

Potential



Improving Lives By Serving Credit Unions, Their Staff & Members

Nº 26

Donor Recognition Issue

Spring 2016

Millionaire's Club Growth Exceeds Expectations As Schools Add Program

More high schools launch Millionaire's Clubs; over 1,000 students now participating in financial literacy offering

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Not Too Late To Promote \$12,000 Credit Union College Scholarship

The March 31st application deadline may be closing in, but you still have time to encourage college-bound members to apply

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Thank You! View A Listing Of Our Generous 2015 Supporters

In a combined show of support, credit unions, businesses, and individuals donate generously to the Foundation in 2015

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Celebrate Financial Literacy Month; Free Promo Kit!

Invite your members to join you in celebrating this credit union core value - we can help you get started

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PLEASE ROUTE:

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Millionaire's Club Expansion Swells

Financial Education Program In 25 Schools, Reaching 1,000+ Students

The Foundation's high school financial literacy program, The Millionaire's Club, enjoyed strong growth as the 2015/16 school year began. The start-up program, now available in twenty-five high schools and organizations, is reaching 1,000+ students across the state and continues growing.



Reservoir High School in Fulton, MD, is the newest Millionaire's Club sponsored by Howard County Education FCU - the eighth Club sponsored by the credit union.

The 26-lesson curriculum is delivered by professional educators at each site, either in-class or after-school, and every Club is partnered with a sponsoring credit union that complements the lesson plans with occasional guest speakers. Topics include "Selecting a financial institution," "Avoiding identify theft," "Investing," and "Using insurance."

"From the outset, the program was designed to have a club-like feel," notes Howard County Education FCU CEO, Janet Oursler. "The competitions, guest speakers, Stock Market Game™, and the Clubs' entrepreneurial projects combine with the in-depth curriculum to create an engaging, memorable experience for the participants, one that leaves every Club member with skills that will serve them over their lifetime."

Oursler points to the Clubs' outstanding performance in state and national competitions as evidence of the Millionaire's Club impact. "It's hard to imagine a better way for a credit union to meet its commitment to financial education while connecting with a new generation of members," she adds. "The students' level of engagement never fails to amaze me."

Clubs are provided seed grants, a detailed 26-lesson curriculum, and faculty/ student materials from the National Endowment for Financial Education at no charge. Clubs engage in national and regional competitions including The Stock Market Game™ and The Personal Finance Challenge™ that add a fun, competitive edge to the Club's classroom activities.

To learn more about starting a Millionaire's Club at your local school or organization visit cufound.org/millionaire



"For us, it's an honor to support financial education," said Chris Conway, President/CEO of Educational Systems FCU. "The Millionaire's Club teaches students how to manage their personal finances which is a valuable skill that can be used throughout life. We are proud to join with the Foundation to sponsor this program."

"You don't need to be an education-based credit union like us to see the value in the Millionaire's Club," First Financial FCU CEO Eric Church reports. "Our sponsored Clubs at Woodlawn and Perry Hall High Schools are really making a positive impact in these students' lives."



You Be The Judge!

Join the Credit Union
Scholarship Judges' Panel

The Foundation's College
Scholarship Program is
honored to count over 100
judges on its roster!

Participation is easy and you
can complete your assigned
scoring in 30 minutes or less!

- ✓ Ten essays or less to score
- ✓ Entire rating process now
conveniently online
- ✓ All scoring instructions
& tools provided
- ✓ Help young credit union
members earn college
scholarships!

Go to: cufound.org/judge
To sign up!



College Scholarship Deadline Nears

Not Too Late To Promote This Great Member Opportunity!

The Foundation's \$12,000 College Scholarship application deadline is fast approaching but it's not too late to apply or to promote to college-bound members.

College or trade school-bound members of any credit union based in Maryland or D.C. are eligible. The scholarship program is completely turnkey and free for MD & D.C. credit unions to offer as their own.

The Scholarship Program includes:



- \$12,000 in awards
- 100+ volunteer judges
- Online application site
- Lobby posters
- Scholarship graphics
- Sample web articles

With the Foundation's new application process, members may apply 100% online, right up to the midnight, March 31, 2016 deadline!

The 2016 topic for essay applicants is: "You and a friend would like to start building your credit. Discuss with your friend what good credit is, ways to start building credit, how your credit union can help, and the benefits earned by having good credit."

This year's video topic: "Create a 60-second video that displays the importance of financial literacy."

Photographers are invited to capture an original photograph that represents the credit union core value "Service."

"Our scholarship program is designed so credit unions can offer the program as their own," noted Foundation Grants &

Programs Chair Fred Caprio. "It's a great tool for credit unions to use to increase youth membership and educate young adults on credit union values and services. Every credit union in Maryland and D.C. should promote this free program as a premium offering for their members."

Free Lobby Posters & Resources cufound.org/cuscholarship

Promotional items can be found online and include lobby posters, sample newsletter articles, graphics, online application links, and more.

After the March 31, 2016 deadline, all credit unions with member applicants receive a report noting who entered and the judges' rankings so they may elect to reach out to those members. "Many credit unions choose to reward members who apply by providing gift cards or a letter of support, even if they don't end up among the top contenders," added Caprio.



Promote NOW!!!
You could be presenting your
college-bound members with
scholarship checks this year!

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Contact

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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Your Address Label Number + A Keen Eye

Could Earn You Fast Cash Rewards! Prize now \$300!

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

The prize grows by \$50 every issue the number goes unreported, so this issue's award now sits at \$300!

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

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, you may be this issue's big winner!



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Janice Oloto, Supervisory Committee Chair, GPO FCU, was the winner of the Foundation's recent LINX forum drawing.

Registrants at the free online Q&A site are eligible for regular random drawings.

Visit cufound.org/linx to post questions or offer advice to fellow credit union professionals.

April Is Financial Literacy Month - Celebrate This Core Value With Your Members!

Free Supplies Help You Engage Staff & Membership; Demonstrate Your Commitment To Financial Education

Financial education is the 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 including:

- ▶ The Millionaire's Club financial literacy program
- ▶ Grants for credit union financial literacy programs
- ▶ Free Quicken™ personal finance software
- ▶ Community financial fitness days



To date, the Foundation has invested over \$425,000 to support credit union financial literacy grants and programs.

To help the Foundation continue their financial literacy efforts, credit unions are invited 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 your credit union's free Financial Literacy Month promotion kit at cufound.org/finlit. Kits include lobby posters, participants' signs, teller buttons, and more.
- ▶ Inform your staff about the celebration.
- ▶ Invite every member in your teller line to support the campaign- "Would you like to donate \$1 to support financial literacy?"
- ▶ Hand contributing members a donor sign to display in designated lobby areas. (donations are tax deductible)
- ▶ At the end of April forward collected donations to the Foundation to support grants and programs.

Free Supplies at cufound.org/finlit

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"!

Support credit unions' primary core value! Order your free Financial Literacy Month kit today! Visit cufound.org/finlit.



Nymeo FCU, Frederick, MD, let their creativity show in displaying their members' "I Support Financial Literacy" signs last year. "This was a fun, productive project for us," said Nymeo's Kathy Norris. "Members and staff alike got behind the worthwhile effort." Nymeo was a star performer, raising over \$900 to bolster financial education.