

Potential

Improving Lives By Serving Credit Unions, Their Staff & Members



Issue N° 25

Fall/Winter 2015

PLEASE ROUTE:

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

Roycroft Masters Program Offers ALM Modeling Assistance & More

Credit unions with \$100 million in assets or less are eligible for free advisory sessions, reduced-fee ALM Modeling services....



Page 2

MOTOWN THE MUSICAL

Broadway's MOTOWN selected 2016 "Friend-Raising" event - plan to attend the Foundation's March 13, 2016 event - proceeds support financial literacy programs. . .

Page 2

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

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



Page 3

"Wine Me Up!" Un-Corks a Bouquet of Grant Support

Imaginative Fund-Raising Event Exceeds Expectations As Wine Donors & "Pull" Participants Embrace New Effort

The Foundation's first ever "Wine Me Up!" wine-pull event met with success at the 2015 MD | DC CUA Annual Meeting and Convention held in Ocean City, MD, netting over \$2,800 to support the Foundation's Training Grant Program.



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.

"People were so excited and supportive," said Foundation Advancement Chair Jo Ann Talbot. "We'll definitely be doing Wine Me Up! again!"

The MD | DC Credit Union Association helped to make the wine pull a success by providing the wine bags and promoting the event.

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



Alan Davis
Don DiMatteo
EP FCU
Maggie Fielding
Michelle Fox
Frazier's On The Avenue
Jeff Goff
Greenbelt FCU
Danny Gregg
Lynn Gregory
HEALTHCARE 1st FCU



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Mary Burrs
Nick Calvaresi
Fred & Becky Caprio
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Chessie FCU
Patrick Connors
Chris Conway
CUMA
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Thank You
Wine Me Up
Donors!

Marriott FCU
Market USA FCU
Masters, Mates & Pilots FCU
Janet Miles
Mike Mahney
Joan Moran
Morgan Keller
Marsha King
Kelly Mosher
Janet Oursler
PEPCO FCU
Post Office Credit Union MD
Cindy Prestandrea
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Build Your Credit Union's Auto Loan Portfolio; Show Your Support For Financial Literacy

Enterprise Car Sales is the best friend a credit union can have when it comes to generating auto loans. And with 12-month, 12,000 mile limited powertrain warranties, free Carfax reports, vehicle certifications, and more, they also help credit unions keep their members very happy.

"Enterprise car sales have propelled our car loans to new levels year after year," said GPO FCU CEO Tim Anderson. "They provide free promotional materials and all the support we need to make this program successful for us and our members."

Enterprise Car Sales is also a champion of financial literacy efforts and have pledged to donate \$50 for every direct sales referral from local credit unions. Those funds are used to support the Foundation's

direct-to-credit union grants and the Millionaire's Club high school program.

enterprise
\$483 million CU
loans generated
in 2014 alone!

As an added incentive, Enterprise is offering super trade-in values (KBB + \$500) from December 26, 2015 to January 3, 2016 for referred members!

Enterprise helps spur sales with top-notch television spots for both network and cable channels to create more auto loan opportunities for credit unions.

Sign up by November 10, 2015 to participate. In the Baltimore Metro area contact Sue Kelley at (301) 674-1523 (Suzanne.A.Kelley@enterprisecarsales.com) or in DC Metro and VA, contact Gretchen Kim at (301) 672-3465 (Gretchen.A.Kim@enterprisecarsales.com) or visit the Foundation's credit union resource page cufound.org/enterprise.

Roycroft Masters Offer ALM Help, Modeling Discounts, Training Grants, Fee Reductions & Free Advisory Sessions

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



- Governance
- Starting or evaluating new programs or member services
- Prepping for NCUA examinations

Any Maryland or D.C.-based credit union with \$100 million or less in assets is eligible.

Links to the Roycroft Masters engagement application as well as the ATON and Total-ALM preferred pricing links are available at: cufound.org/roycroft.

Details on the training grant component of the program can be found at: cufound.org/training.

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.



The CU Foundation MD|DC Presents
Broadway Smash Hit

Hippodrome Theater Baltimore
Sunday, March 13, 2016
Pre-Show Champagne Brunch
Info: cufound.org/friendraiser

Capture Image That Conveys "Service," Win \$1,000!

The 2016 College Scholarship Program is underway (see full story on page 3) and the popular photo category is back!

Baltimore Co.
Employees
FCU member
Autumn Miller
captured the
\$1,000 prize in
2015 with this
photo depicting
"Thrift."



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 "Service."

For details visit: cufound.org/scholarship.

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www.cufound.org • info@cufound.org

If you would like to be removed from our mailing list, please let us know. The CU Foundation of MD & DC is a 501 (C) (3) public charity.

Congratulations 2015 Scholarship Winners!
Winning essays, photo, & video at cufound.org/scholarship



(Not all scholarship winners shown)

Scholarship Program Provides Rare Youth Outreach Opportunities; Online Application Process Easy For College-Bound Members

\$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 2016 topic for essay applicants is:
"You and a friend would like to start building your credit. Discuss with your friend what good credit is, ways to start building credit, how your credit union can help, and the benefits earned by having good credit."

This year's video topic:
"Create a 60-second video that displays the importance of financial literacy."

Photographers are invited to capture an original photograph that represents the credit union core value "Service."

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 to offer as their own.

The Scholarship Program includes:

- \$12,000 in scholarship awards
- Easy online application link
- Lobby posters
- Scholarship graphics
- Statement stuffer artwork

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

Lobby Posters & Resource Materials
cufound.org/cuscholarship

"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 young adults on credit union values and services. Every credit union in Maryland and D.C. should promote this free program as a premium offering for their members."

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

After the March 31, 2016 deadline credit unions with member applicants receive a report noting who entered and their standing so they may elect to reach out to those members. "Many credit unions chose to reward their members who apply by providing gift cards or a letter of support, even if they don't end up among the top contenders," added Swisher.

You Be The Judge!

*Join the Credit Union
Scholarship Judges' Panel*

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

Go to: cufound.org/judge



First Financial FCU's Chelsea Adams was the winner of the Foundation's "Web Scavenger Hunt" grand prize, a 32" Magnavox LED HD Smart TV.

Visit the Foundation's new site at cufound.org for news, grant announcements, and program details.

Financial
Federal Credit Union
of Maryland

Non Profit Org
US Postage
PAID
Permit # 87
Columbia MD



Improving Lives By Helping Credit Unions Serve Their Members & Communities



2015 Foundation Support 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 to easily calculate donor recognition levels

I am proud to support the Credit Union Foundation MD|DC!

Enclosed is my deductible donation of \$ _____

Apply my gift:

- ☐ 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 NCUA-approved Charitable Donation Accounts
- ☐ Contact me about the Community Investment Fund

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

Your Tax-Deductible Gift Is Greatly Appreciated!