

Potential

Improving Lives By Serving Credit Unions, Their Staff & Members



Nº 17

Donor Recognition Edition

Spring 2013

More than 8,500 Lives Positively Impacted By Foundation, CU Partners

The CU Foundation invested more than \$205,000 in programs and grants reaching new levels of impact in 2012.

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Millionaire's Club Expands Into More Schools



The "Millionaire's Club" high school financial literacy program, partners with credit unions to reach more students.

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Beauty & the Beast "Friend Raiser" Sells Out; Benefits Financial Literacy

Seventh annual "friend-raising" event draws record attendance, supports financial literacy efforts.

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Complete Annual Donor Listing

In a combined show of support, credit unions, businesses, and individuals donate generously to the Foundation. Complete donor listing inside.

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PLEASE ROUTE:

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- ☐ Marketing
- ☐ Tellers
- ☐ _____

CU Foundation Positively Impacts 8,500 Lives

2012 Grants, Financial Education, Member Outreach, & Training Programs Reach New Levels

The Credit Union Foundation of MD & DC's expansion of grants and programs in 2012 enabled the charitable organization to positively impact an increased number of lives and enable credit unions to improve their member service and outreach.

Foundation Program/Grant	L.P.I.*
College Scholarship Applicants	301
Credit Union Finder™ App Downloads	4,931
Credit Union Staff/Vol. Training Grants	68
Credit Unions' Financial Literacy Efforts	345
Bilingual Teller Training & Placement**	9
LINX Online Idea Exchange Forum	178
Millionaire's Club High School Members	275
Personal Finance Software	1,299
TurnKey Best Practices Publication	750
CUAid	400
<i>*Lives Positively Impacted</i>	8556
** The bilingual teller graduates enable their hiring credit unions to reach out to unbanked communities. That secondary impact is not factored into total L.P.I. figures	

"The Foundation Board evaluates current program and grant offerings from various perspectives," said Foundation Chair Donald Tynes.

"We carefully measure how effective our programs are because we are committed to the efficient use of our donors' contributions and the earnings from our endowment. Calculating the number of lives we positively influence is one of the measures we have incorporated into our on-going evaluations."

In 2012 over 300 college-bound students researched the credit union movement and created essays and videos based on their new-found knowledge.

More than 1,200 copies of personal financial software were distributed without cost to credit union members in Maryland and D.C. to help them prepare and monitor their budgets.

The Millionaire's Club high school financial literacy program expanded to 275 members and 4,931 iPhone/iPad users have downloaded the Credit Union Finder™ app and used it to find a credit union to join.

Sixty-eight credit union professionals and volunteers have received training grants to help them better serve their members while 178 credit union professionals are exchanging information, documents and advice on the Foundation's new LINX online forum. Foundation-supported financial literacy programs offered by local credit unions have impacted 345 members.

"Several of our programs provide benefits that spread well beyond the recipients themselves," noted Tynes. "For instance our newly-graduated bilingual tellers are being employed by their hiring credit unions to reach out to large unbanked communities and that serves as a benefit multiplier."

Millionaire's Clubs Launched In Additional High Schools; Bringing Financial Education Into The Classroom



New Millionaire's Club high school financial literacy programs have launched in additional high schools in Baltimore, Howard, and Montgomery Counties with additional schools eyeing fall 2013 launches.

Millionaire's Clubs pair one or more high schools with a sponsoring credit union. Comprehensive financial literacy curriculum from the National Endowment For Financial Education is combined with national competitions like The Stock Market Game™ and The Personal Finance Challenge™ to create an interactive, club-like environment for the students. Club materials are delivered by educators at the participating schools with sponsoring credit unions offering support as guest speakers and resource facilitators.

Seed funding is provided for each Club to cover expenses and an annual entrepreneurial project sustains the program while providing a planning and budgeting learning experience for Club members.

Credit Unions interested in learning more or starting their own Millionaire's Clubs should visit www.cufound.org/literacy.htm or call the Foundation at 443 325-0771.



Pictured (clockwise from upper left): Howard County Education FCU's CEO Janet Oursler (second from left) and Marketing Director Brenda Minnich present a sponsor grant to the leadership of River Hill High School's Millionaire's Club; members of the Woodlawn High School Millionaire's Club. (photo courtesy of First Financial FCU); Northwest High School Millionaire's Club members pose with their credit union sponsor, MCE FCU CEO Jim Norris (second from left).

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Bilingual Tellers Complete Training Program

Graduates now poised to reach out to unbanked communities



Nine graduates of the Foundation's second Bilingual Teller Training and Placement Program donned their robes and officially received their certificates of completion on November 16, 2012 before beginning their full time employment at Baltimore City credit unions. The trainees, all with enhanced language skills, participated in a paid eight-week training session provided by GlobalTech Bilingual Institute. Eight of the graduates are currently employed at MECU and one is employed at SECUCU. Funding and other resources for the program were provided by the Foundation, MECU, SECUCU, The Harry & Jeanette Weinberg Foundation, and the Baltimore Mayor's Office of Employment Development.

IN GRATEFUL APPRECIATION

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Over \$32,000 Raised Through Annual Events To Support Financial Literacy

Beauty & the Beast "Friend-Raiser" Sells Out!

Patrons and sponsors, many festooned in Ravens purple, gathered for the Foundation's seventh annual "Friend Raising" event on February 3rd to enjoy the Broadway production of Disney's *Beauty and the Beast* and a pre-show champagne brunch. "Our generous supporters exceeded our expectations" noted Advancement Chair Jo Ann Talbot. "We had more guests than at any of our previous events and raised funds for a worthy cause!"

The annual events have raised over \$32,000 to support financial literacy programs like the innovative "Millionaire's Club" high school initiative.

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Enterprise Car Sales Joins With Enterprise Holdings Foundation To Support Millionaire's Club Project While Helping Credit Unions Generate Auto Loans



Credit Union	Loans
MECU	19 loans
Money One FCU	6 loans
GPO FCU	5 loans
Johns Hopkins FCU	3 loans
Atlantic Financial FCU	2 loans
Destinations CU	2 loans
Point Breeze CU	2 loans
Tower FCU	2 loans
First Financial FCU	1 loan

Foundation Executive Director Kyle Swisher (second from left) accepts a \$7,100 donation from Enterprise Car Sales. The contribution resulted from Enterprise's recent three-month sales event that helped local credit unions generate auto loans (see table). Also included in the contribution was a \$5,000 grant from Enterprise Holdings Foundation in support of the Millionaire's Club financial literacy program.

Pictured with Mr. Swisher are (from left) Geoff Crawford, Group Car Sales Manager; Sue Kelley, Enterprise Business Development Executive; and Lee Turner, Enterprise Group Business Development Manager.

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Mary Burrs, VP Marketing, Balto. Co. Emp. FCU, holds her new HD DVD Player after winning the Foundation's LINX Online Forum Giveaway. Users of the free online exchange forum are eligible to win quarterly drawings. Visit LINX at www.cufound.org/linx to be eligible to win a year's membership at Ancestry.com