

# CUNA 2017 AWARD WINNERS

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**// DESJARDINS**

Adult and Youth  
Financial Education Award

**// DORA MAXWELL**

Social Responsibility  
Recognition Award

**// LOUISE HERRING**

Philosophy-in-Action Award

# CUNA 2017 Award Winners

## **DESJARDINS**

### **Adult Financial Education Award**

\$50 MILLION TO \$250 MILLION

#### **First Place**

Electro Savings CU, St. Louis

#### **Second Place**

Fort Lee FCU, Prince George, Va.

#### **Honorable Mention**

360 FCU, Windsor Locks, Conn.

\$250 MILLION TO \$1 BILLION

#### **First Place**

Financial Center First CU, Indianapolis

#### **Second Place**

SPIRE CU, Falcon Heights, Minn.

#### **Honorable Mention**

Alliance Catholic CU, Southfield, Mich.

MORE THAN \$1 BILLION

#### **First Place**

Patelco CU, Pleasanton, Calif.

#### **Second Place**

Michigan State University FCU, East Lansing, Mich.

#### **Honorable Mention**

Delta Community CU, Atlanta

## **DESJARDINS**

### **Youth Financial Education Award**

LESS THAN \$50 MILLION

#### **First Place**

Clarence Community and Schools FCU, Clarence, N.Y.

#### **Second Place**

Howard County Education FCU, Ellicott City, Md.

#### **Honorable Mention**

North Star CU, Cook, Minn.

\$50 MILLION TO \$250 MILLION

#### **First Place**

CORE FCU, East Syracuse, N.Y.

#### **Second Place**

Virginia Educators CU, Newport News, Va.

#### **Honorable Mention**

United Educators CU, Apple Valley, Minn.

\$250 MILLION TO \$1 BILLION

#### **First Place**

Community Financial CU, Plymouth, Mich.

#### **Second Place**

FivePoint CU, Nederland, Texas

#### **Honorable Mention**

Financial Center First CU, Indianapolis

MORE THAN \$1 BILLION

#### **First Place**

Gesa CU, Richland, Wash.

#### **Second Place**

Altra FCU, Onalaska, Wis.

#### **Honorable Mention**

Robins Financial CU, Warner Robins, Ga.

CHAPTER OF CREDIT UNION GROUP

#### **First Place**

Northwest Credit Union Outreach Alliance, Ohio

LEAGUES

#### **First Place**

Maine Credit Union League

## **DORA MAXWELL**

### **Social Responsibility Recognition Award**

LESS THAN \$50 MILLION

#### **First Place**

Patterson FCU, Arkadelphia, Ark.

#### **Second Place**

Sabattus Regional CU, Sabattus, Maine

#### **Honorable Mention**

Tallahassee-Leon FCU, Tallahassee, Fla.

\$50 MILLION TO \$250 MILLION

#### **First Place**

Financial One CU, Columbia Heights, Minn.

#### **Second Place**

Cove FCU, Edgewood, Ky.

#### **Honorable Mention**

West-Aircomm FCU, Beaver, Pa.

\$250 MILLION TO \$1 BILLION

#### **First Place**

Financial Center First CU, Indianapolis

#### **Second Place**

First Choice America Community FCU, Weirton, W.Va.

#### **Honorable Mention**

First Commerce CU, Tallahassee, Fla.

MORE THAN \$1 BILLION

#### **First Place**

American Heritage FCU, Philadelphia

#### **Second Place**

BayPort CU, Newport News, Va.

#### **Honorable Mention**

Local Government FCU, Raleigh, N.C.

CHAPTER OF CREDIT UNION GROUP

#### **First Place**

Southwest Credit Union Outreach Alliance, Ohio

## **LOUISE HERRING**

### **Philosophy-in-Action Award**

LESS THAN \$50 MILLION

#### **First Place**

Riverways FCU, Rolla, Mo.

#### **Second Place**

Tallahassee-Leon FCU, Tallahassee, Fla.

#### **Honorable Mention**

Financial Health FCU, Indianapolis

\$50 MILLION TO \$250 MILLION

#### **First Place**

Public Service CU, Romulus, Mich.

#### **Second Place**

Health Center CU, Augusta, Ga.

#### **Honorable Mention**

Electro Savings CU, St. Louis

\$250 MILLION TO \$1 BILLION

#### **First Place**

St. Louis Community CU, St. Louis

#### **Second Place**

Financial Center First CU, Indianapolis

#### **Honorable Mention**

Freedom First FCU, Roanoke, Va.

MORE THAN \$1 BILLION

#### **First Place**

Hanscom FCU, Hanscom Air Force Base, Mass.

#### **Second Place**

Rogue CU, Medford, Ore.

#### **Honorable Mention**

Gesa CU, Richland, Wash.

# From the Chair

On behalf of the CUNA Awards Committee, I would like to congratulate all of the 2017 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 2018 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

**Lisa Brown**, president/CEO, Tallahassee-Leon FCU

**Shirley Cate**, president/CEO, Providence FCU

**Kathy Chartier**, president/CEO, Members CU

**Sally Dischler**, president/CEO, Heartland CU

**John Graham**, president/CEO, Kentucky Employees CU

**Elisabeth Hadler**, chief marketing officer, Great Basin FCU

**Christine Haley**, CEO, PostCity Financial CU

**Maria Martinez**, president/CEO, Border FCU

**Ginny Meharg**, retiree, CUNA

**Sundie Seefried**, president/CEO, Partner Colorado CU

**Dave Whitehead**, president/CEO,

Merck Sharp & Dohme FCU

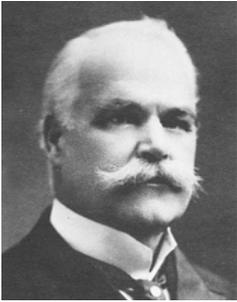
**Edwin Williams Jr.**, president/CEO, Discovery FCU

# History of Awards

## DESJARDINS

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### 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

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### 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

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### 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 and Youth Financial Education Award Winners

### Adult Category

\$50 MILLION TO \$250 MILLION IN ASSETS

#### First Place: Electro Savings Takes the Credit Union to the People

Electro Savings Credit Union's strategic partnerships with businesses and organizations have enabled it to become a financial education leader in its community. The St. Louis-based credit union believes an active approach to promoting financial well-being is a key to success.

Instead of waiting for people to come to the credit union, Electro Savings takes its resources to the people. This requires dedicated staff, including two full-time community development specialists who have support from branch managers in their respective communities. Electro Savings believes keeping its adult financial education consistent, non-pushy, and require-



**"A Dollar and a Dream" financial reality fair is part of the Bank-On Save-Up St. Louis initiative.**



**Electro Savings CU uses its community connections to promote financial literacy at colleges, businesses, and other partner organizations.**

ment-free generates positive word of mouth, and enables it to continue to build community partnerships.

Over one year, the credit union's 62 educational sessions on credit and money management reached 1,369 participants. Most of these seminars were held at colleges, businesses, and other community partner organizations. The credit union also offers seminars for member and nonmember small business owners. Industry professionals speak about business plans, financing, and marketing.

Community development staff members visit the leasing staff at 49 apartment communities each month to stress the importance of credit union membership and financial literacy for their residents. Staff regularly meet with key personnel at 30 community partners including local businesses, some of which allow on-site financial transactions for their

employees. The credit union provided 43 on-site visits at business partners in a one-year period, helping employees and answering credit and money management questions.

The credit union also offers one-on-one financial counseling to its members via GreenPath Financial Wellness and on-staff certified financial counselors at each of its office locations. Thirty-five staff members—57% of total employees—are certified financial counselors.

Through participation in Bank-On Save-Up St. Louis, Electro Savings developed the "A Dollar and a Dream" reality fair. The event offers underserved individuals a glimpse of what is involved in paying bills, setting goals and budgets, and reaching financial stability. Community organizers can lead this program through instruction and guidance from the credit union's financial counselors.

# DESJARDINS

## Adult and Youth Financial Education Award Winners

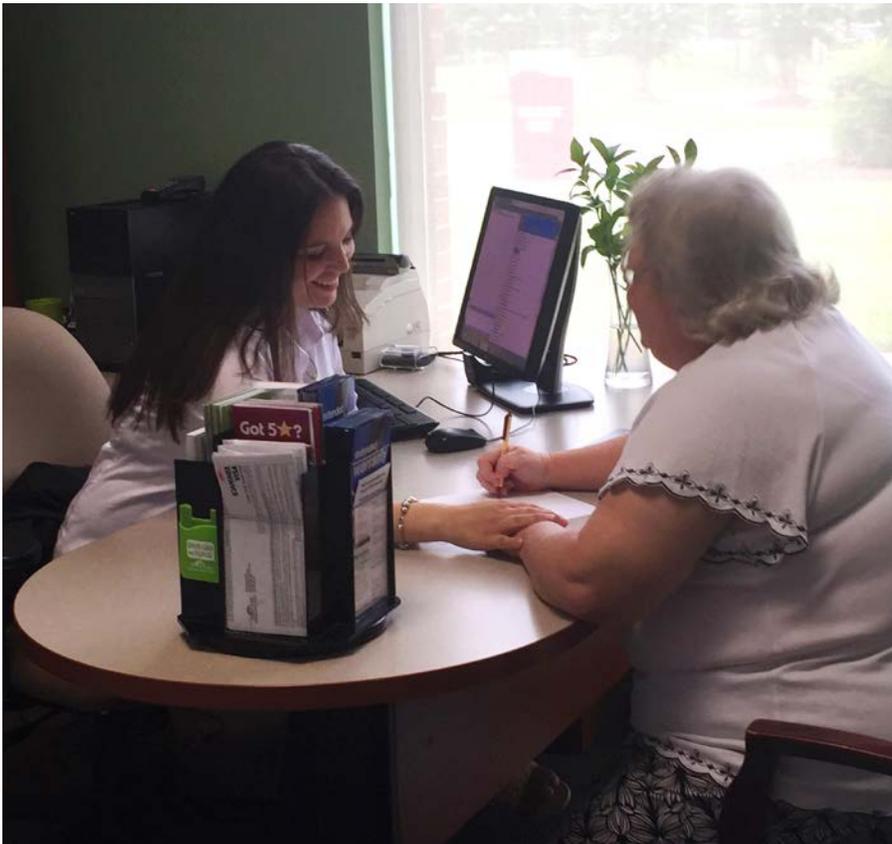
### **Second Place: Fort Lee FCU, Prince George, Va.**

Fort Lee Federal Credit Union has grown its adult financial literacy program that launched in 2014 with eight financial education classes. It now offers free financial counseling, including the addition of classroom sessions on estate and legacy planning, and live financial simulations.

The credit union also developed a partnership with GreenPath Financial

Wellness and strengthened its collaboration with three educational institutions to expand its community impact.

In a one-year period, the credit union hosted 14 presentations, reaching nearly 500 adults. It also created a Facebook page that includes financial literacy articles, budgeting best practices, and a Webinar Wednesday series. In the first half of 2017, Fort Lee conducted 22 one-on-one financial counseling sessions.



**Fort Lee FCU conducts one-on-one financial counseling sessions with members.**



**Stressing the importance of saving, 360 FCU offers more than 60 financial education seminars and workshops.**

### **Honorable Mention: 360 FCU, Windsor Locks, Conn.**

360 Federal Credit Union sees its purpose as guiding members to financial independence. To fulfill that role, the credit union has positioned financial literacy at the forefront of its business model.

A certified credit union financial counselor on staff provides practical and reliable personal finance information. The credit union uses a lunch-and-learn format both on-site and at local businesses, schools, and service organizations to reach as many individuals as possible. 360 chooses subject matter reflecting the interests of its field of membership, and seeks to impact members' financial wellness, always stressing the importance of saving.

During the year, the credit union offered more than 60 seminars and workshops, reaching 1,000 individuals.

# DESJARDINS

## Adult and Youth Financial Education Award Winners

\$250 MILLION TO \$1 BILLION IN ASSETS

### First Place: Financial Center First Seeks to Close Knowledge Gap

Concerned about studies that show Americans struggle to answer basic financial questions while finances grow more complex, Financial Center First Credit Union stepped up its efforts to close this knowledge gap. Based in Indianapolis, the credit union devotes two full-time staff to lead its literacy program, which connects with members, not-for-profit organizations, churches, schools, businesses, and immigrant groups.

Financial Center's financial education program reaches more than 4,000 people annually through a wide range of activities including:

- // **Wealth** builder seminars.
- // **Lunch-and-learn** seminars.
- // **Financial** workshops for employees.
- // **One-on-one** credit counseling.
- // **Partnerships** with not-for-profits to provide budgeting and credit-building workshops.
- // **A memorandum** of understanding with the Mexican Consulate to serve as the sole provider of financial education.
- // **Online** financial calculators.
- // **Investment** options.
- // **Monthly** newsletters with money management and investment articles.

With a poverty rate in its home Marion County higher than 20% and 160,000 of its residents on food assistance, Financial Center looked for ways to address these statistics. By establishing partnerships with the St. Vincent de Paul and St. Jude Food Pantries, the credit union's financial adviser has been able to directly

grants on the U.S. banking system and the documentation needed to obtain accounts and start building credit.

Financial Center also established business relationships with nearly 20 new employer groups to provide financial wellness information directly to their employees. Financial Center introduces new people to the credit



**Financial Center First CU holds financial seminars for employees at its partner businesses and their workplaces.**

provide counseling to those trying to break the cycle of poverty. The adviser helps these individuals identify root causes of financial hardships and suggests ways to work through these issues to help achieve financial self-sufficiency. More than 200 individuals have been served through these new relationships in the first months of its implementation.

Weekly classes held at the Mexican Consulate focus on educating immi-

union movement each month through lunch-and-learn seminars, attended by 262 individuals in the first part of 2017, while wealth builder events—an average of two per month—reach some 1,000 people annually.

These seminars often lead to referrals for one-on-one financial counseling sessions, with 217 people taking advantage of taking control of their financial futures and responsibly managing their money.

# DESJARDINS

## Adult and Youth Financial Education Award Winners

### Second Place: SPIRE CU, Falcon Heights, Minn.

SPIRE Credit Union strives to support its local communities by providing financial literacy education, improving quality of life for those it serves. Its goal is to help adults learn the necessary skills for financial survival, and to emphasize the reality of attaining financial freedom.

Throughout 2016—its 10th year of adult literacy outreach—SPIRE reached a record-setting 1,052 adults, with varying backgrounds and needs, and more than 110 classroom hours of instruction, a 64% increase over the preceding period.

The credit union covered include budgeting, career building skills, credit management, identity fraud, credit union operations and products, health



Alliance Catholic CU uses bilingual staff and presenters to deliver personal finance education to its members in Michigan and Texas.

savings accounts, leadership, and senior housing options.

### Honorable Mention: Alliance Catholic CU, Southfield, Mich.

Alliance Catholic Credit Union provides financial literacy and life skills

training to help empower minorities and the underserved. The credit union conducted a focus group to explore the primary financial needs of its community, and to ascertain its needs for financial literacy, products and services. The credit union holds one-hour financial literacy seminars translated into Spanish.

Seminars are interactive, conversational, and focused on the needs of each targeted community, and are rolled out in a four- to seven-part series. Each seminar typically reaches 25-40 people, with those held after Sunday Mass garnering the best attendance. Free child care, marketing giveaways, and lunch are provided. Each graduate of the series is awarded a certificate of completion.



SPIRE CU supports DARTS, a community organization that fosters healthy and active aging, with financial education, senior housing support, and fundraising.

# DESJARDINS

## Adult and Youth Financial Education Award Winners

MORE THAN \$1 BILLION IN ASSETS

### First Place: Patelco Believes Together We Rise

The mission of Patelco Credit Union, Pleasanton, Calif., is to fuel hope and opportunity for lifelong financial well-being. The credit union aims to live this out in the most inclusive way possible by reaching out to educate a wide range of individuals, from the homeless community, to employer groups, to families building new lives, to those in higher education. It provided financial literacy presentations to clients of AmeriCorps training, Hayward Adult School, MidPen Housing, Matilda Cleveland Transitional Housing, Treasure Island Job Corps, A Safe Place, and at college fraternities.

The credit union believes that what is taught is as important as how it's taught. It strives to reach out in compassion and with an understanding of how difficult managing money can be without support and education.

Using powerful stories and humor, Patelco's financial educators work hard to dissipate the shame of making financial mistakes and promote a learning curve that goes up and down. They understand adults want practical information that's readily usable.

Knowing many adults have full-time jobs and cannot attend a pre-

sentation during work hours, most financial education workshops are scheduled for 7-8:30 p.m. The credit union also recognizes attendees will be tired after working all day, so its presenters need to bring their "A" game, being interesting and relevant.

The positive feedback suggests they do. One participant noted, "I've sat at various presentations about financial health/literacy in the past, and honestly, it was a challenge to stay awake, but your presentation was different. It's evident you are passionate about the work you do in the community and for that, I thank you! You made it so fun and kept me interested the entire time."

In addition to making financial

education fun, Patelco uses technology to enhance and reinforce the teaching efforts. Presenters make sure participants understand they can always come back to the credit union for further information and education, including access to Financialocity (an online financial insight center), online budgeting tools, and the credit union's collaboration with BALANCE Financial Fitness Program.

In all its outreach efforts, the credit union stresses the importance of saving by teaching the value of "pay yourself first." To provide incentive and motivation, Patelco's Money Market Select Account offers a 3% interest rate on the first \$2,000 of deposits.



Patelco CU develops financial literacy workshops for the Berkeley Unified School District, Rudsdale Continuation School, Dewey Acadmen, and the Attitudinal Healing Center (above).

# DESJARDINS

## Adult and Youth Financial Education Award Winners

### Second Place: Michigan State University FCU, East Lansing, Mich.

To keep up with the demand for financial education, Michigan State University Federal Credit Union hired additional financial educators. In 2016, the credit union offered 317 seminars and events to more than 10,000 attendees, with 400 seminars reaching 8,900 attendees during the first part of 2017.

Its new Financial Innovation and Education Center increased its presence on Michigan State University's campus. Students are offered internships with the credit union and learn about financial education through creating engaging content for its Financial 4.0 website. Its financial education team hosts biweekly seminars in neighborhoods and at its select



**Delta Community CU's Financial Education Center conducts workshops that address financial issues from student loan repayment to identity theft.**

employee group locations. "Money Minute" commercials broadcast on a local radio station provide listeners with financial tips.

### Honorable Mention: Delta Community CU, Atlanta

Delta Community CU launched its

Financial Education Center as a new resource for improving member financial well-being. The center provides free, hands-on workshops. In its inaugural year, 65 seminars reached more than 1,100 attendees. A total of 14 courses in six categories are designed to offer critical information as members reach financial milestones such as car and home ownership, retirement and investments, using credit, and fraud protection.

The program has received rave reviews from participants, with 95% stating the content met their expectations, and 87% expressing a desire to attend a future seminar. Ninety-seven percent of attendees report having learned something that will positively inform future financial decisions, and 80% would recommend a workshop to family or friends.



**Michigan State University FCU delivers financial education with its Financial Innovation and Education Center and companion Financial 4.0 website.**

# DESJARDINS

## Adult and Youth Financial Education Award Winners

### Youth Category

LESS THAN \$50 MILLION IN ASSETS

#### First Place: Clarence Community Sets Path for Financial Security

Clarence (N.Y.) Community and Schools Federal Credit Union created a financial education curriculum based on age and classroom needs, with after-school and summer educational opportunities. The credit union sought to put students on a path to future financial security by helping them understand the basic principles of finance and to teach fundamental financial literacy skills such as the value of a dollar, the basic costs of items, why it is important to budget and save, and why good credit is important.

The credit union also participated in educational initiatives at the high



Students make deposits at Clarence Community and Schools FCU's middle school location where the focus is "Why Save Dollars and Set Goals?"

school level with mentoring, internships, and working with the Clarence High School Academy of Business and Finance by raising funds for educational enrichment. While under the credit union's leadership through the academy's executive board, the academy was named Organization of the Year by the Clarence Chamber of Commerce.

The credit union's school branch was relocated into a larger, more visible location in the cafeteria, and the credit union expanded student opportunities to participate in branch operations.

Clarence Community collaborated with school district staff to develop and execute an interactive learning experience that engaged student participation at every grade level, from elementary through high school. Staff consulted with teachers about their

priorities prior to starting the program, offered to develop new topics, and worked in conjunction with their instruction.

To promote financial literacy, the credit union established contacts within each school, developed relationships with their principals and secretaries, and engaged with parent-teacher organizations. Staff attended the PTO President Council meetings with the superintendent, and attended open houses, student orientations and supply drop-offs.

Both teachers and parents embraced the tiered curriculum and interactive ease of the programs. Clarence Community's efforts received positive feedback from parents, teachers, students and community members, with one such student stating, "This is the best after-school program I ever had!"



Intern Savannah Black (left) and CEO Marsha Brauer.

# DESJARDINS

## Adult and Youth Financial Education Award Winners

### Second Place: Howard County Education FCU, Ellicott City, Md.

Howard County Education Federal Credit Union feels it has an obligation to find ways to help young people understand the importance of good credit, know how to protect their financial future, and develop the necessary skills to move towards financial success.

The credit union is involved in the Howard County Public School System's Academy of Finance and Millionaire's Club. High school students who are members of the Millionaire's Club meet monthly during the aca-



North Star CU stresses the importance of political advocacy by taking Minnesota high school students to Credit Union Day at the Capitol.

ademic year and learn about money management, entrepreneurship skills, basic financial knowledge, and investment basics.

A student from the Academy of Fi-

nance serves on the credit union board and as an intern with the credit union.

### Honorable Mention: North Star CU, Cook, Minn.

On International Credit Union Day, North Star Credit Union staff accompanied six students to a legislative briefing and meetings with Minnesota state legislators to discuss regulations burdening credit unions. This field trip demonstrated that these students are part of something bigger than themselves, and can make an impact.

Through its student-run branch, presentations, and events, North Star assists young people to develop savings habits, money management skills, and responsible student loan borrowing, as well as navigating the college financial aid process.



## MY BU



**FINANCIAL PROFILE**

<b>Job Title</b> _____	<b>Deductions</b>
<b>Annual Salary</b> \$ _____	Federal Tax \$ _____
<b>Monthly Salary</b> \$ _____	State Tax \$ _____
<b>Monthly Income (net)</b> \$ _____	Medicare \$ _____
<b>Part Time Job</b>	Social Security \$ _____
<b>Monthly Income (net)</b> \$ _____	Health/Dental Insurance \$ _____
	Other \$ _____
	\$ _____



**CREDIT**

Credit Score \_\_\_\_\_

Number of Credit Cards \_\_\_\_\_



(Use another sheet if you use more than four credit cards)

## EXPENSES



Housing \$ _____ Rent/Mortgage \$ _____ Upkeep \$ _____ Utilities water/sewage \$ _____ electric \$ _____ oil/gas \$ _____ cable/internet \$ _____ phones \$ _____ Transportation vehicle loan \$ _____ gas \$ _____ repairs \$ _____ parking \$ _____ commuter cost \$ _____ Food groceries \$ _____ non-food items \$ _____ dining out \$ _____ dinners \$ _____ fast food \$ _____ coffee \$ _____ Entertainment health club \$ _____ movies \$ _____ spa/hair \$ _____ sports/concerts \$ _____ dating/ parties \$ _____ vacation/trips \$ _____	Clothing professional \$ _____ casual \$ _____ seasonal \$ _____ shoes \$ _____ cleaning \$ _____ Miscellaneous Pets \$ _____ Emergencies \$ _____ Insurance Health \$ _____ copays & deduct \$ _____ medication \$ _____ Life \$ _____ Disability \$ _____ Home \$ _____ Auto \$ _____ Savings savings \$ _____ retirement \$ _____ Investments \$ _____ Loans Credit cards \$ _____ Student Loans \$ _____ Other \$ _____
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**SUMMARY**

Total Monthly Income \$ \_\_\_\_\_

Total Monthly Expenses \$ \_\_\_\_\_

Income Surplus or deficit \$ \_\_\_\_\_



Howard County Education FCU created a budget sheet geared to young adults graduating from high school or college.

# DESJARDINS

## Adult and Youth Financial Education Award Winners

\$50 MILLION TO \$250 MILLION IN ASSETS

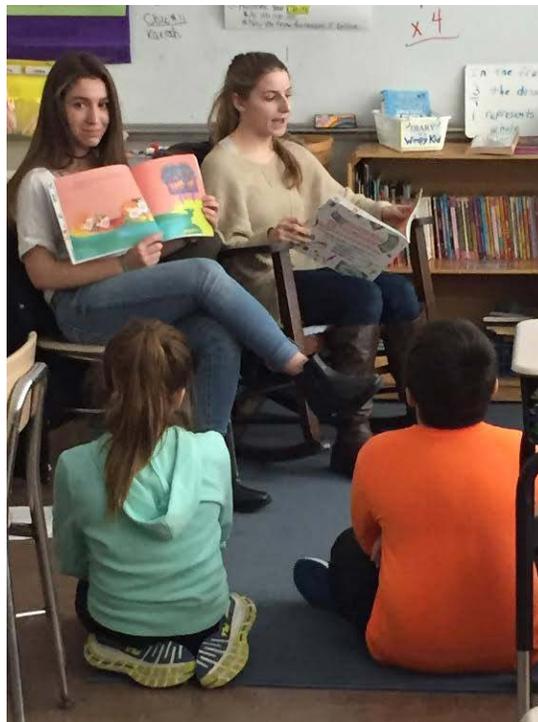
### First Place: Student Educators Spread Literacy Message

Through its student-run high school credit unions, CORE Federal Credit Union challenges students to not only own their financial education, but also to take on leadership roles. The “Students as Educators” model amplifies the impact of its financial education program beyond what is possible through efforts of the East Syracuse, N.Y.-based credit union staff.

CORE’s wide-ranging financial literacy efforts include hands-on skills training, direct instruction, student coaching, and peer mentoring. It also provides financial literacy resource tools and offers programs designed to reinforce critical personal finance skills. In the past year, the credit union’s programs involved more than 500 high school students and 5,000 kindergarten through eighth-grade students.

Its student-run credit union operations at three area high schools offer students the opportunity to practice critical skills in areas such

as interviewing, accounting, customer service, marketing, management, cash handling, and account management. They also serve as the hub for much of the credit union’s financial literacy outreach. CORE staff members coach and train high school students to deliver presentations to their peers, instruct



**CORE FCU’s “Student as Educators” program puts high school students into leadership roles.**

younger students, and present to adults in the community on a variety of personal finance topics.

Its “Book Mentoring” program provides high school students with

real-life teaching experience and the opportunity to serve as role models for younger students. In the past year, this initiative reached multiple school districts, providing 108 lessons at six different schools and reaching nearly 3,000 elementary students.

The credit union uses social media to connect with students and provide them with new, fun, and interactive ways to continue their personal finance education. Its “Fast Cash Friday” Twitter contest creates program awareness and provides incentives for good financial behavior. With “Money Bingo,” students receive bingo cards with finance and consumer awareness terms instead of numbers. They then can check social media daily for definitions to match against the terms on their cards and win prizes.

CORE also offers students with educational opportunities outside the classroom. Its high school accounting students are trained in tax preparation and participate in a local organization’s IRS Volunteer Income Tax Assistance events, working alongside the CORE staff who trained them. Started in 2014, it led to Central New York high school students achieving IRS tax certification status and experience for the first time ever.

# DESJARDINS

## Adult and Youth Financial Education Award Winners

### Second Place: Virginia Educators CU, Newport News, Va.

As an educational-based credit union, Virginia Educators Credit Union supports a core mission of teaching young people about personal finance and related topics in and out of the classroom. It supports financial education through partnerships, presentations, and programs. It sponsors student credit unions at the elementary and high school levels and participates in a summer learning program for disadvantaged youth.

Virginia Educators never turns down a request for its age-based presentations, and tailors them to meet

teacher needs and available classroom time. The most popular topic for younger students involved money recognition, using math to add currency and coins, and making change during practice transactions. Older students liked presentations on budgeting, managing money, writing checks, and using debit/ATM cards.

### Honorable Mention: United Educators CU, Apple Valley, Minn.

United Educators Credit Union incorporated the 2017 National Credit Union Youth Month theme, “Give a Hoot about Saving,” into its annual financial literacy calendar contest. For each student submission, the credit



United Educators CU's winning student for National Credit Union Youth Month visits the University of Minnesota Raptor Center.



Virginia Educators CU team members deliver school supplies to Raquel Cox (center), principal of the credit union's partner school, Sedgefield Elementary School.

union donated \$1 to the University of Minnesota Raptor Center, reinforcing the credit union principle of concern for community.

From 157 entries, a student's name was randomly drawn to receive a visit from the center's naturalist and Hootie the owl. United Educators also awarded \$3,000 in grants to teachers who completed a financial literacy curriculum in the classroom. Approximately 500 students, from kindergarten to community college, benefited from programs such as operating a school store, budgeting for independent living, and hearing a guest speaker on financial literacy day.

# DESJARDINS

## Adult and Youth Financial Education Award Winners

\$250 MILLION TO \$1 BILLION IN ASSETS

### First Place: School Partnerships Enhance Financial Education

Community Financial Credit Union, Plymouth, Mich., believes everyone should experience financial security and is committed to enhancing lives in the communities it serves. To accomplish that, the credit union works with schools to operate student-run branches, conducts classroom presentations, and encourages savings programs. Community Financial has partnered with nearly 50 elementary, middle, and high schools.

Started in 1990 as a service-learning opportunity for student volunteers, student-run credit unions provide opportunities to gain valuable workplace skills. Students serve as tellers, accountants, branch managers, computer operators, and marketing representatives. With 48 schools partnering with the credit union, 1,296 students participated in these real-life experiences.

The student-run credit union partnerships are designed to encourage students to save regularly and think about how their skills can be used in other places. Many school partners work on goals such as “Begin with the End in Mind,” in which savers set savings goals. When they reach their



**Community Financial CU conducts summer financial presentations at parks and recreation programs, camps, and child care facilities.**

goals, they are rewarded with a prize.

Classroom presentations allow students direct contact with Community Financial staff. As students mature, they learn more about electronic services and using their accounts as they move beyond high school. In 2016, credit union staff conducted 865 presentations to 22,204 students. Topics included work/life preparedness, budgeting, credit, investing, critical thinking, and entrepreneurship.

The credit union’s education partnership coordinators work closely with school administrators and teachers to ensure the financial education program is meeting the State of Michigan’s benchmarks and

core competencies. The credit union also partners with community organizations, conducting annual financial presentations and activity fairs at summer camps and child care groups.

Community Financial hosts the experiential learning program Mad City Money, in which staff work with students in the classroom prior to a one-month budget simulation. Team members from all departments help staff the Mad City Money stations, and assist students as they work through their budgets. Student feedback indicates they come away with a better understanding of the many financial priorities their families are trying to juggle.

# DESJARDINS

## Adult and Youth Financial Education Award Winners

### Second Place: FivePoint CU, Nederland, Texas

In the past year, FivePoint Credit Union has taught financial education in 14 schools within nine school districts, and partnered with four youth organizations and one university. Overall, it has taught 25,156 students in 4,170 presentations and provided financial education curriculum to 30 schools and 14,650 students since 2008.

To provide access to a savings account, the credit union piloted a matched savings program, “Scholar Dollars,” at one elementary school. FivePoint provided an initial deposit of \$25 and matched every dollar

saved up to \$50 from October to June. Twenty-eight students opened accounts, saving \$2,643.97 before the match savings were applied.

### Honorable Mention: Financial Center First CU, Indianapolis

Financial Center First Credit Union believes that while financial literacy is a crucial goal for all, learning how to make good financial decisions is especially important for young people living in poverty-prone areas like those in its community of Marion County.

Recognizing an unmet need, the credit union focuses on providing youth financial education outreach to



**Financial Center First CU hosts Community Appreciation Days that foster connections between the community and public servants such as firefighters, police officers, and other first responders.**



**FivePoint CU's programs help schools and students meet Texas' financial education requirements.**

organizations and schools that primarily serve low-income youth.

The credit union seeks to break the cycle of multigenerational poverty by providing practical workshops on basics such as budgeting and credit building, offering one-on-one counseling for those entering the workforce, hosting college decision-making workshops for students and parents, and providing scholarships.

Financial Center First provides a \$50 incentive to parents who attend three seminars with their children to instill positive money-saving values to future leaders.

# DESJARDINS

## Adult and Youth Financial Education Award Winners

MORE THAN \$1 BILLION IN ASSETS

### First Place: The Benefits of Classroom, Experiential Learning

Gesa CU, Richland, Wash., is dedicated to providing students of Eastern Washington with valuable financial literacy education. Its Education & Outreach team reached 4,336 students, of all grade levels, with a blended curriculum of instructor-led customized courses and experiential learning programs.

The programs introduce grade-school students to the concept of money and savings habits, teach middle school students fundamental financial knowledge, and instill high school students with a lifetime of strong money management skills, empowering them to make informed financial decisions.

The credit union sponsored four

financial reality fairs, with five high schools in three school districts. The fairs provided more than 300 high school students with a career and budget worksheet, requiring them to live within their monthly salary while paying for real-life expenses such as housing, utilities, transportation, clothing, and food. After students visited each vendor booth, they balanced their budget and reviewed their worksheets with financial counselors. These counselors coached students on their financial status, helping to ensure students learned responsible money management skills during the simulation.

Gesa also serves eight student-run campus branches that are open during lunch periods, allowing students and staff to access their accounts or perform basic transactions. Previously, the high school branches relied heavily on Gesa staff support, who were responsible for branch operations with the assistance of high students. Now, the branches are truly student-run, and depending on the high school's curriculum, branches are operated through a school's accounting, financial services, or DECA programs. This new operational model provides a better learning experience for students and teachers by putting



The "Catch the Gesa Save Wave" was the most successful campaign in the history of Gesa CU's high school campus branch.

the power in their hands to manage their own credit union.

To help ensure the success of the branches, Gesa created the campus branch student workbook to educate teachers and students on what was required to operate and run their branches. To enhance the student's and teacher's learning experience, the credit union devised a publication that was visually appealing, age appropriate, and fun. The workbook is in a comic book format, using cartoon figures, bright colors, and story boards. The workbook contains expertise activities—challenging students to check their knowledge—and gives them opportunities to share this knowledge with their team by completing questions and activities.



Gesa CU and Sage College Prep Services offer seminars that prepare students and parents for college applications.

# DESJARDINS

## Adult and Youth Financial Education Award Winners

### Second Place: Altra FCU, Onalaska, Wis.

Altra Federal Credit Union believes that the earlier financial concepts are understood and financial responsibility begins, the better equipped youth will be as they grow up. The credit union taught 8,100 local students through classroom presentations, Junior Achievement, reality events, and Banzai! financial literacy software for teachers.

Altra also reached youth through its life-stage financial education series, introduced to children as young as 8 years old with the two-day Cash Camp, as well as hosting a two-day Money



**Robins Financial CU uses the “It’s a Money Thing” curriculum for financial reality fairs and online academy.**

Smart Camp for ages 11-12. Teens and Money, a two-hour session for 13- to 17-year-olds, is offered several times during the year and covers topics such as budgeting, savings and checking accounts, and preparation for a first job.

### Honorable Mention: Robins Financial CU, Warner Robins, Ga.

Prior to Robins Financial Credit Union implementing its financial literacy program, no classroom financial education was being provided to area high schools or college students. The credit union filled the void with “It’s A Money Thing”—interactive presentations that provide students with tools to understand and make wise financial decisions. Course material covers topics such as basic budgeting, purchasing cars and homes, student loans, and understanding how credit works.

Robins Financial also has launched It’s a Money Thing Academy, an online portal allowing teachers and students to work through the course material at their own pace, and helped facilitate 10 Mad City Money events in local schools.



**Danielle Anderson, youth coordinator at Altra FCU, encourages participation in the M3 Money Club.**

# DESJARDINS

## Adult and Youth Financial Education Award Winners

CREDIT UNION CHAPTER OR GROUP

### First Place: Students Learn Life Lessons at Finances 101

Since 2004, “Finances 101” has helped thousands of high school students with the transition into the real world of personal finance management. The Northwest Ohio Credit Union Outreach Alliance, with financial assistance from the Ohio Credit Union Foundation, has improved this life-sized game that teaches financial competencies in a fun, interactive way to more than 25,000 students throughout Ohio.

To keep up with the demand for Finances 101, the credit union group partnered with WGTE Public Media to create an online version in 2011. Over the course of the five-year contract with WGTE, more than 47,000 users took advantage of this financial tool. When the contract with WGTE was not renewed, the alliance set out to find a new vendor to update Finances 101 and chose Orange Peel Productions, a strong proponent of financial education. The result was a new and improved website, [www.finances-101thegame.org](http://www.finances-101thegame.org). The revised game has attracted nearly 9,000 unique users, and a login and password feature make it attractive to educators. Students who cannot complete the



**Nearly 600 junior and high school students learn “Finances 101” at a workshop sponsored by Northwest Ohio CU Outreach Alliance and held at Bowling Green State University.**

game during a class can return and finish it as homework, or over time as a classroom project. The game assists educators in meeting the State of Ohio’s mandated financial education requirement for high schoolers.

Both the online and in-person versions of Finances 101 offer students the chance to experience a month of financial life, with a randomly assigned salary-based job, having children, purchasing a home and car, buying insurance, and paying other expenses such as utilities and taxes. Participants also must save 10% of their income for planned and unexpected

future expenses. Some decisions are made randomly, while others are the participants’ conscious choice.

To promote the game over the years, the alliance built a database of teacher contacts. Last year, the alliance’s partnership with Bowling Green State University enhanced its ability to raise awareness of the game by providing access to all educators within the 419 area code. In partnership with the Ohio Credit Union League, the alliance hosted a Finances 101 event at the statehouse, providing government officials a first-hand experience of game’s benefits.

# DESJARDINS

## Adult and Youth Financial Education Award Winners

### LEAGUES

#### First Place: Commitment to Education Stronger than Ever

The Maine Credit Union League has continued its commitment to youth financial education through articles, publications, advocacy, educational sessions, and other outreach activities. The league:

// **Hosted** a record number of financial fitness and money management experience fairs.

// **Created** a new online Financial Fitness Fair option that all credit unions can access.

// **Spread** the financial literacy message through media, partnerships with groups and other initiatives.

Considerable staff time, resources, and energy were devoted to producing 49 fairs—a record at 13 more than in 2016. A total of 7,617 students participated.

The league remained an active participant in working with the Jobs for Maine's Graduates (JMG) program. JMG is helping to facilitate the league's financial fitness fair curriculum into its high school programs statewide.

The league remains part of a working group that meets quarterly with the Maine Department of Education to update Maine Learning Results

standards in economics and personal finance, which is used throughout the state. League and credit union representatives met with numerous school administrators and teachers to build support and commitment for integrating more youth financial education curricula into schools.

The league continued communicating with the state Department of Education and invited legislators to attend financial fitness fairs. One state senator not only attended, but was so impressed with the work of the league and credit unions that she later helped bring another fair to a youth detention facility.

The Maine league partnered with Community Financial Literacy—an organization dedicated to helping the immigrant population understand money management and personal finance—to reach 143 immigrant children through three educational sessions. Youth financial education programs were taught in

every region of the state, with 628 classroom teachers involved.

The league proactively reached out to media outlets to initiate ongoing appearances highlighting the importance of youth financial education, reinforcing the significant role that credit unions play in this effort.

Youth financial education is periodically showcased on the two highest-rated television morning shows and on three radio morning shows. Each segment ends with the league's website and financial education resources, which has resulted in a 37% increase in visitors. Requests for information and engagement from educators and parents experienced a 19% increase during the school year.



The Maine CU League and Community Financial Literacy teach immigrant children about money management and financial literacy skills.

# DORA MAXWELL

## Social Responsibility Recognition Award Winners

LESS THAN \$50 MILLION IN ASSETS

### First Place: Project CARE Feeds Hungry Kids

Hunger doesn't take weekends or school breaks off. To reduce food insecurity, Patterson Federal Credit Union partners with the Arkadelphia Public School District—a district with a free or reduced lunch rate of 60%—to assist Project CARE. Project CARE provides food to children in need over weekends and breaks by sending home backpacks of food.

The Arkadelphia, Ark.-based credit union collected more than 18,000 individual items for the backpacks, providing food for more than 100 children per week for nearly the whole year.

School counselors facilitate the

program; however, they needed assistance collecting food and monetary donations, shopping, and filling the backpacks. By taking donations, Patterson freed up an estimated 25 hours per week, allowing counselors to focus on children's other needs.

Once the credit union's food drives began, the counselors spent time only on the actual food distribution. Patterson sponsored food drives in schools and businesses, collected food at its office, and donated financially. These efforts helped create community awareness about food insecurity, and the credit union estimates more than 500 people contributed to the food collection.

Patterson also created a special account for donated funds and raised over \$1,500 for counselors to



**Patterson FCU connects community organizations with Project CARE to tackle food insecurity.**

use if they ran low on food for the backpacks. These funds, donated by members and local churches, were all new funds.

Once the backpack program was under way, the credit union was determined to continue its work to help relieve hunger in the community. Patterson sent volunteers each month to work in two local food pantries, advertised a summer youth lunch program, and sponsored a "Feeding Futures" fundraiser for the local Kiwanis organization.

The credit union also donates:

// **Proceeds** from candy bar sales to Arkansas Children's Hospital.

// **Skip-a-pay** program fees to Junior Auxiliary of Arkadelphia and Men United for an annual school backpack and supply giveaway program.

// **Funds** to the Angel Tree program, which provides Christmas presents to local children in need.



**Alumnacraft Boat Co. held a friendly competition among its departments, which collected and donated 664 pounds of food for Project CARE.**

# DORA MAXWELL

## Social Responsibility Recognition Award Winners

### Second Place: Sabattus (Maine) Regional CU

To help alleviate hunger across Maine, where one in four children is food insecure, Sabattus Regional Credit Union hosted its second annual Bike Ride and BBQ to End Hunger. The event garnered 67 participants on 47 motorcycles and raised \$4,313.55—\$750 more than the previous year and exceeding its goal of raising \$500 more.

With the ride's proceeds, food pantries provided 17,200 meals to Maine families facing hunger. Maine State Police escorted riders on a scenic 100-mile route through Androscoggin County. The day ended with a post-ride barbeque, entertainment, raffle, and games. Sabattus also raised



**Lisa Brown, president/CEO of Tallahassee-Leon FCU, delivers water, snacks, and thank you notes to linemen working to restore power after Hurricane Hermine.**

motorcycle safety awareness by selling bumper stickers with the message “Look Twice, Save a Life.”

### Honorable Mention: Tallahassee-Leon FCU, Tallahassee, Fla.

In line with its motto of “serving those who serve the community,” Tal-

lahassee-Leon Federal Credit Union organized a “Hug a Lineman” event in the wake of Hurricane Hermine.

The credit union organized a multi-day collection of nonperishable items to bring attention to the tireless efforts of linemen and other first responders to get the community back on track.

Truckloads of water, energy drinks, and canned goods were donated by the community, then delivered by credit union employees and volunteers. The credit union also gathered thank you cards and posters to accompany the donations.

This helped lower tensions that were rising after nearly a week without power. “Hug a Lineman” boosted morale and support for first responders—Tallahassee-Leon’s Hometown Heroes.



**Food and entertainment await the nearly 70 riders of the second annual Sabattus Regional CU Bike Ride and BBQ to End Hunger.**

# DORA MAXWELL

## Social Responsibility Recognition Award Winners

\$50 MILLION TO \$250 MILLION IN ASSETS

### First Place: '3 Essentials' Helps Meet Basic Needs

Financial One Credit Union, Columbia Heights, Minn., was inspired to launch its giving program “3 Essentials” after lessons it learned while supporting two nonprofits and an article detailing the rise in homelessness in its communities. 3 Essentials recognizes the three elements needed for the survival and well-being of every person: food, shelter, and clothing.

Through its work with a local food pantry, the credit union noted the rising food insecurity of modest-income families. Although unemployment in the area had dropped, rent and transportation costs had risen, often resulting in fewer funds for food.

Through its support of the Disabled American Veterans of Minnesota, Financial One observed the complex needs of veterans. But it was an article citing the growing homeless population in Anoka County, the credit union’s primary field of membership, that ignited Financial One’s desire to combat homelessness and served as a catalyst for developing the 3 Essentials program.

As a result, the credit union pledged the following three donations: **// 100 pounds** of food to a local food

pantry for every auto loan funded for a member.

**// One night** of housing to someone in need for every home equity or home loan funded for a member.

**// One coat** to a veteran in need for every checking line-of-credit opened.

With the help of additional donations to kick off the program, Financial One provided 204,892 pounds of food, 553 nights of housing, and 312 items of clothing to those in need in the first year of giving. The credit union’s goal is to donate 1 million pounds of food, 1,500 nights of housing, and 2,000 items of clothing within the first five years of the program.

To engage its members and promote 3 Essentials, the credit union applied large stencils that summarized the program to a wall in each of its offices. It also added a page to its website that publicizes up-to-date donation figures, while frequently promoting the program on social media. The credit union’s members are also emailed about program updates. By automating giving and directly tying it



Financial One CU’s “3 Essentials” program funds 100 nights of housing for Stepping Stone Emergency Housing, a shelter for homeless youth and adults.



The Disabled American Veterans of Minnesota inspired Financial One CU’s “3 Essentials” program.

to production, the credit union believes it is making a social promise, not just hosting a one-time or annual event.

As a focused, ongoing giving program supporting Financial One’s mission, the credit union hopes to make a significant, ongoing difference in the communities it serves.

# DORA MAXWELL

## Social Responsibility Recognition Award Winners

### Second Place: Cove FCU, Edgewood, Ky.

The opioid crisis has claimed many innocent victims, chief among them drug-addicted newborns. According to the Journal of the American Medical Association, Kentucky has more than twice the rate of drug-addicted babies, a disturbing statistic to Cove Federal Credit Union.

To join in the fight against drug addiction in its community, Cove partnered with St. Elizabeth Healthcare and two other credit unions to collect diapers and wipes to donate to Baby Steps, an education and support program for women in recovery. The diapers and wipes served as an incentive to the women to attend the weekly sessions.



West Air-Comm FCU more than doubled its original goal of \$5,000, donating \$11,000 to support Good Samaritan Hospice.

Women participating in the program also received financial wellness education, critical to establishing stability on their road to recovery.

### Honorable Mention: West-Aircomm FCU, Beaver, Pa.

West-Aircomm Federal Credit Union focuses its fundraising efforts on one charity each year. In 2016, it sought to raise \$5,000 for Good Samaritan Hospice to purchase an industrial blanket warmer, and to collect new and gently worn shirts and nightgowns for patients.

Its "Bucks for Blankets" program was well-received, meeting the initial fundraising goal within six months and ultimately collecting more than double its goal. The credit union raised \$11,000, with bake sales, raffles, sale of "paper blankets" in its lobbies, and jeans day. At one point, clothing donations filled half of a conference room at its Beaver location.



**To do list**

1. Buy Diapers & Wipes
2. Drop off at Cove Federal Credit Union
3. Fight Addiction in NKY by Helping Moms

Your donation will be given to women that participate in St. Elizabeth Healthcare's twelve week educational program for pregnant women and new mothers that used substances during their pregnancy.

577 Dudley Road  
Edgewood, Kentucky  
41017

**COVE**  
Federal Credit Union

**St. Elizabeth**  
HEALTHCARE

Join Online [www.covefcu.com](http://www.covefcu.com) (859) 292-9000

Cove FCU encouraged donations of diapers and wipes to St. Elizabeth Healthcare and the Baby Steps program to help addicted mothers on the road to recovery.

# DORA MAXWELL

## Social Responsibility Recognition Award Winners

\$250 MILLION TO \$1 BILLION IN ASSETS

### First Place: Media Partnership Packs the Pantries

Food insecurity is a pressing problem in central Indiana, where nearly 160,000 Indianapolis residents draw on food stamps to supplement their food budgets, and more than 100,000 children receive free or reduced lunches.

Feeding the hungry has been a cornerstone of Financial Center First Credit Union's community outreach for more than 10 years. The credit union believes that if basic needs of food, clothing and shelter are not being met, it's difficult for people to take the next step in caring for themselves, including managing their finances.

The credit union's ongoing relationship with local news station *Fox 59 WXIN-TV* enabled it to achieve two of its community outreach goals: feeding the hungry and providing financial education to the central Indiana community.

In 2015, *Fox 59* approached Financial Center to serve as the primary business sponsor of a new awareness initiative in support of Indianapolis's two super pantries. Financial Center seized the opportunity to provide funding and support of "Pack the Pantries," helping the station bring



Financial Center First CU and *Fox 59 WXIN-TV* increased awareness of the two main food pantries that support many Indianans with their Pack the Pantries events.

its audience's focus to this growing community need. Success of Pack the Pantries climbed during 2015 and 2016, but surged in 2017.

A 13-hour telethon in April brought together central Indiana residents, local business leaders, and Financial Center members to raise more than \$65,000—enough money to provide 190,000 meals and far surpassing the initial goal of \$15,000.

Although Financial Center had supported many local food pantries for several years through volunteer hours and donations, the partnership with *Fox 59* has allowed the credit union to make a major impact on those affected by hunger in just one day. Financial Center has also been

able to leverage its media partnership to heighten awareness of the credit union in general. The media exposure Financial Center received during the spring fundraiser alone exceeded \$30,000 and included television, radio, and social media coverage.

Taking this initiative one step further, Financial Center began partnering with food pantries to provide financial education to those served.

Through the financial literacy partnerships Financial Center has established with select food pantries, it has been able to teach 202 pantry users, as well as provide one-on-one counseling when requested. The goal of these counseling sessions is to help people work toward financial independence.

# DORA MAXWELL

## Social Responsibility Recognition Award Winners

### Second Place: First Choice America Community FCU, Weirton, W.Va.

First Choice America Federal Credit Union set out to raise \$20,000 and to attract 350 people to the Super Bowl Eve Tailgate Party to benefit the United Way. It surpassed its fundraising goal by \$8,000 and 400 people joined in the fun. The event not only financially supported the 13 agencies that are part of the Weirton (W.Va.) United Way, but also raised awareness for the role these organizations play in assisting more than 30,000 people each year. The credit union's President/CEO Scott Winwood created the event and has



The Super Bowl Eve Tailgate Party, hosted and sponsored by First Choice America Community FCU, raised more than \$28,000 for the Weirton (W.Va.) United Way.

chaired it for the past six years. Many First Choice America staff pitched in hundreds of hours to make the party a success.

### Honorable Mention: First Commerce CU, Tallahassee, Fla.

First Commerce Credit Union has brightened the lives of children residing at the Florida Baptist Children's Home since 2006. Through campus housing and residential programs, the group aids abused children and coordinates foster care and adoption services.

In 2016, the credit union presented Florida Baptist with 15 decorated helmets and 15 bicycles, assembled during a staff retreat involving its entire 131-member team. In addition, the credit union provided age-appropriate Christmas gifts and a \$25 gift card for each child at the home and purchased an LED projector and twin beds on the home's wish list. Twenty-five team members volunteered five hours each, and Santa Claus made a special visit.



Employees of First Commerce CU teamed up to assemble and deliver 15 bicycles to Florida Baptist Children's Home.

# DORA MAXWELL

## Social Responsibility Recognition Award Winners

MORE THAN \$1 BILLION IN ASSETS

### First Place: Kids-N-Hope Foundation Far Exceeds Goal

Since the inception of its Kids-N-Hope Foundation in 1996, American Heritage Federal Credit Union, Philadelphia, has donated more than \$1.2 million to the Children's Hospital of Philadelphia (CHOP), fully funding the music therapy program at Children's Seashore House.

In 2016, the credit union set out to raise \$100,000 through four major events along with several other fundraisers. Instead, it significantly exceeded its goal by taking in \$130,000.

The music therapy program provides two full-time music therapists, as well as musical instruments for patient use. The foundation also funds additional music therapists specially trained to work with developmentally disabled children.

The program:

- // **Offers** group and individual therapy sessions to help children work through their thoughts and feelings related to illness and hospitalization.
- // **Facilitates** positive self-esteem.
- // **Promotes** a sense of independence and control.
- // **Provides** peer interaction and a sense of community within the hospital environment.
- // **Encourages** the development of



**American Heritage FCU's Kids-N-Hope Foundation funds the music therapy program at Children's Hospital of Philadelphia.**

healthy strategies for dealing with hospitalization.

Music therapy not only helps promote motor skills and creativity, but also gives patients the chance to feel like a normal kid again.

The foundation continued to expand its efforts to improve patient care for families at CHOP by coordinating the collection of children's books to promote literacy. CHOP's Reach Out and Read received a special donation of 4,350 books. This program promotes early literacy and school readiness by providing new books to children and educating parents on the importance of reading aloud.

One of the foundation's signature events is the Gelatin Olympics. Employee volunteers prepared more than 700 gallons of strawberry gelatin, mixing 1,200 ounces of gelatin powder with hot water in industrial-sized barrels. The staff also constructed a

special slide and pool, which held the gelatin.

Despite unseasonably chilly weather, more than 100 brave sliders dressed in costumes to take the plunge. Many of the credit union's employees support the Gelatin Olympics by plunging themselves. The 23rd annual event raised \$29,000.

In addition to a full-time employee focused on the Kids-N-Hope Foundation, American Heritage staff devoted 5,500 hours to making a difference for the children in the music therapy program.

Other events included:

- // **21st Annual Golf Classic**, \$60,100.
- // **Employee**, member, and board of director fundraising, \$12,000.
- // **Member Appreciation Day and Car Show**, \$10,000.
- // **Books for Kids**, \$8,820.
- // **Show Your Stripes** for the Ronald McDonald House, \$3,797.

# DORA MAXWELL

## Social Responsibility Recognition Award Winners

### Second Place: BayPort CU, Newport News, Va.

BayPort Credit Union teamed up with retired NFL quarterback Aaron Brooks, a grocery store executive committed to creating an oasis in a food desert, and the City of Newport News to help make a difference in an underserved and neglected community.

Each partner sought to strengthen the community's structure to create jobs, lower the crime rate, and provide financial literacy and services—all to improve the quality of life for its residents. The result was Jim's Local Market, BayPort's first in-store operation that allowed the introduction of an interactive teller machine to provide service beyond regular hours. The market includes a community room



**The Development Finance Initiative—a project by Local Government FCU and the University of North Carolina School of Government—is transforming an iconic administration building into affordable housing units.**

that BayPort's financial educators use to teach the fundamentals of money management, with an average of 30 participants at each session.

### Honorable Mention: Local Government FCU, Raleigh, N.C.

Local Government Federal Credit

Union partnered with the University of North Carolina School of Government to support the creation of the Development Finance Initiative (DFI). DFI serves as a center of excellence, providing specialized finance and development expertise to guide local governments in attracting investments. DFI partners with communities on projects including building reuse, downtown community, economic development, neighborhood redevelopment, and small business finance.

Over five years, DFI has engaged with more than 100 projects in North Carolina communities, many of which are long term. If all the projected projects are completed, the credit union's financial support of DFI will have seeded more than \$1 billion of expected investment in North Carolina communities.



**BayPort CU's in-store branch and Jim's Local Market help meet the needs of the food and financial-services deserts in Newport News, Va.**

# DORA MAXWELL

## Social Responsibility Recognition Award Winners

CHAPTER OR MULTIPLE GROUP  
OF CREDIT UNIONS

### First Place: Southwest Credit Union Outreach Alliance, Ohio

A keynote presentation at the Ohio Credit Union League's annual convention resulted in the Southwest Credit Union Outreach Alliance joining forces with Living Lands & Waters to help clean up the Ohio River.

A passionate address by Chad Pregracke, the founder of Living Lands & Water, inspired alliance Chair Jim Schultheiss to initiate the partnership.

In his address, Pregracke shared his love for the natural world and how he loathed the garbage blighting the Mississippi River. In just 10 years, Pregracke, his crew, and 80,000 volunteers have worked on 23 rivers in 20 states to remove 8.3 million pounds of debris from waterways. He measures success by the tons of garbage removed and the thousands of people who gain a new stake in the river environment.

Schultheiss, now chief operating officer of Cincinnati-based TruPartner Credit Union, felt the greater Cincinnati area would benefit from this environmental stewardship. Regrettably, the Ohio River is ranked as the most polluted river in the U.S.

Schultheiss pitched the cleanup



**Forty-one volunteers, led by the Southwest CU Outreach Alliance, clean up the Ohio River during a Living Lands & Waters project day. The group collected trash from both the Ohio and Kentucky banks of the Ohio River.**

idea to the Southwest Credit Union Outreach Alliance. Without a budget to take on this effort on its own, the alliance decided that a partnership with Living Lands & Waters was the best way to get the job done.

The Ohio River cleanup event was promoted on the websites of Living Lands & Water, the Ohio league, and other credit unions. Lobby and break room posters engaged support.

On July 30, 2016, a group of 41 volunteers met at the Covington Landing to join with Pregracke and Schultheiss to restore the Ohio River.

The teams boarded small boats to find and collect trash on the Ohio and Kentucky banks of the river

Noteworthy items collected from the river and its banks were baseballs, footballs, golf balls, basketballs, two tents, a hot water heater, and a drum of blue paint. The trash was taken to collection barges to be separated and recycled.

The alliance also provided \$2,500 in scholarships and raised an additional \$2,500 for future scholarships.

A silent auction and a 5K run/walk raised some \$2,300 for the Children's Miracle Network and Liberty Campus of Cincinnati Children's Hospital. The alliance also raised \$600 through a Pinot's Palette painting event to benefit the Child Advocacy Center of Warren County.

# LOUISE HERRING

## Philosophy-in-Action Award

LESS THAN \$50 MILLION IN ASSETS

### First Place: Making an IMPACT for Members

For those whose credit score dwells in the high 400s to the low 600s, the phrase “not all buyers will qualify” found in the small print of ads for credit or autos is all too familiar. Low credit often forces people to resort to using a payday lender when they need money to pay rent or even buy groceries for their families. This often results in a negative financial spiral.

Riverways FCU, Rolla, Mo., found this pattern to be a reality for many of its members. The credit union sought to educate these credit-challenged members on how they could save money and build their creditworthiness. To do so, the credit union created IMPACT—Improving Mem-



ber Possibilities and Credit Tactics—designed to reach out to the low-income communities Riverways serves. The program helps yield positive cash flow for members and their families and rewards those who achieve their goals with lower interest rates.

In launching the program, the

credit union sought buy-in from loan officers, then used its existing credit score data and mailed information to those members who had scores of 680 or less. Due to resource constraints and program demand, IMPACT is now offered at point of sale. All employees are trained on the benefits of the program.

Prospective program members are asked to complete a form indicating why they want to participate and what their goals are for financial success. Members must sign an agreement that they are willing to improve their credit scores.

The loan officer then runs a credit report and reviews it with the member. They discuss what is contained in the report and based on the credit bureau information, the loan officer provides up to three recommendations on how to improve cash flow and credit structure. The loan officer follows up with participants after one week and every 60 days thereafter. At the end of the program’s 12-month term, Riverways rewards those who

### Get on the Road to Financial Freedom!

#### Credit Score



#### Sign up today for RFCU’s IMPACT credit improvement program today!

- It’s a free service with your RFCU membership!
- Puts you on a path to help strengthen weak credit or repair damaged credit.
- In 2015 and 2016 members who followed the recommendations of the program saw an average improvement of 58 points!

**Caution:** Enrolling in this program and following the recommendations may lead to significant future savings.

Credit scores are a complex calculation and, while we can give guidance based on the data on your report, we cannot guarantee if or how much improvement you will see. We can commit to you that the best practices recommendations we offer will put you on the track to improve your financial health.

#### Riverways FCU focuses on credit-challenged members with its IMPACT program.

have achieved their goals by lowering their interest rates on loans.

In the past two years, members who followed the program’s recommendations saw their credit scores increase by an average 58 points. In addition, members who follow the budgeting recommendations typically realize an improved cash flow. IMPACT helps members who have suffered financial difficulty achieve their goals of purchasing reliable transportation, avoiding payday lenders, or even purchasing a home.

# LOUISE HERRING

## Philosophy-in-Action Award

### Second Place: Tallahassee-Leon FCU, Tallahassee, Fla.

To help its members who were aiding in the City of Tallahassee’s recovery efforts following Hurricane Hermine, Tallahassee-Leon FCU rolled out a hurricane relief loan. The credit union offered its no interest, no application fee loan to its Hometown Heroes—city and county employees.

The six-month \$500 loan was designed to provide an affordable means for members to restock their pantries, purchase batteries or propane, or cover other expenses needed to return their households to normal.

Of the 104 loans issued, 61 were

**FINANCIAL HEALTH**  
Federal Credit Union

**FINANCIAL WELLNESS SCORECARD**

This Scorecard has been created for and in cooperation with: \_\_\_\_\_

1. Net Worth	\$ _____	_____ points out of 100
2. Debt To Income Ratio	____%	_____ points out of 75
3. Credit Score	_____	_____ points out of 75
4. Retirement Fund	\$ _____	_____ points out of 75
5. Life Insurance	\$ _____	_____ points out of 50
6. Emergency Fund	\$ _____	_____ points out of 50
7. Use A Budget ?	__Yes __No	_____ points out of 50
8. Home Ownership?	__Yes __No	_____ points out of 25
<b>TOTAL POINTS:</b>	_____ points out of 500	Grade: _____

A service of: **FINANCIAL HEALTH FEDERAL CREDIT UNION**

Just as members have health wellness checks, they can get financial wellness checkups from Financial Health FCU.

**YOU'RE HERE FOR US. LET US BE HERE FOR YOU**

Tallahassee-Leon Federal Credit Union

**HOMETOWN HEROES HURRICANE RELIEF LOAN**

- No Interest Loan for City and County Employees
- Loan amount: **\$500**
- Term: **6 months**
- Rate: **0.00%**

All you need is payroll deduction from a city or county agency, and membership with TLFCU. See below for membership details.

A credit inquiry will be processed for identification purposes, but will not be used to meet any qualification requirements.

If you need higher loan amounts, other programs are available. Credit standards will apply.

Visit [TLFCU.org](http://TLFCU.org), stop by one of our offices, or give us a call at 850-576-8134 for details.

[www.tlfcu.org](http://www.tlfcu.org)

NCUA

City and county employees benefited from Tallahassee-Leon FCU’s specialty loans in the wake of Hurricane Hermine.

provided to new members. The \$52,000 in loans proved to be a nominal risk to take on the people helping the city get back on its feet.

### Honorable Mention: Financial Health FCU, Indianapolis

Recognizing that many people are struggling to find answers to financial problems, but often do not know where to start or even what questions to ask, Financial Health Federal Credit Union created a financial wellness scorecard.

Modeled after a physical health

assessment scorecard that identifies factors such as blood pressure and cholesterol levels, the financial wellness scorecard focuses on eight financial factors.

Members can get a comprehensive snapshot of their financial wellness, identify areas of strengths and weaknesses, and develop strategies to improve their financial health to create a more secure future.

The scorecard can be completed independently or be the topic of seminars and workshops.

# LOUISE HERRING

## Philosophy-in-Action Award

\$50 MILLION TO \$250 MILLION IN ASSETS

### First Place: Geeks Help Members Achieve Goals

As at many credit unions, Public Service Credit Union's (PSCU) loan promotions were reaching members who couldn't realistically be approved. But rather than just denying the loan, the Romulus, Mich., credit union set out to help these members better position themselves for the future. Thus, the "PSCU Geek" program was born.

The Geek program is designed for members, and nonmembers, with less-than-perfect credit to assess their financial situation and look for ways to improve it.

To start, a PSCU Geek guides a member through a financial analysis worksheet which assesses responsibilities, goals, and obstacles. The Geek goes through each item on the member's credit report and provides the member with options, such as refinancing to save money or advice on prioritizing payments to improve the credit score. Options are based on the member's needs, goals, and the cash available to pursue those goals. Members are given an improvement template with a step-by-step guide.



**Who better to lead members to improved credit standing than a trained specialist—or Geek—at Public Service CU? Subject matter experts analyze members' financial situations for obstacles and opportunities.**

PSCU originally set out to help as many members as possible, with a goal of 200 members. But when the program was introduced via email, 787 people responded, requiring the credit union to train extra employees to be "geeks." It also has expanded the breadth of the program by adding subject matter experts, for example, "refinance geek," "investment geek," and "credit geek." Thanks to its popularity, the Geek program is now a continuous offering.

After completing Geek consulta-

tions, members have purchased a first home, obtained a first apartment after being homeless, gotten out of debt, improved credit scores, and put together a retirement plan.

PSCU used multiple channels to promote the program and educate its members, including a microsite and video, a radio advertising campaign, a lobby day for members with special guest appearances by a local actor hired to be the "geek" face of the campaign, direct mail, and emails to both members and nonmembers.

# LOUISE HERRING

## Philosophy-in-Action Award

### **Second Place: Health Center CU, Augusta, Ga.**

After 600 jobs were reclassified after changes in the Fair Labor Standards Act (FLSA), Health Center Credit



Union set out to assist its members in a transition from a monthly to a biweekly pay schedule and to offer options to bridge any salary gaps. The credit union's solution was to devise a FLSA bridge loan and skip-a-pay program for the affected Augusta University and Augusta University Health system employees.

The bridge loan had three repayment options with interest rates of 0% annual percentage rate (APR) for 30-day loans to 5% APR for 90- and 180-day loans and no application fee.

The skip-a-pay option was offered to current members with an existing loan. For a \$25 processing fee, monthly payments were recalculated and converted to biweekly, and due dates were extended.

### **Honorable Mention: Electro Savings CU, St. Louis**

Electro Savings Credit Union partners with MOKAN Construction Contractors Assistance Center, a nonprofit made up of construction companies that runs an intense, rigorous six-week job training program.

MOKAN trains people to find a job, and Electro Savings trains them to manage their money when they get their paychecks. As part of the curriculum, the credit union provides three hours of financial education each week. Students who successfully complete the program and secure jobs



may request a referral from MOKAN to join the credit union, which offers them a custom auto loan and checking program. Since the partnership began in 2015, the credit union has retained 35 members. From May 2016 to April 2017, it granted 11 auto loans with a total balance of \$131,510.

# LOUISE HERRING

## Philosophy-in-Action Award

\$250 MILLION TO \$1 BILLION IN ASSETS

### First Place: One-Stop Shop for Brighter Financial Futures

Recognizing that people don't choose to suffer financial hardships, St. Louis Community Credit Union takes a holistic approach to helping people gain economic independence. Over the past 15 months, the credit union and its affiliate nonprofit Prosperity Connection opened two wealth accumulation centers in the St. Louis area. Each facility consists of a traditional branch, an Excel Center for financial education and community development services, and a RedDough Money Center, a nonprofit alternative to payday lending and check cashing.

Strategically located in densely populated, high-traffic areas featuring payday lenders and check cashers, the centers' target market is the low- to moderate-income community, both members and nonmembers. These are people living paycheck to paycheck with no savings safety net, poor or no credit, and may not use mainstream financial service but have emergency financial needs. St. Louis Community sought to create an oasis for these marginalized and disenfranchised people in the region, providing affordable options that enable them to escape the endless cycle of debt.



**St. Louis Community CU and Prosperity Connection open the first-of-its-kind Wealth Accumulation Center as a financial services oasis in St. Louis. The center includes a credit union branch, an Excel Center for financial education and community development, and RedDough, a nonprofit alternative lender of payday loans.**

The credit union's vision is to provide a one-stop shop for mainstream as well as alternative financial services at reduced price points, and financial literacy and life-skills training. The centers give consumers access to fringe banking services in a safe, trusted, and cost-effective manner, while offering a pathway to a mainstream credit union through financial counseling and education. They promote financial capability, provide community development services in partnership with social service agencies, and give people an opportunity to gradually transition to mainstream banking services if desired, while paying much less for similar services on the street.

Over the past 15 months, the credit union's center branches opened more

than 1,000 new accounts, conducted 4,364 transactions, and funded 15 loans for \$17,584 at the Benton Park location. The RedDough Money Centers made 870 small-dollar loans for a total of \$422,194, with an average loan amount of \$485. It also cashed 79 checks and sold 425 money orders and 64 reloadable debit cards. The Excel Centers achieved the following:

- // 73 financial education seminars/ classes.
- // 914 class participants.
- // 735 one-on-one coaching sessions.
- // **Average** credit score increased by 68 points.
- // **\$20,173** in debt reduced among participants.
- // **506** individuals reached through community events.

# LOUISE HERRING

## Philosophy-in-Action Award

### Second Place: Financial Center First CU, Indianapolis

Financial Center First Credit Union works with the International Advisory Council of business and community leaders to enable it to reach an underserved international community.

The council advises the credit union on this group's social and economic needs and makes suggestions for products, services, marketing, and educational outreach.

The council's recommendations have enabled the credit union to make long-term business decisions to remove barriers such as acceptance of the individual taxpayer identification number as identification, establishing a credit builder loan program, hiring bilingual staff, and more. Financial Center provides these community



With its individualized and affordable home ownership program, Freedom First FCU put member Jeannette Arroyo and her husband into a new home after improving their credit standing.

members with a higher level of financial services at a lower cost than the alternatives these members may have previously used.

### Honorable Mention: Freedom First FCU, Roanoke, Va.

Freedom First Credit Union offers an

affordable housing mortgage loan product designed to combat low rates of homeownership due to persistent poverty. The credit union prepares members with imperfect credit for home ownership through its micro, credit builder, and borrow and save products, paired with financial counseling.

As credit profiles improve, an affordable housing specialist works one-on-one with members to ensure they obtain a safe, affordable home with mortgage payments totaling less than 30% of their incomes. At least half of the program's participants receive some form of down payment assistance, but homeowners must contribute at least \$500 of their own funds to the down payment. The credit union has originated \$15.6 million in these mortgages since the program's inception in 2013.



Financial Center First CU and International Advisory Council representatives attend the Mayor's Celebration of Diversity Awards Luncheon.

# LOUISE HERRING

## Philosophy-in-Action Award

MORE THAN \$1 BILLION IN ASSETS

### First Place: Answering the Question: What's Your Score?

Hanscom Federal Credit Union, Hanscom Air Force Base, Mass., takes special pride in helping members understand and manage their financial lives, especially when it's able to allow members to borrow at the lowest rates.

To help ensure its members are taking advantage of the best loan deals they can, the credit union offers a free credit score enhancement to all adult members, with no strings attached. Trained staff meet with members to review their credit reports. The employee then explains the information and answers any questions. If there is a way Hanscom can save the member money, it suggests options.

This credit score review provides critical information and advice about a member's credit history and their score. Members learn the actual score used to make loan decisions at the credit union, along with advice on how to raise their score with a goal of lowering their loan rate.

The credit score enhancement program is designed to empower members to make better financial decisions. With the information from



**Joan Daly, assistant branch manager, and Patti Conty, marketing communications manager, review Conty's credit report as part of the credit evaluation program at Hanscom FCU.**

the review, members can stop the damage caused by small events such as a forgotten medical bill, a late cell phone payment, or by an error in their credit report.

Members can also gain an understanding of how their credit score affects their finances and their lifestyle as well as prepare a specific plan to build a stronger credit profile.

Those who take the recommended steps and improve their scores can ask for the rate on a loan to be reduced, and Hanscom will adjust the member's loan rate without requiring a new loan application. In 2016, the

credit union completed 869 credit score enhancements at its main branch on Hanscom Air Force Base and 10,394 across the credit union overall.

By helping members understand how their credit score is affected by their borrowing behavior, and how their score impacts their ability to accomplish both financial and lifestyle goals, Hanscom is improving the credit-

worthiness of the entire membership and helping members buy vehicles, finance homes, and help their children or themselves with education costs.

Each time staff members complete a credit score review, they raise the quality of credit for the entire membership. This allows the credit union to lend larger amounts at lower rates, spend less on loan delinquencies, and offer a larger array of services to all members. The credit union promotes the program at educational sessions and through its social media and marketing efforts.

# LOUISE HERRING

## Philosophy-in-Action Award

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

Rogue Credit Union created an Ownership Account to reward members for active participation in the credit union, while reinforcing the cooperative structure of credit unions, the value of ownership, and the benefits of belonging.

Only incentives earned through the Rogue Rewards loyalty program can be deposited into this account; members can withdraw the funds at any time. A loyalty dividend of \$2.5 million, allocated based on a



**Rogue CU combines its Rogue Rewards program and a special Ownership Account to deliver a loyalty dividend to members.**



**Gesa CU partners with Kennewick School District to deliver the National Credit Union Foundation's Life Simulations to students.**

member's participation in the credit union, was used as the initial deposit. Additional funds are generated from a VISA cash-back program, estate participation, and "save the change" rounded-up debit card purchases.

The Ownership Account features the credit union's highest deposit rate, and is a tangible way for members to experience the credit union difference.

### Honorable Mention: Gesa CU, Richland, Wash.

Gesa Credit Union built upon the success of its student-operated credit union to enhance its relationship with the Kennewick School District. The

credit union facilitated five life simulations in partnership with United Way, resulting in more than 180 attendees, more than double its original goal.

It has issued more than 1,000 co-branded debit cards featuring local schools, resulting in over \$10,000 of transaction fees being donated to the Kennewick School District to be used for student programs.

Gesa also hosted a retirement simulation attracting 20 participants and offered a no-fee, 0% credit card balance transfer to assist teachers who had purchased general supplies out of their own pockets.

**// Madison Office**

5710 Mineral Point Rd.  
Madison, WI 53705-4454  
Phone: (608) 231-4000

**// Washington Office**

601 Pennsylvania Ave. NW  
South Building, Suite 600  
Washington, DC 20004-2601  
Phone: (202) 638-5777

**cuna.org**