

# Potential

Improving Lives By Serving Credit Unions, Their Staff & Members



Nº 23

Donor Recognition Edition

Spring 2015



**Celebrate April, Financial Literacy Month, With Free Promo Kit!**

April is "Financial Literacy Month." Support this important credit union core value - Free promo kit available for the asking!

Page 1

**More than 15,000 Lives Positively Impacted By Foundation, CU Partners**

The Credit Union Foundation MD | DC invested more than \$175,000 in programs and grants reaching new levels of impact in 2014.

Page 2

**Complete Annual Donor Listing**

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

Page 3

**Millionaire's Club Expands Into Charles, Somerset Counties**

New high school sites welcome the Millionaire's Club Financial Literacy Program

Page 4



**PLEASE ROUTE:**

- Board
- Finance
- Marketing
- Tellers
- \_\_\_\_\_

## Financial Literacy Month Is Coming! Share This Core Value With Your Members

Free, Unlimited Supplies Help You Engage Staff & Membership



Financial education is a core value of the Credit Union Movement and April is Financial Literacy Month!

The Foundation is helping MD & DC credit unions celebrate while helping support important programs dedicated to financial self-sufficiency:

- ▶ Grants to credit union programs
- ▶ Free Quicken™ software for members
- ▶ The Millionaire's Club high school financial literacy program
- ▶ Community financial fitness days

To date, the Foundation has awarded over \$405,000 in financial literacy grants.

To help the Foundation continue their financial literacy efforts, credit unions are being asked to set aside April to highlight financial education and invite members to make a small contribution (as little as \$1) to support financial literacy efforts.

It's easy to participate:

- ▶ Request free Financial Literacy Month promotion kits at the Foundation's website. Kits include lobby posters, participants' signs, and more.
- ▶ Inform your staff about the idea.
- ▶ Invite every member you serve in your teller line to support the campaign.
- ▶ Hand contributing members a donor sign to display in designated lobby area(s) (donations are tax deductible)
- ▶ At the end of April forward collected donations to the Foundation to support grants and programs.

Free supplies at [www.cufound.org/credit-union-resources/financial-literacy-month/](http://www.cufound.org/credit-union-resources/financial-literacy-month/) or email [info@cufound.org](mailto:info@cufound.org) to get the supply link sent to you.

Every credit union or branch that participates is entered into a drawing to win a pizza party and the credit union that raises the most donations per total membership will be designated "Financial Literacy Month Credit Union of the Year"!

Celebrate credit unions' core value of financial literacy - order your Financial Literacy Month kit today! Visit [cufound.org](http://cufound.org) and look under "Credit Union Resources."



"Our members really got into this," reflected St. Agnes FCU CEO Jim Whipp. "A week into the campaign we needed more supplies. Once members saw signs going up everyone wanted to get involved supporting financial literacy."

St. Agnes FCU staff are shown above with the Financial Literacy Month Credit Union of the Year trophy they earned by having the highest contributions per capita. "We're serious about defending our trophy this year!" added Whipp.

A member at Chessie FCU, Cumberland, posts his donor sign (upper left) and First Financial FCU, Lutherville, branches were festooned with "I Support Financial Literacy" signs as their members showed their support for the 2014 Financial Literacy Month (below).



# 15,000+ Lives Positively Impacted

## Financial Education, Training, Scholarships, And More

The Credit Union Foundation MD|DC's expansion of grants and programs in 2014 positively impacted an increased number of lives and enabled credit unions to improve their member service and outreach.

"The Foundation Board takes its mission of improving lives seriously," said Foundation Chair Donald Tynes. "Measuring the impact of our programs is a valuable means of ensuring that we are applying our resources where they have the greatest positive effect.

"Our donors entrust their contributions to us and expect that we will use those resources judiciously. Calculating the number of lives we positively impact is one of the measures we use in our ongoing evaluations; annual surveys of all MD & DC-based credit union leaders is another of our valuable evaluation tools," Tynes added.

Here, in table form, is a review of last year's impact report -

Foundation Program/Grant	L.P.I.*
College Scholarship Participants	410
Credit Union Finder™ App Downloads	6,417
Credit Union Training Grant Beneficiaries	67
LINX Online Forum Users	190
Millionaire's Club High School Members	733
Personal Finance Software Distributed	6,551
TurnKey Best Practices Publications	1,440
<i>Total Lives Positively Impacted*</i>	15,808



- @ Visit the Foundation's new website [www.cufound.org](http://www.cufound.org)
- @ Complete the six scavenger hunt questions under "News & Events"
- @ Submit completed form for a chance to win a 32" flat screen Smart LED HD TV!

Winner selected at random from correct entries received on or before June 30, 2015.

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## Your Address Label Number + A Keen Eye Could Earn You Fast Cash Rewards! *Prize now \$150!*

To encourage readership and add a little fun to our newsletter, the Foundation is awarding \$50 per issue to one lucky reader who finds and reports their winning number to the Foundation.

Since the last two issues went without an eagle-eyed winner, this issue's award is \$150!

Imprinted alongside your name on the address section of this issue of *Potential* is a number that stands perpendicular to your name and address. Find that exact number printed in **blue ink** elsewhere in this issue,

report it to the Foundation, and you win the entire pot!

Readers must respond with their winning number within 30 days of publication by calling (443) 325-0771 or emailing [info@cufound.org](mailto:info@cufound.org)

Only subscribers whose addresses are on file with the Foundation have assigned and printed numbers, so make sure you're on our mailing list. Read *Potential* carefully, your number may be in this very issue!



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# Somerset, Charles Counties Welcome Millionaire's Club Financial Literacy Program; Now Active In Eighteen High Schools; Producing National Finance Champions

*Credit Unions Find Club Sponsorship Delivers On Community Commitment, Growth Goals*

High schools in Charles and Somerset Counties, Maryland have joined the growing roster of sites for the Foundation's Millionaire's Club financial literacy program.

Huntingtown and Washington High Schools recently launched new Clubs in an effort to provide their students with valuable financial management skills that will last them a lifetime. Educational Systems FCU will serve as the sponsoring credit union for Huntingtown High, and

SECU will serve as credit union sponsor for Washington High.

"The Millionaire's Club has provided Educational Systems FCU a means of contributing to the financial wellness of the education communities we serve," said Vic Samuels, Educational Systems FCU VP of Community Relations. "By partnering with professional educators at the Clubs' schools, who deliver the Millionaire's Club curriculum, we maximize our human resources and support our Clubs with

reasonable start-up assistance shared with the Credit Union Foundation."

Additional information on establishing a Millionaire's Club in a school or place of worship near you can be found at [www.cufound.org](http://www.cufound.org)



*National Personal Finance Challenge Champs, all members of the SECU-sponsored Millionaire's Club at Howard County's Applications & Research Lab, pose with their 2014 trophy that was awarded along with a \$1,000 cash prize per member. The team bested teams from across the nation at the annual competition in St. Louis, MO. Club mentor John Hauserman is also pictured.*



*Foundation Executive Director Kyle Swisher (left) receives a \$1,517 contribution from Baltimore Chapter Director Mary Burrs and Chapter President Mike Mesta, representing proceeds from the Baltimore Chapter's Bull, Oyster & Shrimp Feast.*