

Potential

Improving Lives By Serving Credit Unions, Their Staff & Members



Issue N° 28

Fall/Winter 2016

PLEASE ROUTE:

- ☐ Board
- ☐ Lending
- ☐ Marketing
- ☐ Tellers
- ☐ _____

Wine Me Up! Sets New Record; Proceeds Aid Training Grants

Second annual "adult grab-bag" event attracts more donors, generates more proceeds at OC Annual Meeting

Page 2



Beautiful The Carole King Musical

Broadway's "Beautiful - The Carole King Musical" will serve as the Foundation's 2017 "Friend-Raiser." See details on the Tony & Grammy Award winner...

Pull-Out Section



Gear Up Now For \$12,000 College Scholarship Program

Offer this cost-free scholarship opportunity and bond with to your young members! We've got all you need to get started...

Page 3



CU-Prepped Millionaire's Club Earns Nat'l Honors

SECU-Sponsored Club Is Repeat National Title Winner; Fends Off 3,979 Contenders

Students at a Howard County, MD high school who participate in the Foundation's Millionaire's Club financial literacy experience, overcame several thousand opposing teams at the 2016 National Personal Finance Challenge held in St. Louis, MO, to earn their second national title in three years.

Club members at the Applications and Research Laboratory, a business and technology-focused high school, outperformed 3,979 teams in a qualifying round before progressing to claim victory over 23 finalist teams. The ARL Millionaire's Club is sponsored by SECU of Maryland.

The national champion team included students Austin Adamczyk, Brooke Rankin, Johnathan Taylor, and Matthew Poltorak and was led by Club Adviser Maddy Halbach. Adamczyk serves as an intern at Howard County Education Federal Credit Union and Poltorak is a student representative on their Board of Directors.



Winners of the 2016 National Personal Finance Challenge shown with their first place trophy (seated from left) Brooke Rankin and Austin Adamczyk, (standing from left) Matthew Poltorak, Jonathan Taylor, and Club Adviser Maddy Halbach. Each member of the team was awarded \$1,000 cash (and \$500 cash each for winning the Maryland Personal Finance Challenge), plus their all-expense paid trip to the Missouri competition.

A month before winning the finals, the team bested 28 Maryland teams to take the state title in the Maryland Personal Finance Challenge. A Millionaire's Club team from Mt. Hebron High School in Ellicott City placed second in the State competition. That Club is sponsored by Howard County Education FCU.

"Participants in the Millionaire's Club receive a definite advantage throughout their lives," noted Janet Oursler, CEO at Howard County Education FCU, sponsor of eight Millionaire's Clubs. "Over 1,500 students participate in the Millionaire's Club each year which is now active at twenty-five sites and Clubs are continuously being added."

Preparations are underway to help credit unions nationwide to create their own local Millionaire's Clubs.

For more information on the Millionaire's Club financial education experience, visit cufound.org/millionaire.

Invite Your College-Bound Members To Capture Image That Conveys Credit Union Core Value, "Respectful," To Win \$1,000 Scholarship

The 2017 College Scholarship Program is accepting applicants (*see full story on page 3*) and the popular photo category is back!

In addition to the scholarship offering's essay- and video-based application categories, photographers are welcomed to submit an image and compete for the \$1,000 photo scholarship. This year, camera buff applicants will need to capture an image that conveys the credit union core value of "Respectful."

"We added the photo category to our scholarship application categories three years ago," said Foundation Chair Jo Ann Talbot. "We already had the essay category that dates back to our first scholarships over twenty-five years ago and we launched the video category in 2009."

"The photo category was an immediate success among our young credit union members when measured by the number of applications we received. In that first year,



A sample image is offered to help guide photo applicants in capturing 2017 theme, "Respectful"

of the 410 applications we received, seventy-one were photographs.

"Our intent was to attract a scholarship-winning finalist whose submission would be of the quality and content that we could use them to print attractive lobby posters for our local credit unions. And while many of the

submissions have been very good, we just haven't seen the exact image type we're striving for, so we've adjusted our application approach."

For instance, 2017 applicants will be provided with a sample image as a guide. This year's sample photograph, rendered as it might look as a poster, appears at left.

"We're hopeful that with better direction, and an understanding that photo applicants need to put as much effort into their works as our essay and video applicants put into their submissions, we'll receive thoughtful images that reflect the year's theme," Talbot concluded.

For details on the 2017 Credit Union College Scholarship Program visit:

cufound.org/cuscholarship

"Wine Me Up!" Benefits Training Grants

Wine Pull Fund-Raising Event Likened To "Adult Grab-Bag!"

The Foundation's second annual "Wine Me Up!" wine-pull event met with strong success at the 2016 MD|DC CUA Annual Meeting and Convention held in Ocean City, MD, netting over \$3,400 to support the Foundation's Training Grant Program; a 21% increase over last year's proceeds.



The wine-pull was staged at the Foundation's convention exhibit. For a \$20 donation, participants made a blind selection from among the 150 donated bottles, each covered to conceal the contents.

"We saved some select bottles and will be doing a mini-wine pull at the Volunteer Leadership Conference in October" reported Advancement Chair Beverly Zook.

Credit unions with up to \$150 million in assets can benefit from the Foundation's Training Grant Program. Details are available at cufound.org/training.

Our Generous 2016 Wine Me Up! Donors

Tom Bowes	John Hayes
Carol Bradley	Jim Higbee
John Bratsakis	Dottie Horsman
Bob Brenneman	Adrian Johnson
Margaret Burdette	Jaime Kernus
Mary Burrs	Marsha King
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Find Your Number, Win \$250!

Imprinted alongside your name on the address panel 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 \$250!



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

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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

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Congratulations 2016 Scholarship Winners!

View winning essays, video & photo at cufound.org/scholarship



Not all scholarship winners shown

Scholarship Program Provides Rare Youth Bonding Opportunity; Online Application Easy For Members, Turnkey For Credit Unions

\$12,000 in Scholarships Available To College or Trade School-Bound MD & DC Credit Union Members

The Foundation's \$12,000 College Scholarship Program is now underway.

The 2017 topic for essay applicants is:

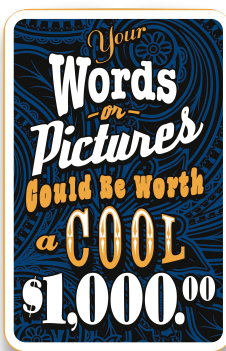
"As a credit union member, explain why someone should choose a credit union as their primary financial institution over alternative service providers, such as for-profit banks."

This year's video topic: *"Create a 60-second advertisement targeted specifically at a younger viewer (under the age of 30) that highlights the benefits of credit union membership."*

Photographers are invited to capture an original photograph that represents the credit union core value "Respectful." (see more on page 2)

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.

"Our scholarship program is designed so credit unions can offer the program as their own," noted Foundation Executive Director Kyle Swisher. "It's a great tool for credit unions to use to increase youth membership



and educate students on credit union values and services. Every credit union in Maryland and D.C. should promote this free program for their members."

The Program includes:

- \$12,000 in scholarship awards
- Easy online application site
- Lobby posters
- Scholarship graphics
- Statement stuffer artwork
- Sample newsletter / web copy
- 100+ volunteer judges

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

Lobby Posters & Resource Materials
cufound.org/cuscholarship

After the March 31, 2017 deadline credit unions with member applicants receive a report noting who entered and their standing so they may reach out to those members. "Many credit unions chose to reward members who apply by providing gift cards or a letter of support, even if they don't place among the top contenders," added Swisher.

You Be The Judge!
Join the Scholarship Judges' Team



- ✓ Ten or fewer 750-word essays to score
- ✓ Entire rating process conveniently online
- ✓ All scoring instructions & tools provided
- ✓ Help credit union members earn scholarships!
- ✓ 100+ return judges can't be wrong!

Go to: cufound.org/judge

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Marcia Dixon (right), Director of Growth Initiatives at GPO FCU and Member Service Representative Veronica White pose proudly with their "Financial Literacy Month Credit Union of the Year" trophy earned through their participation in the "Financial Literacy Month" campaign and observance.

Can your credit union compete?
Find out - cufound.org/finlit

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

*Visit cufound.org/donate to calculate credit union donor recognition levels or to make your deductible contribution online.

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