CREDIT UNION FOUNDATION MD | DC

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, reducedfee 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.



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Thank You Wine Me Up Donors!

Marriott FCU
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Build Your Credit Union's Auto Loan Portfolio; Show Your Support For Financial Literacy

nterprise

\$483 million CU

loans generated

in 2014 alone!

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.

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 televi-

sion 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.

The program offers:

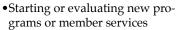
- Pro bono one-on-one assistance from the Foundation's Roycroft Masters - experienced credit union professionals dedicated to help emerging credit unions
- Reduced pricing from ALM modeling service provider
- Grants to pay up to 75% of the cost of ALM training

"When the Foundation announced their ALM program we requested information on the pre-negotiated fees from the participating ALM modeling providers," notes St. Agnes FCU CEO Jim Whipp. "The preferred pricing was attractive and we engaged one of the providers and have been very pleased with the decision."

The Roycroft masters program goes beyond ALM modeling benefits. Gratis advisory sessions are offered to help credit union professions and volunteers to deal with pressing issues including:

• Building loan portfolios

Governance



• 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.



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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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 • info@cufound.org

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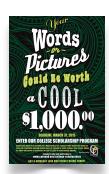


Scholarship Program Provides Rare Youth Outreach Opportunities; Online Application Process Easy For College-Bound Members

\$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.

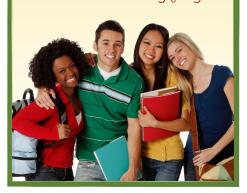
After the March 31, 2016 deadline credit unions with member applicants receive a report noting who entered and their standing so they may elect to reach out to those members. "Many credit unions chose to reward their members who apply by providing gift cards or a letter of support, even if they don't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





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

PO Box 190

Mail to: **CU Foundation**

Glenelg, MD 21737-0190

Your Tax-Deductible Gift Is Greatly Appreciated!