

2015 **AWARD WINNERS**

// DESJARDINS
ADULT AND YOUTH FINANCIAL
EDUCATION AWARD

// DORA MAXWELL
SOCIAL RESPONSIBILITY
RECOGNITION AWARD

// LOUISE HERRING
PHILOSOPHY IN ACTION AWARD

2015 AWARD WINNERS

DESJARDINS

Adult Financial Education Award

Less than \$50 million

First Place

Community CU
Lewiston, ME

\$50 million to \$150 million

First Place

Electro Savings CU
St. Louis, MO

Second Place

Keystone FCU
West Chester, PA

\$150 million to \$500 million

First Place

Freedom First FCU
Roanoke, VA

Second Place

ASI FCU
Harahan, LA

Honorable Mention

Tucson FCU
Tucson, AZ

More than \$500 million

First Place

CommunityAmerica CU
Lenexa, KS

Second Place

Financial Center First CU
Indianapolis, IN

Honorable Mention

Tinker FCU
Oklahoma City, OK

DESJARDINS

Youth Financial Education Award

Less than \$50 million

First Place

Ozark FCU
Dexter, MO

Second Place

Community CU
Lewiston, ME

\$50 million to \$150 million

First Place

CORE FCU
East Syracuse, NY

Second Place

Northwest Georgia CU
Rome, GA

Honorable Mention

Virginia Educators CU
Newport News, VA

\$150 million to \$500 million

First Place

TopLine FCU
Maple Grove, MN

Second Place

NuMark CU
Joliet, IL

More than \$500 million

First Place

Royal CU
Eau Claire, WI

Second Place

Virginia CU
Richmond, VA

Honorable Mention

STCU
Spokane, WA

DESJARDINS

League Winner

First Place

Maine CU League
Westbrook, ME

DORA MAXWELL

Social Responsibility Recognition Award

Less than \$50 million

First Place

Financial Health FCU
Indianapolis, IN

Second Place

Casco FCU
Gorham, ME

\$50 million to \$100 million

First Place (tie)

Voyage FCU
Sioux Falls, SD

First Place (tie)

Rock Valley CU
Rockford, IL

Honorable Mention

RGV CU
Harlingen, TX

\$100 million to \$200 million

First Place

United CU
Mexico, MO

Second Place

Telco Community CU
Asheville, NC

\$200 million to \$500 million

First Place

Mid-Atlantic FCU
Germantown, MD

Second Place

Merck Sharp & Dohme FCU
Chalfont, PA

Honorable Mention

Via CU
Marion, IN

\$500 million to \$1 billion

First Place (tie)

Park Community CU
Louisville, KY

First Place (tie)

Alabama CU
Tuscaloosa, AL

Honorable Mention

CU of America
Wichita, KS

More than \$1 billion

First Place

Georgia United CU
Atlanta, GA

Second Place

CommunityAmerica CU
Lenexa, KS

Honorable Mention

Wings Financial CU
Apple Valley, MN

CU Chapter or Multiple CU Group

First Place

CUAware Lowcountry Chapter
Charleston, SC

Honorable Mention

Pittsburgh Chapter of CUs
Pittsburgh, PA

LOUISE HERRING

Philosophy in Action Award

Less than \$50 million

First Place

One Detroit CU
Detroit, MI

Second Place

Hawaii First FCU
Hilo, HI

\$50 million to \$250 million

First Place

Carolina Foothills FCU
Spartanburg, SC

Second Place

1st Financial FCU
Wentzville, MO

Honorable Mention

Rocky Mountain CU
Helena, MT

\$250 million to \$1 billion

First Place

First Commerce CU
Tallahassee, FL

Second Place

Family Trust FCU
Rock Hill, SC

More than \$1 billion

First Place

Tinker FCU
Oklahoma City, OK

Second Place

Affinity Plus FCU
St. Paul, MN

Find more GAC award winners at news.cuna.org/gac

FROM THE CHAIR

On behalf of the CUNA Awards Committee, I extend my sincere congratulations to the 2015 CUNA Award winners.

I'm pleased that credit unions submitted a record-breaking number of entries this year. The quality of program submissions greatly impressed the committee.

I invite you to review this publication to learn about our peers' amazing initiatives that enhance financial literacy, increase social responsibility, and demonstrate the practical application of the "people helping people" credit union philosophy.

Please join me in congratulating this year's winners.

Enjoy your experience at the 2016 Governmental Affairs Conference, and remember: It's never too early to start thinking about your entry for this year.



John Graham
Awards Committee Chair
President/CEO,
Kentucky Employees CU, Frankfort

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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 long-time commitment to financial education.

ADULT CATEGORY

Less than \$50 million in assets

First Place: Community CU Serves as Go-To Place for Financial Education



Community Credit Union, in Lewiston, Maine, strives to be a dependable financial resource and has dedicated a large portion of its Facebook and Twitter presence to adult financial literacy. The credit union provides daily financial tips on a range of topics, including reducing debt, buying or leasing a vehicle, and opening a

small business. It selects a relevant weekly focus and then posts related daily links to articles, tips, and infographics.

At year-end 2014, Community Credit Union's Facebook page boasted 1,193 followers and its Twitter feed had 694. The credit union uses social media to promote sessions with its three CUNA Certified Credit Union Financial Counselors through its "Refresh Program," which it launched in 2012.

Refresh Program counselors help adults refresh their finances by providing one-on-one personalized instruction either face-to-face or via the credit union's website. The credit union consistently reviews and updates the program to better assist members in reaching their financial goals. It also offers free financial literacy sessions to its business members' employees.

To respond to high unemployment and illiteracy rates within the community, the credit union established the Parent Resource Center within its Adopt-a-School, Washburn Elementary. The center, funded through an Office of Small Credit Unions Initiatives grant, provides parents access to materials and electronic resources so they can gain life skills and financial literacy.

\$50 million to \$150 million in assets

First Place: Electro Savings CU Takes the CU to the People

Electro Savings Credit Union, in St. Louis, Mo., has formed strategic partnerships with businesses and organizations to become a financial education leader in the community. Its feet-to-the-streets financial literacy and education efforts bring the credit union to the people.

Working with the Missouri Career Center, the credit union provides clients a pathway to reintegrate into the workforce by offering life-skills training, including budgeting and credit reports.

Electro Savings also presents "Ask



ADULT CATEGORY

\$50 million to \$150 million in assets

Second Place: Keystone FCU, West Chester, Pa.

Keystone Federal provides financial counseling and education in its offices, in a shared facility, and even on the farm.

The credit union's Certified Credit Union Financial Counselors offer members free, ongoing counseling and planning consultations. Topics include creating a written budget, decreasing expenses, and drafting a spending plan.

The Better Choice Loan program, a

payday loan alternative, requires members to attend financial counseling.

In the summer, a bilingual Keystone Federal staff member visits Kaolin Mushroom Farms to serve its primarily Spanish-speaking workers.

Keystone Federal rotates its bilingual employees through three branches, including a co-located office with Sun East Federal Credit Union.

\$150 million to \$500 million in assets

Second Place: ASI FCU, Harahan, La.

ASI Federal seeks to eliminate poverty in the communities it serves by helping low-income residents move up the economic ladder.

To reach this goal, ASI created a non-profit, A Shared Initiative, Inc. (ASII), following Hurricane Katrina. ASII pro-

the Experts” seminars geared toward member and nonmember small-business owners. Over a one-year period, the credit union reached 1,506 attendees through 90 sessions covering topics such as business plans, financing tips, QuickBooks, and marketing. During Money Smart Week, the credit union offered eight financial education seminars to 62 members and nonmembers.

Electro Savings’ community development staff visit 49 apartment communities each month to inform the leasing staff of the importance of credit union membership and financial literacy. The credit union includes educational materials within new resident move-in packets it displays in clubhouse lobbies.

Staff also visit at least quarterly with key personnel at about 30 community partners, including schools, city halls, churches, and other nonprofits. Each organization displays credit union information in its offices and, when appropriate, offers information in handouts to residents.

\$150 million to \$500 million in assets

First Place: Freedom First FCU Puts Low-Income Owners in the Driver’s Seat

For low-income working families, affordable car ownership is often an unobtainable goal. The many hurdles



they face include overpriced and unreliable cars, predatory lenders’ high interest rates, high down payments, hidden purchase costs, and the limitations caused by poor credit histories.

To address these barriers, Freedom First Federal Credit Union, in Roanoke, Va., collaborated with two nonprofit groups to implement Responsible Rides, a program designed to assist as many clients as possible while mitigating loan losses. Requirements include successfully completing three hours of financial education and attending a two-hour vehicle maintenance class.

By developing sound money management and basic car maintenance skills,

cash-strapped families—many with poor credit scores—can properly prepare for the responsibilities of car ownership and can participate in the rewards.

The program makes use of adaptive loan underwriting to provide first-tier, low-mileage automobiles to individuals who could not traditionally qualify for a car loan.

Since its inception, the Responsible Rides program has enabled 318 members to become car owners. The program recognizes that for many people, especially those who live outside of urban areas, transportation can be challenging.

Freedom First Federal designed Responsible Rides, the first program of its kind in the nation, to be replicable throughout the credit union movement.

\$150 million to \$500 million in assets

Honorable Mention: Tucson (Ariz.) FCU

vides affordable lending opportunities and expands access to financial education and other community services.

ASII’s Freedom Payday Debt Consolidation Program helps consumers find a way out of the payday loan cycle.

Recognizing it’s not easy to change financial behavior, build credit, or create savings habits on a limited income, the program applies best practices in behavioral science to reinforce the financial education lessons. Clients use free mobile apps to track spending and automate their savings.

Tucson Federal helps Pima County residents resolve credit issues, establish a savings habit, and learn to manage their budgets—whether they’re members or nonmembers.

Its Budget Counseling Team offers appointments at branches and at local businesses and community organizations. The credit union collaborates with United Way and other groups to provide personal finance instruction for adults, assisting in writing six modules related to career and financial education.

Tucson Federal uses social media to promote its Path to Credit program, which the credit union designed to guide young adults through the process of establishing and/or improving credit.

The credit union extended its financial education efforts into area schools by marketing its JTED Savings Challenge campaign to students, educators, and administrators. The campaign uses incentives, a grand prize, and personal finance presentations to encourage students to save money now and in the future.

DESJARDINS

ADULT AND YOUTH FINANCIAL EDUCATION AWARD WINNERS

More than \$500 million in assets

First Place: CommunityAmerica CU Uses Multiple Channels for Educational Outreach



CommunityAmerica Credit Union, in Lenexa, Kan., uses a multifaceted approach to teach financial fundamentals to adults. By facilitating 64 educational workshops for its select employee group (SEG) partners, community groups, and nonprofits, the credit union

reached more than 770 adults in 2014.

To further engage employees of its SEG partners, the credit union held special events such as hosting “money minute” tables in company cafeterias so employees could visit one-on-one with a financial coach, and conducting a 60-day Financial Fitness Challenge, which featured activities to increase savings and decrease debt.

The credit union also launched the CommunityAmerica Savings Challenge, a year-long promotion encouraging individuals in the community to save a total of \$1,378 by year’s end. It participates in Money Smart Month, including the Money Smart Month Kick-off event for families. Partnering with Olathe (Kan.) Head Start, it provides basic financial education for parents of children enrolled in Head Start, through workshops presented in English and Spanish.

The credit union’s “Savin’ Mavens,” a group of staff members, discuss financial

and consumer topics on regular segments on all four Kansas City TV network affiliates, resulting in more than 10 million impressions annually. One of the Mavens writes a popular weekly personal finance blog in *The Kansas City Star’s* “Dollars & Sense” section. Through a Twitter account that has attracted 1,600 followers, the Mavens feature personal finance tips.

To expand its outreach to the underserved, the credit union established the CommunityAmerica Foundation. Its signature program, Family Financial Transformations™, works with a service organization to implement strategies enabling people to break the cycle of debt by learning long-lasting money management fundamentals. Each family partners with a CommunityAmerica financial coach to establish a positive financial relationship. In the first year, these families paid off more than \$23,000 in debt and increased their savings by 48%.

More than \$500 million in assets

Second Place: Financial Center First CU, Indianapolis

Financial Center First has traditionally served as a financial literacy advocate for its members and the communities it serves. By assigning two full-time employees to the effort, the credit union more than doubled its outreach efforts in 2015—broadening the scope of groups it reaches, expanding its presence at community events, and offering more educational seminars.

Financial Center First focused on forming partnerships with organizations assisting people with potentially troubled financial situations, including domestic violence centers, substance abuse rehabilitation services, local churches, and three shelters that aid people transitioning from homelessness.

More than \$500 million in assets

Honorable Mention: Tinker FCU, Oklahoma City

To relieve some of the stress of buying a vehicle, Tinker Federal created an auto-buying education program to provide an in-depth understanding of the process, including preparation and planning for a long-term relationship with a vehicle. The credit union rolled out its First-Time Car-Buying Loan Program in tandem with the auto-buying workshop.

Approximately 300 members attended one of Tinker Federal’s five car-buying workshops. The program features “Car-Ma,” a worksheet that introduces members to the expenses many people don’t consider when purchasing the vehicle—such as tax, title, and maintenance—and encourages saving for these expenses to avoid undue hardships.

Members with first-time buyer loans had lower delinquency rates and averaged a 10% greater retention ratio than a control group.

YOUTH CATEGORY

Less than \$50 million in assets

Second Place: Community CU, Lewiston, Maine

Community teaches financial fundamentals to students and families of Washburn Elementary, located in one of the poorest census tracts and highest crime areas of Auburn, Maine.

Community’s PayDay Program teaches checking account concepts while leveraging good behavior in the classroom. Instructors explain to students that their job is to be a good student, and they earn a paycheck for their efforts. Students who earn \$100 or more for their behavior can choose a small gift, or purchase rewards such as an extra recess.

The credit union donates to the Parent Teacher Organization for each checking account a parent, teacher, or staff member opens.



YOUTH CATEGORY

Less than \$50 million in assets

First Place: At Ozark FCU, Teaching Financial Literacy Is a Passion, Not a Job

Ozark Federal Credit Union, in Dexter, Mo., demonstrated its strong commitment to financial literacy by hosting five Reality Fairs and presenting a series of three workshops, delivering financial education to about 3,600 individuals.

At its Reality Fairs, the credit union added an extra measure of “reality” by working with local merchants to staff the events. Students purchased a vehicle from a car salesman, a home from a real estate agent, and so on, which taught them negotiating skills. When students overspent, they had to pay a restocking fee to show the depreciation factor of a purchase. The credit union recruited the spouse of a state senator to play the role of “Fickle Fate,” handing out cards bearing financial emergencies.

Ozark makes available three seminars—Career Exploration, Customer Service, and Money Doesn’t Grow on Trees—to teach school-age, college, and vocational students about finances. Developed to assist students identify a career, learn how to keep a job, and manage their money wisely, the credit union presented the workshops in classrooms as well as in homeless shelters, drug court, need-based venues, and businesses within its field of membership.

To bring awareness to financial literacy on Facebook, the credit union created Zoe’s Blog—Saving Money with Style. Zoe, a three-pound Yorkie, helps parents find ways to save and enjoy life without feeling left out. To promote its youth savings accounts, the credit union rewards students with \$5 every time they make the A or B honor roll.

\$50 million to \$150 million in assets

First Place: CORE FCU Promotes Financial Literacy In and Outside the Classroom

CORE Federal Credit Union’s youth instruction programs involved roughly 275 high-school students and more than 3,500 students from kindergarten through eighth grade in and nearby East Syracuse, N.Y.

The credit union’s programs offer hands-on skills training, direct instruction, student coaching and peer mentoring, financial literacy resource tools and materials, and other efforts to promote savings and reinforce critical personal finance skills.

The credit union’s student-run high school branch uses a students-as-educators model. Students gain business operation skills, and learn to present money management information at after-school workshops on topics such as basic budgeting skills.

In celebration of National Credit Union Youth month, the students facilitated a new middle-school mentoring initiative, creating an interactive pizza shop business simulation for 125 students.

High-school students coached the seventh graders on what it takes to operate a business by working with them on concepts such as costs, profit margins, pricing, tips, and percentages.

Through a book mentoring program, the high-school students read financially themed books the credit union donates and then teach lessons to younger children based on the content. The high-school students provided 50 lessons, covering five schools and four grade levels and involving more than 1,350 elementary students.



\$50 million to \$150 million in assets

Second Place: Northwest Georgia CU, Rome, Ga.

Northwest Georgia believes aggressively offering financial education to youth is the best strategy to combat financial difficulties.

Though its *learn.grow* initiative, the credit union reached 3,800 students during a recent school term. The classroom element of *learn.grow* is a free, kindergarten through 12th-grade program the credit union offers to every school in its market. A credit union employee teaches the age-based interactive lessons, which emphasize saving, careful spending, budgeting, responsible account usage, and preparing for the future.

In five years, the Little Sprouts (ages 0 to 4) and Acorn (ages 5 to 12) clubs have grown from 76 accounts to 950, while 612 members have joined Grassroots (ages 13 to 19).

\$50 million to \$150 million in assets

Honorable Mention: Virginia Educators CU (VECU), Newport News

VECU educates youth inside and outside the classroom.

At school, the credit union administered Junior Achievement programming. The program involved teaching first-graders about types of jobs and introducing the topic of entrepreneurship; explaining how students and their families use money; and emphasizing how money will continue to play a part in their daily lives.

VECU operates credit unions at two elementary schools, and enlists students as “Junior Tellers.” The program encourages and rewards frequent and consistent deposits.

Also, the credit union hosted a kindergarten class field trip. Students observed how employees process transactions, used the tube and headset in the drive-thru, and visited the inside of the vault.

DESJARDINS

ADULT AND YOUTH FINANCIAL EDUCATION AWARD WINNERS

In addition to its classroom presentations on a variety of financial topics, the credit union created a game show called “Spartan Feud” in which 1,100 high-school students competing in teams answer consumer awareness questions in a “Family Feud” style format.

\$150 million to \$500 million in assets

First Place: TopLine FCU's Age-Based Programs Encourage Healthy Habits

TopLine Federal, in Maple Grove, Minn., offers age-based programs to encourage healthy savings habits.

The credit union reached more than 1,260 youth with lessons about personal money management through partnerships with elementary, junior- and senior-high schools; post-secondary colleges/universities; local chambers of commerce; and other community nonprofit organizations.

Through Get Smart With Your Money™, an ongoing financial education initiative, the credit union encourages kids and their parents to talk about spending, saving, and sharing money wisely. Its workshop series consists of three age-specific sessions, including Building Dreams (ages 5 to 8), Dollar Power (ages 9 to 13), and Dollars & Sense (ages 14 to 18). Attendees receive a money management guide as a continuing reference.

TopLine also offers three age-based youth savings programs: Dollar Dog (ages 0 to 12), Cha Ching (ages 13 to 17), and Edge (ages 18 to 22). They contain accounts

\$150 million to \$500 million in assets

Second Place: NuMark CU, Joliet, Ill.

NuMark aims its financial awareness instruction at middle schoolers, using M&Ms to make the lessons fun.

Instructors give students a package of M&Ms and tell them to use the candy as a paycheck. Although all M&Ms have the same dollar value, using the different colored candies to develop budget categories enables students to visually grasp how



with special benefits—no minimum or opening balance requirement; dividends on any deposit amount; and an interactive website application featuring games, financial calculators, podcasts, forums, videos, downloads, blogs, and more.

To encourage healthy personal finance habits, the credit union provides up to a \$25 match on initial deposits to new youth savings or checking accounts. TopLine awarded 311 new youth members a \$25 match, totaling \$7,775.

In partnership with Hennepin Technical College and other community organizations, the U.S. Education Department awarded TopLine a seven-year GEAR UP (Gaining Early Awareness & Readiness for Undergraduate Programs) grant. The program aims to increase the number of students who are academically and financially prepared for post-secondary programs. As part of the program, each year TopLine teaches approximately 800 students and parents about personal money management and college savings.

More than \$500 million in assets

First Place: Royal CU's Customized Instruction and Experiential Learning Show Positive Results

Royal Credit Union's financial educators

work with teachers and organizations to develop curriculum and activities to best meet the needs of the youth they serve.

much they have for clothing, entertainment, food, and other items. They discover how designating amounts to categories serves as the foundation of budgeting.

Students, at times unaware of products' costs, gain a heightened awareness of the difference between “I want, I need, and I can afford.”

work with teachers and organizations to develop curriculum and activities to best meet the needs of the youth they serve.

For example, Royal, in Eau Claire, Wis., participates in the Workforce Resource Financial Boot Camp. Twenty-nine students participated in the camp, which offers an interactive curriculum addressing what it takes to get and keep a job, saving for needs and wants, budgeting, using a checking account, and understanding debit cards versus credit cards.

Royal offers its GR8 Money Sense program to middle-school students participating in the Boys & Girls Club. Students attending the course take pre- and post-assessments, and classes average a 72% increase in knowledge by the end of instruction.

The credit union provided financial education at the University of Wisconsin-Eau Claire as part of a week-long, on-campus experience for high-school students with Asperger's syndrome.

Royal also has a longstanding commitment to Junior Achievement. In the past 18 months, 77 credit union volunteers provided 345 hours of classroom instruction to 1,749 students.

Royal's School \$ense has 27 participating school sites: 17 elementary schools, five middle schools, and five high schools. Royal's School \$ense team includes about 350 students and 14 adult

More than \$500 million in assets

Second Place: Virginia CU, Richmond

Adaptable to various age groups, class sizes, and time frames, Virginia CU's Smart Start Curriculum—a financial education program—reached 8,289 students at 29 schools and three detention centers. And 10 teach-

Royal team members (four full time and 10 part time).

During the 2014-2015 school year, Royal “super savers” at the elementary-, middle-, and high-school levels completed more than 17,000 transactions and deposited nearly \$550,000. Each program is age-based, and elementary and middle schools receive donations based on the number of deposits made. High-school students making deposits earn vouchers—which Royal pays for—they can use at their school stores. In addition to the save-at-school program, Royal financial education representatives provide classroom education to students.

The credit union played a significant role in a two-year national research study regarding the impact of hands-on experiential learning coupled with classroom financial literacy education. The results support the effectiveness of providing students with education and access. Students receiving financial instruction who had a branch in school



er training sessions introduced the program to 334 teachers.

The Virginia Department of Education recognized Smart Start Curriculum as a resource for high school teachers delivering economics and personal finance classes.

The credit union also partners with local libraries to provide teen money camps based on the Smart Start Curriculum, reaching 215 teens in 2014.

showed strong improvement in their attitudes about financial institutions and were more likely than their peers without a school branch to have an account.

The credit union also developed, implemented, and piloted Future U.S. Entrepreneurs (FUSE), a competitive learning experience for students, who create a complete business proposal and present it to a panel of experts.

LEAGUE CATEGORY

First Place: Youth Gain Financial Literacy Thanks to Maine CU League

Youth financial education is reaching new heights in the Pine Tree State. Thanks to the efforts of Maine’s Credit Unions, financial education programs were taught in every region of the state, and 548 classroom teachers participated in personal financial education programs—a 6% increase from the previous year. Maine’s Credit Unions distributed a guide highlighting these activities to at least one educator at every Maine school.

Some 6,411 students attended one of the 32 Financial Fitness Fairs—a 6% increase over the previous school year, and a two-year increase of 31%. In addition to a Financial Educators’ Summit, the league and member credit unions worked with school districts and other organizations to assist in a statewide teacher training program, with 194 teachers from 111 schools participating. A total



of 557 credit union volunteers contributed a combined 6,012 hours to youth financial education in Maine during the school year, a 7% increase over one year and 40% increase over two years.

The League worked with numerous partners to distribute youth financial education information reaching approximately 67,000 recipients. Partners included Maine Jump\$tart, CASH Coalition of Southern Maine, Maine Home-schoolers Association, the Maine Youth Correctional System, the Social Studies Educators of Maine, the Maine Department of Education, and the Community Financial Literacy organization.

The league also hosts a segment on the top-rated TV Morning Show in Maine, with a monthly feature dedicated to youth financial education, as well as a quarterly feature on financial education on three radio morning shows rated as high as No. 1 in their respective markets. A total of 127 radio interviews highlighting Maine credit unions and youth financial education aired on Maine radio stations during the past year.

More than \$500 million in assets

Honorable Mention: STCU, Spokane, Wash.

STCU’s three outreach officers instruct kindergarten through 12th-grade financial education throughout eastern Washington and northern Idaho.

Using age-based interactive lessons, the credit union reached more than 5,300 students last year.

One such program, My Life, My Money Live®, is a two-hour, role-playing event for high-school students. Each stu-

dent takes ownership of a random life story and receives a debit card to buy necessities and luxuries. The teens also must deal with “fickle fate” cards posing a financial emergency.

Also, STCU partners with 23 libraries to offer My Life, My Money® Camps, a series of free, half-day education events for youth ages 11 to 14.

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.

Less than \$50 million in assets

First Place: Financial Health FCU's VITA Program Helps Those Most in Need

The Volunteer Income Tax Assistance (VITA) program serves as the cornerstone of the Indianapolis-based Financial Health Federal Credit Union's efforts to help low-income residents in Indianapolis' urban core improve their financial well-being.



FINANCIAL HEALTH FCU
Serving IU Health and the community

For the 2014 tax year, the credit union devoted one staff person full-time for four months to coordinate the 24 volunteers and staff who prepared 860 tax returns, resulting in refunds of \$1,661,000 and saving filers \$172,000 in tax preparation fees. Nonmembers represent about 35% of tax assistance participants.

Now in its sixth year, Financial Health Federal's VITA program has helped 3,462 tax filers garner refunds of more than \$7.9 million and save nearly \$700,000 in fees.

The credit union launches the program early in the year to

assist people who are anxious for their tax refunds, and vulnerable to falling into the clutches of unscrupulous preparers.

\$50 million to \$100 million in assets

First Place (tie): Voyage FCU Celebrates 75th Anniversary with 75 Days of Giving

Sometimes, simple can be profound. Voyage Federal Credit Union, Sioux Falls, S.D., decided to celebrate its diamond anniversary with a simple idea: donate \$75 each day for the 75 days leading up to its 75th annual meeting

while engaging in random acts of kindness in the community.

In doing so, the credit union aided a wide variety of causes and increased the beneficiaries' profile in—and involvement with—the community.

From the launch of the event, the credit union gave the public control of recommending the causes, organizations, and individuals to receive the donations. Voyage Federal's community involvement committee reviewed the recommendations to schedule the donations.

The credit union experienced high engagement, inspiring more "likes" and "shares" on its Facebook page, and receiving more emails and voice mail messages. Visits to its website increased by 24%.

As the project continued, credit union staff also became more involved. Over the 10 weeks, the credit union received 350 recommendations and realized the community's many significant needs. Voyage Federal performed random acts of kindness for public service workers and at nonprofit organizations, schools, and health care facilities, giving out car washes, gas, gift cards, surprise purchases, zoo passes and more.



at the Westbrook Community Center. The volunteers provided clients with other financial resources, including credit counseling, safety net loans, credit reports, and more.

During Free Tax Prep Month, the credit union helped more than 200 people prepare and file their taxes. Casco provided supplies, and donated \$1,500 to the Greater Portland CA\$H Coalition to create free tax prep sites statewide.

In all, credit union staff logged 1,264 community service hours during 2014—an average of 66.5 hours each.

\$50 million to \$100 million in assets

Honorable Mention: RGV CU, Harlingen, Texas

RGV sponsored Project Prom, a four-hour event geared toward providing prom attire and essentials to worthy high school seniors in need.

Throughout the year, members and nonmembers donate dresses in response to RGV's requests or because they or a friend have benefited from the event.

Less than \$50 million in assets

Second Place: Casco FCU, Gorham, Maine

Casco Federal partnered with AARP Tax Aide and CA\$H Maine to provide free state and federal income tax preparation for community members.

The project engaged 17 of Casco's 19 employees, who facilitated free tax preparation on six dates in February

\$50 million to \$100 million in assets

First Place (tie): Rock Valley CU Sponsors Cancer Support Group

Rock Valley Credit Union, Rockford, Ill., planned and implemented a fund-raising event for a local cancer support group, Pink Heals—Winnebago County Chapter.

The volunteer-run organization provides grassroots health-care support for patients suffering from any type of can-

cer. The group creates awareness with a pink fire truck, motorcycle, and car.

50/50 raffle tickets, and a photo booth raised the total to \$9,862, far exceeding the credit union's \$5,000 goal. The credit union chose Pink Heals as the event's beneficiary because all money raised goes to local families. Rock Valley, which partnered with a local radio station to promote the event, sold tickets, solicited businesses for auction donations, decorated the bras and the venue, and handled payments for the auction items.

\$100 million to \$200 million in assets

First Place: United CU's 'Pack the Bus' Collects Supplies for Students

United Credit Union, Mexico, Mo., provided 1,280 items for children in need, more than double the amount collected the previous year.

Its "Pack the Bus" event generated

donations of school supplies and non-perishable food for four area elementary schools and a food pantry. The credit union coordinated with principals to determine each school's specific student needs, with the goal of allowing children to focus more on their education.

At the end of the collection period, United hosted a "Pack the Bus Summer Fun Event," providing kids a safe place to enjoy a few activities while giving everyone a last opportunity to bring in donations. The credit union garnered food donations for the event and sponsored a bounce house, dunk tank, yard games, and train rides around the credit union.

United is involved in other community events, including sponsoring a full-scale tractor pull to raise funds for Relay for Life of Audrain County—and won a "Heart of the Relay" award for its efforts.



The fundraising event featured local firemen dressed in their coveralls and suspenders wearing decorated bras, walking a runway to draw bids from attendees. Each decorated bra pairs with prizes such as concert tickets, jewelry, or electronics.

Augmented by a silent auction, the bra auction netted \$6,381—more than double the amount raised the previous year. Merchandise and bar sales,



Seniors are encouraged to return dresses for others to use. Cash donations and gift cards go toward tuxedo rentals or shoes.

A major department store hosts the event and donates free makeup sessions. RGV provides information about its products and services, and the importance of saving.

\$100 million to \$200 million in assets

Second Place: Telco Community CU, Asheville, N.C.

Each month, a group of Telco Community employees and their families plan, prepare, and serve a meal at the Western North Carolina Rescue Mission, whose clients range from young

children to the elderly. After feeding as many as 150 people at each visit, they handle the clean-up, too.

Credit union staff also raise the funds used to purchase the food—an average of \$1,200 annually.

Telco Community raises more than \$10,000 annually for charity.

DORA MAXWELL

SOCIAL RESPONSIBILITY RECOGNITION AWARD WINNERS



\$200 million to \$500 million in assets

First Place: Mid-Atlantic FCU Makes a MOOve Against Hunger

Mid-Atlantic Federal Credit Union, Germantown, Md., elevated donations to Manna Food Center—its local food bank—to the next level by purchasing steers to pro-

vide beef to families in need.

The credit union chose to buy steers at the county fair during the 4-H livestock sale, supporting local kids in the process.

As part of fundraising, members could donate \$1 to get their name on a paper steer. Realizing many members don't regularly visit branches, the credit union partnered with CafeGive to create an online giving site, linked to its Facebook page and website. Individuals also could donate using their smart-

\$200 million to \$500 million in assets

Second Place: Merck Sharp & Dohme FCU, Chalfont, Pa.

Merck Sharp & Dohme Federal's annual Cow Plop is an "udderly" successful fundraiser for two charities, engaging staff and members.

In a friendly competition for prizes, teams of credit union employees sell three-foot square property "deeds" to a field for a \$10 donation.

On Cow Plop Day, the "owner" of the property where the cow does her business gets 10% of the funds raised. Second place receives 6% and third place gets 4% of the total deed sales.

The credit union split 80% of the donations between two charities: Sebastian Riding Associates, an equine therapy charity providing services to patients with physical, mental, and emotional challenges; and Shepherd's Shelf, an emergency food pantry.

Each charity received \$11,000, and the winners divided more than \$5,000.

Over the past 15 years, the credit union has raised \$335,459, donating \$274,527 to charities and awarding \$60,949 to the winners.

phones by texting "Beef" to a designated number.

MAFCU matched the first \$5,000 in donations. The project raised \$12,700, surpassing the original goal of \$10,000. That's enough to purchase three steers, which ultimately fed more than 2,000 hungry families.

\$500 million to \$1 billion in assets

First Place (tie): Park Community CU's Cards Aid Charity

Park Community Credit Union, Louisville, Ky., partnered with Kosair Charities and the Kentucky Humane Society to offer co-branded debit cards to raise money and awareness for the two charities.

Kosair Charities provides financial support for children's medical needs, pediatric health care education, and child advocacy.

The Kentucky Humane Society is the state's largest no-kill shelter and operates the Patriot Rehabilitation of Untrained Dogs (PROUD) program, which teaches veterans to retrain at-risk shelter dogs for adoption.

Members can obtain the cards for a minimum donation of \$5, with 100% of the donation given to the respective charity. Park Community processes approximately 1,600 cards each year, at a cost to the credit union of \$4,800.

The credit union raised additional

\$200 million to \$500 million in assets

Honorable Mention: Via CU, Marion, Ind.

Via, along with the Grant County Credit Union Chapter, partnered with Samaritan's Feet to help kids in need put their best foot forward.

In Grant County, Indiana, 33% of children live in poverty and 50% are eligible for federal free or reduced lunch programs. The credit union helped collect about 250 pairs of shoes



funds by selling merchandise in the Park Community store and through employee payroll deduction contributions.

The credit union raised a total of \$19,131

for the charities, with \$12,675 from debit card donations, \$3,226 from store sales, and \$3,230 from payroll donations.

and raised \$1,000 through the sale of lunches for Samaritan's Feet.

Two hundred pairs of shoes were distributed at the Boys and Girls Club on Martin Luther King Day, a national day of service, and the club kept the extra shoes on hand for children as needed.

At the event, volunteers took off the kids' old shoes and socks and washed their feet, reminding them they can achieve any goals they pursue. The children received a message of hope, along with new shoes and socks.

Credit Union of America celebrated 40 years of business in Great Bend, a small farm community, and its 80th anniversary as a credit union by giving back.

The credit union invited members and nonmembers to enter its 40 days, 40 winners contest. Entrants submitted their information and selected a charitable/nonprofit group from a provided list.

Winners received \$40 for each year they've been a Credit Union of America member, while nonmembers or members for one year or less received \$40. Their chosen nonprofit group received

\$500 million to \$1 billion in assets

First Place (tie): Alabama CU Program Closes Weekend Food Gap

Alabama Credit Union, Tuscaloosa, created Secret Meals For Hungry Children in 2008 to provide weekend food packs for children who would otherwise go hungry without the benefit of school programs they rely on during the week.

Since the program's inception, the credit union has raised more than \$1 million for Secret Meals. All of the funds go directly to buying food, which is secretly placed in children's backpacks to avoid any stigma.

To meet its ambitious goal of never turning down a food pack request, Alabama Credit Union has created several signature annual fundraising events, including a 5-kilometer run, fishing tournament, youth triathlon, silent auction and concert, golf tournament, and publication of an employee-composed cookbook.

During the 2014-2015 school year, Secret Meals provided more than 2,500 children with weekend food packs, requiring an annual budget of \$250,000.

With an increase of 150 children expected for the upcoming school year, the credit union must raise an additional \$21,000.

\$500 million to \$1 billion in assets

Honorable Mention: CU of America, Wichita, Kan.

a matching donation. At the end of the promotion, the credit union hosted a reception for the nonprofits and announced a \$46,320 donation match.

For its 80th anniversary, the credit union extended the contest to 80 days. Twelve winners—one for each branch—received 46-inch televisions.

Entrants voted for one of five nonprofits. The credit union awarded the top three vote-getters \$5,000, \$3,000, and \$2,000 donations, respectively. The fourth- and fifth-place groups received \$500 each.

DORA MAXWELL

SOCIAL RESPONSIBILITY RECOGNITION AWARD WINNERS

More than \$1 billion in assets

First Place: Georgia United CU's 'School Crashers' Handle Makeover

To improve the learning environment for students, Georgia United Credit Union sponsored "School Crashers," a School Makeover Contest. The Atlanta credit union selected Woodward Elementary as the grand prize winner, and named five runners-up.

Georgia United teamed with a facili-

ty management company to transform the interior and exterior of Woodward. To ensure the work met standards, the credit union partnered with the DeKalb County School District's facilities department, which provided the paint.

The credit union hired professionals to paint and repair the school's exterior, signage, cafeterias, and stairwells. Georgia United mobilized more than 300 volunteers to paint hallways, classrooms and murals; landscape; clean; and organize back-to-school registration packets.

The credit union secured \$8,000 in donations and in-kind contributions from area businesses, and donated the majority of the costs—including professional services, administration and teachers' lounge furniture, volunteer T-shirts, supplies, faculty polo shirts, and T-shirts for Woodward's 1,070 students.

The total budget for

transforming Woodward and the five runner-up schools was \$100,000. The credit union's other community service projects include serving as a Volunteer Income Tax Assistance site. It provided \$12,500 in scholarships to high school seniors.

CU Chapter or Multiple CU Group

First Place: CUAware Service Day Spruces Up Place of Refuge

The Lowcountry Chapter built the spirit of cooperation, collaboration, and camaraderie with its CUAware day of service. On a warm day in May, 28 volunteers logged 168 hours of volunteer work painting a two-story barn, mending fences, and modernizing rooms at Eagle Harbor Ranch.

Eagle Harbor is a home for children ages 4-12 who are orphaned, neglected, abused, or abandoned. The residential ranch strives to be a place of refuge and shelter, and to empower each child to rise above his or her past through love, structure, and an opportunity to succeed.

The Day of Service aimed to encourage collaboration among credit unions in Charleston, donate at least 150 hours of community service to an organization in



More than \$1 billion in assets

Second Place: CommunityAmerica CU, Lenexa, Kan.

CommunityAmerica established the CommunityAmerica Foundation to help low-income families attain long-term success and independence through financial literacy and empowerment.

The foundation's signature program, Family Financial Transformations™, seeks to break the cycle of debt by teaching financial fundamentals and providing in-depth coaching.

CommunityAmerica offers a six-

session, hands-on financial education program as well as a financial coach who helps participants stay on track.

In the first cohort, 14 families reduced their combined debt by more than \$23,000 and increased their collective savings by 48% in a four-month span.

More than \$1 billion in assets

Honorable Mention: Wings Financial CU, Apple Valley, Minn.

Wings Financial is changing students' lives, one backpack at a time.

In partnership with the Kids in Need Foundation (KINF), a group of 33 employees sorted school supplies and packed 1,269 backpacks for low-income elementary, middle school, and high-

school students.

Prior to the community service event, Wings Financial worked with KINF's Twin Cities resource center—one of 32 locations nationwide—to sponsor a school supply drive in its branches, raising \$1,255 and collecting 1,564 school supply items.

The school supply drive supported the KINF Teacher Supply Store, providing school, office and cleaning supplies, arts and crafts materials, furniture, books, and more to teachers at no cost. This service is available to teachers who work in schools where at least 70% of students receive free or reduced lunches.



need, and foster an atmosphere of cooperation by building a strong network of credit union professionals.

In addition to the volunteer hours, 12 planning committee members spent about 20 hours planning, marketing, and executing the project.

Honorable Mention: Pittsburgh Chapter's Polar Plunge Engages CU Community

Five Pittsburgh Chapter of Credit Unions leaders braved the cold waters of the Allegheny River at the Special Olympics Polar Plunge. But they were not alone—they had the credit union community with them all the way.

All of the chapter's member credit unions participated through separate fundraising activities. And the chapter hosted multiple events to raise money

for the 20,000 Special Olympics athletes who compete in 23 Olympic-type sports at more than 260 local, sectional, and state level competitions in Pennsylvania.

The chapter raised \$20,100, doubling its goal. Each credit union sold paper polar bears for members to purchase and put their names on. The "plungers" sold Pittsburgh Steelers towels. The chapter hosted three events: a pre-Polar Plunge party featuring credit union CEOs as guest bartenders, a vendor night, and the annual Christmas party. All events featured auctions and 50/50 raffles.

Previously, the chapter simply chose a charity and raised funds. With the Polar Plunge, chapter members not only raised money, but participated in events where they met Special Olympians and their families and joined together to celebrate on Plunge Day.

LOUISE HERRING

PHILOSOPHY IN ACTION AWARD WINNERS

This 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.

Less than \$50 million in assets

First Place: One Detroit CU's 0% Loans Rebuilding Detroit

One Detroit Credit Union is stopping the free fall of home values in Detroit—one home repair loan at a time. Through a first-of-its-kind program, Detroit residents can borrow up to \$25,000 (in some cases, up to \$50,000) for home repairs at 0% interest for 10 years.

The credit union—formerly known as Communicating Arts CU—designed the rehabilitation loan for people who can't otherwise get loans because of low credit scores, home values, or a high debt-to-income ratio. The minimum borrower requirements are a 560 credit score, 150% loan-to-value, and a 45% debt-to-income ratio.

The credit union estimates the initial round of loans are saving Detroit homeowners nearly \$1.5 million per year in interest payments.

One Detroit partnered with a number of organizations to implement the program, which is organized by the Local Initiatives Support Corporation, a national



community development financial institution.

The U.S. Department of Housing and Urban Development (HUD) and Bank of America provided \$8 million in loan funds. The city of Detroit envisioned the

program and requested the HUD funds.

The credit union is one of the two lenders that review the applications, which people submit at 14 local community development organizations. The city provides general contractor services and approved contractors do the work.

Less than \$50 million in assets

Second Place: Hawaii First FCU, Hilo

Members of Hawaii First Federal can escape the clutches of payday lenders by accessing asset-building products and affordable, nonpredatory loans through the credit union's Pot of Gold program.

The credit union created the program to help members gain the bene-

fits of automatic savings. Members who set up an automatic monthly deposit of as little as \$5 are entered into a \$100 monthly drawing.

Currently, the 359 program participants have a combined emergency savings of \$407,000, averaging about \$1,100 per member.

Hawaii First's Pot of Gold Auto Loan Program offers loans to credit-challenged members who need reliable and affordable transportation. The program has aided 33 members, deploying over \$315,000 in loans.

Also, the credit union has granted \$175,000 in emergency loans.

\$50 million to \$250 million in assets

Second Place: 1st Financial FCU, Wentzville, Mo.

1st Financial partnered with S.L.A.T.E., the St. Louis Agency on Training and Employment, to ensure youth employed through a summer jobs program would gain financial education and empowerment.

Because many of S.L.A.T.E.'s participants typically wouldn't qualify for free checking due to their age or lack of credit, the credit union created a Youth



\$50 million to \$250 million in assets

First Place: Carolina Foothills FCU Goes ‘Hog Wild’ About Saving Members Money

Carolina Foothills Federal Credit Union, Spartanburg, S.C., has saved members nearly \$3.4 million through its Golden Savings Pig loan refinancing program.

The initiative has fundamentally changed the way staff perceives and defines member service.

Prior to establishing the program, the credit union would process a loan refi-



nance only by members’ request. Now, vying for their branch to win the Golden Pig Award, staff members crusade to help each and every member save as much money as possible.

Staff members realize that to remain silent and not tell every member about this program means they’re doing a disservice to that member.

In fact, the credit union now asks satisfied members to bring in their family and friends for the same treatment.

Many members establish emergency savings accounts with the money they save on loan payments, and the credit union coaches members on the importance of interest rates and how to improve their credit scores.

Not satisfied with exceeding its original \$1 million goal by more than 50%, the credit union doubled that goal for the next year to \$3 million.

\$250 million to \$1 billion in assets

First Place: First Commerce CU’s MyWay Account Engages Gen Y

With millennials in mind, First Commerce Credit Union, Tallahassee, Fla., created a MyWay checking account designed to make financial services easy, convenient, educational, and more transparent.

In eight months, the credit union opened nearly 500 MyWay accounts, including 107 for existing members.

MyWay combines the electronic services the 18 to 24 age group values with personalized service and financial education.

The free MyWay Checking account features a debit card, online and mobile account access, bill pay, real-time text/email alerts, e-statements, two out-of-network ATM surcharges per month, 50 free checks, and overdraft protection via transfer from savings account.

Young members also have access to a free credit report review and the opportunity to open a MyWay EvenUp Savings account, which rounds each debit card transaction to the nearest dollar and transfers that sum into a high-earning savings account. MyWay members also can contribute additional funds to maximize savings.

continued ►

Summer Employment Account. This special account includes free checking and savings accounts, online access, direct deposit, free debit cards, no overdraft fees on debit purchases, and comprehensive financial education.

In 2015, 1st Financial opened 812 new accounts for youth. More than 1,000 St. Louis youth have received financial literacy education through this program.

\$50 million to \$250 million in assets

Honorable Mention: Rocky Mountain CU, Helena, Mont.

Rocky Mountain’s First Time Auto Buyer loan program helped 38 young members realize their dream of having wheels of their own.

The credit union designed the loan program to introduce the loan process and provide assistance in navigating it.

The program offered an opportunity for members who haven’t had credit to establish a credit score and take advantage of a low interest rate, and demonstrated how to make smart financial decisions.

The First Time Auto Buyer was the brainchild of the credit union’s Younger Generations Task Force, created to reach this demographic.

The credit union booked \$338,651 in loans for 35 used cars and three new cars; half were for existing members and half for young adults new to the credit union.

LOUISE HERRING

PHILOSOPHY IN ACTION AWARD WINNERS

The EvenUp account won accolades from GOBankingRates as one of the Top 10 savings accounts in the nation for paying 3.04% annual interest—nearly 17 times higher than the average rate—on sums up to \$3,000.

MyWay also features financial courses and the opportunity to open a \$300 secured line of credit.

To promote the account, First Commerce used social media, ads on Pandora and YouTube, and sponsored a “snow day,” an unusual outing for Floridians.



More than \$1 billion in assets

First Place: Tinker FCU's Payment Perks Reward On-Time Payments

Members love perks; credit unions love on-time loan payments. Tinker Federal Credit Union, Oklahoma City, launched Payment Perks to accomplish both goals.

Each time a member makes three consecutive timely payments on an eligible loan, the credit union deposits \$30 into his or her share account. Eligible members can earn \$30 every three months for the life of the loan.

Payment Perks not only rewards members, but also helps improve their credit histories and boost their credit scores. The credit union uses risk-based pricing, but Payment Perks gives members the equivalent of a lower rate.



Members cannot lose their Payment Perks status, and instead of “punishing” members with late fees, Payment Perks reinforces positive behavior.

If a member misses a payment or makes a late payment, the counter simply resets to zero. The next time the member makes an on-time payment, the Payment Perks counter begins anew.

The more payments a member makes on time, the more perks he or she earns.

Tinker emails members to remind them of the opportunity to earn their perks. Members also can track their perks online.

More than 2,000 accounts qualified for the Payment Perks program in 2014, with 2,138 loans in a \$32,380,026 portfolio. The credit union paid out \$14,700 in perks and lowered the percentage of delinquent payments by 2.5%, to 14.081%.

\$250 million to \$1 billion in assets

Second Place: Family Trust FCU, Rock Hill, S.C.

To strengthen the York County economy and support local merchants during the holiday shopping season, Family Trust Federal launched a “Buy Local, Bank Local” campaign.

Members who used their Family Trust Federal debit and/or credit cards locally earned double reward points redeemable for gifts, travel credits, and cash. In two months, members spent more than \$17 million and earned more than seven million points.

A comprehensive public relations and marketing plan reached more than 20,000 credit and debit cardholders, and 120 business owners and community leaders.

And Family Trust deployed a microsite, buylocalbanklocal.org.

More than \$1 billion in assets

Second Place: Affinity Plus FCU, St. Paul, Minn.

Recognizing a gap in its member education program, especially among baby boomers, Affinity Plus Federal implemented its Estate Planning Program to enlighten individuals and families about how to best design their inheritance wishes.

The free program offers access to unlimited one-on-one consultations with an estate planning advisor, the opportunity to attend educational seminars on estate planning topics, and the chance to participate in question-and-answer “open hours” with the advisor at branch locations.

Members with existing estate planning documents, such as a will or trust, can have an advisor review them at no cost to ensure accuracy and intent.

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