



HAWAII CREDIT UNION LEAGUE

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January 22, 2009

To: Credit Union CEOs/Managers

From: Dennis Tanimoto, HCUL President

Re: Dora Maxwell Social Responsibility Recognition Award Program and the Louise Herring Award for Philosophy in Action.

Hawaii Credit Union League and Credit Union National Association are pleased to sponsor two recognition programs for credit unions: the Dora Maxwell Social Responsibility Recognition Award Program and the Louise Herring Award for Philosophy in Action. Both programs identify credit unions that demonstrate the credit union "People-Helping-People" philosophy. The Dora Maxwell Award program honors the work of credit unions in the community, and the Louise Herring Award program recognizes the practical application of credit union philosophy in daily internal operations.

When you enter the Dora Maxwell competition, your credit union will compete with others in the same asset category. Individual chapters involved in community activities are eligible to enter the chapter category. In 2008, Kekaha FCU won a national first place award for its VITA (volunteer income tax assistance) site project in the Dora Maxwell program.

Entrants in the Louise Herring competition will also compete with credit unions in the same asset category. There is no chapter category for the Louise Herring Award program. In 2007, Hawaii Community FCU won a national honorable mention for its "Ownership Counts" program that educated members on the uniqueness of their credit union.

State winners in both programs will advance to national competition for judging. **All state entries must be submitted to the League office by August 7, 2009.**

I strongly encourage you to enter either or both programs. These programs are an excellent way for your credit union to be recognized for its service to members and serve as an example for others to follow.

Enclosed you will find information and entry forms for the awards programs. These materials and Kekaha FCU's winning entry will be available on the League Web site at www.hcul.org. Please contact Communications Officer Laurie Okawa Moore at 203.6403 on Oahu or toll-free from neighbor islands at 1.888-331.JOIN (5646) for more information.

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Commonly Asked Questions About the National Recognition Awards

Q: Who was Dora Maxwell?

A: Dora Maxwell was an early credit union pioneer. One of the original signers of CUNA's constitution at Estes Park, Colorado, she worked as an organizer for the movement's trade association (then called the Credit Union National Extension Bureau) and held numerous volunteer positions at the local and national level. In addition to organizing hundreds of credit unions, she developed volunteer organizer clubs and worked with organizations on behalf of the poor.

Q: Who was Louise Herring and why is the award named for her?

A: Louise Herring was an active supporter, organizer and champion of credit unions. She was the Ohio delegate to the 1934 national credit union conference in Estes Park, Colorado, where she signed the original constitution for a national credit union association. Louise Herring believed that credit unions should work in a practical manner to better people's lives. She saw the credit union as more than just a financial institution. In her own words, "The purpose of the credit union is to reform the financial system, so that everyone can have his place in the sun."

Q: What time period do the award entries cover?

A: Leagues determine any qualifying time frames. In general, entries should cover the previous year's activities, but there are no exact deadlines prescribed. A good rule of thumb is that entries submitted by the September 4, 2009, deadline should cover activities taking place between June 2008 and June 2009.

Q: What's the difference between the Louise Herring Award and the Dora Maxwell Award?

A: The Dora Maxwell Social Responsibility Recognition Award is given to a credit union or chapter/multiple credit union group for its **social responsibility projects within the community**. The **award is given for external activities**. The Louise Herring Award for Philosophy in Action is given to a credit union for its practical application of credit union philosophy **within the actual operation of the credit union**. It is **awarded for internal programs and services**.

Q: Can a credit union enter both competitions?

A: Yes. Just be sure to clearly define which program the credit union is entering and how the activities submitted meet the program guidelines.

Q: Can a credit union enter the same entry in both competitions?

A: No. Because each program has different objectives and requirements, entries should be tailored to match the defined goals of the particular competition.

Q: Can a credit union submit the same entry to more than one league for state-level judging?

A: No. A credit union's entry may only be submitted to one league, even if the credit union pays dues in more than one state.

- Q.** Can a credit union submit more than one entry in either competition?
- A.** A credit union should submit only one entry per competition. Each entry can list the number of projects conducted in the timeframe established by the league, but the credit union **must select one** project that best exemplifies the criteria for each award. The questions on the entry form must be completed detailing the one project that was selected.
- Q:** Can a credit union chapter/multiple credit union group enter the Louise Herring Award for Philosophy in Action competition?
- A:** No. The Louise Herring Award for Philosophy in Action criteria is based on individual credit union performance.
- Q:** Why must a credit union supply financial information with its entry in the Louise Herring Award for Philosophy in Action?
- A:** A credit union must be in solid financial condition in order to provide the highest level of service to its members. Sound financial management ensures a credit union's ability to continue to provide that service, as well. Therefore, the entry **must** include current and previous year's (2 years total) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR). Entries received without the financial information will be disqualified.

The Dora Maxwell Social Responsibility Recognition Program

Purpose

To promote social responsibility among credit unions by formally recognizing their social achievements.

Procedure

Prior to judging, ensure you verify the credit union's asset size. Each league will select winners from each of the following categories:

- Less than \$5 million in assets
- \$5 - \$20 million in assets
- \$20 - \$50 million in assets
- \$50 - \$100 million in assets
- \$100 - \$200 million in assets
- \$200 - \$500 million in assets
- \$500 million or more in assets
- Credit union chapter/multiple credit union group

Only the first place winner in each category will advance to the national competition. If more than one has been chosen, please send just one for judging at the national level. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.

Plaques for state-level winners are available at cost to leagues. Credit Union National Association (CUNA) will provide the national award plaques.

Enclosed is an entry form to reproduce and distribute to credit unions along with information about the program. The program entry form included in the packet **must be completed** and submitted with the entry. (Entries received at the national level without completed entry form will be returned.) We also strongly recommend that the credit union completes and follows the checklist that is provided.

Leagues determine any qualifying time frames.

Chapter/multiple credit unions groups' entries should describe a project or activity that was conducted as a chapter/multiple credit union group, not credit unions' individual contributions or projects.

Submit only one entry form, even if there were multiple projects. If a credit union conducted multiple projects, they must pick their most successful and/or unique project and complete the entry form based on that one project. Providing promotional materials for that one project is essential but additional materials for other projects can be included in the entry.

Eligible Activities

Credit unions could receive an award for involvement in almost any kind of activity that helps other people or strengthens the structure of a community. This might include raising funds for charity, educational activities, or community involvement projects, such as a volunteer fair, building low-income housing, or loaning employees a few hours a week to work in hospitals,

retirement homes, schools, etc. In the resource section of this packet, a summary of 2008-2009 national winners, which provides additional ideas, is included.

The Selection Process

Credit unions will submit their project binder, album or spiral bound book, along with a completed, typed entry form (**required**). Support materials for the project should be included in the binder, album or book. Please no electronic media. We also strongly recommend that the credit union completes and follows the checklist that is provided.

Each league will appoint a selection committee. Some leagues have judged each other's state entries. Leagues should judge the entries using the same guidelines. In addition to using the enclosed standardized score sheet, the judges should also take into consideration the following:

1. What were the goals of the project and how did they show social concern for the community?
2. How did the project help support the needs of the community?
3. Were the project's target audience(s) defined, including who was involved and who benefited?
4. What strategies were used to reach the project's goal?
5. How were the project's promotional materials targeted to the intended audience(s) and how did they communicate the project's goals?
6. How is this project unique? How does it demonstrate extraordinary effort and devotion of time and organization by the credit union?
7. Were the measurable or defined results of the project achieved?
8. Did the project demonstrate credit union values of mutual self-help, cooperation, economic empowerment and volunteerism?

Submitting Winning Entries

Leagues then select winners in each category and prepare to forward their **first-place selections**. First, the League Submission Sheet is completed and sent along with the winning entries to CUNA at the address indicated on the sheet. Next an Entry Fee Payment Form is completed and sent along with a share draft to CUNA at the address indicated on the form. (Reminder: Only one first-place winner per asset category can advance to the national competition. If multiple first-place awards are given at the state level, a tiebreaker must be conducted. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.)

In the national competition, CUNA's appointed Awards Committee judges the entries.

2009 Entry Form for the Dora Maxwell Social Responsibility Recognition Award

The Dora Maxwell Social Responsibility Recognition Award recognizes a credit union or chapter/multiple credit union group for its social responsibility work and charitable projects that support its community. This award is not for projects that are directed at and/or benefit a credit union's membership but rather focus on work in the community.

- Please include significant promotional materials, descriptions and photos of project/event with your entry form.
- Submit materials in a three-ring binder, album, or spiral-bound book.
- Follow the format of the entry form. Type your responses on the form provided.
- Please no electronic media.

Contact Person _____

Title _____ E-mail address _____

Credit Union Name _____

Street Address _____ P.O. Box _____

City _____ State _____ Zip _____

Phone Number _____ Fax Number _____

Asset size: ___ Less than \$5 million ___ \$5 - \$20 million ___ \$20 - \$50 million

million ___ \$50 - \$100 million ___ \$100 - \$200 million ___ \$200 - \$500

___ \$500 million+ ___ Chapter/Multiple Credit Union Group

Credit union's field of membership: _____

Number of credit union branches: _____

Number of credit union members: _____

Number of credit union employees: _____

Number of credit union employees responsible for implementing the project:

Answer the following questions (use additional paper if necessary):

a. If your credit union was involved in multiple projects, **please list them here**. If not, proceed to the next question.

b. Describe the **one** project that was the most successful and/or the most unique -- the **one** that best exemplifies the Dora Maxwell Social Responsibility Recognition Award. (The ensuing questions must be answered based on this **one** project.)

1. What were the goals of your project and how did they show social concern for the community? (Include measurable goals such as dollars budgeted, number of people impacted, etc.)

2. How did the project support the needs of the community?

3. Define the project's target audience(s), including who got involved and who benefited from the project.

4. What strategies were used to reach the project's goal?

5. How were the project's promotional materials targeted to the intended audience(s) and how did they communicate the project's goals?

6. How is this project unique? How does it demonstrate extraordinary effort and devotion of time and organization by the credit union?

7. Please describe the measurable or defined results the project achieved.

8. How does the project demonstrate credit union values of mutual self-help, cooperation, economic empowerment and volunteerism?

Include this form in your entry and return to your league by August 7, 2009.

Checklist for Dora Maxwell Social Responsibility Recognition Award Entries

The following checklist will ensure that Dora Maxwell Social Responsibility Recognition Award entries are complete. Please include the completed checklist with your entry form.

- _____ Does the entry include **one** completed, typed entry form listing the credit union's name, address, FOM, number of members, number of employees, number of employees responsible for implementing the project, a contact person, and a description of **one** project (Question b)?

- _____ Does the entry form state that it is intended for the Dora Maxwell Award program? Does the project fit within the description listed on the top of the entry form?

- _____ Does the entry form reflect your credit union's current asset size?

- _____ Are all materials either in a three-ring binder, album or a spiral-bound book?

- _____ Does the entry describe the measurable goals of the program, including budgets, numbers of people involved, etc.?

- _____ Does the entry list the groups the program tried to reach and describe outreach strategies?

- _____ Does the entry show how activities were promoted and include sample articles, ads, flyers, brochures, descriptions and photos?

- _____ Does the entry include a timetable, budget, and results in the project description? (Be sure and include dollars and numbers.)

- _____ Is the typed entry form concise and readable? (Remember, more isn't always better!)

Include this checklist with your entry and return to your league by August 7, 2009.

The Louise Herring Award for Philosophy in Action

Purpose

To promote credit union philosophy by formally recognizing credit unions that demonstrate in an extraordinary way the practical application of that philosophy.

Procedure

Prior to judging, ensure you verify the credit union's asset size. Each league will select winners from each of the following categories:

- Less than \$50 million
- \$50 - \$250 million
- More than \$250 million

Only the first place winner in each category will advance to the national competition. If more than one has been chosen, please send just one in each category for judging at the national level. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.

Plaques for the state-level winners are available at cost to leagues. Credit Union National Association (CUNA) will provide the national award plaques.

Enclosed is an entry form to reproduce and distribute to credit unions along with information about the program. The program entry form included in the packet **must be completed** and submitted with the entry. (Entries received at the national level without completed entry form will be returned.)

Leagues determine any qualifying time frames.

Eligible Activities

Credit unions could receive an award for programs or policies that demonstrate their commitment to the practical application of the "People-Helping-People" philosophy. Some examples of eligible activities are:

Provisions for the small saver or borrower.

Member programs for groups that are often economically challenged.

Internal programs or services that help to differentiate the credit union from other financial services' providers.

Programs that do an extraordinary job of encouraging thrift and provide a source of unbiased money management and consumer information, which would be difficult or impossible to obtain elsewhere.

Evidence of an exceptional degree of service to members.

In the resource section of this packet, a summary of 2008-2009 national winners is included which provides additional ideas.

The Selection Process

Credit unions will submit to their league a project binder, album, or spiral bound book, along with a completed, typed entry form (**required**), and 2 years' (current and previous year - **required**) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR). Support materials for the project should be included in the binder, album, or book. Please no electronic media. We also strongly recommend that the credit union completes and follows the checklist that is provided.

Before entries are judged, analyze the financial statements to determine whether the credit union is operating in a safe and sound manner. This criterion must be met in order for a credit union's entry to be considered for the award.

In addition to using the standardized scoring sheet, the following should be taken into consideration:

1. Is the credit union operating in a safe and sound manner?
2. Did the credit union's project help their members and demonstrate the credit union philosophy?
3. How did the implementation steps allow the credit union to achieve its results in putting its philosophy in action?
4. Did the credit union's contribution go beyond what is normally expected of a credit union? Was project different from day-to-day operations?
5. How well did the credit union educate its members about the program/project and demonstrate that it showed true credit union philosophy?
6. Is it a program/project that will serve members on an ongoing, consistent basis?
7. Did the credit union show its commitment to credit union principles of democratic structure, service to members, ongoing financial education, and social goals?
8. Did the credit union list the measurable and defined results achieved?

Submitting Winning Entries

Leagues then select winners in each category and prepare to forward their **first-place selections**. First, a League Submission Sheet is completed and sent along with the winning entries to CUNA at the address indicated on the sheet. Next an Entry Fee Payment Form is completed and sent along with a share draft to CUNA at the address indicated on the form. (Reminder: Only one first-place winner per asset category can advance to the national competition. If multiple first-place awards are given at the state level, a tiebreaker must be conducted. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.)

In the national competition, CUNA's Awards Committee judges the entries.

2009 Entry Form for the Louise Herring Award for Philosophy in Action

The Louise Herring Award for Philosophy in Action is given to a credit union for its practical application of credit union philosophy within the credit union. It is awarded for extraordinary, internal programs that are focused on its membership and create services that benefit its members. This award is not for charitable work that is directed outside or extended beyond a credit union's membership.

- Please include promotional materials, descriptions and photos of project/event with your entry form.
- Current and previous years' income statements and balance sheets and/or NCUA Financial Performance Report **must** be included with the entry materials.
- Submit materials in a three-ring binder, album, or spiral-bound book
- Follow the format of the entry form. Type your responses on the form provided.

Contact Person _____

Title _____ E-mail address _____

Credit Union Name _____

Street Address _____ P.O. Box _____

City _____ State _____ Zip _____

Phone Number _____ Fax Number _____

Asset size:

_____ Less than \$50 million _____ \$50 - \$250 million _____ Greater than \$250 million

Credit union's field of membership: _____

Number of credit union branches: _____

Number of credit union members: _____

Number of credit union employees: _____

Number of credit union employees responsible for implementing the project:

Answer the following questions (use additional paper if necessary):

a. If your credit union was involved in multiple projects, **please list them here**. If not, proceed to the next question.

b. Select and describe the **one** project that was the most successful and/or the most unique -- the **one** that best exemplifies the Louise Herring Award for Philosophy in Action. (The ensuing questions must be answered based on this **one** project.)

1. How did your project help your members?

2. Describe how your credit union implemented the project (i.e., explain the process).

3. How does the project differ from day-to-day operations? How could it be used throughout the credit union system?

4. Explain how members were educated about the project/process and how it showed true credit union philosophy.

5. How is this project going to be used to serve the credit union's members on a consistent basis?

6. How does the project show your credit union's commitment to the credit union principles of democratic structure, service to members, on-going financial education, and social goals?

7. Please describe the measurable or defined results the project achieved.

Include this form in your entry and return to your league by August 7, 2009.

Checklist for Louise Herring Award for Philosophy in Action Entries

The following checklist will ensure that Louise Herring Award for Philosophy in Action entries are complete. Please include the completed checklist with your entry form.

- _____ Does the entry include **one** completed entry form listing the credit union's name, address, FOM, number of members, number of employees, number of employees responsible for implementing the project, a contact person, and a description of **one** project?
- _____ Does the entry form state that it is intended for the Louise Herring Award for Philosophy in Action program? Does the project fit within the description listed on the top of the entry form?
- _____ Does the entry include current and previous years' (2 years total) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR)?
- _____ Does the entry form reflect your credit union's current asset size?
- _____ Does the entry include promotional materials, descriptions and photos of the project and/or event?
- _____ Are all materials either in a three-ring binder, album, or a spiral-bound book?
- _____ Does the entry describe the program's goals and the actual results, including budgets, numbers of people involved, etc.?
- _____ Is the entry form concise and readable? (Remember, more isn't always better!)
- _____ Does the entry explain how the program demonstrates credit union philosophy in actual operations?
- _____ Does the entry show how the program went beyond what is normally expected of a credit union?
- _____ Does the entry demonstrate how members were educated about credit union philosophy?

Include this checklist with your entry and return to your league by August 7, 2009.

Sample Award Program Activities

The award programs differ in the following way: The Dora Maxwell Social Responsibility Recognition Award recognizes credit unions for external activities within the community; the Louise Herring Award for Philosophy in Action honors credit unions for exemplary internal programs and services.

The following examples help clarify activities appropriate to each award category.

Sample Dora Maxwell Award activities include, but are not limited to:

- Helping solve core community problems, such as housing, transportation, hunger, or literacy.
- Food, clothing, or school supply drives for the needy.
- Raising money on behalf of charitable organizations, such as the United Way or Credit Unions for Kids®.
- Helping an organization or agency with events or projects, such as coaching a Special Olympics team.
- Tutoring or reading to students at a local school.
- Sponsoring a community volunteer of the year award.

Sample Louise Herring Award activities include, but are not limited to:

- Services for members with unique financial needs, such as savings clubs for children or discounts for senior citizens, or other extraordinary efforts to serve the membership.
- Counseling for members facing financial difficulties.
- Educational seminars for members on retirement planning, car buying, budgeting or college financing.
- Efforts to educate members on the credit union difference.

2008 Dora Maxwell/Louise Herring Award Winner Summaries

DORA MAXWELL SOCIAL RESPONSIBILITY RECOGNITION PROGRAM

Dora Maxwell (Less than \$5 million in assets)

First Place:

Great Horizons Federal Credit Union (IN)

A team from Great Horizons FCU raised \$1,432, a total \$232 more than its goal, for the local American Cancer Society's Relay for Life. The team's members ranged in age from 13 to 70 and included the entire staff of the credit union. Funds were raised through sales of items such as candy bars and "beanies," a donation of a portion of a loan skip-payment program fee and donations from members and area businesses.

Dora Maxwell (\$5-\$20 million in assets)

First Place:

Kekaha Federal Credit Union (HI)

Kekaha FCU partnered with United Way and the Internal Revenue Service to serve as a Volunteer Income Tax Assistance (VITA) site. The credit union prepared 108 federal tax returns, far exceeding the original goal of 38 set by the IRS and United Way. Of the 108 returns, 26 qualified for Earned Income Tax Credits totaling \$41,660. Front-line staff served as intake officers and the credit union's manager earned the necessary certifications to file the returns. Initially the credit union planned to open Saturdays to prepare the returns, but found that it needed to provide the service during regular business hours as well to meet the schedules of many people in the community.

Second Place:

GraCo Federal Credit Union (MI)

GraCo FCU provided 232 backpacks filled with school supplies to 10 area elementary schools for distribution to kids in need. Each school also received a large box of additional supplies for use during the school year. The credit union raised funds by selling candles and soliciting donations of school supplies from members and by placing collection barrels in five stores.

Honorable Mention:

Pee Dee Federal Credit Union (SC)

PeeDee FCU sought to improve the financial knowledge of community members through its Financial Literacy Project. The project included raising funds for the Florence Area Literacy Council to use to purchase teaching materials, mobilizing staff to teach the courses, and raising awareness of the Council and financial literacy. The credit union raised \$730, exceeding its goal by \$130, by holding a bake sale, staff dress down day, a raffle, and soliciting member donations.

Dora Maxwell (\$20-\$50 million in assets)**First Place:****Evansville Federal Credit Union (IN)**

Evansville FCU raised \$11,000 for the construction of Ruth's House, a six-month residence that provides transitional housing for women who are recovering from alcohol and drug addiction. The credit union collected donations, held a "half-pot" raffle at its annual meeting, sold shirts, and also enlisted the help of high school students enrolled in advanced marketing classes. In a fund-raising project based on the popular television show "The Apprentice," teams of students raised \$5,000 for Ruth's House by selling candy, pizza, coupon books and raffle tickets.

Second Place:**Education Plus Credit Union (MI)**

Education Plus CU used a multitude of methods to become the number one fund-raising team for the local American Cancer Society's Relay for Life. Through involvement of its entire staff, the credit union raised \$14,014 through activities such as sales of luminaries, discount cards, candy, tulips, baked goods, cookbooks, and pizza kits, a casino bus trip, a bowl-a-thon, and a classic car show.

Honorable Mention:**Raytown-Lee's Summit Community Credit Union (MO)**

Raytown-Lee's Summit Community CU focused its community efforts on children, participating in the Partners in Education program with two school districts. Activities ranged from working one-on-one with students; to fund-raising for equipment; to reading to pre-schoolers; to holding a book drive that resulted in \$2,500 in donations and 2,500 books. The credit union promotes its involvement to members by devoting a wall highlighting its educational programs and activities.

Dora Maxwell (\$50-\$100 million in assets)**First Place:****Education First Credit Union (MI)**

Education First CU partnered with Detroit Public Television to raise funds for educational programming. The credit union's \$10,000 donation served as a challenge grant on December 11, which resulted in \$31,600 in new pledges, for a total of \$41,600 raised for educational programming. Credit union volunteers staffed the phones and made on-air appearances. The credit union distributed posters and fliers at schools to promote the event and received favorable publicity for its efforts.

Second Place:**Heartland Credit Union (MN)**

Heartland CU's coat drive provided 422 clients of a local social service agency with outerwear to protect them against Minnesota's harsh winter weather. The credit union organized drop-off sites for new or gently used, clean coats at 10 businesses and organizations located in convenient, high-traffic areas. In addition, the credit union's coat drive stimulated the agency to acquire additional coats, resulting in a total of 600 people actually obtaining coats.

Honorable Mention:

Telco Community Credit Union (NC)

The holidays were brighter for seven families because of the efforts of Telco Community CU. Its employees raised \$3,100 throughout the year by selling items such as raffle tickets, baked goods, donuts, and pecans for its Christmas for Disadvantaged Children project. In addition, each branch provided food and other items. The seven families, which included 21 children ranging from infants to teenagers, were provided Christmas gifts, clothing and food.

Dora Maxwell (\$100-\$200 million in assets)

First Place:

Class Act Federal Credit Union (KY)

Class Act FCU mobilized its resources to support the Every 1 Reads program, a community effort developed to improve the reading skills of the 20% of students in the Jefferson County Public Schools reading below their grade level. Class Act's 32 volunteer tutors included its board chair and 65% of its total staff. The credit union worked with seven schools tutoring 18 students. In addition, Class Act raised nearly \$1,200 from member donations and contributed \$6,500, or \$5 for each new member who joined the credit union in 2007 to the program, exceeding its \$5,000 fund-raising goal by more than 50%. The credit union played an active role in helping 91.5% of students read at or above grade level. Class Act received favorable publicity for its efforts including being featured in *Louisville Magazine*.

Second Place:

Financial Plus Credit Union (IL)

In just 30 days, employees of Financial Plus CU leveraged \$600 into more than \$34,000 to benefit those in need in its community. Inspired by Oprah Winfrey's "Big Give," the credit union's version provided \$100 to each branch and department. Through car washes, bake sales, various raffles, and other fund-raising activities employees generated funds for various causes, including helping a homeless family, purchase of a service dog for an autistic boy, donations to a veterans' home, senior center and food pantry, providing electrical work needed in the home of a family with special needs children, help for a family in which the mother awaited a kidney transplant as well as supporting other needs in the community.

Honorable Mention:

Mid Missouri Credit Union (MO)

Mid Missouri CU sponsored the Fort Leonard Wood Appreciation Night at the Springfield Cardinals baseball game held on Armed Forces Day. The credit union provided 1,800 free tickets to active duty military personnel and their families as well as coupons for hot dogs. The event also featured a "tee-shirt toss," a UH-60 Blackhawk flyover and concluded with fireworks. The credit union solicited donations from members and local businesses with the theme "Put a Soldier in a Seat" to help fund the event.

Dora Maxwell (\$200-\$500 million in assets)**First Place:****Rogue Federal Credit Union (OR)**

Rogue FCU reached out to area youth and young adults by creating age-based financial education programs and conducting sessions at the credit union and in the community. The credit union replaced an outdated youth savings club with its Saving Money Is Fun Kids Club, a tech-driven program for kids aged 0 to 11, featuring live events, a Web site and the chance to earn prizes when making saving deposits. Its CU Achieve program is aimed at 12 to 14 year olds and features seminars, a Web site and newsletter and financial products. Its CU Succeed program for those aged 15 to 18 years old, offers a variety of products and services to those who have completed a series of financial education seminars held once a week for a month. The CU Prosper program is directed at young adults aged 19 to 24 and features seminars on such topics as credit and credit reports and identity theft.

Second Place:**Three Rivers Federal Credit Union (IN)**

Three Rivers FCU took raising awareness of hunger and helping to alleviate it to a new level -- literally. Its sponsorship of "Canstruction" brought together staff from 11 engineering and architectural firms with area high school students to design and build giant structures made entirely of canned food. The structures were built at an area mall, judged in nine competitive categories and then the canned food was donated to the community's food bank. The public was invited to pick the People's Choice winner by leaving canned food brought from home to vote for a structure. In its second year, Canstruction yielded 83,529 cans of food, some 75% more than the inaugural year's total of 47,641 and represented the largest single donation in the food bank's history. The credit union also gained the support of nearly 20 area businesses who donated, or steeply discounted their products and services. More than 80 of Three Rivers' employees volunteered in the effort.

Honorable Mention:**LA Financial Credit Union (CA)**

LA Financial CU partnered with the NBA's LA Clippers to teach young people about money. Its "Kids Read to Achieve for Financial Literacy Program" rewarded the 17,729 participating elementary and middle school students in 19 school districts with visits by LA Clippers players, game tickets, and Clipper merchandise. Students earned the incentives by reading books about saving, budgeting and becoming financially fit. The credit union also presented three financial literacy workshops that enabled it to present financial education in a small group setting to underserved youth in Los Angeles County. In addition, 68 high school students competed for \$200 scholarships by submitting essays on financial literacy. A total of 52 schools participated in the program.

Dora Maxwell (Greater than \$500 million in assets)**First Place:****Chartway Federal Credit Union (VA)**

Chartway FCU sponsored a Black Tie and Bogey's event to benefit the Make-A-Wish Foundation. Credit union staff and volunteers contributed 1,670 hours to make the event

successful. The event involved significant campaign development, employee and member promotion, and donor support, as well as participation by national celebrities and entertainers. Chartway's board of directors and senior management team actively promoted participation and support through sponsorship acquisition and volunteer recruitment, media promotion and campaign development. The result: a total of \$382,500 raised to provide wishes for children fighting for their lives.

Second Place:

Landmark Credit Union (WI)

The goal of Landmark CU's Hispanic initiative was to open the credit union's doors and provide assistance to an underserved population. To that end, the credit union expanded its bilingual staff, offered innovative products to assist members in establishing credit, sponsored Volunteer Income Tax Assistance sites, provided remittance services and operated mobile sites for the Mexican Consulate through which individuals can apply for passports and matricula consular cards. Through these program components, Landmark has opened hundreds of accounts and offers loans at consumer-friendly rates.

Honorable Mention:

American Heritage Federal Credit Union (PA)

The Music Therapy Program at Children's Seashore House in Philadelphia is designed to help children recovering from debilitating injuries or facing life-threatening illnesses. American Heritage FCU's Kids-N-Hope Foundation, established in 1996, provides funds to support the Music Therapy Program through a variety of promotional events throughout the year. In 2007, the credit union contributed \$55,000 to the Music Therapy Program, bringing total contributions over the life of the program to \$455,000.

Dora Maxwell (Credit Union Chapter or Multiple Credit Union Group)

First Place:

Flatiron Chapter of Credit Unions (CO)

The Flatiron Chapter of Credit Unions sponsored a Credit Union Harvest Run/Walk to benefit Community Shares of Colorado. Community Shares connects state residents to more than 100 charities and causes that benefit the community. The event attracted more than 300 participants. Donations received through the Harvest Run/Walk comprised the largest single contribution to the agency for 2007. The event also raised awareness of the role credit unions play as corporate citizens in their communities.

Second Place:

Credit Union Miracle Day, Inc. (VA)

Credit Union Miracle Day, Inc. is the credit union title sponsor of the Credit Union Cherry Blossom Ten Mile Run, a partnership of 83 credit union sponsors and 40 partnering organizations that unite for the benefit of the Children's Miracle Network (CMN). The Run is a world class sporting event held each spring along the memorials in Washington, D.C. It is in its 36th year of operation. The project raised \$828,000. More than \$500,000 was distributed to hospitals in 19 states to help children at risk. The project also raised awareness of credit unions by lawmakers and staff members on Capitol Hill.

Honorable Mention:

Austin Chapter of Credit Unions (TX)

As part of its pledge to raise \$2.5 million over seven years to fund the Austin Chapter of Credit Unions Inpatient Wing at the Dell Children's Medical Center of Central Texas, the Austin Chapter conducted a number of fund-raising projects including a raffle with a goal of \$150,000. The chapter solicited the three raffle prizes: a Pontiac G6, two round-trip airline tickets and a flat panel television. More than 1,000 credit union employees from 19 credit unions sold tickets for the raffle. As a result, the raffle raised \$157,000. The Chapter also conducted a golf tournament that raised \$170,000.

LOUISE HERRING PHILOSOPHY IN ACTION PROGRAM

Louise Herring (Less than \$50 million in assets)

First Place:

Affinity First Federal Credit Union (ND)

Affinity First FCU partnered with Minot's Quentin Burdick Job Corps Center to allow students to complete their work-based learning requirement at the credit union. The result is a Job Corps Student Credit Union, the first organization of its kind in the U.S. The student credit union, located on the Burdick Job Corps Center campus, is operated by Burdick Job Corps students who are completing their education in preparation for becoming income-earning citizens. Training for Student Credit Union positions is conducted by employees of Affinity First. Since its inception, the Student credit union has employed 12 young people and opened 52 accounts at its office.

Second Place:

Upstate Federal Credit Union (SC)

The Fusion Initiative sponsored by Upstate FCU is designed to reach young people in Anderson County through the FUSION Warehouse Youth Center. The initiative includes an ATM placed at the Center, writing a grant proposal, holding ceremonies for a children's room, partnering with the Anderson University Business Department to operate a student-run credit union inside the FUSION Youth Center. The program also partners with SIFE-Students in Free Enterprise to market the student credit union branch and teach financial education; and with Work Link and Tri-County Technical College to teach financial skills to at-risk youth.

Honorable Mention:

Personal Care America Federal Credit Union (CT)

Personal Care America FCU's Planning Ahead for Cash Emergencies (P.A.C.E.) savings account is designed to cover unexpected cash outlays, and help to avoid dependence on credit cards and payday lending firms. The account carries an interest rate of one percent above the credit union's 12-month certificate of deposit, and pays a \$100 bonus to the first 100 members to reach a \$500 balance. Withdrawals are restricted to "unexpected and extraordinary" needs. As part of the program, members meet with credit union staff for financial counseling. Credit union staff help members design their personal systematic savings plan. Personal Care America opened 30 accounts with an average balance of more than \$1,000 in one month, and members saved nearly \$250,000 in systematic savings accounts in a six-month period.

Louise Herring (\$50 to \$250 million in assets)**First Place:****Jersey Shore Federal Credit Union (NJ)**

Looking to the future of its young members, Jersey Shore FCU created two youth clubs that teach children and teens about money management and the importance of saving. Little Stars Club members receive a membership kit that includes a "Saving Money Is Smart" activity book, bookmarker and crayons. The My Shore Teen Club gives teens insight into the important financial decisions they will face, thus preparing them for everything from college to investing. Since the inception of these clubs, both membership and deposits in these age groups has grown substantially.

Second Place:**Mid Oregon Federal Credit Union (OR)**

To improve the financial security of its members, Mid Oregon CU offers Free Financial Workshops that encourage members to build wealth through saving and investing. The workshops educate members in the basics of money management, and provide incentives to change patterns of behavior and improve members' financial condition. Workshops are conducted by volunteer Mid Oregon staff members. Seventeen employees (30% of the credit union staff) volunteered for this service in 2008. Total attendance was 167 members, 83% of whom indicated that they would return for future sessions.

Honorable Mention: (Tie)**St. Louis Community Credit Union (MO)**

The Freedom From Checking program inaugurated by St. Louis Community CU gives members a second chance, and helps members who are considered unbankable. The account has limitations intended to avoid pitfalls and prevent members from falling into destructive money management habits. The objective is to restore members to qualify for mainstream financial products and services. Members who successfully manage their Freedom From Checking accounts for six months become eligible for regular credit union checking accounts. In its first 15 months of operation, nearly 200 members opened accounts.

CSE Federal Credit Union (OH)

CSE FCUs' Credit Rebuilder Loan program offers credit-impaired members \$1,000 loans for 12 months at 18% APR with no credit report required; verified direct deposit or payroll deduction; and a three month minimum job time. The program is intended to help members avoid payday lenders and other high cost alternatives. The credit union granted loans to 890 members in 2007, totaling over \$1 million, in a four week period. Since the program's inception, only 13 loans have been charged off.

Louise Herring (More than \$250 million in assets)

First Place:

Credit Union 1 (AK)

The Credit Union 1 Credit Solutions program grants loans to members with no credit, limited credit or damaged credit, with the goal of helping those members become eligible for mainstream loans. The program offers education on loans, credit, collections and basic financial skills. There are no fees or late charges, and members have the opportunity to reduce their rate for on-time payments, enrolling for direct deposit and automatic payment. The Credit Solutions program has opened 480 loans totaling \$3.9 million for members who otherwise would not meet underwriting standards. The program represents almost two percent of Credit Union 1's consumer loan portfolio.

Second Place:

US Federal Credit Union (MN)

US FCU's Eastside Financial Center was created to bring low cost financial services to an underserved area of the credit union's market. The Center serves people of every income level, including numerous unbanked individuals. The Center offers access to a specialized menu of affordably priced financial products, along with a host of financial education programs. The goal of the EFC is to help people in the community learn, save and prosper. In its first five months of operation, the Center held 26 orientation sessions informing 461 members of the benefits of its IDA program. The branch also welcomed more than 250 new members with nearly \$1 million in consumer loans and \$2 million in deposits.

Honorable Mention: (Tie)

MECU of Baltimore, Inc. (MD)

Homeownership is often called The American Dream. As part of its commitment to members, MECU developed an integrated mortgage program to make buying and keeping a house easier, particularly for members of modest means. The credit union offers special mortgage products with reduced interest rates, provides access to education and support and partners with organizations that offer grants and loans or provide education to homeowners learning to manage home ownership. During 2007, 270 members registered for MECU's home buyer's workshops, and the credit union financed 151 new mortgages under the program.

Northwest Federal Credit Union (VA)

To appeal to its younger members, Northwest FCU created four youth club accounts, including the Sweet Pea account for newborns to age 3; the Westies Kids Club for children age 4 to 8; Plan It Now, for children age 9-12; and the First Rewards program for teens age 13-17. These programs provide both children and their parents with the tools they need to establish solid financial skills. In the first nine weeks of operation, the credit union opened 407 youth club accounts, and helped these members save a total of more than \$417,000.