

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

# ... Potential



Issue No 15

Summer 2012

**300+ Young Credit Union Members Apply for \$11,000 in College Scholarships**

Applicants representing over 50 MD & DC-based credit unions wrote essays and produced videos based on credit union values. The winners and more . . .

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**Foundation Donors Fêted At Recognition Reception**

Foundation donors gathered at the Oakland Mansion for Foundation Board and Staff to thank donors for their generous support . . .

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**Foundation Breakout Session Scheduled For MD & DC Credit Union Annual Convention**

Plan to attend the Foundation's June 12th breakout session in OC . . .

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- Marketing
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## Foundation Earmarks \$162,000 For Grants & Programs; Training Reimbursement & Financial Literacy Highlighted

2012 Goal: Exceed the 6,000+ lives impacted last year through Foundation initiatives

Credit Union Foundation Directors have approved the largest pool of grant funding in the organization's history, budgeting \$162,000 for established "signature" programs and extending other initiatives to benefit Maryland and D.C.-based credit unions and the members they serve.

Among the Foundation's existing programs receiving renewed funding are the popular Credit Union College Scholarship. Total scholarship funding for 2012 was increased to \$12,000 to include an additional scholarship award among the 300+ applicants. (see story, page 2).

The Foundation's Training Grants Program was renewed with additional funding to meet growing demand for training support. Forty-four such grants were awarded last year. Training grants have expanded in response to the Foundation's revised approach to training support. Under the new guidelines credit unions may apply for reimbursement of staff and volunteer training expenses provided by various sources both online and in-person.

Financial literacy funding expanded to allow the Foundation to consider requests from credit unions' financial education offerings and to assist with the expansion of

The Millionaire's Club high school program. New Clubs launched in five additional high schools in 2011/12, reaching over 250 students.

Applicants interested in detailed information on the scholarship, training and financial literacy grant opportunities should visit the Foundation's website at [www.cufound.org](http://www.cufound.org).

The Foundation continues to support Credit Union Finder™, the industry's first mobile app for the iPhone™, iPad™ and iPod Touch™, that allows on-the-go members to find and connect with their credit unions. Potential members can search, map and connect using NCUA's global database of credit unions and branches. Nearly 5,000 users have downloaded the app.

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### Oursler Named To Foundation Board of Directors

The Credit Union Foundation of MD & D.C. has announced the appointment of Janet Oursler to the Board of Directors. Ms. Oursler is President/CEO of Howard County Education FCU, Ellicott City, MD. She assumes the Board position held by Carla Decker, President/CEO of DC FCU, who reached term limits.



Janet Oursler

Oursler's credit union involvement started in 1976. Prior to her employment at Howard County Education FCU in 2003 as Assistant CEO/ Loan Officer, she worked at St. Agnes Employees FCU as Loan Officer. She also served as a Board Director for five years at HCTA FCU (1998-2003) and during that time was Chair of their Supervisory Committee. Oursler is currently on the Board of Directors of the MDDCCUA Baltimore Chapter.

Elected to leadership positions on the Foundation's Board were Chair Donald Tynes, Board member and Past Chair of SECU; Vice-Chair Paul Torbeck, President/CEO, Point Breeze CU; Treasurer Joan Moran, President/CEO, Department of Labor FCU; and Secretary Jo Ann Talbot, Vice President, Administration, Market USA FCU.



**Millionaire's Club Standouts Honored**

Members of the SECU-sponsored Millionaire's Club at Howard County's Applications & Research Lab (from left), Jeremy DeCarrier, Brian Dowd, Angelus Bullok, Lucian Lum, pose with certificates recognizing their placement in the upper percentile of the Department of Treasury's National Financial Capability Challenge. More than 80,000 students nationwide participated in the Challenge.

Grants & Programs - continued from page 1

The Roycroft Master's Advisory Program was renewed. This offering, piloted in 2011, is available to more than 100 emerging credit unions in Maryland and D.C. with \$75 million or less in assets. Participants receive free management advisory services from experienced credit union professionals.

Additional information on the Foundation's programs can be found at [www.cufound.org.htm](http://www.cufound.org.htm).

**Board of Directors**

- Donald Tynes — Chair
- Paul Torbeck — Vice Chair
- Joan Moran — Treasurer
- Jo Ann Talbot — Secretary

- Fred Caprio
- Maggie Fielding
- Mike Mesta
- Janet Oursler
- Jacqueline Smith



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**Scholarship Participation Remains High; Members From Fifty-Three CUs Apply**

*Fifty-eight judges rate 300+ entries; select top twelve applicants*

*College-bound members from credit unions throughout MD & DC applied to the 2012 \$12,000 College Scholarship Program. Three hundred and one applicants participated this year; those members representing fifty-three credit unions.*

*"The credit union scholarship program is presented so that credit unions can promote the scholarship as their own," noted Kyle Swisher, Foundation Executive Director. "We provide the funding, lobby posters, newsletter articles, statement stuffer art, on-line applications, and volunteer judges. If a credit union wants to offer its young members a scholarship opportunity, this is a great way to do it."*

*Fifty-eight judges reviewed the essays and videos to arrive at the top essays and top video entries.*

*Many credit unions recognize their members' entries with gift cards or letters of support even if their entries fall outside the top award winners.*

*View all of the winning essays and link to the winning video by going to [www.cufound.org/scholarship.htm](http://www.cufound.org/scholarship.htm)*



**MECU Member's Entry Earns Top Video Category Honors**

Alyssa Walsh, a member of MECU, was the 2012 college scholarship recipient in the Foundation's video category, part of the popular \$12,000 program that also attracted essay-based applications.

The winning video can be viewed on the Foundation's website -

[www.cufound/scholarship.htm](http://www.cufound/scholarship.htm)



## Foundation Session Slated For OC Meeting

*"The Best Friend You Never Knew You Had"* - that's the title of the Credit Union Foundation's breakout session scheduled for Tuesday, June 12, 2012 at the MD & DC Credit Union Association annual convention.



"The Foundation offers an ever-growing menu of programs and grants to benefit credit unions," said Executive Director Kyle Swisher. "It's important that we help credit unions stay informed of these offerings."

Evaluations of last year's well-attended Foundation presentation were very positive. Attendees are guaranteed to leave the 90-minute session with one or more useful ideas, assured Swisher.

The Foundation is also continuing their annual treat for convention vendors: the "Exhibitor's Survival Kit." Every exhibitor will receive the Foundation's goodie box stuffed with snacks, wine, candy, bottled water, and more. "Vendors serving credit unions are important participants in this movement," notes Swisher. "We respect and admire their contributions and this is our small way of expressing our appreciation for all they do."

## LINX Forum Connects Users, Facilitates Idea, Document Exchange

The Foundation's LINX online forum is designed to facilitate credit union collaboration. In the months since it went live, the forum has attracted more than 130 users.

The free site offers users the ability to post questions within a variety of focused topics and receive responses from colleagues. Users can search the growing archive of posts and responses. The site allows for documentation storage and exchange.

### Win A Keurig Coffee Brewer!

Register at LINX, the Foundation's free credit union exchange site, by June 30th and be automatically entered to win a Keurig coffee brewer.



Experience the power of community via LINX.

Post your questions, search the growing archive or share your knowledge. Go to:

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

## Foundation Honors Generous Contributors At May 17<sup>th</sup> Donor Recognition Reception

Foundation donors gathered at the historic Oakland Mansion in Columbia, MD for a recognition reception sponsored by Allied Solutions; Burns-Fazzi, Brock; and Pentegra. The reception provided the Foundation Board the opportunity to thank those who have made its charitable works possible.





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

*Your 2012 Charitable Gift Is Greatly Appreciated!*

Recognition Levels	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 [www.cufound.org/contribution.htm](http://www.cufound.org/contribution.htm) to easily calculate donor recognition levels

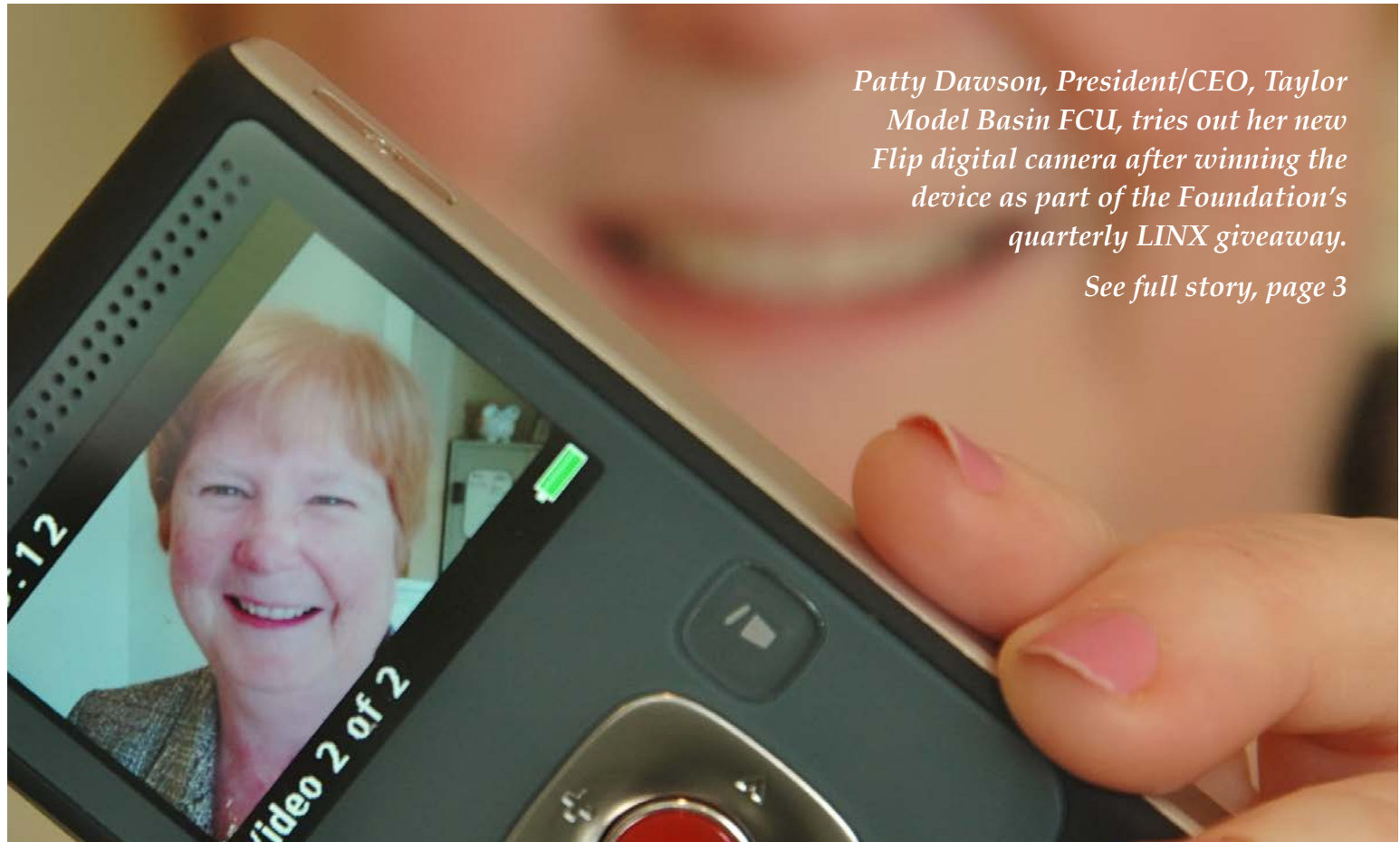
*I am proud to be a sponsor of the Credit Union Foundation of MD & DC!*

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*Patty Dawson, President/CEO, Taylor Model Basin FCU, tries out her new Flip digital camera after winning the device as part of the Foundation's quarterly LINX giveaway.*

*See full story, page 3*