating credit union philosophy into daily operations. Louise Herring started numerous credit unions and believed strongly in applying credit union philosophy as an operating principle.

DESJARDINS

Adult Financial Education Award Winners

LESS THAN \$50 MILLION IN ASSETS

First Place: UNO FCU
New Orleans, La.



FEDERAL CREDIT UNION

UNO FCU Takes Fear out of Finances

With the University of New Orleans serving as its original field of membership, education is in the DNA of UNO Federal Credit Union. The credit union introduces college freshmen to budgeting and wise credit practices, helps international students understand basic financial transactions, and provides practical financial skills to community groups such as the Neighborhood Development Foundation.

These programs are developed to guide consumers through some of the pitfalls of improperly handling their finances and help prepare them to take responsible control of their financial lives.

The credit union offers incoming freshman a workshop on budgeting

and credit, presented four to 10 times each semester. For the first half of the presentation, these young adults are exposed to the basics of budgeting, the fundamentals of a spending and saving plan, and are taught to compare needs vs. wants. Then, the focus turns to credit—good vs. bad, types of credit, credit reports and scores, and how to maintain a good credit record.

The credit union developed its First-time Homebuyers: Understanding Credit program for the Neighborhood Development Foundation in New Orleans. It aims to take the fear out of budgeting and credit management with knowledge, practical applications, and common-sense solutions.

In UNO's experience, many adults

begin their financial life without any education or guidance, then they fail without even knowing why. Rather than face the problem, people often ignore the situation, be it out of fear, lack of skills, or understanding the potential consequences.

UNO seeks to enable its members to have the goals, objectives and plans to achieve stability by providing them with basic skills they were never taught; solutions to their issues; and understanding that they are responsible for their failures and their successes.

In all its educational efforts, the credit union's primary objective is to remove the fear factor of finances and to see members accept ownership of their financial actions.

DESJARDINS

Adult Financial Education Award Winners

\$50 MILLION – \$250 MILLION IN ASSETS

**First Place: Electro Savings CU
St. Louis, Mo.**

Community Outreach Key to Financial Education

Electro Savings Credit Union strives to be a leader in financial education in the communities it serves and believes in taking its resources to the people instead of simply waiting for the people to come to the credit union.

Forming strategic partnerships with businesses, schools, and organizations has proven to be best avenue to promote its free financial education programs.

The credit union dedicated more than 1,500 paid employee hours to adult financial education for the 2017-18 awards year.

Each month its certified financial counselors teach basic money management topics in a classroom setting.

Workshop participants are invited to meet individually with counselors to tailor strategies and advice to their own circumstances. The workshops are con-



**ELECTRO SAVINGS DISTRIBUTES
FINANCIAL LITERACY MATERIALS TO LOCAL
APARTMENT COMMUNITIES**



AN ELECTRO SAVINGS CU FINANCIAL EDUCATION SEMINAR

ducted at partner companies, community centers, organizations and schools.

Between May 2017 and May 2018, 90 financial education seminars reached 1,506 adult attendees.

Each month, community development staff visit roughly 50 apartment communities to inform the leasing staff of the importance of credit union membership and financial literacy, and to provide printed materials. Each property includes these materials in new resident move-in packets and puts them on display in clubhouse lobbies.

At least once per quarter, the team visits key personnel at more than 30 community partners, including schools, city halls, churches, and other nonprofits. These organizations display information in their offices and place it in handouts, when appropriate.

The credit union works with the Jefferson County Community Partnership to provide educational programs to

the economically underserved. Services include debt consolidation counseling, budgeting, and credit building programs.

Electro Savings' Financial Check-up program helps members who have accumulated a large amount of debt to consolidate balances and establish a more affordable and manageable financial situation.

One-on-one car-buying counseling is also offered to assist members in determining what they can afford, and in understanding basic vehicle financing so they can make a more informed decision.

Upon hire, employees are required to become certified financial counselors and are taught to look for the story behind the credit score.

DESJARDINS

Adult Financial Education Award Winners

Second Place: Community CU Lewiston, Maine

Financial Education

a Community CU Priority

With two of its branches located in the poorest census tracks in the county, Community Credit Union witnesses the effects of poverty first hand. In cooperation with local organizations, the credit union has established itself as the go-to resource for financial literacy.

Community CU posts financial tips on social media, highlights resources on its website, and distributes free brochures. When opening new member accounts, staff review the basics of financial literacy, explain the types of accounts, and demonstrate how to use the teller phone and mobile branches.

The credit union also hired two multilingual employees, enabling better communication with its members, specifically those from the Somali and Congo populations who have immigrated to the area.

Honorable Mention: Members Choice CU, Ashland, Ky.

Partnership with Tech College Reaches Young Adults

Members Choice Credit Union's Financially Fit Communities initiative uses traditional and innovative learning experiences to engage its audiences and target underserved groups. Driven primarily by staff volunteers, the largest single component of the program is a partnership with Ashland Community and Technical College (ACTC).

Credit union staff members conducted two seminars on campus and



RECENT GRADUATES FROM A COMMUNITY CU FINANCIAL EDUCATION PROGRAM



MEMBERS CHOICE CU PARTNERED WITH A LOCAL TECHNICAL COLLEGE

are involved with ACTC's Business Department Council. This included discussions on personal finance with students, financial literacy training, mock interviews, and resume workshops.

The credit union also created a mentorship program with ACTC. Busi-

ness students spent 12 weeks with the credit union learning about all aspects of how a financial institution runs, with a strong emphasis on personal finance. The mentorship included the financial literacy training required of Members Choice employees.

DESJARDINS

Adult Financial Education Award Winners

\$250 MILLION - \$1 BILLION IN ASSETS

**First Place: Financial Center First CU
Indianapolis, Ind.**

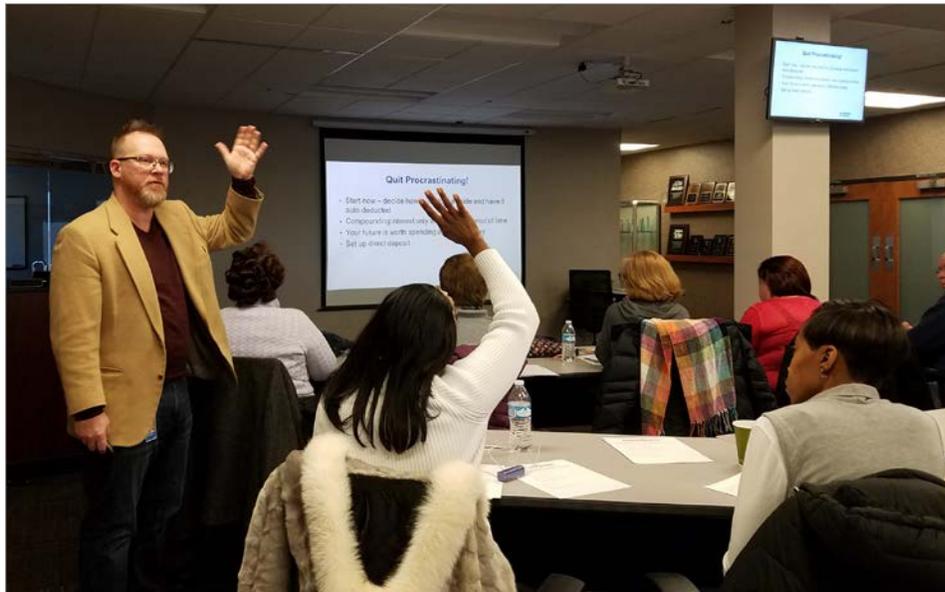
Financial Center's Education Programs Impact Thousands

To lead its literacy program, Financial Center First Credit Union has two full-time employees who deliver education through workshops, one-on-one counseling, and online learning—all focused on reaching people in the way they prefer to learn. As a result, Financial Center's financial literacy programs impact more than 5,700 people annually.

The credit union has increased its reach significantly by making a concerted effort to educate workers at select employee groups (SEGs) through its Work Perks program, and by offering Wealth Builder Online, a learning platform featuring 24 videos, calculators, and quizzes on financial topics.



**FINANCIAL CENTER USES ONLINE VIDEOS
AND TOOLS TO EDUCATE THE COMMUNITY**



**450 INDIVIDUALS ATTENDED A FINANCIAL CENTER FIRST CU LUNCH-AND-LEARN SEMINAR
LAST YEAR**

The focus of these two programs came out of conversations with human resources representatives from SEG partners and their desire to offer financial wellness as a part of their benefits package. They cited statistics that showed financial stress and worry aren't left at the door when employees come to work. Four out of five employers report that their employee's personal financial issues impact their job performance.

With its newly revitalized Work Perks program, Financial Center has established business relationships with nearly 25 new employer groups to provide financial education directly to their employees, offering three to four seminars a month at SEG workplaces. In the past year, 450 individuals attended SEG lunch and learn seminars. Twenty-eight Wealth Builder seminars attracted more than

1,000 attendees.

Quarterly workshops are held for the credit union's employees, and there are certified credit union financial counselors at each branch.

Financial Center also continued partnerships with the St. Vincent de Paul and St. Jude food pantries, providing financial counseling to those trying to break the cycle of poverty. Individuals are taught how to identify root causes of financial hardships and how to work toward financial self-sufficiency.

In 2017, the credit union executed a memorandum of understanding with the Consul de Mexico de Indiana to serve as the sole provider of weekly financial education at the consulate's office. The partnership allows Financial Center to reach 2,000 Mexican immigrants annually.

DESJARDINS

Adult Financial Education Award Winners

Second Place: University of Michigan CU, Ann Arbor, Mich.

University of Michigan CU Leads the Pack

University of Michigan Credit Union's (UMCU) financial wellness program offers year-round opportunities to learn and seek assistance. The credit union offers five to six separate workshops to the public covering a wide range of financial topics.

Members can work with a certified credit union financial counselor on a customized budget and address their financial challenges and goals. The credit union also offers drop-in credit report assistance, helping members access and review their credit report.

Through the end of the second quarter 2018, UMCU completed 101 separate educational activities that attracted more than 2,300 people.

This dedication to its community makes UMCU a leading provider of financial programs for area schools, employers, social groups, and civic organizations.

Honorable Mention: Pelican State CU Baton Rouge, La.

Pelican State CU Empowers Members

Pelican State Credit Union's financial outreach department empowers members to make sound financial decisions through free credit counseling, financial wellness workshops, and its Financial Wellness Program.

Members who are committed to achieving their financial goals can enroll in the Financial Wellness program.



UNIVERSITY OF MICHIGAN CU OFFERS FINANCIAL COUNSELING TO THE PUBLIC



PELICAN STATE CU HELD 134 FINANCIAL WELLNESS WORKSHOPS IN 2017

They sign an agreement to regularly meet with a counselor and do their best to follow the counselor's recommendations. In 2017, 247 members joined the program, and 25 graduates succeeded on their journey to financial success.

Six full-time certified credit coun-

selors visit Pelican's 14 branch locations monthly to meet with members. Members receive a free review of their credit report and guidance on how to improve their credit score.

In 2017, the credit union's 134 financial workshops reached 3,319 attendees.

DESJARDINS

Adult Financial Education Award Winners

MORE THAN \$1 BILLION IN ASSETS

**First Place: San Mateo CU
Redwood City, Calif.**

San Mateo CU is Popular Resource

San Mateo Credit Union's adult financial education program is built on three major pillars: presentations, education advocacy, and product-based solutions that address the unique needs of people living in San Mateo County.

To ensure a thorough understanding of its role in addressing adult financial education needs, the credit union collaborates with community organizations, nonprofits, select employee groups (SEGs), and local governments.

Because the credit union is well-known in the community as a source of financial education, these groups view it as a natural partner in educating their community.

The credit union commits 50



SAN MATEO HEAVILY RELIES ON COLLABORATION IN ITS EDUCATION EFFORTS



SAN MATEO CU CO-HOSTS A BITE OF REALITY FAIR

percent of its annual giving (\$100,000) to financial wellness initiatives of other organizations: education, scholarships, wellness fairs, and efforts that support housing.

San Mateo works with 100 SEGs and 20 adult education organizations. Its community relations department offers free online financial education opportunities, turn-key curriculum, workshops, resources, and event fairs that reach more than 16,000 members and nonmembers throughout the year.

Through its online Learning Center, the credit union provides a series of short (10 to 20 minutes) interactive modules available in English, Spanish, and closed captions that are designed to strengthen financial health.

Participants who complete modules are provided custom certificates and are encouraged to showcase their certificates on their job resumes and rental applications, to aid if their credit is challenged.

The certificate shows they are making progress and seeking the help available to them at the credit union.

The credit union's home base, San Mateo County, is currently experiencing rapid housing displacement. According to the Department of Housing and Urban Development, low income for the county is now \$117,000 per year for a family of four. The median home price has skyrocketed to more than \$900,000, and there is a housing shortage.

To address this growing housing crisis, the credit union created adult financial education resources that might help prevent homelessness.

These efforts included the creation of responsible products and services along with workshops, presentations, grant-assisted homebuying programs, free financial counseling, and coaching opportunities.

Since 2016, the credit union has hosted 12 first-time homebuyers workshops for more than 1,200 attendees.

DESJARDINS

Adult Financial Education Award Winners

Second Place: Firefly CU Burnsville, Minn.

Firefly CU's Learn@Work Offers Timely Tips for Employees

Firefly Credit Union's Learn@Work program brings seminars on personal and financial wellness to the workplace, as well as to local organizations. The free sessions are designed to 20 timely and relevant seminar topics including budgeting, credit, consumer protection, and more.

These educational seminars are held at times that are convenient for em-

ployees, which may not always fit into a 9-to-5 schedule. In 2017, Firefly's presenters brought a midnight seminar to third-shift employees – people who previously thought they were not eligible for the company's employee events.

Firefly is Minnesota's first and only credit union to participate as an associate member of the Minnesota Employee Resource Service Co. (MERSC) program, a group of more than 500 companies that partner with each other to enhance benefit packages. Firefly contributes to MERSC by delivering discounted services and offering free financial education to other program participants.



TINKER FCU PARTNERED WITH THE MUSCOGEE CREEK NATION TO PROVIDE COMMUNITY FINANCIAL EDUCATION

WORK TO BUILD A BETTER FUTURE.

Learn how to improve and protect your credit score.

Who knew that a single number could impact how creditors, employers, insurance agents, and landlords determine your trustworthiness? It is never too early or too late to make a positive impact and work toward building your credit history. The first step toward making a positive impact on your credit is learning more about credit including what a credit score is, what your score is comprised of, and how to improve it. With this knowledge, you will be able to work toward a score that will give lenders the most positive impression possible.

THE CREDIT SCORE SCALE

Credit scores generally range from 300 to 850 with higher scores meaning a better credit rating. Scores above 700 typically indicate that you are a good credit risk, while scores below 600 can scare risk-averse lenders away. There are three credit bureaus (Equifax, Experian and TransUnion) and hundreds of credit scoring companies.

POOR	FAIR	GOOD	VERY GOOD
300	400	500	600
	700	800	

HOW YOUR SCORE AFFECTS YOU

POOR	FAIR	GOOD	VERY GOOD
<600	600-679	680-739	740+
Lenders will see you as a much greater risk than those with higher scores. Having a score in this range will make it difficult to qualify for a loan, and your options may be limited to "secured" loans.	You are seen as risky to lenders. If you are approved for a loan, rates will be much higher than advertised rates. Consumers with scores in this range are more likely to go delinquent on their loan.	A score in this range is near average in the United States. There is a good chance that you will be approved by a lender for a loan. However, you still may not get the best rates available from lenders.	You'll typically be able to receive the best offered rates or close to them from lenders. Having a score within this range shows lenders that you are a responsible borrower and less of a risk to their business.

While there are many credit score scales, the overwhelming majority of lenders in the United States use FICO® Scores when making borrowing decisions. Information on Fair Isaac Corporation and their scale can be found at myfico.com.

CREDIT SCORES ARE IMPORTANT

Still not convinced that building a strong credit history - and therefore your credit score - is important? Your credit score impacts:

Your ability to qualify for a loan.	Your ability to rent a home.	Your car insurance premiums.	The interest rate on your loans.	Your ability to find employment.

MATERIALS USED FOR ONE OF FIREFLY CU'S EDUCATIONAL SEMINARS

Honorable Mention: Tinker FCU Oklahoma City, Okla.

Tinker FCU Addresses Critical Financial Education Need

Tinker Federal Credit Union partnered with the Muscogee Creek Nation (MCN), the fourth-largest self-governed Native American tribe in the U.S., to provide financial education to its 83,900 tribal members.

When MCN became a select employee group of Tinker in 2017, discussions with the principal chief identified the critical need for financial education.

The training is offered at the MCN Tribal Complex and has been well-received. The workshops provide participants with the tools they need to manage their money and improve their quality of life.

Tribal members also have access to a free financial coaching program that provides one-on-one counseling to fit individual needs.

Additional financial coaching is also available through the credit union's partnership with BALANCE Financial Fitness for issues such as foreclosure prevention, early delinquency intervention, and debt management plans.

DESJARDINS

Youth Financial Education Award Winners

LESS THAN \$50 MILLION IN ASSETS

**First Place: Delta Schools FCU
Antioch, Calif.**

Students Taste a Bite of Reality, Thanks to Delta Schools FCU

As an education-based credit union, Delta Schools Federal Credit Union sees first-hand the need for financial education in schools, with high school seniors moving on to the next step in their lives unprepared to manage their money.

The credit union used the Richard Myles Johnson Foundation's Bite of Reality program to reach more than 3,000 students at six schools, including a one-day event for 700 students. Since the program's inception in 2013, the credit union has reached more than 10,000 students.

Delta Schools partnered with a junior college to provide a budgeting and financial management course to 150 students at five schools; the course is a dual enrollment course that allows high school students to earn college credits.



DELTA SCHOOLS FCU HOLDS A BITE OF REALITY EVENT AT A LOCAL SCHOOL

The credit union also created a 35-week challenge to save money for year-end school events.

Bite of Reality allows students to fail in a safe environment while learning the importance of budgeting. Teens are given a fictional occupation, salary, spouse and family, student loan and credit card debt, and medical insurance payments. They then visit various stations to "purchase" items such as

housing, transportation, food, clothing, household necessities, and daycare. Those staffing the "credit union" station provide much-needed assistance when some overspend.

The credit union provides 80 leadership students with the program's pre-lesson plan so they can present to the 1,400 students going through Bite of Reality. Students learn the basics of budgeting, personal finances, and account management. They then take that lesson plan to the entire freshman class to prepare them for the reality fair.

This not only helps these students learn more about budgeting and personal finances, but also enhances their leadership skills.

The credit union is also working with two high schools to open student-run branches on campus, where the students will process daily member transactions, learn open and close procedures, as well as develop communication skills necessary to work in any financial institution.



PROMOTING THE BITE OF REALITY PROGRAM, CELEBRATING THE CREDIT UNION DIFFERENCE

DESJARDINS

Youth Financial Education Award Winners

**Second Place: North Star CU
Cook, Minn.**

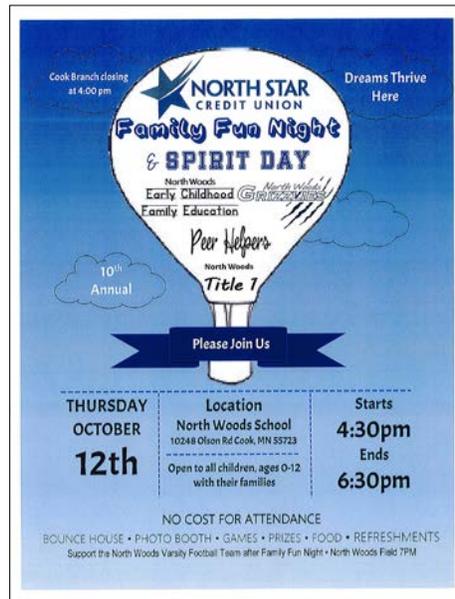
Students ‘Lunch and Learn’ About Relevant Topics

Over the past five years, North Star Credit Union has opened two student credit union branches, created a B.O.S.S. (Bunch of Students Saving) program, held focus groups, and launched an internship program.

Building on relationships with North Woods and South Ridge high schools, last year the credit union added a lunch-and-learn series. Roughly 50 students at each school attended one or more of the sessions.

The goal of the series was to make financial education available to the entire body and get students thinking about the realities of life after graduation.

To ensure the information was relevant, students chose the content for the series. Topics included renting an apartment, buying a car, student loans, and comparing credit card offers.



A FLYER FOR NORTH STAR CU'S FAMILY FUN NIGHT AND SPIRIT DAY AT A LOCAL SCHOOL

DESJARDINS

Youth Financial Education Award Winners

\$50 MILLION - \$250 MILLION IN ASSETS

**First Place: CORE FCU
East Syracuse, N.Y.**

CORE FCU Enhances Students-as-Educators Program

CORE Federal Credit Union offers an extensive student financial literacy program that includes hands-on skills training, direct instruction, student coaching, and peer mentoring.

This program provides financial literacy resource tools and materials, and offers programs designed to reinforce critical personal finance skills. Last year, it involved nearly 2,000 high school students and more than 5,300 students in grades K-8.



**CORE FCU TRAINS LOCAL STUDENTS TO
WORK IN SCHOOL BRANCHES AND PROVIDE
EDUCATION TO THEIR CLASSMATES**

Student-run high school credit unions are the cornerstone of CORE's program. These branches at three area high schools not only offer students the opportunity to practice critical skills, but also follow a unique "students as educators" model.

CORE staff members coach and train students to deliver presentations to their peers, instruct younger students, and present to adults in the community on a variety of personal finance topics.

In 2017, the credit union added a new program that enhanced its peer mentoring efforts. Working with 10 high school student credit union board members, CORE helped them to prepare key personal financial tips for their classmates, and then arranged with the



STUDENTS WORK AT THE 'SPRING INTO SAVINGS' FAIR

school's principal to allocate class time for small group presentations.

Over several weeks, the students met with over 50 classes and reached more than 1,500 students. CORE also worked with student leaders to offer a finance fair called "Spring into Savings." The high school students devised 10 money-related games for elementary school students and hosted an evening for K-4 students and their parents. More than 450 attended.

In addition to coaching students to be financial literacy trainers, CORE provides significant direct instruction for students. Staff members are at three high schools a minimum of three days each week to instruct students in business classes on personal finance and account handling.

Additionally, CORE's CEO made 12 presentations to 270 high school students this past year on topics ranging from how to responsibly use credit, to goal setting and basic budgeting.

DESJARDINS

Youth Financial Education Award Winners

Second Place: LOC FCU Farmington, Mich.

Student-Run Branches Thrive With LOC FCU's Support

Over the past year, LOC Federal Credit Union's financial education initiatives have directly impacted nearly 3,000 youth. LOC increased its student-run credit union program by three branches during the 2017-18 school year. The program has grown to 21 student-run branches with more planned in the future.

In 2017-18, the student branches saw 36 percent growth in dollars saved (a total of \$167,378), 22 percent growth in transaction numbers, and a 44 percent increase in new accounts, over the previous school year. The credit union also boosted the number of financial reality fairs from one to eight, reworked the high school curriculum, created a middle school version, and reached 1,400 students in four school districts. To



STUDENTS MAN ONE OF LOC FCU'S IN-SCHOOL BRANCHES

sufficiently staff the fairs, LOC engaged 100 percent of its employees as well as an additional 150 community volunteers.

Honorable Mention: Carolina Foothills FCU, Spartanburg, S.C.

Carolina Foothills Adds Elementary School Experiential Program

Building on its reputation for hosting

"Reality of Money" budget simulations for middle- and high school-aged students, Carolina Foothills Federal Credit Union created an experiential financial education program for elementary students called My First Budget.

During the two-hour session, a facilitator instructs children how to proceed. Students are assigned a profile and a "family." They must allocate how much of their monthly budget will be used for food, housing, transportation, clothing, child care, health care, entertainment, and communications.

Children receive their salary in Carolina Foothills dollars and then must take their "family" to visit booths and make choices that are right for their situations. To do this, they must discuss needs vs. wants and then make decisions as a family unit.

The credit union has received positive feedback from both the adults and kids participating in My First Budget.



CAROLINA Foothills FCU TEACHES LOCAL ELEMENTARY STUDENTS THROUGH ITS 'MY FIRST BUDGET' EVENT

DESJARDINS

Youth Financial Education Award Winners

\$250 MILLION – \$1 BILLION IN ASSETS

First Place: Education CU
Amarillo, Texas

Online Resource Reaches Rural Areas, Complements In-Person Visits

Education Credit Union pursues a diversified approach to providing financial education, from creating an online curriculum to reach youth in remote rural areas, to conducting sessions in classrooms and summer camps.

To address the need for financial education in the 20 rural counties in the Texas Panhandle, an area encompassing 25,000 square miles, Education CU created an online educational resource, SMARTMoney. The curriculum meets the

requirements of all the state's Financial Literacy TEKS for respective grade levels, providing everything a teacher needs to teach personal financial literacy.

Each of the five modules within the curriculum offers background information, a teacher's guide, Prezi, worksheets, activities, group projects, assessments and more. The free curriculum can be completed in six weeks, or teachers can use the extended lessons and activities the entire school year. The credit union also offers live webinars for teachers and sends staff to appear as virtual guest speakers in live sessions with students.

Education's staff also conducted 473 in-school presentations, speaking to 12,356 students. With multiple presentations on different topics for most grade levels, the same teacher may request speakers several times during the year. But teachers are learning they need to book early because by the middle of March, the credit union is "sold out."

Education CU seeks to offer value to a wide range of children from 5 to 18 years old. It adapts its personal financial literacy message to educate and inspire all of the youth in their community, including children with mental disabilities and students in advanced high school economics classes.

For example, staff held sessions at the Panhandle Independent Living Center for disabled youth and participated in a transition career fair for students with learning disabilities.



EDUCATION CU TEACHES ELEMENTARY STUDENTS ABOUT BUDGETING

A total of 30 sessions were conducted in five Junior Achievement classes.

Credit union team members also lead financial literacy presentations at the Don Harrington Discovery Center summer camps in June and July, teaching each of the grade levels at least once. The Financial Education department is supported by the credit union's board of directors, who added promotion of financial literacy to the credit union's core values in 2017.



DESJARDINS

Youth Financial Education Award Winners

Second Place: Service 1st FCU Danville, Pa.

Service 1st Helps Students Understand Car-Buying Experience

Service 1st Federal Credit Union reached 3,791 students through 125 presentations on topics such as budgeting, credit cards, lending, credit scores, and car buying.

In a two-part “Car-Buying Experience” class, students learned the ins and outs of purchasing a vehicle from credit union lending staff, and then from a local car dealer. More than 115 students attended one of the three classes held.

At year-end 2017, the credit union had 127 students registered for a school savings program, making 825 deposits, totaling more than \$5,982 in savings, an increase from the previous year, which had 92 enrolled students, 599 deposits, with a total savings of \$4,122.61.

As part of its partnership with the Danville Area School District, the credit union has an in-school branch located in the high school cafeteria that is open daily to all students, faculty, and staff.

Honorable Mention: CASE CU Lansing, Mich.

CASE CU Listens to Understand Financial Literacy Needs

CASE Credit Union has dedicated itself over the past year to partnering with parents and the educational community to listen, understand, and uncover the financial literacy needs of Lansing’s youth.



SERVICE 1ST FCU’S ‘CAR-BUYING EXPERIENCE’ GIVES HIGH SCHOOLERS AN EDUCATION IN WHAT COULD BE AN INTIMIDATING PROCESS

These partnerships led CASE to develop engaging new financial literacy content for youth and young adults. When a traditional reality fair overwhelmed middle school students, CASE requested and received a grant from the Michigan Credit Union Foundation to build its own financial reality fair, Money Masters, geared to that age group.

The credit union reaches out not only to schools, but also church groups, community organizations, and summer camp programs. All sessions are designed to be fun and interactive.

CASE’s creative and unique approach to teaching youth about financial literacy has led to a program reaching more than 1,800 students in 2017.



CASE CU BUILT ITS OWN FINANCIAL REALITY PROGRAM, ‘MONEY MASTERS’

DESJARDINS

Youth Financial Education Award Winners

MORE THAN \$1 BILLION IN ASSETS

**First Place: SEFCU
Albany, N.Y.**

SEFCU Invests in Financial Education

SEFCU has made a significant investment in infrastructure and talent, representing approximately \$635,000 in 2017, to provide financial education.

Volunteers contributed 787 hours in the planning and creation of content for its Institute for Financial Well-Being and 40 hours of instructor-led training.

To ensure that SEFCU has a substantial impact on the members and communities it serves, a team of 85 employees participates in advancing the Institute's efforts to improve financial literacy. This diverse group of employees, who have roles across many divisions of the credit union, is passionate about financial education and its positive impact on an individual's life.

SEFCU's Institute for Financial Well-Being is an interactive initiative

The banner features a red header with the text "Free Financial Education Youth Summer Series". Below the header are three book covers: "Joe the Monkey Saves for a Goal" (Albany • 8/12), "Budgeting Basics MAD CITY MONEY™ SIMULATION" (Schenectady • 8/15, Syracuse • 8/16), and "Does Money Grow on Trees?" (Binghamton • 8/17, Schenectady • 8/18). To the right is an illustration of diverse children. At the bottom, a red bar contains the text "Register at sefcu.com/FinancialEducation" and the SEFCU logo with the tagline "INSTITUTE FOR FINANCIAL WELL-BEING".

SEFCU'S INSTITUTE FOR FINANCIAL WELL-BEING REACHED 2,211 YOUTH IN 2017

designed to help participants achieve personal economic stability and financial independence. It increases their capabilities to make sound decisions and build positive habits.

Using proprietary workbooks, interactive workshops, and age-appropriate sessions, it provides hands-on instruction to teach financial fundamentals to participants—including 2,211 youth.

Sessions incorporate group discussions, case studies, problem-solving activities, and progressive learning strategies. Pre- and post-assessments illustrate participants' change in attitude.

In 2017 SEFCU introduced its Change the World, Making Financial Decisions workshop to a group of nine foster care youth in partnership with Schenectady County.

This financial education workshop introduced youth to basic financial decisions with tablets and robots. Students learned through a challenge-based model and real-world tools.

The learning strategy progresses from understanding basic financial concepts to then applying them to real-world challenges. Robots provide engaging interactions in a collaborative learning environment.

Students applied the new material and shared their experiences of making financial decisions within a limited budget.

In 2018, the Institute team delivered the program to fifth graders. Throughout the day, 120 students participated.



DESJARDINS

Youth Financial Education Award Winners

**Second Place: Rogue CU
Medford, Ore.**

Rogue CU's U-teach Provides Tools for Educators

In Oregon, as it is elsewhere, personal finance is often a subject overlooked in schools, with many lacking the resources to provide this education. In an effort to partner with schools and assist teachers in providing financial literacy information, Rogue Credit Union developed a curriculum through the U-teach program. The free curriculum meets all of Oregon's high school financial literacy standards.

Each U-teach class comes with detailed lesson plans, engaging and fun hands-on activities, assessments, and a PowerPoint presentation. This program empowers teachers to make financial education a priority by giving them the tools they need to successfully deliver it

in their classrooms.

With this program, the credit union has extended its reach and provided curriculum for more than 2,000 students in less than a year. All teachers can access this information, whether they are in the credit union's area or not.

**Honorable Mention: Royal CU
Eau Claire, Wis.**

Royal CU's Youth Literacy Initiatives Reach All Grade Levels

Royal Credit Union's financial youth literacy initiatives include 28 school site branches, a signature series of education programs targeted to three different age groups, and an innovative way to share the good work of credit unions through a youth advocacy program.

Its program for elementary students, "Takeover Day featuring the Superheroes of Savings," features a team of six experienced educators, who provide



**ROYAL CU'S 'SUPERHEROES OF SAVINGS'
TEACH AN ELEMENTARY SCHOOL CLASS
ABOUT FINANCES**

fun, interactive 30- to 45-minute lessons that meet Wisconsin's financial education standards. Some 2,400 elementary students have participated.

For middle school students, Royal developed the Future U.S. Entrepreneurs (FUSE) program, a competitive learning experience. A simulation experience, "Test Drive... Next Stop Reality," teaches high school students what it takes to make it on their own and better prepare for their future. Since the program began, more than 2,300 students have taken the Test Drive.

Additionally the credit union sponsored a high school intern, who not only worked as a teller, but also participated in legislative visits.



**ROGUE CU'S U-TEACH PROGRAM MEETS OREGON'S HIGH SCHOOL FINANCIAL LITERACY
STANDARDS**

DESJARDINS

Financial Education Award Winner: League

First Place: Maine CU League

Education Initiatives Reach New Heights in the Pine Tree State

The Maine Credit Union League and Maine credit unions' financial education initiatives set records for outreach and impact during 2017-18. The initiatives included building grassroots and legislative support, developing and strengthening partnerships, as well as a significant media component.

The primary focus of training and learning efforts is the Financial Fitness Fair: A Money Management Experience, an event that features an interactive version of the game of LIFE presented to high school students. Maine's credit unions held 53 events reaching a record number of 8,774 participants, an increase of 1,157 students from the previous year. In addition, nine fairs were held for college freshmen at two community colleges and five at the state's three largest state universities and two private colleges. Close to 1,025 participated or attended this voluntary event.

Fairs also were held for young inmates who were nearing release.

For the 10th straight year, the League and Maine's credit unions played a significant role in the 10th Annual Financial Educators' Summit, participating on the planning and steering committee, which included the Maine Jump\$tart Coalition, Junior Achievement, and the Maine Office of Securities.

The League was one of two outside organizations to lead an educational session at the event, enabling it to provide teachers and educators with a



THE MAINE CREDIT UNION LEAGUE SAW RECORD NUMBERS OF STUDENTS THROUGH ITS EDUCATION EFFORTS THIS YEAR

better understanding of the Financial Fitness Fairs and to encourage new relationships.

The session attracted nearly 165 participants, and of those, some 23 percent contacted the League regarding holding or participating in a fair during the upcoming school year.

The League continued to be proactive in reaching out to media outlets statewide to initiate ongoing appearances that highlight the importance of youth financial education and reinforce the significant role credit unions play in this effort.

The record-setting amount of

media coverage included TV and radio interviews, and a partnership with Time Warner Cable. Financial education and credit unions garnered 15,060 minutes of airtime, 344 more minutes than the previous year.

Thousands of inches of newspaper coverage were also achieved.



MAINE CREDIT UNIONS HELD 53 MONEY MANAGEMENT EXPERIENCE EVENTS IN 2017-18, REACHING 8,774 STUDENTS

DORA MAXWELL

Social Responsibility Recognition Award Winners

LESS THAN \$50 MILLION IN ASSETS

**First Place: Limestone FCU
Manistique, Mich.**

Student-Run Coffeehouse Builds Skills, Boosts Community

Limestone Federal Credit Union leveraged a \$20,000 community reinvestment grant from the Michigan Credit Union Foundation to open The Grind Coffee House, a student-operated small business located in Manistique, Mich.

This small community located in Michigan's Upper Peninsula has a high unemployment rate, declining population, and lower-than-average annual incomes.

The goal is to not only provide the students with hands-on learning, but



LIMESTONE HELPED OPENED THE GRIND COFFEE HOUSE, WHICH IS STAFFED BY LOCAL STUDENTS



TO OPEN THE GRIND COFFEE HOUSE, LIMESTONE FCU PARTNERED WITH A LOCAL HIGH SCHOOL, A NONPROFIT, AND THE MICHIGAN CREDIT UNION FOUNDATION

also to enrich the community by instilling a sense of pride and ownership in its youth.

The Grind Coffee House was originally formed as an idea to increase youth awareness and education about entrepreneurship, career options, and business opportunities.

Limestone staff, students, and school administrators worked diligently to take the project from an idea to a reality, and after 2 1/2 years of planning, fund-raising, and renovating the building, the coffee shop is now open to the public seven days a week.

It is located directly across from the high school and adjacent to the business district. The building is owned by the credit union, which donated exclusive use of it for two years.

The shop is governed by a student board of directors and operates as a subsidiary of UPward Community Youth

Inc., a nonprofit organized by the credit union to encourage youth entrepreneurial projects. Daily operations are supervised by Limestone's student education coordinator and the Manistique Area Schools teacher liaison, who provide onsite training and direction and serve as advisers to the student board.

The Grind Coffee House generated \$31,853.67 in gross revenue and \$2,553.91 in net income as of mid-year 2018.

Ten students participated in the work-based learning class in the 2017-2018 school year, and from that group, five were hired as summer baristas. The shop boasts a full menu of coffee drinks, muffins, and breakfast pastries.

Revenue will be distributed through UPward Community Youth Inc. to area schools for educational resources and materials, equipment, technology, school improvements, or additional courses.

DORA MAXWELL

Social Responsibility Recognition Award Winners

Second Place: Diamond Lake FCU Malvern, Ark.

Special Ed Students' Transition Eased

A request for a credit union tour from the Cutter Morning Star School District's high school special education teacher blossomed first into a Reality Fair and then into a collaboration.

Diamond Lakes Federal Credit Union and the school district together to create a Transition Fair for special education students across seven school districts in Garland County, Arkansas.

For these students, transitioning from high school to post-secondary education or job placement can be challenging. The fair was organized so students could gain ideas and make plans for the types of jobs they would do after graduation.

The credit union recruited members of the community including

representatives from health care, trades, government, hospitality, and colleges to spend the day with students talking about opportunities.

By putting a "face" and "voice" to career choices, students interacted one-on-one with business people to learn more about careers and the type of education and experience required for each vocation.

Honorable Mention: Oxford FCU Mexico, Maine

In-School Pantry Feeds the Hungry

Upon learning almost 60 percent of students attending Oxford Hills Middle School qualify for free or reduced school meals, Oxford Federal Credit Union approached the school to open a food pantry to help ease food insecurity for students in a non-judgmental way.

The in-school Vikings Family Food Pantry provides healthy snacks during the school day, and students know how



OXFORD FCU OPENED AN IN-SCHOOL FOOD PANTRY TO HELP MEET THE NEEDS OF STUDENTS AT A LOCAL MIDDLE SCHOOL

to access the pantry to alleviate hunger at home. The pantry operates from an unmarked office, where food is distributed discreetly in backpacks provided by the credit union.

Student council members are food pantry ambassadors, raising money, creating awareness, and shopping for food. As a result, council members also learn money management skills.

The food pantry is fully stocked, and an ongoing fund-raising plan helps ensure sufficient funding to purchase food as needed. Parents are encouraged to contact the school if their families are food insecure.



DIAMOND LAKE FCU'S TRANSITION FAIR SERVES STUDENTS FROM SEVEN SCHOOL DISTRICTS

DORA MAXWELL

Social Responsibility Recognition Award Winners

\$250 MILLION TO \$1 BILLION IN ASSETS

**First Place: East Idaho CU
Idaho Falls, Idaho**

Spare Change Helps Change Lives

East Idaho Credit Union created the Coins for Christmas program in 1987 based on the simple philosophy of “kids helping kids” and on the power of the Christmas spirit.

The program continues to provide an opportunity for children of all ages to donate spare pocket change to fund the purchase of new shoes for less fortunate children in eastern Idaho.

As needs have increased, the program has become a year-round effort.

The credit union and local schools get children and parents involved in the collection. Some schools work together to raise as much money as they can, while others create friendly competitions to see who can collect the most coins, with some schools successful enough to raise more than \$4,600.

To honor the school that raises the most money during the holidays, the entire school body is treated to a day at the movies, thanks to a partnership with the local theater, which donates the event.

At the end of the Christmas season, East Idaho collects the money, and then

uses it throughout the year to purchase new shoes for children in need. A child in need of a new shoes is identified and recommended for the program by school personnel or by other professionals working with underprivileged children.

Coins for Christmas issues a \$25 gift card based on the recommendation. The submissions are anonymous so the children are never made to feel singled out.

The small gift of pocket change positively affects the lives of fellow school-mates and teaches children the value of giving. Parents and other adults are also encouraged to participate.

In 2017, the Coins for Christmas program raised over \$34,000 by collecting coins as well as through various fundraising events, including its Kicks for Kids Golf Tournament. In 2017 the tournament raised more than \$13,000.

In 2017, the Coins for Christmas program raised over \$34,000 and purchased 1,100 pairs of new shoes for children in need. During this time, no children in need who requested a pair of shoes were denied.



**EAST IDAHO CU'S KICKS FOR KIDS GOLF TOURNAMENT AND COINS FOR CHRISTMAS RAISED
A COMBINED \$47,000 IN 2017**

DORA MAXWELL

Social Responsibility Recognition Award Winners

Second Place: Piedmont Advantage CU Winston-Salem, N.C.

Piedmont Advantage CU Helps Bring Camp Experience to Ill Kids

As a strong supporter of the Carolinas Credit Union Foundation's Victory Junction REACH Project, Piedmont Advantage Credit Union conducted a number of fundraisers to support the program that brings a camp experience to a child who is too sick to travel to summer camp.

Through sales of baked goods, pizza, and ornaments as well as staff fundraising challenges, Piedmont Advantage helped meet the foundation's fundraising commitment of \$800,000 by 2018.

As a result, the Victory Junction REACH Program expanded into three new locations as well as Ronald McDonald Houses, in order to bring the camp experience to more children statewide.

The credit union also participated in many other service projects including



PIEDMONT ADVANTAGE CU'S FUNDRAISING SUPPORTED THE CAROLINAS CREDIT UNION FOUNDATION EXPANSION OF ITS REACH PROGRAM TO THREE NEW LOCATIONS

United Way, the Charlotte Airport Community Partnership, a school supplies drive, and more.

Honorable Mention: Richfield-Bloomington (Minn.) CU

200,000 Flags Honor Veterans on Memorial Day

Richfield-Bloomington Credit Union

paid tribute to Minnesota's rich history and tradition of service to country through its support of properly honoring veterans on Memorial Day.

In partnership with Flags for Fort Snelling, the credit union revived the tradition of placing a U.S. flag at all 200,000 headstones at Fort Snelling National Cemetery.

Richfield-Bloomington reached out to the group and committed to raising \$100,000 and to recruit the 5,000 or more volunteers needed to place all 200,000 flags. In the end, the credit union raised some \$325,000 and recruited 8,000 volunteers to make Memorial Day in Minnesota special for all who have served.

The massive mobilization and fundraising effort required collaboration with and support from the Mall of America, local fire departments, American Legion and VFW posts, and many more organizations.



RICHFIELD-BLOOMINGTON CU AND FLAGS FOR FORT SNELLING PLACED MORE THAN 200,000 FLAGS ON VETERANS' HEADSTONES

DORA MAXWELL

Social Responsibility Recognition Award Winners

MORE THAN \$1 BILLION IN ASSETS

**First Place: Georgia United CU
Duluth, Ga.**

School Crashers Renovate, Refresh Schools

Recognizing limited budgets and funding prohibit many schools from being able to update school grounds and repair facilities as needed, Georgia United Credit Union sponsors an annual school makeover contest benefiting local school systems, educators, parents and students in the communities it serves.

The grand prize winner of its School Crashers program receives a customized school makeover valued between \$75,000 to \$100,000 that requires community volunteers and corporate donations to complete.

Six runner-up schools receive smaller grants of \$10,000 to \$20,000 for specific improvement projects, complet-



GEORGIA UNITED CU AND VOLUNTEERS DONATED 2,544 HOURS OF WORK TO IMPROVING SEVEN LOCAL SCHOOLS

ed and coordinated on Saturday work days by Georgia United.

A total of 240 volunteers helped Georgia United complete an extensive school makeover for Title 1 Canby Lane Elementary in Decatur. Six additional schools had mini-makeover projects involving 241 additional volunteers. A total of 2,544 volunteer hours of labor were donated to improve these seven schools during the summer of 2017.

Canby Lane's improvements included a courtyard classroom garden, cafeteria and hallway murals, interior and exterior paint, landscaping, playground games, curb and parking lot painting, new carpeting, school supplies for students, plus logo polos for faculty and staff.

Eagle Woods received a therapeutic garden and new carpet in the media

center.

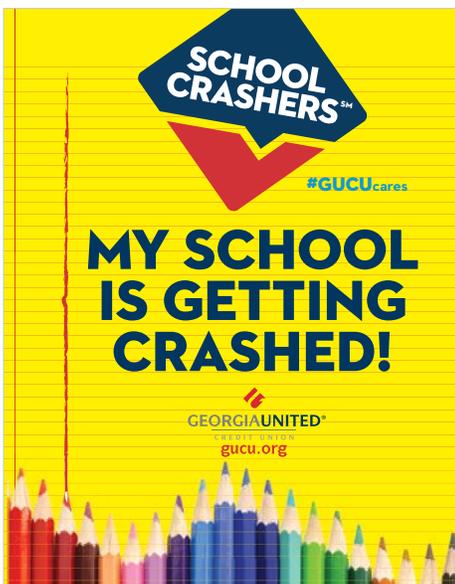
Shiloh Middle School's facelift included an outdoor courtyard classroom, while Colbert Elementary received a fresh coat of paint on the school entrance and awning.

Pleasant Grove Elementary had carpet removed and new carpet installed in 23 classrooms.

Fairington Elementary's Media Center makeover included new carpet and \$10,000 of new media furniture and an additional circulation desk.

East Laurens Primary School received a new swing set, school beautification, landscaping, and mulch.

Georgia United found that when school and community volunteers work together it not only greatly improves the learning environment, but also enhances the civic pride of all involved.



DORA MAXWELL

Social Responsibility Recognition Award Winners

**Second Place: CommunityAmerica CU
Lenexa, Kan.**

Four-Pronged Approach Maximizes CommunityAmerica's Impact

CommunityAmerica Credit Union seeks to maximize its impact by using a four-pronged approach to its social responsibility program. It includes awarding grants from its CommunityAmerica Foundation, expanding its funding focus to include reading literacy; charitable giving through support of cause-related events; encouraging employees to act as change agents through volunteerism and providing 16 hours of paid volunteer time; and a matching donation program for employees.

The credit union was an early supporter of City Year, an AmeriCorps program that addresses the high school dropout rate in financially distressed neighborhoods. It committed to a



COMMUNITYAMERICA CU AND CITY YEAR, AN AMERICORPS PROGRAM, TO HOST EVENTS AND PROVIDE VOLUNTEERS FOR SCHOOL ACTIVITIES

three-year \$300,000 grant and adopted Northeast Middle School.

**Honorable Mention: Nusenda CU
Albuquerque, N.M.**

Adopt-a-Cause Exceeds Expectations

Nusenda Credit Union's Adopt-a-Cause

initiative is redefining what it means for the credit union and its employees to be involved.

Adopt-a-Cause empowers employees to direct support to causes in their community, creating grassroots level support from local residents. By mid-year, employees had exceeded year-end goals by serving more community organizations and achieving a higher employee participation rate than initially planned.

Each participating Nusenda team is allocated \$1,000 and four hours per employee to help a community organization it chooses.

Team members identify an organization they believe is doing exemplary work and create a plan of action to support it through monetary and volunteer efforts. In 2018, teams selected 33 different causes in regions across New Mexico.



THE EASTER BUNNY VISITS STUDENTS AT ONE OF THE 33 SITES THAT RECEIVES VOLUNTEER SUPPORT FROM NUSEND A CU

DORA MAXWELL

Social Responsibility Recognition Award Winners

CHAPTER OR CREDIT UNION GROUP

First Place: Indiana CU League and Indiana credit unions

Veterans Hall of Fame Has Home, Thanks to Indiana's CUs

The Indiana Credit Union League and Indiana's credit unions spearheaded an effort to fund the construction of a public memorial building.

The facility houses memorabilia and recognition items for those inducted into the Indiana Military Veterans Hall of Fame as well as to honor all Indiana military veterans.

The memorial is the first building of its kind in the U.S. Other states have halls of fame to recognize their military heroes, but Indiana is the only state to have a physical presence in the form of a building where the general public can visit and where memorabilia can be displayed.

Established in 2013, the Hall of



INDIANA GOV. ERIC HOLCOMB AND SEN. JOE DONNELLY (D-IND.) ATTENDED THE MEMORIAL'S RIBBON-CUTTING EVENT



THE INDIANA MILITARY VETERANS HALL OF FAME

Fame has 62 inductees to date. Indiana's credit unions believe these individuals, and the 99 Medal of Honor recipients from Indiana, are worthy of a permanent building where their stories can be shared with current and future generations of Hoosiers.

With land donated by the American Legion, it was determined a memorial building could be constructed for \$300,000.

Fundraising quickly exceeded the \$300,000 goal set in the fall of 2016. By spring of 2018, \$330,000 had been pledged, and donations were used to construct the memorial building, which opened in April 2018. There were 154 donors to the project at all giving levels.

Building materials include Indiana limestone. Electronic kiosks display photos and biographies of each of the Hall of Fame inductees and exhibits of military items from various eras.

The project received strong support from the legislative community, testimony to the project's importance as well as the strong advocacy efforts of the League and credit unions in Indiana.

Sen. Joe Donnelly (D-Ind.) spoke at the memorial building's ribbon-cutting ceremony, which featured other federal and state legislators or their representatives in attendance. Indiana Gov. Eric Holcomb also provided congratulatory remarks.

The funding by credit unions and building of the memorial was recognized by the Indiana General Assembly through a concurrent resolution.

DORA MAXWELL

Social Responsibility Recognition Award Winners

Second Place: Fort Worth Chapter Fort Worth, Texas

Fort Worth CUs Make Sure Santa Claus IS Coming to Town

Thanks to the Fort Worth Chapter of Credit Unions, Santa Claus has come to Sam Rosen Elementary School for 27 years and visited students at Webb Elementary School for 17 years.

By hosting annual Christmas parties cumulatively the Chapter has offered hope and joy to more than 26,000 children. If it weren't for these parties, hundreds of children would have no Christmas at all. Students at Sam Rosen come from economically disadvantaged homes, and many in the student population at Webb list the local homeless shelter as their address.

The parties include a personal visit with Santa Claus complete with a souvenir button, midway games, face painting, a Christmas show, and a goodie bag to take home with food, gifts, and financial education materials.



FORT WORTH, TEXAS, CREDIT UNIONS HAVE HOSTED HOLIDAY PARTIES FOR OVER 26,000 ELEMENTARY STUDENTS

Honorable Mention: CU4Kids Alliance Dublin, Ohio

Chocolate Bar Sales Help Hospitalized Kids

The CU4Kids Alliance know it's hard to resist a chocolate bar, especially when its purchase will be used to help hospitalized children.

The concept was simple: get choc-

olate bars into credit union lobbies and sell them to members for \$1 each.

Through the Children's Miracle Network (CMN) Hospitals' partnership with World's Finest Chocolate, the Alliance of 38 Ohio credit unions raised a total of \$14,480.

Add in a Co-Op Miracle Match of \$10,000, and \$24,480 total was distributed to CMN Hospitals.

All funds raised stayed local, supporting the CMN Hospital in the participating credit union's market, including Nationwide Children's Hospital, Mercy Children's Hospital, Rainbow Babies & Children's Hospital, West Virginia Children's Hospital, Cincinnati Children's Hospital, Dayton Children's Hospital, and Akron Children's Hospital.



OHIO CREDIT UNIONS RAISED \$14,480 FOR CHILDREN'S MIRACLE NETWORK HOSPITALS WITH CHOCOLATE SALES

LOUISE HERRING

Philosophy-In Action-Award Winners

LESS THAN \$50 MILLION IN ASSETS

**First Place: Los Alamos Schools CU
Los Alamos, N.M.**

High Tech and High Touch Engage Members

Los Alamos Schools Credit Union has found a way to combine high tech with high touch to deepen its member relationships.

By using the latest tablet technology and partnering with its core system processor, the credit union developed a mobile solution that can be used to bring the full services of the credit

union to its membership.

First targeting geographically isolated schools, Los Alamos Schools began weekly onsite visits in August 2017 in order to offer everything from cash withdrawals, loan applications, and financial counseling. Building from those successful visits, the credit union is expanding to other school sites to meet members on their turf.

Showing up week after week at the various school sites has demonstrated to the members that the credit union cares about their well being, it values technol-

ogy, and it's available to support them when needed.

The credit union had long recognized the demand for improving convenience, but given resource and technological constraints was not able to implement a mobile solution until its persistence and planning paid off.

When technology improvements became available, the credit union worked with its core processor to develop the needed solution to allow it full mobility with its system.

It took nearly a year of working with technical specialists to develop a secure VPN and method of connecting to the core processor remotely. Purchasing a high-powered firewall to handle data encryption to safeguard members' information was the highest priority. Other needed hardware upgrades improved its data security.

The credit union measures its success not just by how many transactions were completed during a visit, but also by how many connections were made. It met its goal of generating \$100,000 in loans during the school calendar year, exceeding the goal after the first seven months.



LOS ALAMOS SCHOOLS CU USES TABLET TECHNOLOGY TO BRING CREDIT UNION SERVICES TO NEW PLACES

LOUISE HERRING

Philosophy-In Action-Award Winners

\$50 MILLION - \$250 MILLION IN ASSETS

First Place: Peoples Advantage FCU

Petersburg, Va.

Reliable Rides Puts Members in the Driver's Seat

Peoples Advantage Federal Credit Union believes all people have the potential to reach their financial goals, and it strives to help them every step of the way. Its mission is to enable underserved, unbanked, and “no-credit” populations to build and fulfill their dreams.

The credit union found many members seeking to re-finance vehicles at the credit union had loans at interest rates exceeding 20 percent APR and had no equity in the vehicles due to high interest rates and high initial price. With blemished credit, they were often trapped in predatory loan rates or asked to provide a large down payment. Often, they were driving older, unreliable vehicles they cannot afford to repair, leading to repossessions and undue hardships.

To address this problem, the credit union designed the Reliable Rides program. In partnership with Enterprise Car Sales, the credit union provides low-interest financing on certified used vehicles that fit the needs of its members.

The program offers members loans at an affordable rate, not to exceed 14 percent APR, and doesn't mandate a down payment.

In lieu of the down payment, prior to the vehicle purchase, the credit union requires members to attend an educational session on performing needed vehicle maintenance, budgeting for car maintenance, and building credit.

The credit union discovered many first-time, and even existing, car owners had never been taught about the importance of regular vehicle maintenance such as oil changes, inspections, tire rotations, and so on.

The sessions teach members how to be successful in their loans and extend the life of their investment. The sessions are offered in a small group setting so questions can be answered without members feeling intimidated.

In 2017, the credit union saved its members \$75,412 in interest by offering a reduced rate compared to what predatory lenders would otherwise have charged them.

**INTRODUCING
OUR NEWEST
ADVANTAGE**

**THE RELIABLE RIDES
PROGRAM**

Reliable Rides is designed for members with less than perfect credit, giving them the opportunity to purchase an affordable, reliable vehicle. Reliable Rides helps individuals and families avoid high interest rates offered by predatory lenders, extremely high down payments, hidden purchase costs, and other limitations caused by poor credit history.

This is more than just a loan! It is a complete package deal, including car insurance information (through our TruStage Program), financial education, and vehicle maintenance training. This allows participants not only to purchase a car, but maintain and keep it as well!

car sales
enterprise
804.330.0900

BORROW \$20,000:
PAYMENTS AS LOW AS
\$412 PER MONTH
FOR QUALIFIED BUYERS

BORROW \$10,000:
PAYMENTS AS LOW AS
\$206 PER MONTH
FOR QUALIFIED BUYERS

PEOPLES ADVANTAGE FCU HELPED ITS MEMBERS WITH POOR OR NO CREDIT AFFORDABLY FINANCE CARS THAT SUIT THEIR NEEDS

LOUISE HERRING

Philosophy-In Action-Award Winners

\$250 MILLION – \$1 BILLION IN ASSETS

First Place: Kirtland FCU
Albuquerque, N.M.

Military Support Programs

Serve Special Needs

To address the specific needs of active military personnel as well as veterans, Kirtland Federal Credit Union offers a suite of products designed to improve their financial well-being.

The credit union also facilitates HAVEN (Housing Assistance for Veterans), a grant program helping veterans injured in the course of their service with home modifications that accommodate disabilities and improve their quality of life.

Kirtland's military support programs are tailor-made to address the distinct challenges faced by its military members.

For example, young military personnel often arrive at Kirtland Air Force Base without family or a support system to advise them on financial matters. The credit union works to help these members successfully navigate their financial decision-making.

The credit union's special programs include military checking; ARK (As-



KIRTLAND FCU FACILITATES HAVEN GRANTS, WHICH FUND HOME MODIFICATIONS FOR INJURED VETERANS

set Recovery Kit) loans; First Auto loans for airmen; Start Up loans; and HAVEN grants.

Military checking offers fee-free checking to past and present servicemembers and their family members.

The ARK loan is an interest-free loan for emergency funding. The low-interest First Auto loan is for those with no credit history who need a car loan and would either be denied or only qualify for a high-interest rate loan. The Start Up loan helps first-term military personnel build their credit.

From 2013 through 2017, the credit union processed 470 military-specific loans totaling \$3,377,120.

The credit union completed its first HAVEN grant in 2013. The Federal Home Loan Bank of Dallas, which funds up to \$7,500 per grant, started the grant program in 2011. Although the credit union must contribute a minimum of \$350, it has contributed as much as \$6,600 for one project.

Kirtland is the only financial institution in New Mexico to empower servicemembers and veterans through HAVEN grants. Since 2013, 12 HAVEN grants have been awarded, resulting in more than \$100,000 in home modifications for worthy veterans' families in New Mexico.

LOUISE HERRING

Philosophy-In Action-Award Winners

Second Place: Financial Center First CU Indianapolis, Ind.

Financial Center First Introduces Immigrants to U.S. Financial System

Through its official partnership with the Consul de Mexico de Indiana, Financial Center First Credit Union has introduced more than 40,000 Mexican immigrants annually to the U.S. banking system and the benefits of credit union membership.

Each week, Financial Center provides seminars to some 60 immi-

grants from Indiana, Ohio, Kentucky, and southern Illinois on topics such as understanding and navigating the U.S. banking system, documentation needed to open accounts, how to build credit to obtain loans, how to wire money, how to plan for retirement, and how to protect assets with insurance.

Those interested in becoming a credit union member or learning more about building credit are directed to a local branch to meet with a Spanish-speaking employee to get the financial services they need.

Financial Center has unofficially been working with the consul for 15 years, and in October 2017 became the only institution with a memorandum of understanding with the consul in Indiana.

Honorable Mention: Merck Sharp & Dohme FCU, Chalfont, Pa.

CU Succeed University Prepares Students for the Future

Recognizing that the majority of high school and college graduates are ill-prepared to handle the basics of financial management, Merck Sharp & Dohme FCU annually offers its CU Succeed University to member and nonmember students ages 13 to 18.

The 90-minute course is offered in two parts that teaches students the



MERCK SHARP & DOHME FCU'S CU SUCCEED UNIVERSITY

basics of budgeting, saving, and credit.

Students learn how to calculate simple interest, create personal budgets, and the importance of credit scores. The goal is to have these students prepared to make the financial decisions facing them in the near future.

The credit union offers a \$30 gift card to each student completing the two sessions.

The sessions always feature a component of explaining the credit union difference, including the volunteer board and the not-for-profit status.

Nosotros le ponemos lo *libre* a su libertad financiera.

Con nuestro nuevo programa de educación financiera, Financial Center les ofrece desde la comodidad de su casa, el programa de Wealth Builder en Línea.

Pregúntenos como ganar tickets para celebrar el WZPL Birthday Bash.

Visite fcfcu.com/wealth-builder

These events sponsored by Merck Sharp & Dohme FCU and are not a part of Financial Center's Birthday Bash on June 22, 2018. Each player receives 5 tickets. Winner will be randomly drawn. No purchase necessary. ©2018 Financial Center.

FINANCIAL CENTER FIRST CU'S SPANISH ADVERTISEMENT INTRODUCES THE BENEFITS OF A CREDIT UNION TO THE COMMUNITY'S GROWING IMMIGRANT POPULATION

LOUISE HERRING

Philosophy-In Action-Award Winners

MORE THAN \$1 BILLION IN ASSETS

First Place: Nusenda CU
Albuquerque, N.M.

Co-op Capital Connects Vulnerable Populations to a Financial Home

Through its Co-op Capital venture, Nusenda Credit Union supports New Mexico's most vulnerable residents in gaining access to affordable capital.

Nusenda recognized that borrower requirements used by traditional, and even alternative lenders, presented insurmountable barriers for low-income and of-color communities. Money to start or grow a business, obtain a higher education, or fund emergencies was beyond their reach.

Nusenda's Co-op Capital program partners with community-based organizations to redefine where and how capital is accessed and to connect marginalized people to a financial home.

The traditional lending model depends on personal or business assets, credit histories, collateral, and financial transactions. This effectively excludes entire populations from gaining access to funds.

Co-op Capital flips that model and creates a "people helping people" alternative by developing collaborative customized lending programs with community partner organizations.

It redistributes the underwriting process to these partners, which become the "face" of the program. In this way, small borrowers can access capital from a trusted organization with which they already interact.

Co-op Capital takes lending be-



VALUING INNOVATION, NUSENDA CU AND LOCAL PARTNERS REEVALUATED ACCESS TO CAPITAL IN ORDER TO MAKE FUNDS MORE AVAILABLE TO MARGINALIZED COMMUNITIES

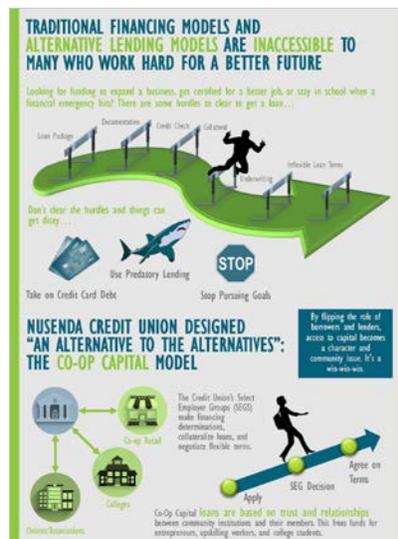
yond the transactional. Instead lending becomes transformational by removing barriers and enabling deeper civic engagement that results in positive change.

Co-op Capital partners include co-op groceries, educational institutions,

unions, job training programs, business incubators, and nonprofit organizations. These partners set their parameters and make lending decisions. Nusenda disburses the loan and provides the origination, servicing, and credit reporting, supporting partners with training, technical assistance, and capacity building where needed.

To ensure borrowers succeed, Nusenda and its partners provide wraparound services such as financial training and other support. This not only ensures the greatest economic impact, but also increases the likelihood loans will be repaid.

To date, 95 percent of Co-op Capital borrowers have repaid their loans fully and on time. With its 14 partners, Co-op Capital has made 360 microloans, totaling \$663,465, with a default rate of less than 1 percent. This at the same time promotes financial inclusion and equitable growth in the local economy.



NUSENDA'S CO-OP CAPITAL HAS MADE 360 MICROLOANS, TOTALING \$663,465

LOUISE HERRING

Philosophy-In Action-Award Winners

Second Place: Patelco CU
Pleasanton, Calif.

Patelco CU Provides Incentives for Prompt Loan Payments

Patelco Credit Union developed its Timely Repayment Incentive Program (TRIP) to encourage members to consistently make on-time loan payments and to reward them for doing so.

Members who don't qualify for a lower rate based on their credit history and who make 12 consecutive on-time payments receive an automatic rate reduction of 50 basis points per year, up to three rate reductions over the term of the loan. The reduction cannot take any rate below the current floor rate at the time of loan origination.

The program is hassle free, as members are not required to sign up for it. If a new loan qualifies for TRIP, a member



is automatically enrolled and encouraged to make on-time payments. Timely payments have both an intermediate and long-term benefit. Members not only pay less interest, but also improve their credit scores. TRIP demonstrates Patelco's commitment to members, and



COMMUNITYAMERICA CU OFFERS FREE COLLEGE COUNSELING TO ITS MEMBERS

has helped create member loyalty, retention, and participation.

At year-end 2017, 11,350 members had been enrolled, and 9,184 members had received one or more rate reductions.

Honorable Mention:
CommunityAmerica CU Lenexa, Kan.

CommunityAmerica Helps College-Bound Students Navigate Costs

To assist college-bound students, CommunityAmerica CU developed a holistic program that includes a one-of-a-kind calculator and college and career planners to provide free college counseling.

The College Cost & Compare Calculator is the only calculator in the U.S. enabling a user to compare the net cost

of more than 6,000 colleges in a single click.

The tool was built to address a critical need to provide radical transparency into the college planning process. It incorporates the two biggest drivers in determining the actual cost of college: family household income and place of residence.

CommunityAmerica also created videos to educate families and help them navigate through challenging college-related processes. Topics include completing the Free Application for Federal Student Aid (FAFSA), finding scholarships, and compiling an activities resume.