

**The Credit Union Connection
COMMUNITY OUTREACH**

**TABLE OF CONTENTS
(Alphabetical by Topic)**

INSTRUCTION: This document may be reviewed in several ways:

1. Scroll through each page to review all of the entries in the document.
OR
2. To go directly to a specific credit union or topic:
 - a. Click on the credit union name under the desired topic below, Table of Contents (Alphabetical by Topic).
OR
 - b. Click on the credit union name or topic listed on page 2, Table of Contents (Alphabetical by Credit Union Name).
OR
 - c. Use the Bookmark feature and click on the credit union name or desired topic.

TOPICS

Annual Safety Day

[*Fire Police City County Federal Credit Union*](#)

Branch Sharing

[*Frontier Credit Union*](#)

Community Festival

[*Fairmont Federal Credit Union*](#)

Directory of Member-owned Businesses

[*Alternatives Federal Credit Union*](#)

Novel Service Delivery Method

[*Bull's Eye Credit Union*](#)

Serving Hispanic Communities

[*Founders Federal Credit Union*](#)

Serving Low-Income Residents and Underserved Areas

[*Anheuser-Busch Employees' Credit Union*](#)

[*Hiway Federal Credit Union*](#)

Serving Military Families

[*Dover Federal Credit Union*](#)

Serving Multicultural Communities

[*Founders Federal Credit Union*](#)

[*Hawthorne Credit Union*](#)

[*Hiway Federal Credit Union*](#)

**The Credit Union Connection
COMMUNITY OUTREACH**

Serving Religious Organizations

[*Evangelical Christian Credit Union*](#)

Serving the Youth Community

[*Three River Federal Credit Union*](#)

Supporting Individuals with Special Needs

[*Dover Federal Credit Union*](#)

Welcoming Members with Dogs

[*Cities Credit Union*](#)

Youth Services

[*Mission SF Federal Credit Union*](#)

**The Credit Union Connection
COMMUNITY OUTREACH**

**TABLE OF CONTENTS
(Alphabetical by Credit Union Name)**

Alternatives Federal Credit Union _____	4
<u>Directory of Member-owned Businesses</u>	<u>4</u>
Anheuser-Busch Employees' Credit Union _____	4
<u>Serving Low-Income Residents and Underserved Areas</u>	<u>4</u>
Bull's Eye Credit Union _____	5
<u>Novel Service Delivery Method</u>	<u>5</u>
Cities Credit Union _____	5
<u>Welcoming Members with Dogs</u>	<u>5</u>
Dover Federal Credit Union _____	6
<u>Supporting Individuals with Special Needs</u>	<u>6</u>
<u>Serving Military Families</u>	<u>6</u>
Evangelical Christian Credit Union _____	6
<u>Serving Religious Organizations</u>	<u>6</u>
Fairmont Federal Credit Union _____	7
<u>Community Festival</u>	<u>7</u>
Fire Police City County Federal Credit Union _____	7
<u>Annual Safety Day</u>	<u>7</u>
Founders Federal Credit Union _____	8
<u>Serving Hispanic Communities</u>	<u>8</u>
Frontier Credit Union _____	8
<u>Branch Sharing</u>	<u>8</u>
Hawthorne Credit Union _____	9
<u>Serving Multicultural Communities</u>	<u>9</u>
Hiway Federal Credit Union _____	9
<u>Serving Underserved Areas and Multicultural Communities</u>	<u>9</u>
Mission SF Federal Credit Union _____	10
<u>Youth Services</u>	<u>10</u>
Three Rivers Federal Credit Union _____	11
<u>Serving the Youth Community</u>	<u>11</u>

**The Credit Union Connection
COMMUNITY OUTREACH**

Alternatives Federal Credit Union

125 North Fulton Street
Ithaca, NY 14850
Phone: 607-273-4611
www.alternatives.org
Charter: 23283
Assets: \$51 million
Year Chartered: 1979

Directory of Member-owned Businesses

The credit union's *Business Yellow Pages Program* is a free electronic listing of members-owned businesses to encourage members to shop with each other.

Anheuser-Busch Employees' Credit Union

1001 Lynch Street
St. Louis, MO 63118
Phone: 314-771-7700
www.abecu.org
Charter: 62715
Assets: \$863 million
Year Chartered: 1939

Serving Low-Income Residents and Underserved Areas

The American Eagle Credit Union (AECU) is a division of Anheuser-Busch Employees' Credit Union, one of the largest credit unions in the St. Louis Metropolitan area. The AECU was originally established to serve the low income and underserved communities in the south city area of St. Louis, Missouri. The credit union offers the community an array of services such as low cost loans, check cashing services and online account access. AECU has something for everyone.

Anheuser-Busch Employees' Credit Union felt that opening the AECU location was a great opportunity to reach out to areas that are left without financial resources. The credit union provides current and prospective members a member-centered alternative to high cost lending and check cashing service. The first AECU branch office is located in a building owned by DeSales Community Housing Corporation, a non-profit community revitalization group. The community leaders have been pleased with the credit union's efforts and consider the location an integral part of the ongoing neighborhood revitalization efforts. AECU has expanded to additional areas of the St. Louis metropolitan community and has increased its community outreach efforts.

The Credit Union Connection
COMMUNITY OUTREACH

Bull's Eye Credit Union

P.O. Box 1087
Wisconsin Rapids, WI 54495
Phone: 715-423-2650
www.becu.net
Charter: 66861
Assets: \$104 million
Year Chartered: 1932

Novel Service Delivery Method

Twice a month, the credit union's president travels to an assisted living facility to cash checks for the residents. Many of the residents do not drive, so the convenience of cashing a check or getting money for small items at the center substantially assists this underserved membership. This service also saves time for the facility staff to drive residents around town to cash checks or withdraw money from each of their financial institutions. The credit union's president finds this service very rewarding.

Cities Credit Union

3625 Talmage Circle, Suite 102
Vadnais Heights, MN 55110
Phone: 651-426-3773
www.citiescu.org
Charter: 63109
Assets: \$22 million
Year Chartered: 1936

Welcoming Members with Dogs

The credit union ensures that their office has a friendly atmosphere by welcoming members' dogs. It all started (by Chance) when an employee brought her new puppy in to see everyone at Cities. Shortly after, members started bringing in their dogs as well. Soon enough, the credit union started a collection of photos of all the dogs our members brought in to meet us, and over time the credit union acquired a wall full of photos of all their puppy patrons.

Every dog that comes in to our credit union gets a place on the wall, as well as a chance to win Dog of the Month. Each month, a dog is randomly selected and featured in the credit union's lobby as well as their scrapbook. The lucky winner gets a goody bag of treats and his or her mom or dad gets to share a special story about their beloved friend.

In addition to Dog of the Month, each December Cities will choose a Dog of the Year who will receive a prize, as well as a portrait sitting for that friendly, furry face.

The Credit Union Connection COMMUNITY OUTREACH

Dover Federal Credit Union

P.O. Box 2009
Dover AFB, DE 19902
Phone: 302-678-8079
www.doverfcu.com
Charter: 12443
Assets: \$199 million
Year Chartered: 1958

Supporting Individuals with Special Needs

Kent-Sussex Industries, Inc. (KSI) presented Dover Federal Credit Union (Dover FCU) with an Appreciation Award for its commitment to support rehabilitative training and employment for individuals who need specialized assistance to obtain and maintain an optimal level of employment. The credit union has subcontracted work with KSI for many years in addition to supporting its fundraising activities such as the annual golf tournament and calendar program.

Serving Military Families

The credit union has close ties to the military community at Dover Air Force Base, and is always willing to lend a hand when called upon. The credit union provides financial support for many base events in addition to *Money Matters for Kids* financial program offered by the *Kids Making Cents Club* for youth on the base. Dover FCU also works closely with the Family Services Support Squadron providing door prizes, give-aways, and financial support of activities on base.

Evangelical Christian Credit Union

955 West Imperial Highway
Brea, CA 92821
Phone: 714-671-5700
www.eccu.org
Charter 63837
Assets: \$973 million
Year Chartered: 1964

Serving Religious Organizations

The credit union strives to meet the needs of its members by working diligently to understand their needs, mission, and goals. The majority of the credit union's corporate members are non-profit organizations such as churches, Christian schools, mission sending agencies, and parachurch ministries. These types of organizations have different revenue sources and operate distinctly from for-profit businesses. The credit union partners with corporate members to enable them to perform their ministry more effectively through cash management services, investments, and financing services that are tailored to their operational needs. The credit union lends to churches in areas not served by commercial banks.

**The Credit Union Connection
COMMUNITY OUTREACH**

Fairmont Federal Credit Union

P.O. Box 2139
Fairmont, West Virginia 26555
Phone: 304-353-5320
www.fairmontfcu.com
Assets: \$211 million
Year Chartered: 1939

Community Festival

FUNancial Fest follows the credit union philosophy of “people helping people.” Regional credit unions partner to organize this family event. The Fairmont FCU, CWV TEL FCU, Hope FCU and West Virginia Central Credit Union are the sponsors.

The vice president of marketing for Fairmont FCU came up with the idea and the idea kept on growing. The event would not be possible to hold without the partnership of the credit unions. The festival is open to the public and provides an opportunity to reach out to the community. During the event, kids and parents can enjoy the many attractions and activities associated with the festival while also gaining a financial education. There were 500 people that attended the festival last year. The local media (TV, newspaper, and radio) cover the festival activities.

Fire Police City County Federal Credit Union

3306 N. Clinton Street
Fort Wayne, IN 46805
Phone: 260-484-2102
www.fpccfcu.org
Assets: \$69 million
Year Chartered: 1974

Annual Safety Day

The credit union’s membership is composed of public safety employees of the city and county; therefore, management hosts an annual event to promote safety. Representatives of the membership are able to display safety program materials. For example, the police department promotes “Bicycle Safety” by providing helmets for kids; reduces “Identity Theft” by providing tips on computer fraud; and promotes child and fire safety at the annual event. Other membership representatives display information regarding the drug awareness program (canine unit); animal safety (animal care and control unit); SWAT Team; and local hospital helicopter and rescue unit.

The Credit Union Connection COMMUNITY OUTREACH

Founders Federal Credit Union

607 North Main Street
Lancaster, SC 29720
Phone: 803-416-5081
www.foundersfcu.com
Charter: 24063
Assets: \$1.2 billion
Year Chartered: 1983

Serving Hispanic Communities

The credit union's membership is drawn from over 700 employee groups, two low income counties, two low income towns, and multiple low income census tracts. Founders FCU realized Hispanics were the largest growing population within its field of membership and developed a program to better serve this segment of its membership.

The credit union is committed to serve the Hispanic community. It implemented cultural diversity training for its employees. The credit union developed new products to better serve the Hispanic market. Some of the new products it developed include the free use of IRNet for money transfers, and services spoken in Spanish-language services such as Call 24 (i.e., account access by telephone), ATM, Founders Online and Visa Helpline. In addition, the credit union developed loan applications that use an individual tax identification number (ITIN) instead of a social security number. The credit union also allows the matricula consular card to be used for identification. To adequately market its products, the credit union's marketing materials are printed in Spanish and English-language. The credit union performs member outreach by attending Hispanic events such as fairs and benefits. The credit union also works with Hispanic organizations/community task forces, provides sponsorships and donates to community events.

Frontier Credit Union

P.O. Box 1211
Fort Dodge, IA 50501
Phone: 515-573-8991
No Website
Charter: 64117
Assets: \$10 million
Year Chartered: 1962

Branch Sharing

The *Credit Union Center* is the place of business for Frontier Credit Union and Postal Employees Credit Union. The Center is managed by the owner of the property, Frontier Credit Union, with input from the Center's board of directors. The credit unions share the full time staff and management. Expenses are

The Credit Union Connection COMMUNITY OUTREACH

prorated based on the number of members. This enables both credit unions to serve their members more fully than they could on their own.

Hawthorne Credit Union

1519 N. Naper Blvd.
Naperville, IL 60563
Phone: 630-369-4070
www.ehawthorne.org
Charter: 66882
Assets: \$161 million
Year Chartered: 1935

Serving Multicultural Communities

The credit union has served an ethnically diverse membership for many years and employs bilingual staff in every member contact area. In fact, the credit union can converse with members in more than seven languages. In 2003, it expanded its services to the Hispanic community by offering more services in the Spanish language, including: bilingual staff in every department, the credit union website, educational financial articles, an audio response unit, and a financial literacy program within the community.

Hiway Federal Credit Union

840 Westminster St.
Saint Paul, MN, 55130
Phone: 800-899-5626
www.hiway.org
Charter: 24360
Assets: \$663 million
Year Chartered: 1988

Serving Underserved Areas and Multicultural Communities

“Embracing and Astonishing the Underserved” or “Wowing the Individuals of Modest Means” describes this credit union’s service. The credit union’s commitment to its underserved community, which Hiway refers to as its Metro Community Area (MCA), is best illustrated through its diverse and friendly environment.

Hiway employs bilingual employees who speak eight different languages. This illustrates the credit union’s commitment to addressing the diversity within the underserved community and to service excellence towards those who are unable to speak or have limited English-speaking skills. Since the creation of the MCA, Hiway has penetrated the community with an incredible amount of success.

In addition to the employees’ cultural diversity, Hiway has three full-time business development employees who are consistently building and enhancing relationships with the underserved community by providing seminars,

The Credit Union Connection COMMUNITY OUTREACH

promotional events along with a wide range of meet-and-greet functions. Examples of the seminars include First Time Home Ownership, Identity Theft, Investment/Retirement and Youth Financial Literacy to name a few. Another example of the credit union's work is its focus on building member business lending opportunities with minority business owners inside the MCA.

Mission SF Federal Credit Union

3269 Mission Street
San Francisco, CA 94110
www.mission.coop
Charter: 20620
Assets: \$8.3 million
Year Chartered: 1971

Youth Services

In order to ensure long-term survival, credit unions must continue to add new members. This need to add new members is a challenge facing many credit unions today. Mission SF Federal Credit Union has found a successful way to add new members.

The credit union established Mission SF Community Financial Center. This nonprofit organization's mission statement is "expand economic opportunity for Mission District residents". As part of this mission, they created the Youth Credit Union Program (YCUP), which is a community based youth-run credit union program located in San Francisco's Mission District.

As members and operators of the credit union, youngsters gain front line experience in saving and investing money. Students learn details about running a financial service while developing math proficiencies, business skills, and leadership skills. More than 50 percent of the population in the Mission District are unbanked or without a relationship to a mainstream financial institution. These unbanked are forced to use fringe financial services at enormous cost. It is estimated that even more youth and children are unbanked.

Some of the steps taken by the YCUP to meet the Community Financial Center's mission statement and to reduce the number of people unbanked include:

- Not charging a fee to cash checks (the check cashing outlets in the area can charge up to 12 percent to cash a check);
- Pay 3 percent on member's savings (well above market rates);
- Provide money management training; and
- Provide office space inside Mission SF FCU for members to conduct transactions.

This relationship between YCUP and Mission SF FCU not only helps the youths in the area, but helps the credit union. YCUP has been in existence for 10 years.

The Credit Union Connection COMMUNITY OUTREACH

Currently, they have more than 500 members and more than \$85,000 in assets. Since all of the children in YCUP are members of Mission SF FCU, the credit union has more than 500 members that they would not otherwise have. In addition, many of the youths, after learning about money management, get their parents involved with the credit union.

Because of the success of the YCUP, Mission SF FCU will always have a good source for new membership. Both the Manager of Mission SF FCU and the Executive Director of Mission SF Community Financial Center have agreed to provide assistance to credit unions wishing to start a similar program.

Three Rivers Federal Credit Union

PO Box 2573
Fort Wayne, IN 46801
Phone: 260-490-8328
www.3riversfcu.org
Charter: 159
Assets: \$455 million
Year Chartered: 1935

Serving the Youth Community

The credit union partners with the local food bank, high schools, and engineers to construct a structure. The partners and youth collect and use over 80,000 cans to construct a structure.

The youth of the community host “can” drives. Credit union employees recruit volunteers; box and move the cans to the event; market the event; secure the event site; recruit judges and mentors; supervises the event; and coordinates the award banquet. In 2008, the credit union also provided five \$1,000 scholarships to the students.