

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

# Potential



Nº 20

Donor Recognition Edition

Spring 2014

**More than 13,000 Lives Positively Impacted By Foundation, CU Partners**

The CU Foundation invested more than \$171,000 in programs and grants reaching new levels of impact in 2013.

Page 1



**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 2

**Book of Mormon "Friend Raiser" Sells Out; Benefits Financial Literacy**

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

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.

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## CU Foundation Positively Impacts 13,000 Local Lives

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

The Credit Union Foundation of MD & DC's expansion of grants and programs in 2013 enabled the charitable organization to positively impact an increased number of lives and enable credit unions to improve their member service and outreach.

"The Foundation Board continuously evaluates program and grant offerings," said Foundation Chair Donald Tynes.

"We measure how effective our programs are because we are well aware that our donors have entrusted their contributions to us for their highest and best use. Calculating the number of lives we positively impact is one of the measures we use for our ongoing evaluations; annual surveys of all MD & DC-based credit union leaders is another valuable evaluation tool," Tynes added.

Last year 317 college-bound students researched the credit union movement and created essays and videos based on their new-found knowledge. And in 2014 the Foundation has expanded its scholarships and added a photo-essay category.

More than 5,000 free copies of personal financial software have been distributed to Maryland and D.C. credit unions for their members' use, to help families prepare budgets and monitor their income and expenses.

The Millionaire's Club high school financial literacy program expanded to 470 members and over 5,000 iPhone/iPad users have downloaded the free Credit Union Finder™ app to find, connect with, and join a credit union.

One hundred fifteen credit union professionals and volunteers received training grants last year to help them better serve their members while nearly 200 credit union professionals are exchanging information, documents, and advice on the Foundation's free LINX online forum.

"The Foundation also believes it's important to help facilitate the sharing of so-called 'best practices' among our local credit unions," noted Tynes. "That's why we seek out some of the premier offerings of our local credit union professionals and share them via our TurnKey publication that we include with our Potential newsletter."

Foundation Program/Grant	L.P.I.*
WRC4 Financial Fitness Fair Grant	302
2013 College Scholarship Participants	317
Credit Union Finder™ App Downloads	5,370
2013 Credit Union Training Grants	115
LINX Online Forum Users	191
Millionaire's Club High School Members	470
Personal Finance Software Distributed	5,103
TurnKey Best Practices Publication	1,440
<i>Total Lives Positively Impacted*</i>	13,308

Over \$40,000 Raised Through Annual Events To Support Financial Literacy

## Book of Mormon "Friend Raiser" Sells Out!

The Foundation's eighth annual "Friend Raising" hosted 100 attendees on March 9<sup>th</sup> to enjoy the Broadway production of nine time Tony Award-winner, The Book of Mormon, and a pre-show champagne brunch. "We had more guests than at any of our previous events. In total we've raised over \$40,000 for financial literacy programs and grants through our Friend-Raisers!" noted Advancement Chair Jo Ann Talbot



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*Centerpieces created & donated by Jo Ann Talbot*

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Scan this QR code with your smartphone to visit the Foundation's credit union resource page



## Foundation Launches Campaign Highlighting Financial Education, A Credit Union Core Value

*During Financial Literacy Month; CU Staff, Members Invited To Support Cause*

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:

- ▶ Financial literacy grants for credit unions
- ▶ Free Quicken™ software for members
- ▶ The Millionaire's Club high school 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 choose one week in April to highlight financial education and invite staff and members to make a small donation to support financial literacy efforts.

Credit unions can request their free Financial Literacy Month promotion kits that include lobby posters, individual contributor signs, and "I Support Financial Literacy" stickers for participants.

Here's all you do:

- ▶ Inform your staff about the idea.
- ▶ Invite every member you serve in your teller line to support the campaign...  
*"Would you like to make a donation in support of financial literacy?"*

- ▶ Suggest a donation as small as \$1.
- ▶ Give members who contribute an "I Support Financial Literacy" sticker, and a sign to display in lobby area(s).  
 At the end of your Financial Literacy Week, donations are forwarded to the Foundation for grants and programs.

Email [info@cufound.org](mailto:info@cufound.org) to get your free "I Support Financial Literacy" kit with details, posters, stickers, and donor signs.

Every credit union or branch that participates will be entered into a random drawing to win a staff pizza party courtesy of the Foundation. Let's celebrate the value of financial literacy together!



# IN GRATEFUL APPRECIATION

2013 Credit Union Foundation of MD & DC Contributors

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 Tower FCU  
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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

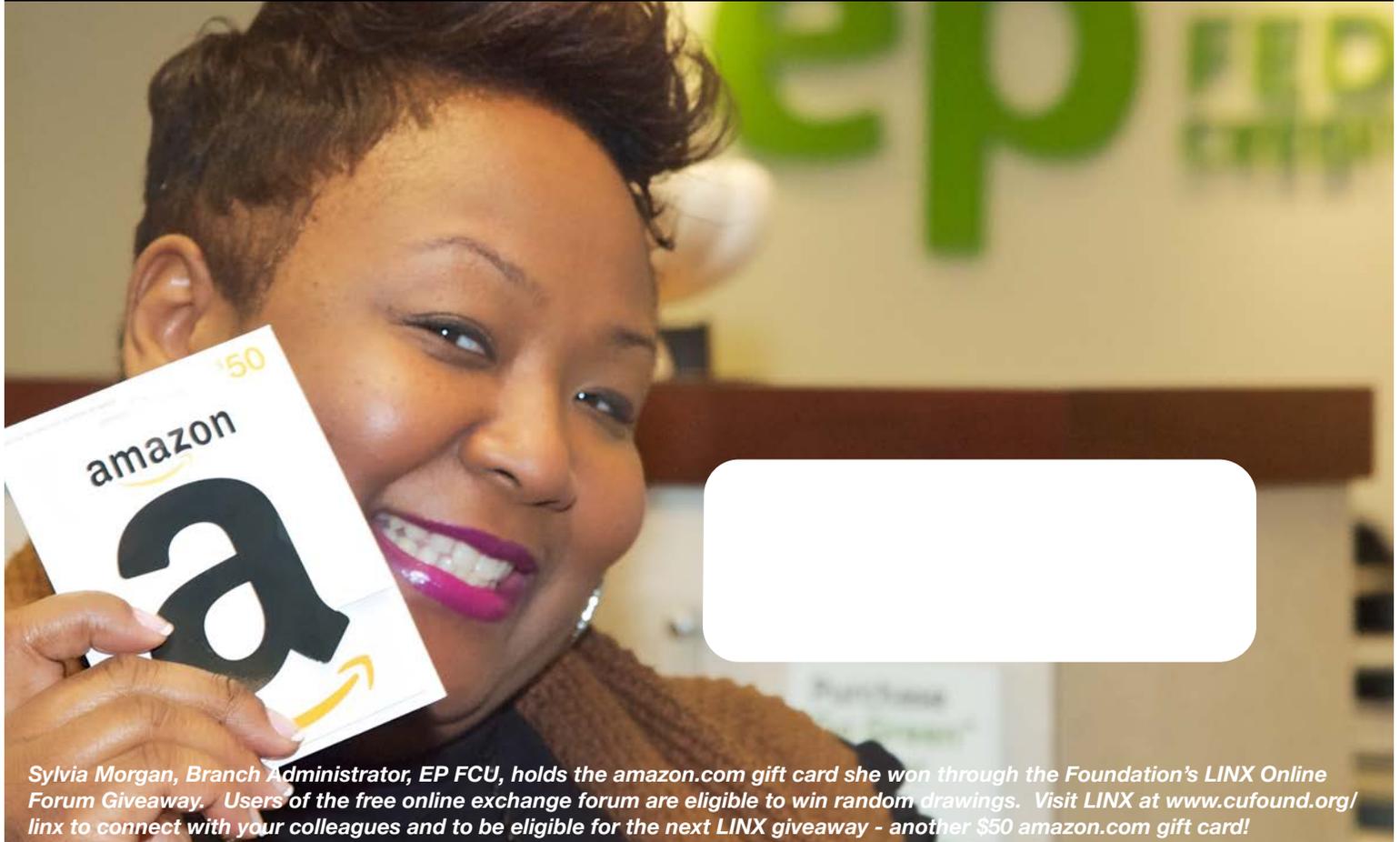


Credit Union	Loans
MECU	24 loans
Money One FCU	12 loans
GPO FCU	10 loans
US Postal FCU	6 loans
Tower FCU	5 loans
Security Plus FCU	4 loans
Destinations CU	2 loans
First Eagle FCU	2 loans
Post Office CU	1 loan
First Financial FCU	1 loan
Johns Hopkins FCU	1 loan

Foundation Executive Director Kyle Swisher (far left) accepts an \$8,400 donation from Enterprise Car Sales. The contribution resulted from Enterprise’s recent 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 Swisher are (from left) Sue Kelley, Enterprise Business Development Executive; Lee Turner, Enterprise Group Business Development Manager; and Geoff Crawford, Group Car Sales Manager.

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Sylvia Morgan, Branch Administrator, EP FCU, holds the amazon.com gift card she won through the Foundation’s LINX Online Forum Giveaway. Users of the free online exchange forum are eligible to win random drawings. Visit LINX at [www.cufound.org/linx](http://www.cufound.org/linx) to connect with your colleagues and to be eligible for the next LINX giveaway - another \$50 amazon.com gift card!

# TURN KEY



Best Practices Pull-Out Section

Spring 2014



## Roycroft Masters Program Offers Emerging CUs The Benefit of Advice From Experienced Pros

*Credit Unions with up to \$100 million in assets eligible for advisory sessions*

The idea for a program to provide *gratis* professional advice, guidance, and coaching to emerging credit unions was proposed three years ago during the CU Foundation of MD & DC's annual year-end survey to local credit unions. The response, particularly from smaller credit unions, was overwhelmingly positive.

The effort, known as the "Roycroft Masters," aimed to pair emerging credit union leadership with former credit union professionals who had left day-to-day operations.

The roster of "Masters" includes Lindsay Alexander, former CEO, NIH FCU; Tim Carney, former CEO, SecurityPlus FCU; Debbie Connors, former CEO, Money One FCU; Cindy Prestandrea, former CEO, Prince George's Community FCU, and Margaret Burdette, former CEO, St. Agnes FCU.

Credit unions with assets of \$100 million or less may apply for the free advisory program. Once accepted and paired, the participating credit unions benefit from the experience, advice, and coaching provided by the Roycroft Masters. An initial on-site meeting at the credit union is

generally followed by further site visits, telephone contact, or other ongoing exchanges between the Roycroft Master advisors and credit union leadership.

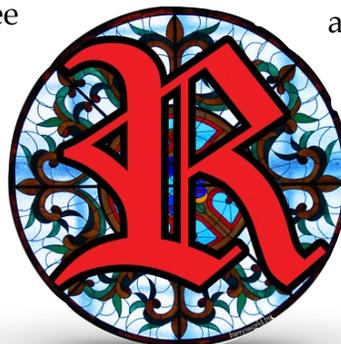
"Many credit unions can benefit from this free advisory service," said Foundation Chair Donald Tynes. "We are grateful for our initial Masters' volunteer involvement and we look to add more advisors to the program."

Advisory concentrations include:

- Building your loan portfolio
- Governance issues
- Evaluating new program or member services
- Preparing for an NCUA examination

The program is named for the late John Roycroft, who devoted his time and talents to the credit union movement for more than thirty years.

For information or to download an advisory request form:  
[cufound.org/leadership.htm](http://cufound.org/leadership.htm)



# Q&A

## ROYCROFT ADVISORS ANSWER ENGAGEMENT QUESTIONS

**Why should a credit union professional use this program?**



*"All of us, at one time or another, find ourselves in need of a trusted advisor, a 'second set of eyes' or just a fresh perspective on a situation we're facing professionally. That's the concept behind the Roycroft Masters. You can receive the confidential advice of a peer who has probably faced the same situation you're facing."*

*Lindsay Alexander*

**What are the types of issues on which a Roycroft Master might advise?**



*"The active Masters are all former credit union CEOs, and as such we each bring some depth to the issues we feel comfortable addressing. We can help with governance issues, lending growth, building membership, evaluating a new program or service for members, and how best to prepare for a NCUA examination, for instance."*

*Tim Carney*

**What led you to volunteer yourself as a Roycroft Advisor?**



*"I served the credit union movement for more than thirty years. When I decided to retire, I wanted to continue to contribute to the movement and to former colleagues still in day-to-day management of credit unions. I feel the Roycroft Masters provides me the opportunity to do just that - to help the movement and to help my friends."*

*Debbie Connors*

**Why are all the Roycroft Masters former CEOs? Why not currently working Masters?**



*"When the Foundation first asked credit unions to evaluate the proposed advisory program one of the concerns of the smaller credit unions was that current CEOs, particularly CEOs at larger credit unions, might only want to talk merger. By recruiting Roycroft Masters from experienced but retired ranks, we hoped to address that concern."*

*Cindy Prestandrea*

**What advice would you give to a credit union professional considering the advisory program?**



*"Do it! The application process is very simple. Everything you need to get started is on the Foundation's website at [www.cufound.org/leadership](http://www.cufound.org/leadership). We use the information provided to help make sure we select the right Roycroft Master who can best address your situation. All advisory sessions are held in confidence and best of all, it's free!"*

*Margaret Burdette*