

Improving Lives
By Serving Local
Credit Unions,
Their Staff,
& Members

Potential



Issue No 19

Fall/Winter 2013

Millionaire's Club Team Takes State Title In Maryland Personal Finance Challenge

SECU-Sponsored Millionaire's Club produces State Champs who go on to earn 6th place nationwide...



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Gear Up Now For \$12,000 College Scholarship Program

Offer this great scholarship opportunity to your young members! We've got all you need to get started...



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LINX

Kim Huggins, LINX online forum user, is latest giveaway recipient. Learn how you can use the free forum to access your colleagues' best ideas...

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PLEASE ROUTE:

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- ☐ Marketing
- ☐ Tellers
- ☐ _____

New Talent Joins Roycroft Masters Program

Experienced Professionals Offer Pro Bono Advisory Sessions

The Foundation's Roycroft Masters Advisory Program has grown by two new members with the addition of Margaret Burdette, former CEO, St. Agnes FCU and Debbie Connors, former CEO, Money One FCU.

Named for the late John Roycroft, who devoted his time and talents to the credit union movement for more than thirty years, the Roycroft Masters Program was developed by the Foundation to leverage the wealth of experience and knowledge of credit union professionals not currently engaged in day-to-day operations.

Launched last year, the Foundation's Roycroft Masters Program allows the staff of credit unions with assets of \$75 million or less to access the sage guidance of experienced credit union professionals. The Masters offer *pro bono* short-term advisory engagements, guidance, and coaching on a one-on-one basis both on-site and remotely.

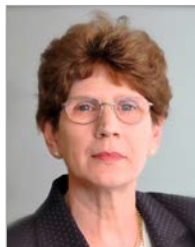
"I may have entered retirement," said Debbie Connors, "but I still have a love for credit unions and I'm honored to be able to continue to contribute through the Roycroft Masters."



Debbie Connors

Credit unions interested in engaging the Roycroft Masters complete a short application that facilitates advisor pairings. Once approved, the requesting credit union is contacted by their assigned Roycroft Master and arrangements are made to start advisory sessions.

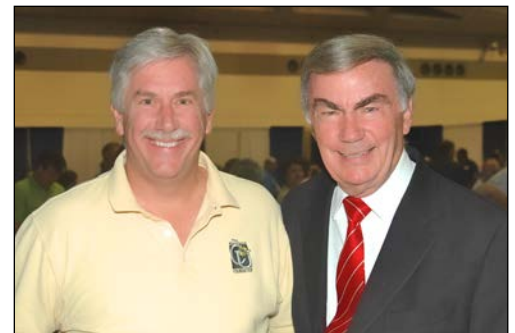
"Throughout my credit union career I offered assistance to and learned from the guidance of colleagues," said 36-year credit union veteran Margaret Burdette. "Joining the Roycroft Masters allows me to continue to work with credit union leaders who might benefit from what I have to offer."



Margaret Burdette

The new Masters join credit union veterans Lindsay Alexander, former CEO, NIH FCU; Tim Carney, former CEO, SecurityPlus FCU; Cindy Prestandrea, former Prince George's Community FCU CEO, and Cheryl Pranger, former Senior Auditor, Schreiner, Legge & Co/LarsonAllen LLP.

Information and applications to arrange a Roycroft Master engagement are available at the Foundation's webpage - www.cufound.org/leadership.htm.



Rob Windsor (left), pictured with Sam Donaldson, former ABC News Chief White House Correspondent at a 2009 Foundation-sponsored lecture.

Former Foundation Chair Named 2013 Professional Of The Year

Rob Windsor, CEO, First Financial FCU, who served on the Foundation Board from 2004 - 2010, and as Foundation Chair for all but one of those years, has been recognized by the MD & DC Credit Union Association as its 2013 Professional of the Year.

In making the award, the Association announced, "Rob's work and commitment truly made a profound and meaningful difference in the lives of his members, staff and the credit union community."

"We're proud of Rob's recent recognition," said Foundation Executive Director Kyle Swisher. "His contributions to the Foundation and the credit union movement as a whole make Rob a stand-out selection for Professional of the Year."



Millionaire's Club Personal Finance Team Captures State Honors; Sixth Place Nationwide

SECU-Sponsored Club At Applications & Research Lab Demonstrate Personal Finance Knowledge



The "Millionaire's Club" Team from the Applications and Research Laboratory (ARL), the centralized Academy of Finance (AOF) facility for the Howard County Public School System, won first place in the 2013 Maryland Council on Economic Education Personal Finance Challenge™ State Competition. Each team member was awarded \$500 and an all-expense-paid trip to the national competition held in St. Louis where the four-member team placed sixth nationwide.

The winning team contestants were all members of the SECU of Maryland-sponsored Millionaire's Club at ARL.

The AOF team competed with 27 teams from across the state in a three-round competition. The two teams with the highest

scores then competed for the state title in a fast-paced "Quiz Bowl" round. The competition was held at Towson University.

The Millionaire's Club is a high school financial education program sponsored by the Credit Union Foundation of MD & DC and several credit unions and donors including Andrews FCU, Educational Systems FCU, First Financial FCU, Howard County Education FCU, Mid-Atlantic FCU, Montgomery County EFCU, None Suffer Lack FCU, SECU, and Enterprise Car Sales.

High schools in Baltimore, Charles, Howard, Montgomery, and Prince George's Counties host Millionaire's Clubs. For details, visit www.cufound.org/literacy.htm

National Economics Foundation Awards Grant To Promote High School Financial Literacy Program

The Calvin K. Kazanjian Economics Foundation has awarded a \$32,800 grant to promote the Millionaire's Club financial literacy initiative as a national model.

The Millionaire's Club is increasingly being delivered in-class where it is reaching an expanding student body. The turn-key program provides schools with no-cost student materials produced by the National Endowment for Financial Education, and incorporates additional curriculum, seed funding, Club banners, and participation in re-

gional and national competitions including the Personal Finance Challenge and the Stock Market Game.

Each Club is partnered with a sponsoring credit union that provides guest speakers and a direct link to nonprofit financial services professionals.

Clubs are encouraged to plan and carry out an entrepreneurial project that reinforces the budget and planning modules included in the curriculum while generating funds to sustain the Clubs.

THE BOOK OF MORMON

SOLD OUT

Thank you to the supporters of our eighth consecutive sold-out "Friend-Raising" event, The Book of Mormon! We committed to the largest number of tickets ever and we still sold out our eighth annual event - set for March 9, 2014 - raising funds to support the Foundation's financial literacy efforts.

We look forward to welcoming our guests to the pre-show gourmet brunch and Broadway Production of this nine-time Tony award winner!

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Contact Us

Kyle Swisher, Executive Director
443 325-0771 or mail to:
CU Foundation MD & DC
P.O. Box 190
Glenelg, MD 21737-0190
www.cufound.org
info@cufound.org

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Scholarship Program Stimulates Youth Outreach Efforts; New Photographic Category Added To Attract Camera Buffs

\$12,000 in Scholarships Available To All MD & DC Credit Union Members

The Foundation's College Scholarship Program now includes three ways for eligible credit union members to earn funding toward their education.

New to the popular Foundation offering is a photo category that joins essay writing and video production as a third means of earning one of twelve \$1,000 scholarships.

"What can you do to help yourself become financially literate?" is the 2014 scholarship topic for essay and video applicants.

Shutterbugs are asked to capture an original photograph that represents a credit union core value. Examples of those values are provided on the Foundation's scholarship webpage.

"The program allows credit unions to offer the scholarship as if it's their own," noted Foundation Chairman Donald Tynes. "It's a great way for credit unions to increase youth membership, and educate applicants on credit union philosophy and services. Every credit union in Maryland and D.C. should offer this free program."



Every member of a credit union based in Maryland or D.C. is eligible to apply. The scholarship program is completely turnkey and cost-free to credit unions.

Resources provided:

- \$12,000 in scholarship awards (ten \$1,000 essay-based, one \$1,000 video-based & one \$1,000 photo-based)
- Online scholarship applications
- Lobby posters (as many as you need!)
- Scholarship graphics
- Statement stuffer artwork
- Sample newsletter/web articles
- A panel of 80+ volunteer judges!

Promotional kits are mailed to credit unions in the fall and include a supply of lobby posters, a sample newsletter article, and links to graphic files, online applications, and more.

Resource materials are available:
www.cufound.org/resources.htm

Every credit union with applicants receives copies of their members' entries and standing among the field of applicants. "Many credit unions recognize their members who apply by providing gift cards or a scholarship of their own, even if they don't end up in the top ten," added Tynes.

You Be The Judge!

Join the Credit Union Scholarship Judges' Panel

- ✓ Ten essays or less to read & score
- ✓ All scoring instructions & tools provided
- ✓ Help young credit union members earn college scholarships!

Interested? Email your name, address & phone:
scholarship@cufound.org





Improving Lives By Helping Credit Unions Serve Their Members & Communities

Your 2013 Charitable Gift Is Greatly Appreciated!

Recognition Levels	Chairman's Club	Leadership Circle	Benefactor	Donor
Credit Unions As a % of Assets*	.0025% (Minimum: \$300)	.001% to .0024% (Minimum: \$200)	.0002% to .001% (Minimum: \$100)	<.0002%
Businesses & Organizations	\$1,000+	\$750 - \$999	\$500 - \$749	Up to \$500
Individuals	\$300+	\$200 - \$299	\$100 - \$199	Up to \$100

* Use the on-line Recognition Calculator to easily calculate donor recognition levels - www.cufound.org/contribution.htm

I am proud to be a sponsor of the Credit Union Foundation of MD & DC!

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Congratulations to Kim Huggins, Lending Operations Manager, Market USA FCU! Kim won a year's World Explorer Membership at Ancestry.com (valued at \$299) when her name was selected randomly from among the Foundation's LINX users.

Registrants at the free online forum post Q&A's and exchange ideas and documents to help one another with a variety of common credit union issues.

Visit LINX at
www.cufound.org/linx
to register and be
eligible for our next
drawing - a \$100
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TURN THE KEY



Best Practices Pull-Out Section

Fall/Winter 2013



Are You Approaching A Significant Milestone? How One Credit Union Is Celebrating Their 50th

Key to reaching your membership and community is broad integration into all marketing channels

Significant anniversary milestones for your credit union provide a chance to up your marketing game. You can't afford to let them slip by. Baltimore County Employees FCU has pulled out all the stops to observe a special anniversary.

Founded in 1963, Baltimore County Employees FCU celebrated fifty years of member service this year. To commemorate its golden anniversary, the credit union's marketing team, under the direction of Nick Prevas, developed a full year's celebration and integrated the observance into the credit union's branches and a variety of marketing channels. The all-out celebration earned the credit union a 2013 Trail Blazer Award for "Best Member Communications" presented by the MD & DC Credit Union Association.

Well known for his detailed research and marketing talents, Nick made sure that all of Baltimore County Employees FCU's members were treated to a 50th anniversary observance to remember.

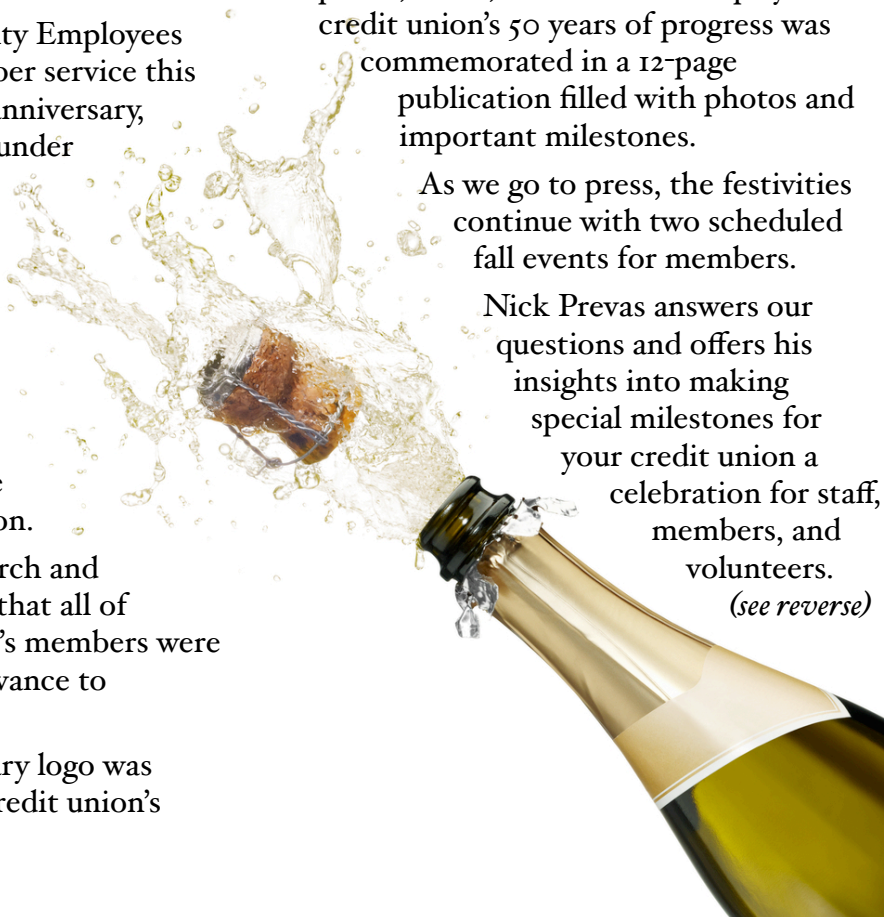
A commemorative 50th anniversary logo was developed and it emblazoned the credit union's print materials and Internet sites.

Their annual meeting provided a natural focus for celebration and hundreds of members attended the special occasion and enjoyed gift items, prizes, decor, and historical displays. The credit union's 50 years of progress was commemorated in a 12-page publication filled with photos and important milestones.

As we go to press, the festivities continue with two scheduled fall events for members.

Nick Prevas answers our questions and offers his insights into making special milestones for your credit union a celebration for staff, members, and volunteers.

(see reverse)



Q&A

NICK PREVAS, MARKETING COORDINATOR BALTIMORE COUNTY EMPLOYEES FCU



A 50th anniversary is a very big deal. When did you begin planning your celebrations?

We started planning about six months before the start of the anniversary year. The marketing staff along with management came up with a calendar of activities, special incentives and events for the Board to review—broken down into calendar quarters. After receiving feedback, a budget was created for each six month period with specific costs for each event. First on the agenda, the 50th logo was created in the summer of 2012, since special orders for certain 2013 items needed to get in process.

What members of your team were involved in planning your celebrations?

The Marketing Department (Nick Prevas and Laura Ruark) worked with Credit Union President David Hagar and Board Administrative Officer Bud Oettel to finalize details. Then the Marketing staff came up with “To Do” lists, started contacting vendors, placing orders, writing advertising copy for print and Web, and pulling it all together. Certain events like the Perry Hall celebration involved a team of employees each with different duties to make the event go smoothly.

What has been your members’ response to your 50th anniversary celebrations?

Members have gone out of their way to compliment the Credit Union for hosting these activities. Members were appreciative and very reflective. The chance to reminisce the old days and see how the credit union has evolved complemented the theme of a “half-century of member services.” The personal touch of staff interacting with members, is what sets Credit Unions apart from others and reinforces the “people helping people” concept.

What advice would you share with other credit unions approaching a significant milestone?

To promote these events, engage your staff to talk up the celebration. Get members to take notice. We used Posters, Event Flyers, Website Banners, e-Newsletters and Digital Lobby Displays, etc. Another piece of advice regarding your checklists—don’t delay, get things done early. “Roll up your sleeves” and get to work over the smallest details. The goal is to have a smoothly run event. Anticipate the unexpected. You’ll really enjoy a sense of completion when the event is in full gear with people enjoying themselves.

Read the full anniversary review with photos

A complete review of the anniversary celebrations, member specials, and marketing efforts has been compiled with select photos and can be viewed on the Foundation’s website - www.cufound.org/resources.htm