

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

# Potential



Nº 20

Donor Recognition Edition

Spring 2014

## More than 13,000 Lives Positively Impacted By Foundation, CU Partners

The CU Foundation invested more than \$171,000 in programs and grants reaching new levels of impact in 2013.

Page 1



## Celebrate April, Financial Literacy Month, With Free Promo Kit!

April is "Financial Literacy Month." Support this important credit union core value - Free promo kit available for the asking!

Page 2

## Book of Mormon "Friend Raiser" Sells Out; Benefits Financial Literacy

Eighth annual "friend-raising" event draws record attendance, supports financial literacy efforts.

Page 2



## Complete Annual Donor Listing

In a combined show of support, credit unions, businesses, and individuals donate generously to the Foundation. Complete donor listing inside.

Page 3

## PLEASE ROUTE:

- ☐ Board
- ☐ Finance
- ☐ Marketing
- ☐ Tellers
- ☐ \_\_\_\_\_

## CU Foundation Positively Impacts 13,000 Local Lives

*Grants, Financial Education, Member Outreach, & Training Programs Reach New Levels*

The Credit Union Foundation of MD & DC's expansion of grants and programs in 2013 enabled the charitable organization to positively impact an increased number of lives and enable credit unions to improve their member service and outreach.

"The Foundation Board continuously evaluates program and grant offerings," said Foundation Chair Donald Tynes.

"We measure how effective our programs are because we are well aware that our donors have entrusted their contributions to us for their highest and best use. Calculating the number of lives we positively impact is one of the measures we use for our ongoing evaluations; annual surveys of all MD & DC-based credit union leaders is another valuable evaluation tool," Tynes added.

Last year 317 college-bound students researched the credit union movement and created essays and videos based on their new-found knowledge. And in 2014 the Foundation has expanded its scholarships and added a photo-essay category.

More than 5,000 free copies of personal financial software have been distributed to Maryland and D.C. credit unions for their members' use, to help families prepare budgets and monitor their income and expenses.

The Millionaire's Club high school financial literacy program expanded to 470 members and over 5,000 iPhone/iPad users have downloaded the free Credit Union Finder™ app to find, connect with, and join a credit union.

One hundred fifteen credit union professionals and volunteers received training grants last year to help them better serve their members while nearly 200 credit union professionals are exchanging information, documents, and advice on the Foundation's free LINX online forum.

"The Foundation also believes it's important to help facilitate the sharing of so-called 'best practices' among our local credit unions," noted Tynes. "That's why we seek out some of the premier offerings of our local credit union professionals and share them via our TurnKey publication that we include with our Potential newsletter."

Foundation Program/Grant	L.P.I.*
WRC4 Financial Fitness Fair Grant	302
2013 College Scholarship Participants	317
Credit Union Finder™ App Downloads	5,370
2013 Credit Union Training Grants	115
LINX Online Forum Users	191
Millionaire's Club High School Members	470
Personal Finance Software Distributed	5,103
TurnKey Best Practices Publication	1,440
Total Lives Positively Impacted*	13,308

Over \$40,000 Raised Through Annual Events To Support Financial Literacy

## Book of Mormon "Friend Raiser" Sells Out!

The Foundation's eighth annual "Friend Raising" hosted 100 attendees on March 9<sup>th</sup> to enjoy the Broadway production of nine time Tony Award-winner, The Book of Mormon, and a pre-show champagne brunch. "We had more guests than at any of our previous events. In total we've raised over \$40,000 for financial literacy programs and grants through our Friend-Raisers!" noted Advancement Chair Jo Ann Talbot



### "Hasa Diga" Sponsors

Allied Solutions  
CUNA Mutual Group  
State National Companies

### "Missionary" Sponsors

MECU  
SECU  
St. Agnes FCU

### "Elder" Sponsor

National Geographic FCU

### "Hello" Sponsors

Local #355 Maryland FCU  
M&T Bank

Centerpieces created & donated  
by Jo Ann Talbot

## Board of Directors

Donald Tynes, Chair  
Joan Moran, Vice Chair  
Ron Shockley, Treasurer  
Jo Ann Talbot, Secretary

Fred Caprio  
Maggie Fielding  
Mike Mesta  
Janet Oursler  
Jacqueline Smith



## Contact

Kyle Swisher, Executive Director  
443 325-0771 O  
443 853-1977 F  
CU Foundation MD & DC  
P.O. Box 190  
Glenelg, MD 21737-0190  
www.cufound.org  
info@cufound.org

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 of MD & DC is a 501 (C) (3) charitable organization.

Scan this QR code with your smartphone to visit the Foundation's credit union resource page



## Foundation Launches Campaign Highlighting Financial Education, A Credit Union Core Value

*During Financial Literacy Month; CU Staff, Members Invited To Support Cause*

Financial education is a 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:

- ▶ Financial literacy grants for credit unions
- ▶ Free Quicken™ software for members
- ▶ The Millionaire's Club high school program
- ▶ Community financial fitness days

To date, the Foundation has awarded over \$405,000 in financial literacy grants.

To help the Foundation continue their financial literacy efforts, credit unions are being asked to choose one week in April to highlight financial education and invite staff and members to make a small donation to support financial literacy efforts.

Credit unions can request their free Financial Literacy Month promotion kits that include lobby posters, individual contributor signs, and "I Support Financial Literacy" stickers for participants.

Here's all you do:

- ▶ Inform your staff about the idea.
- ▶ Invite every member you serve in your teller line to support the campaign... "Would you like to make a donation in support of financial literacy?"

- ▶ Suggest a donation as small as \$1.

- ▶ Give members who contribute an "I Support Financial Literacy" sticker, and a sign to display in lobby area(s).

At the end of your Financial Literacy Week, donations are forwarded to the Foundation for grants and programs.

Email [info@cufound.org](mailto:info@cufound.org) to get your free "I Support Financial Literacy" kit with details, posters, stickers, and donor signs.

Every credit union or branch that participates will be entered into a random drawing to win a staff pizza party courtesy of the Foundation. Let's celebrate the value of financial literacy together!



# IN GRATEFUL APPRECIATION

*2013 Credit Union Foundation of MD & DC Contributors*

## CHAIRMAN'S CLUB

Allegany County Teachers FCU  
Allied Solutions  
Amherst Securities Group  
Balto. Chapter - MD | DC CUA  
John J. Bratsakis  
Burns-Fazzi, Brock Associates  
Fred Caprio  
Central Credit Union of Maryland  
Stephen L. Coale  
Debra P. Connors  
Credit Union Insurance Corp.  
Credit Union Mortgage Assn.  
Department of Labor FCU  
Destinations Credit Union  
Jerry & Linda Dooley  
Enterprise Car Sales  
EP FCU  
FRB FCU  
Maggie Fielding  
First Eagle FCU  
First Financial FCU  
Ft. Meade Community CU  
G.B.B.R. FCU  
Kathleen Geary  
Bert & Joan Hash  
HEALTHCARE 1st FCU  
HealthCare United FCU  
Jim Higbee & Family  
Howard County Education FCU  
Hoya FCU  
IBEW #26 FCU  
Johns Hopkins FCU  
Adrian S. Johnson  
The Calvin K. Kazanjian Economics Foundation  
M&T Bank  
MD | DC Credit Union Assn.  
Richard McEvoy  
Michael Mesta  
Mid-Atlantic Corporate FCU  
Joan M. Moran  
MECU  
Nat'l Geographic Society FCU  
NLRB FCU  
Janet Oursler  
PFP - The Family Security Plan  
Perry Point FCU

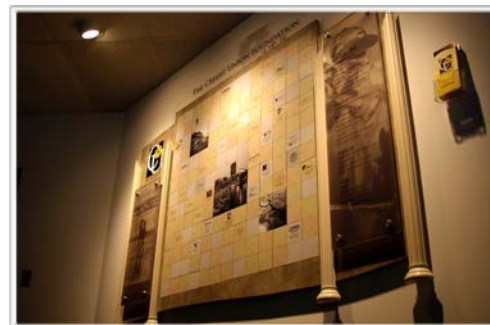
RBC  
Raymond James  
Rowles & Company, LLP  
Ronald W. Shockley  
Jacqueline Smith  
SECU  
Kyle Y. Swisher, III  
Jo Ann & Bruce Talbot  
Chris Thomas  
Paul Torbeck  
Transamerica  
Donald Tynes, Sr.  
Visions Ink.  
The Harry & Jeanette Weinberg Foundation  
Rob & Bonnie Windsor  
William Yarborough  
Beverly Zook

## LEADERSHIP CIRCLE

Baltimore Washington FCU  
Christine Burns-Fazzi  
Paul A. Butler, Jr.  
Barbara G. Cuffie  
GSA FCU  
Library of Congress FCU  
Perry Point FCU  
Point Breeze Credit Union  
Potomac FCU  
Prince George's Comm. FCU

## BENEFACTOR

American Airlines FCU  
American Share Insurance  
APG FCU  
Asbury FCU  
Atlantic Financial FCU  
Automotive Aftermarket Emp. FCU  
Baltimore County Emp. FCU  
Law Offices of Brown & Brown  
Mary P. Burrs  
Rosser Campbell  
Capital Area Realtors FCU  
Cecil County School Emp. FCU  
Choptank Electric Coop. Emp. FCU  
CliftonLarsonAllen LLP  
Rosalyn Coates, Esq.  
Congressional FCU  
Co-Op Financial Services



Educational Systems FCU  
FedChoice FCU  
FedFinancial FCU  
Freedom of Maryland FCU  
Greenbelt FCU  
Interior FCU  
MACUMA  
Market USA FCU  
Mid-Atlantic FCU  
Phil Monetti  
Money One FCU  
Montgomery Co. Emp. FCU  
Mt. Lebanon FCU  
Jim Norris  
Nymeo FCU  
PEPCO FCU  
Police FCU  
Post Office Credit Union of MD  
Cindy Prestandrea  
St. Gabriel's FCU  
SelfReliance FCU  
Karen A. Stiltner  
The Partnership FCU  
Carl R. Werkmeister  
W.S.S.C. FCU

## DONOR LEVEL

Allpoint / CardTronics USA  
Margaret Burdette  
Patricia M. Dawson  
Envision Excellence  
Lafayette FCU  
Maryland Financial Bank  
Ongoing Operations  
On-Time Deposit\$  
Paramount Baptist Church FCU  
Tower FCU  
Transportation FCU  
Sarah Turner  
Stephen Williams  
WorkLife Excel



## Enterprise Car Sales Joins With Enterprise Holdings Foundation To Support Millionaire's Club Project While Helping Credit Unions Generate Auto Loans

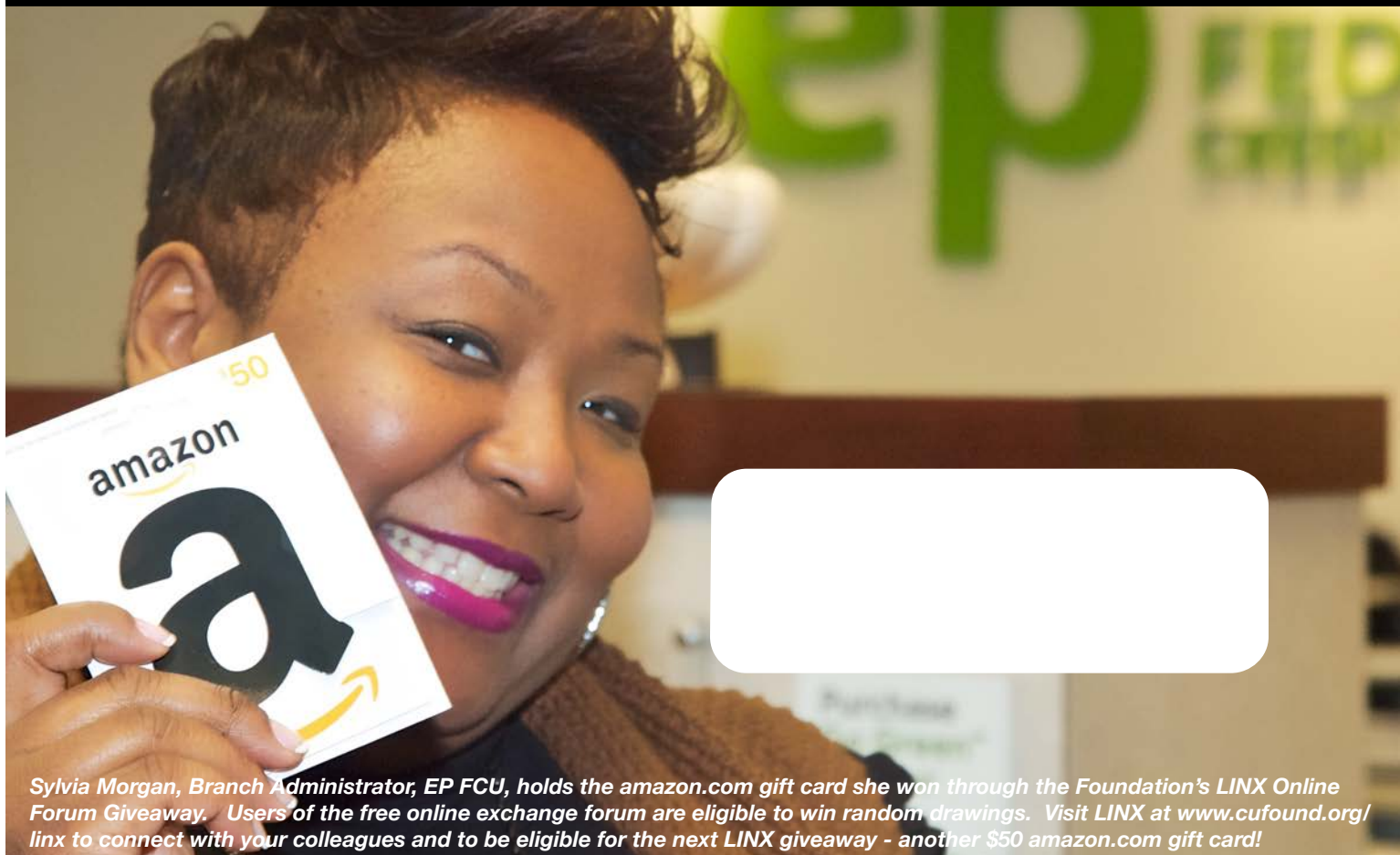


Credit Union	Loans
MECU	24 loans
Money One FCU	12 loans
GPO FCU	10 loans
US Postal FCU	6 loans
Tower FCU	5 loans
Security Plus FCU	4 loans
Destinations CU	2 loans
First Eagle FCU	2 loans
Post Office CU	1 loan
First Financial FCU	1 loan
Johns Hopkins FCU	1 loan

Foundation Executive Director Kyle Swisher (far left) accepts an \$8,400 donation from Enterprise Car Sales. The contribution resulted from Enterprise's recent sales event that helped local credit unions generate auto loans (see table). Also included in the contribution was a \$5,000 grant from Enterprise Holdings Foundation in support of the Millionaire's Club financial literacy program.

Pictured with Swisher are (from left) Sue Kelley, Enterprise Business Development Executive; Lee Turner, Enterprise Group Business Development Manager; and Geoff Crawford, Group Car Sales Manager.

CU Foundation of MD & DC • PO Box 190 • Glenelg, MD 21737-0190



Sylvia Morgan, Branch Administrator, EP FCU, holds the amazon.com gift card she won through the Foundation's LINX Online Forum Giveaway. Users of the free online exchange forum are eligible to win random drawings. Visit LINX at [www.cufound.org/linx](http://www.cufound.org/linx) to connect with your colleagues and to be eligible for the next LINX giveaway - another \$50 amazon.com gift card!

# TURN KEY



Best Practices Pull-Out Section

Spring 2014



## Roycroft Masters Program Offers Emerging CUs The Benefit of Advice From Experienced Pros

*Credit Unions with up to \$100 million in assets eligible for advisory sessions*

The idea for a program to provide *gratis* professional advice, guidance, and coaching to emerging credit unions was proposed three years ago during the CU Foundation of MD & DC's annual year-end survey to local credit unions. The response, particularly from smaller credit unions, was overwhelmingly positive.

The effort, known as the "Roycroft Masters," aimed to pair emerging credit union leadership with former credit union professionals who had left day-to-day operations.

The roster of "Masters" includes Lindsay Alexander, former CEO, NIH FCU; Tim Carney, former CEO, SecurityPlus FCU; Debbie Connors, former CEO, Money One FCU; Cindy Prestandrea, former CEO, Prince George's Community FCU, and Margaret Burdette, former CEO, St. Agnes FCU.

Credit unions with assets of \$100 million or less may apply for the free advisory program. Once accepted and paired, the participating credit unions benefit from the experience, advice, and coaching provided by the Roycroft Masters. An initial on-site meeting at the credit union is

generally followed by further site visits, telephone contact, or other ongoing exchanges between the Roycroft Master advisors and credit union leadership.

"Many credit unions can benefit from this free advisory service," said Foundation Chair Donald Tynes. "We are grateful for our initial Masters' volunteer involvement and we look to add more advisors to the program."

Advisory concentrations include:

- Building your loan portfolio
- Governance issues
- Evaluating new program or member services
- Preparing for an NCUA examination

The program is named for the late John Roycroft, who devoted his time and talents to the credit union movement for more than thirty years.

For information or to download an advisory request form:  
[cufound.org/leadership.htm](http://cufound.org/leadership.htm)





# Q&A

## ROYCROFT ADVISORS ANSWER ENGAGEMENT QUESTIONS

**Why should a credit union professional use this program?**



*"All of us, at one time or another, find ourselves in need of a trusted advisor, a 'second set of eyes' or just a fresh perspective on a situation we're facing professionally. That's the concept behind the Roycroft Masters. You can receive the confidential advice of a peer who has probably faced the same situation you're facing."*

*Lindsay Alexander*

**What are the types of issues on which a Roycroft Master might advise?**



*"The active Masters are all former credit union CEOs, and as such we each bring some depth to the issues we feel comfortable addressing. We can help with governance issues, lending growth, building membership, evaluating a new program or service for members, and how best to prepare for a NCUA examination, for instance."*

*Tim Carney*

**What led you to volunteer yourself as a Roycroft Advisor?**



*"I served the credit union movement for more than thirty years. When I decided to retire, I wanted to continue to contribute to the movement and to former colleagues still in day-to-day management of credit unions. I feel the Roycroft Masters provides me the opportunity to do just that - to help the movement and to help my friends."*

*Debbie Connors*

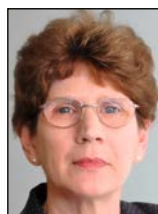
**Why are all the Roycroft Masters former CEOs? Why not currently working Masters?**



*"When the Foundation first asked credit unions to evaluate the proposed advisory program one of the concerns of the smaller credit unions was that current CEOs, particularly CEOs at larger credit unions, might only want to talk merger. By recruiting Roycroft Masters from experienced but retired ranks, we hoped to address that concern."*

*Cindy Prestandrea*

**What advice would you give to a credit union professional considering the advisory program?**



*"Do it! The application process is very simple. Everything you need to get started is on the Foundation's website at [www.cufound.org/leadership](http://www.cufound.org/leadership). We use the information provided to help make sure we select the right Roycroft Master who can best address your situation. All advisory sessions are held in confidence and best of all, it's free!"*

*Margaret Burdette*