

# Potential

Improving Lives By Serving Credit Unions, Their Staff & Members



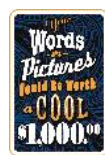
Issue N° 30

Summer 2017

## PLEASE ROUTE:

- ☐ Front Line
- ☐ Marketing
- ☐ Board
- ☐ Admin.
- ☐

### 398 Young Credit Union Members Vie for \$12,000 in College Scholarships



Members from 57 MD & DC-based credit unions apply to the Credit Union College Scholarship program ...

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### Supporters Honored At Recognition Reception

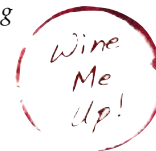
Foundation supporters gathered April 27th at the Oakland Manor in Columbia, MD for the Eighth Annual Donor Recognition Reception ...



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### Wine Me Up! Returns - Popular Event Set for June

Supporting Training Grants has never been so much fun - Wine Me Up!, the "adult grab bag" fundraiser returns...



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Over 20,600+ lives positively impacted through Foundation initiatives supported by voluntary contributions

## CU Needs Assessment Guides Program, Funding Focus; Training, Financial Literacy, Scholarships Rank Highest



Annually, the Foundation Board of Directors reviews the results of its yearly credit union needs assessment and performs an critique of existing programs to establish programmatic focus going forward.

The Foundation's primary program offerings are reviewed here, and you can find additional information on the Foundations grants and programs at [cufound.org](http://cufound.org).

### Roycroft Masters Offer Coaching, ALM Assistance & More

Free advisory engagements are available to credit unions up to \$100 million in assets through the Roycroft Masters Advisory Program. Experienced credit union professionals provide short-term, one-on-one engagements offering a fresh perspective, with an unbiased outside perspective.

Advisory concentrations include:

- Preparing & responding to NCUA examinations
- Building your loan portfolio
- Starting new programs or services
- Compensation evaluations
- Effective marketing

[cufound.org/roycroft](http://cufound.org/roycroft)



### Training Grants For CUs Up To \$150 Million In Assets

Training Grants are available for staff and volunteers at MD and DC-based credit unions up to \$150 million in assets.

The Foundation provides reimbursement for qualified training up to 75% of the cost of training, to a maximum of \$750 per year.



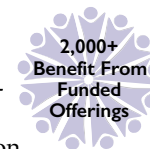
Applicants select the training provider that best meets their needs. Training may be in-person or web-based.

[cufound.org/training](http://cufound.org/training)

### Financial Literacy Grants Support Credit Union Initiatives

The Foundation provides direct grants to credit unions for financial literacy programs that benefit members and the community-at-large.

Sample grant awards include matching funding for financial literacy days, financial literacy website development, and joint credit union financial literacy events.



[cufound.org/finlit](http://cufound.org/finlit)

### Millionaire's Clubs Delivering Financial Education

Credit unions interested in building youth membership while supporting personal finance skills have joined with the



Foundation to establish The Millionaire's Club financial literacy experience in local high schools and organizations.

Credit unions sponsor thirty-eight Millionaire's Clubs to date. A dedicated website now allows access to all the information needed to start a Millionaire's Club in your community.

[MillionairesClub.Org](http://MillionairesClub.Org)

### Scholarship Program Helps CUs Reach Young Members

The annual Credit Union College Scholarship Program is available for all MD & DC-based credit unions to offer to their college or trade school-bound members.



Applicants vie for \$12,000 in scholarships, and may apply in three separate categories.

[cufound.org/cuscholarship](http://cufound.org/cuscholarship)

## Scholarship Participation Remains Brisk As 398 Members From Fifty-Seven CUs Apply

*100+ Volunteer Judges Rate Entries, Determine Winners*

*College-bound members from 57 credit unions throughout MD & DC applied to the Foundation's Credit Union Scholarship Program this year. The \$12,000 Scholarship Program attracted 398 applicants.*

*Applications rolled in for all three scholarship categories, with 328 essays received, 58 applications submitted in the photo category, and 12 videos produced by applicants.*

*"Credit unions can promote this scholarship offerings as their own," noted Kyle Swisher, Foundation Executive Director. "We provide the funding, promotion kits, online application and review system, and we are fortunate to have so many volunteer judges. This is a perfect way for credit unions large and small to offer a great opportunity and bolster their youth membership and bond with those young members."*

*The essays, videos, and photo submissions were rated by 109 judges who arrived at the top ten essays, top video, and photo entries.*

*View winning entries:  
[cufound.org/cuscholarship](http://cufound.org/cuscholarship)*



## Albrecht, Moran Join Foundation Board of Directors

The Foundation has appointed Linda Albrecht, Sales Executive, CUNA Mutual Group and Joan Moran, President/CEO, Department of Labor FCU, to the Board of Directors.



Linda Albrecht

Ms. Albrecht has been with CUNA Mutual Group since 1991. She serves as a member of the Foundation's Advancement Committee and volunteers her service to benefit the Credit Union Miracle Day / Credit Union Cherry Blossom Race.

Ms. Moran started her career in Credit Unions in 1994. She has served as the CEO of Department of Labor FCU in Washington, DC since 1999. Ms. Moran is Treasurer of VIZO Financial Corporate Credit Union Board of Directors. She serves on the

Board of Managers for Ongoing Operations and AdvisX. Ms. Moran was named the Professional of the Year by the Maryland and DC Credit Union Association in 2014. She was named NAFCU Professional of the Year in 2005.

Recently elected to leadership positions on the Foundation's Board were Chair Jo Ann Talbot; Vice-Chair Ron Shockley, First Financial of Maryland FCU; Treasurer Adrian Johnson, MECU of Baltimore; and Secretary Fred Caprio, Allied Solutions.



Joan Moran

## Bert Hash Joins Ranks Of Roycroft Masters

Retired MECU of Baltimore CEO, Bert Hash, has joined the Foundation's Roycroft Masters. The Masters are a select group of credit union professionals who provide *pro bono* advisory sessions for MD & DC-based credit unions with assets of \$100 million or less.



Bert Hash

"I'm honored to be joining my friends and colleagues in the Roycroft Masters program," said Hash. "I believe this is a wonderful offering from the Foundation and it's an incredible opportunity for me to continue to give back to a movement that I believe in very deeply."

Participating credit unions receive:

- On-site visit from a Roycroft Master
- Follow-up advice/mentoring

Advisory concentrations include:

- Preparing & responding to NCUA examinations
- Building a loan portfolio
- Starting new programs or services
- Compensation evaluations
- Marketing effectiveness

Complete details on the Roycroft offering may be found at [cufound.org/roycroft](http://cufound.org/roycroft)

## Board of Directors

Jo Ann Talbot, Chair  
Ron Shockley, Vice Chair  
Adrian Johnson, Treasurer  
Fred Caprio, Secretary

Linda Albrecht  
Steve Arbaugh  
Joan Moran  
Janet Oursler  
Beverly Zook



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If you would like to receive *Potential* as an email you can view on screen and print for yourself, or to be removed from our mailing list, please let us know. The CU Foundation MD|DC is a 501 (C) (3) charitable organization.





## Foundation Honors Valued Contributors At April 27<sup>th</sup> Donor Recognition Reception

Foundation donors gathered at the historic Oakland Manor in Columbia, MD for a recognition reception sponsored by Allied Solutions. The Foundation Board hosts the annual event to thank those who make its charitable works possible. For more images visit [cufound.org/photos](http://cufound.org/photos)

## Did It Again!! State Champs 4 Yrs Running



The Millionaire's Club team from the Applications & Research Lab's Academy of Finance, came out on top at the recent Maryland Personal Finance Challenge.

The SECU-sponsored Club members bested 38 other teams from across the State to earn the right to defend their title at the National Personal Finance Challenge.

The Mt. Hebron High Millionaire's Club team sponsored by Howard County Education FCU placed fourth in the State match.

## Wine Me Up! Supports Training Grants

Wine Me Up! is the fun way to support the Foundation's Training Grant Program.



Attendees at the MD|DC CUA Annual Meeting & Convention (June 11 to 13, 2017, Ocean City, MD) may purchase a \$20 wine-pull at the Foundation's exhibit booth and pull a covered bottle of wine from the selection. Wines range in value from \$20 to \$200. It's like an adult grab bag!

Donate a bottle of wine and/or join the wine pull at the convention - either way you're supporting important training grants!

Complete details: [cufound.org/wine](http://cufound.org/wine)



**RAFFLE!**

2013 Waterstone Winery  
Cabernet Sauvignon

Chances \$10 • 100 Tickets

*Bordeaux-like presence - deep, rich, & lingering. Firm, integrated tannins frame the concentrated, dark fruit. Toasty oak & an earthy edge add to the wine's complexity.*

- Need not be present to win
- Benefits Training Grants
- Reserve Your Ticket - email [winecup@cufound.org](mailto:winecup@cufound.org)

**\$300 Value!**  
**Vintner Signed!**

*Donated by Fred Caprio*

## A "Beautiful" Sell Out!

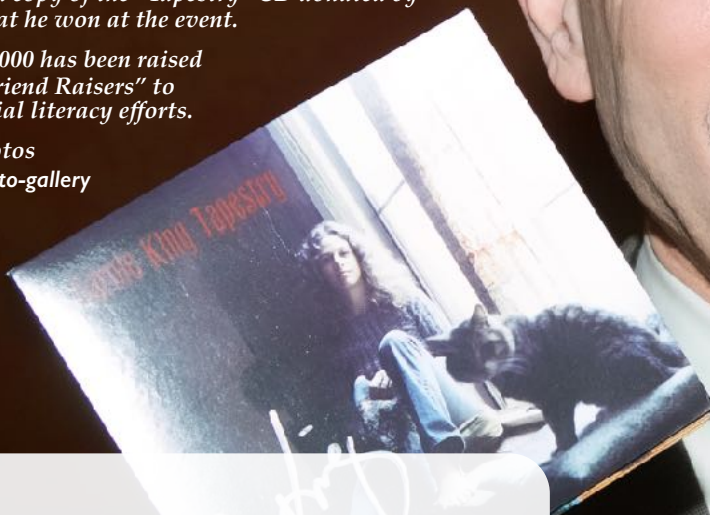
The Foundation's annual "Friend Raising" event was held January 29th featuring the Broadway production of "Beautiful - The Carole King Musical", and a pre-show champagne brunch at Baltimore's Hippodrome Theater.

Here, Miguel Boluda, CEO, PAHO/WHO FCU, holds an autographed copy of the "Tapestry" CD donated by Carole King that he won at the event.

More than \$59,000 has been raised through the "Friend Raisers" to support financial literacy efforts.

View event photos  
[cufound.org/photo-gallery](http://cufound.org/photo-gallery)

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 #2151



## Improving Lives By Helping Credit Unions Serve Their Members & Communities

<i>Annual Appeal</i>	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 at [cufound.org/donate](http://cufound.org/donate) to easily calculate credit union donor recognition levels.

### *I am proud to be a supporter of the Credit Union Foundation MD|DC!*

Enclosed is my deductible donation of \$ \_\_\_\_\_

Friend of the Foundation:

#### Apply my gift:

- ☐ Where The Need Is Greatest
- ☐ Endowment Fund For The Future
- ☐ Training Scholarships
- ☐ Small Credit Union Development Programs
- ☐ Financial Literacy

#### Contact me about:

- ☐ Charitable Donation Accounts
- ☐ Community Investment Fund

*The Credit Union Foundation MD|DC  
 is a 501 (c) (3) Public Charity*

*Donations are tax-deductible as allowed by law*



**The Credit Union Foundation  
MD&DC Presents**

# **SCHOOL of ROCK**

**THE  
MUSICAL**

**Sunday  
March 25, 2018**

**Hippodrome Theatre  
Baltimore**

**Brunch-11AM  
Show-1PM**



# SCHOOL of ROCK

THE MUSICAL

Tony Award winner Andrew Lloyd Webber brings the smash comedy film, School of Rock, to the live stage and we are bringing it to you!

The musical follows Dewey Finn, an out-of-work rock singer and guitarist who pretends to be a substitute teacher at a prestigious prep school. After identifying the musical talent in his students, Dewey forms a band of fifth-graders, in an attempt to win the upcoming Battle of the Bands contest. It's a musical for all ages!

We've reserved the private atrium at the historic Hippodrome Theater for your special day.

Enjoy a selection of delicious brunch offerings on fine china and linen in our exclusive dining area, along with the pleasant company of your guests and colleagues before the Broadway production.

Proceeds support financial literacy programs.

**Tickets Are Limited - Act Soon!**

Sunday, March 25, 2018

Hippodrome Theatre, Baltimore

Brunch - 11AM • Show Time - 1PM

(443) 325-0771 • [info@cufound.org](mailto:info@cufound.org)

[cufound.org/events](http://cufound.org/events)



Mail To:

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PO Box 190

Glenelg, MD 21737-0190

Email: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

\*Millionaire's Club Patron tickets will be awarded to high school student participants in the Millionaire's Club financial education experience

- ☐ "Millionaire's Club" Patron\*  
\$4,000 (Includes 10 Donated Seats)
- ☐ "Champagne Brunch" Sponsor  
\$3,500 (Includes 8 Select Seats)
- ☐ "No Vacancy" Sponsor  
\$3,000 (Includes 8 Premium Seats)
- ☐ "Guitar Hero" Sponsor  
\$2,000 (Includes 10 Tickets)
- ☐ "Battle of the Bands" Sponsor  
\$1,500 (Includes 8 Tickets)
- ☐ "Dewey" Sponsor  
\$800 (Includes 4 Tickets)
- ☐ \_\_\_\_\_ Individual Tickets  
\$160 Each