

## EMERGING CREDIT UNIONS

### TRAINING GRANTS



Training Grants are available for staff and volunteers at 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.

Visit [www.cufound.org/training.htm](http://www.cufound.org/training.htm) for details and training grant application procedures.

ASSET RANGE	REIMB. %	MAX ANNUAL
≤\$75 MILLION	75%	\$750
>\$75 MILLION TO ≤ \$100 MILLION	50%	\$750
> \$100 MILLION TO ≤\$150 MILLION	25%	\$750

## ROYCROFT MASTERS ADVISORY PROGRAM

Free advisory sessions 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 sessions offering a fresh perspective, and agenda-free outside expertise.



Advisory concentrations include:

- Building your loan portfolio
- Governance issues
- Starting or evaluating a program or service
- Preparing for an NCUA examination

Participants receive an initial on-site visit from a Roycroft Master plus follow-up advice/mentoring via telephone or email.

In conjunction with the Roycroft Masters advisory services, the Foundation has also negotiated preferred fees from **ALM Modeling** service providers for small credit unions. Visit [www.cufound.org/leadership.htm](http://www.cufound.org/leadership.htm) for details.

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# PROGRAMS



## MISSION

The Credit Union Foundation of Maryland & The District of Columbia Improves Lives by Working With Credit Unions in Maryland & The District of Columbia to Support Financial Self-Sufficiency & Personal, Affordable Financial Services.

# YOUTH-FOCUSED PROGRAMS



Millionaire's Club members and first-place winners of the 2015 Maryland Personal Finance Challenge.

## THE MILLIONAIRE'S CLUB



Credit unions interested in building youth membership while imparting lifelong personal finance skills have joined with the Foundation to establish the Millionaire's Club financial literacy programs in local high schools and organizations.

The program provides high school faculty the tools and funding needed to launch and deliver a comprehensive personal finance curriculum in a club-like, interactive manner that includes local, regional, and national competitions.

Credit unions sponsor their local Clubs and serve as guest speakers on topics such as identity theft, credit versus debit, and choosing a financial institution while the curriculum is delivered by Club faculty advisors at the school.

All materials are provided at no charge for the Club members who are guided by professional educators through a broad curriculum that incorporates subject matters including budgeting, investing, credit, career choices, and insurance. Club members engage in an annual entrepreneurial project that reinforces the subject matter and generates funds to sustain the Club. Visit [www.cufound.org/literacy.htm](http://www.cufound.org/literacy.htm)

## COLLEGE SCHOLARSHIPS

The Foundation's annual Credit Union College Scholarship Program is an all-encompassing offering for all credit unions in MD & DC.

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

- Essay-based - Topics commonly relate to financial literacy issues or on ways that credit unions can serve youth markets
- Video-based - One-minute videos showcase the creativity of young members
- Photo-based - Applicants submit photos that depict a credit union value



Young credit union members benefit directly from the scholarship awards and they become better members by learning more about their credit union. This program has proven to be a valuable tool for credit unions seeking to reach out and engage with their younger members.

Over the program's history, the Foundation has awarded over \$215,000 in college scholarships.

Visit [www.cufound.org/scholarship.htm](http://www.cufound.org/scholarship.htm) to view application details and winning scholarship entries or visit [www.cufound.org/resources.htm](http://www.cufound.org/resources.htm) for resource materials to help promote the scholarship program to your members.

## BEST PRACTICES

The Foundation publishes *TurnKey*, a special pull-out section in the Foundation's newsletter, *Potential*. Included in each issue of *TurnKey* is an industry-leading member service or product employed by a MD or DC-based credit union. Through a quick-review Q&A approach, readers are introduced to the featured best practice. Online tools and additional resources help credit unions evaluate and, if feasible, replicate the product or service at their own credit union. Join the *Potential* mailing list by emailing [info@cufound.org](mailto:info@cufound.org)



## FINANCIAL LITERACY GRANTS

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 licenses, and combined credit union financial literacy events. Visit [www.cufound.org/literacy.htm](http://www.cufound.org/literacy.htm)

## LINX ONLINE FORUM

LINX is the Foundation's free online information, document, and idea exchange forum where users interact by posting questions and responses over a variety of focused topics.

Visit [www.cufound.org/linx](http://www.cufound.org/linx)

## MEMBER GROWTH & SERVICE



The Foundation's free mobile application, Credit Union Finder™, has attracted 5,000+ downloads and a 4-star rating. The app allows mobile device users to find, map, and connect with U.S. credit unions including branches abroad.