

# Potential

Improving Lives By Serving Credit Unions, Their Staff & Members



Issue N° 22

Fall/Winter 2014

## PLEASE ROUTE:

- ☐ Board
- ☐ Lending
- ☐ Marketing
- ☐ Tellers
- ☐ \_\_\_\_\_

### Attention All College-Bound Camera Buffs

The photo entry category returns to the 2015 college scholarship program. Applicants are asked to capture an image that conveys "thrif"...



Page 2

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



Offer this great scholarship opportunity to your young members! We've got all you need to get started...

Page 3

### Broadway's Wicked! Selected 2015 "Friend-Raising" Event; Benefits Financial Literacy

Plan to attend the Foundation's April 19, 2015 event to support financial literacy...

Pull-out section



## Foundation Launches ALM Modeling Assistance Offer; Training, Fee Reductions & Guidance Included

*Eligible Credit Unions May Access Any or All of the Program's Components*

The Foundation has announced a new program to assist credit unions with assets of \$100 million or less.

The Foundation has established a comprehensive approach to assist emerging credit unions in Asset Liability Management (ALM) Modeling compliance requirements.

The new program offers:

- Grant funding to pay up to 75% of the cost of ALM training from any training provider
- Reduced pricing has been negotiated with two ALM modeling service providers: ATON, and Total-ALM
- *Pro bono* one-on-one assistance from the Foundation's Roycroft Masters, a group of experienced credit union professionals no longer involved in day-to-day operations

Details on the training grant component can be found: [cufound.org/training](http://cufound.org/training)

Links to the Roycroft Masters engagement application as well as the ATON and Total-ALM preferred pricing are available for download: [cufound.org/roycroft](http://cufound.org/roycroft)

"ALM Modeling Compliance has become a major focus in NCUA



The Foundation's  
Roycroft Masters  
(clockwise from upper right)

Debbie Connors,  
Cindy Prestandrea,  
Tim Carney,  
Margaret Burdette, and  
Lindsay Alexander.



examinations," said Foundation Director Jo Ann Talbot, who originally envisioned and proposed the program. "The Foundation

Board and the Roycroft Masters feel that this new offering presents another way for us to serve our local small credit unions."

## Moran Awarded 2014 Professional of the Year

Joan Moran, CEO, Department of Labor FCU, who serves as Vice Chair of the Foundation Board, has been recognized by the MD | DC Credit Union Association as its 2014 Professional of the Year.

"Joan's commitment to the local credit union movement made her a stand-out candidate for this year's Professional of the Year," said Association President John Bratsakis. "The Nominations Committee selected a well-deserving recipient."

"We're proud of Joan's recent recognition," added Foundation Chairman Donald Tynes. "Her dedication to the Foundation, her credit union and members, and Joan's years of voluntary support throughout her career demonstrate the true meaning of exceptionalism."



## Build Your Credit Union's Loan Portfolio & Show Your Support For Financial Literacy

Enterprise Car Sales is a great friend to the Credit Union Foundation and local credit unions, too. Enterprise has contributed over \$40,000 to support the Foundation's financial literacy programs like the Millionaire's Club initiative and they've been helping to grow credit unions' auto loan portfolios for years.

Beginning December 1, 2014, Enterprise is offering great sale prices for credit union members, and from December 26, 2014 to January 31, 2015 they're adding super trade-in values (KBB + \$500).

With every direct referral that results in a sale, Enterprise will donate \$50 to support financial literacy programs that benefit your members and community.



Enterprise has also introduced television spots for both network and cable channels to drive sales and create more auto loan opportunities for your credit union.

You can view the ads on YouTube. Just search "Enterprise Car Sales Commercial" to see the quality productions.

There's never been a better time for your credit union to get involved. Just ask the participating credit unions from last year's sales event who generated sixty-eight car loans through the event!

Sign up by November 1, 2014 to participate. In DC Metro and VA, contact Enterprise's Sue Kelley at (301) 674-1523. In the Baltimore Metro area contact Enterprise's Lee Turner at (443) 506-4613.

## Your Address Label Number + A Keen Eye Could Earn You Fast Cash Rewards!

To encourage readership and add a little fun to our newsletter, the Foundation is awarding \$50 per issue to one lucky reader who finds and reports their winning number to the Foundation.

Since the last issue went without an eagle-eyed winner, this issue's award is \$100!

Imprinted alongside your name on the address section 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 the entire pot!

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

Only subscribers whose addresses are on file with the Foundation have assigned and printed numbers, so make sure you're on our mailing list. Read *Potential* carefully, your number may be in this very issue!



## Photo Category Returns To Scholarship Program; What Image Says "Thrift" To You?

In announcing the 2015 College Scholarship Program (see full story on page 3) the Foundation noted that the photo-based application option that was introduced in 2014 will return as one of three application categories in the coming year.

"Last year we had an overwhelming response in the photo category with more than 75 images submitted," said Foundation Executive Director Kyle Swisher.



"In our first year of the photo category we didn't place any restrictions on the entries. And while some of the 'selfies' were fun to see, we wanted to have our photo applicants put more thought into their entries like our essay and video applicants do."

Photographers who want to submit a picture and compete for the \$1,000 photo scholarship will need to capture an image that conveys the credit union value of "Thrift."

For details:

[cufound.org/college-scholarship](http://cufound.org/college-scholarship)

## Board of Directors

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

Fred Caprio  
Maggie Fielding  
Janet Oursler  
Jacqueline Smith  
Beverly Zook



## Contact

Kyle Swisher, Executive Director  
443 325-0771 or mail to:  
CU Foundation MD|DC  
P.O. Box 190  
Glenelg, MD 21737-0190  
[www.cufound.org](http://www.cufound.org) • [info@cufound.org](mailto: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.



**Congratulations 2014 Scholarship Winners!**  
Winning essays, photo, & video at [cufound.org/college-scholarship](http://cufound.org/college-scholarship)



(Not all scholarship winners shown)

## Scholarship Program Provides Youth Outreach Opportunities; New Online Portal Eases Application & Judging Process

*\$12,000 in Scholarships Available To All MD & DC Credit Union Members*

The Foundation's 2015 College Scholarship Program is now underway.

The 2015 topic for essay and video applicants is: "Imagine that you are talking with a friend. Explain to them the value of your credit union membership."

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

Any college- or trade school-bound member of a credit union based in Maryland or D.C. is eligible to apply. Parental membership does not qualify an applicant. The scholarship program is completely turnkey and free to MD & D.C. credit unions.

Credit unions receive access to:

- \$12,000 in scholarship awards (ten \$1,000 essay-based, one \$1,000 video-based & one \$1,000 photo-based award)
- Online application process
- Lobby posters (as many as you need!)
- Scholarship graphics
- Statement stuffer artwork

- Sample newsletter/web articles
- A panel of 100+ volunteer judges!

**On-line Resource Materials:**  
[cufound.org/credit-union-resources/college-scholarship](http://cufound.org/credit-union-resources/college-scholarship)

"We structure the scholarship initiative to encourage credit unions to offer the program as if it's their own," noted Foundation Executive Director Kyle Swisher. "Scholarships are a great tool for credit unions to use to increase youth membership and educate young adults on credit union values and services. Every credit union in Maryland and D.C. should promote this free program as a service to their members." Promotional kits are mailed to credit unions in the fall and include a supply of lobby posters, a sample newsletter article, and links to graphics, online applications, and more. Materials are also available at the Foundation's website.

After the March 31, 2015 deadline every credit union with applicants receives copies of their members' entries and standing among the field of applicants. "Many credit unions recognize their members who apply by providing gift cards or a scholarship of their own, even if they don't end up in the top ten," added Swisher.

### You Be The Judge!

Join the Credit Union  
Scholarship Judges' Panel

- ✓ Ten essays or less to read & score
- ✓ Entire rating process now online
- ✓ All scoring instructions & tools provided
- ✓ Help young credit union members earn college scholarships!

Interested? Email your  
name, address & phone:  
[scholarship@cufound.org](mailto:scholarship@cufound.org)





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



## 2014 Contribution Form

	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

\* Credit Unions, use the on-line Recognition Calculator at [cufound.org/donate](http://cufound.org/donate) to easily calculate donor recognition levels

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

Apply my gift:

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

- ☐ Where The Need Is Greatest
- ☐ Direct Grants To Help Credit Unions
- ☐ Endowment Fund For The Future
- ☐ CU Staff Training Scholarships
- ☐ Small Credit Union Development Programs
- ☐ Financial Literacy Initiatives

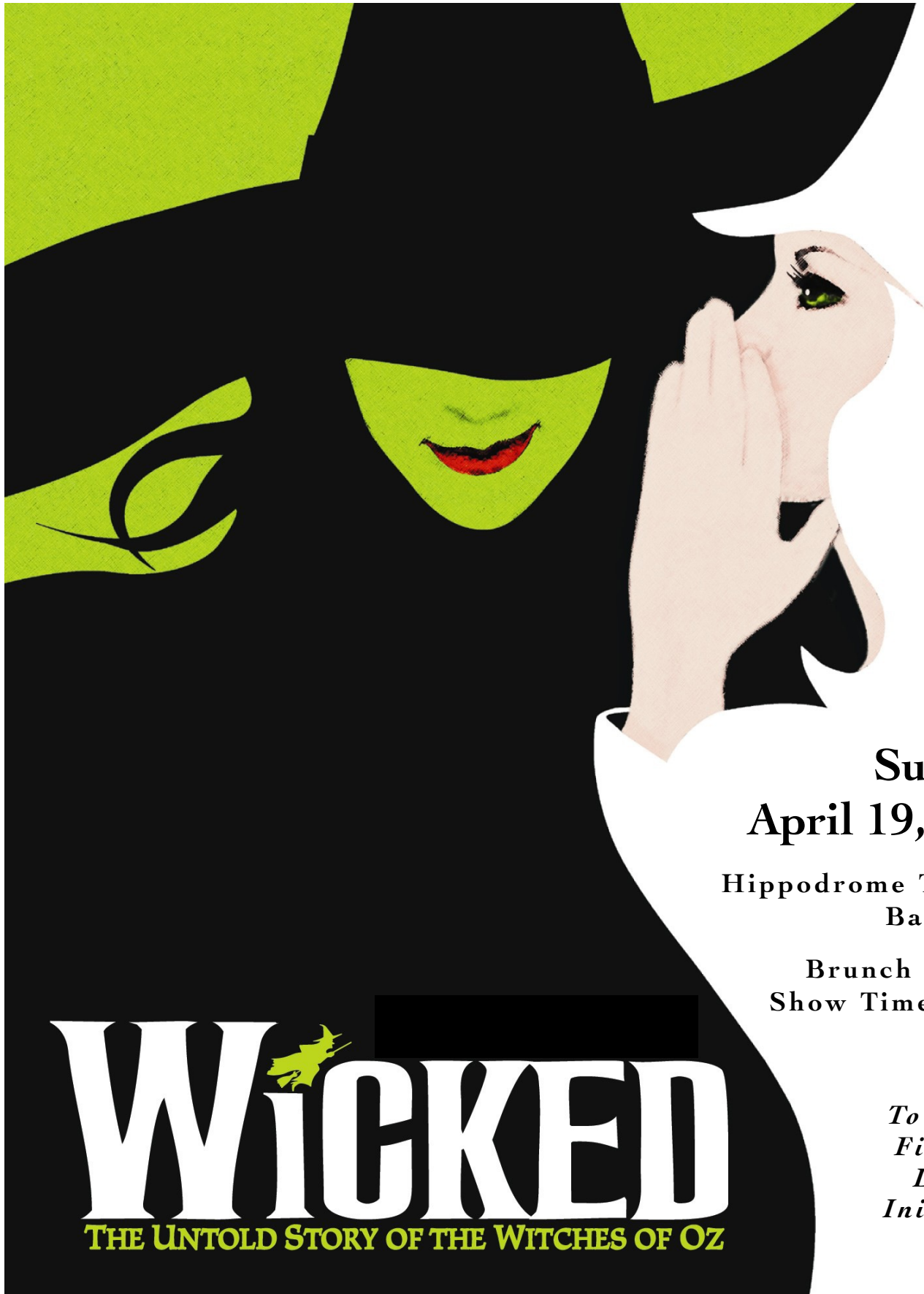
- ☐ Contact me about the Community Investment Fund
- ☐ Contact me about the Giving Investment Fund Term CD

Mail to: **CU Foundation**  
**PO Box 190**  
**Glenelg, MD 21737-0190**

***Your Tax-Deductible Gift Is Greatly Appreciated!***



*The Credit Union Foundation MD | DC Presents  
3-Time Tony Award Winning Broadway Production*



**Sunday,  
April 19, 2015**

**Hippodrome Theatre  
Baltimore**

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

# **WICKED**

**THE UNTOLD STORY OF THE WITCHES OF OZ**

*To Benefit  
Financial  
Literacy  
Initiatives*

Told from the perspective of the witches of the Land of Oz, this wildly-popular production's plot begins before and continues after Dorothy's arrival in Oz from Kansas and includes several references to the 1939 film and author Frank Baum's novel.



Wicked tells the story of two unlikely friends, Elphaba (the Wicked Witch of the West) and Glinda (the Good Witch of the North), who struggle through opposing personalities and viewpoints, rivalry over the same love-interest, reactions to the Wizard's corrupt government, and ultimately, Elphaba's public fall from grace.

We've reserved the atrium at the historic Hippodrome Theater for your special day. Enjoy a wide 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.

You'll be escorted through a private entrance into the beautifully-restored theatre and to your seats. Fill the moments before the show reviewing your PlayBill and the names of the event's Sponsors, the champions of this event. Proceeds from the 2015 Friend-raiser support the Foundation's financial literacy programs.



*Tickets Are Limited - Don't Delay*

**Sunday, April 19, 2015**

**Hippodrome Theatre, Baltimore**

**Brunch - 11AM**

**Show Time - 1PM**

Questions? (443) 325-0771

info@cufound.org

Mail To:

**CU Foundation**

**PO Box 190**

**Glenelg, MD 21737-0190**

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

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

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

\_\_\_\_\_

\_\_\_\_\_

☐ Wizard Sponsor  
\$2,500 (Includes 8 Premium,  
5th Row Center Orch. Tickets)

☐ Glinda Sponsor  
\$2,000 (Includes 10 Tickets)

☐ Elphaba Sponsor  
\$1,500 (Includes 8 Tickets)

☐ Flying Monkey Sponsor  
\$800 (Includes 4 Tickets)

☐ \_\_\_\_\_ Individual Tickets  
\$160 Each