

Dora Maxwell Award for Social Responsibility

The Hawaii Credit Union League and Credit Union National Association are pleased to sponsor the Dora Maxwell Social Responsibility Recognition Award Program



This recognition program identifies credit unions that demonstrate the credit union "People-Helping-People" philosophy through the work of credit unions in the community.

Entrants in the Dora Maxwell competition compete with credit unions in the same asset category. There is also a category for multiple credit union groups or chapters. Here are the 2009 national Dora Maxwell Award winners:

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

First Place:

Great Horizons Federal Credit Union (IN)

A team from Great Horizons FCU raised \$1,166 for the local American Cancer Society's Relay for Life, exceeding its \$1,000 fund-raising goal. The team's members included the entire staff of the credit union and ranged in age from 14 to 71. Funds were raised through sales of items such as candy bars, "beanies," and event luminarias, a donation of a portion of a loan skip-payment program fee as well as donations from members and area businesses.

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

First Place:

PeeDee Federal Credit Union (SC)

The sale of baked goods, logo items and backpacks, lobby collection jars and staff dress down days enabled PeeDee FCU to raise \$1,400 for Big Brothers Big Sisters, surpassing its \$1,000 fund-raising goal. The credit union also set out to assist in the recruitment of Big Brothers and Big Sisters, and succeeded in finding a volunteer to serve as a Big Sister. PeeDee raised awareness of the organization, which seeks to provide at-risk children with adults who serve as mentors and friends, through lobby displays, flyers, and its Web site.

Second Place:

Clarence Community & Schools Federal Credit Union (NY)

To expand its community outreach and provide students with hands-on financial experience, Clarence Community & Schools FCU opened a branch in the high school, the first student-run credit union in Western New York. The student-run branch offers greater accessibility to the credit union for students and staff, and promotes the benefits of saving money. The branch also helps prepare students for future employment by providing them with application, interview and work experience.

Honorable Mention:

Wyrope Williamsport Federal Credit Union (PA)

Wyrope Williamsport FCU helped members of their community protect themselves against identity theft at the same time it battled hunger. The credit union sponsored a Community Shredder Day and invited area residents to bring both personal documents to be destroyed and non-perishable food items to be donated to the Central Pennsylvania Food Bank. Credit union staff and volunteers from the National Honor Society also collected monetary donations and sold refreshments.

Dora Maxwell (\$20-\$50 million in assets)

First Place:

Hawaii First Federal Credit Union (HI)

Hawaii First FCU's Community Resource Center is a one-stop shop offering no-cost support to any resident of the county. The goal of the Resource Center is to help people overcome poverty and become self-sustaining. It offers a wide array of help including financial education, debt solutions, Individual Development Accounts, fraud prevention, job search assistance, small business development, computer access and training, vocational training and foreclosure prevention. Since opening in November 2008, the Center has provided more than 1,900 residents with hope for the future.

Second Place:

Communicating Arts Credit Union (MI)

Providing inner city students with the skill sets needed to succeed in the work place is the goal of the Academy of Finance (AOF) and one that Communicating Arts CU helps facilitate. AOF provides exposure to role models in business through classroom presentations, mentors, paid internships, special events, job shadowing and class trips. Each year CACU participates in these activities, including hiring at least one intern, and looks to this group for future staff. Typically, up to six AOF graduates are working at the credit union, including a branch manager. CACU also solicits support for AOF from other Michigan credit unions, both financial and hands-on.

Honorable Mention:

Coastal Community Federal Credit Union (TX)

After Hurricane Ike devastated the main and branch offices of Coastal Community FCU on Galveston Island, the credit union undertook a project to beautify the exterior of those offices, and to nourish the spirit, the body and the senses of the community. The result is the Coastal Community Garden, a unique effort designed to help feed the community's homeless. The community garden provides fresh fruits and vegetables to those in need, and a sense of belonging to all on the Island. One resident commented: "This is exactly what Galveston needs to cultivate—the ideas of creative, generous people who care about the island and its future."

Dora Maxwell (\$50-\$100 million in assets)

First Place:

Latino Community Credit Union (NC)

To help community members better understand the process of buying a home, Latino Community CU (LCCU) created a film, Angelica's Dreams. Produced with a grant from the Community Development Financial Institutions Fund, a program of the U.S. Treasury Department, the film tells the moving story of Roberto and Angelica, an immigrant Latino couple torn between staying in the U.S. and returning to their native land. The scenario gives a real-life depiction of the decisions involved in the home buying process, as well as some of the pitfalls. It also gives hope to those who thought they could not afford a home of their own. LCCU

produced 1,200 DVDs of the film, created 25,000 copies of an accompanying viewing guide, publicly screened the film in five locations nationwide, involved all credit union staff, and continues to screen the movie in its seven branches.

Second Place:

North Central Area Credit Union (MI)

The Christmas Charity Challenge food drive conducted by North Central Area CU challenged each of the credit union's 50 employees to participate. Employees answered the call, and the result was a total of more than 17,000 canned and dry goods donated to local food pantries by members and staff. Program incentives included a \$500 award given to the food pantry of the branch collecting the most food items, and \$100 awards to the credit union's other four branches for their local pantries. Employees were gratified by the number of members who provided donations. Even non-members gave food at credit union branches.

Honorable Mention:

Jersey Shore Federal Credit Union (NJ)

The Atlantic City Rescue Mission (ACRM) provides lifesaving care for homeless men, women and mothers with children in the southern New Jersey area. Jersey Shore FCU partnered with the Mission in a Bowl-A-Thon and a Help Feed the Hungry campaign to raise funds for the agency. Help Feed the Hungry included a plate drive, basket drawing and employee jeans days. These projects raised a total of \$6,775 to support the Mission's ongoing outreach programs. Like Jersey Shore FCU, the ACRM encourages individuals to volunteer to help empower others to become independent and self-supporting.

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

First Place:

Case Credit Union (MI)

CASE Cares, a nonprofit charitable organization formed by the credit union, focused its efforts on facilities to serve 108,000 special needs children in the Lansing community. The organization developed plans for a barrier-free playground and a Miracle League baseball field with a specially designed rubber turf surface. CASE Cares raised more than \$35,000 and received real estate donations to site the facilities. The organization brings people together to demonstrate credit union ideals of cooperation, economic empowerment and volunteerism.

Second Place:

O Bee Credit Union (WA)

O Bee CU's Amazing Money Maze, a corn maze in the shape of the credit union's logo, helped teach basic financial facts to children, youth and adults in an entertaining manner. The project also raised funds for the Asset Building Coalition. As participants worked their way through the maze, they answered questions about savings, budgeting, investing, debt, credit and other financial subjects. Participants were eligible for a variety of rewards announced each week. More than 15,000 individuals participated, and the maze raised \$17,000 for the Asset Building Coalition. An official of the Washington State Department of Financial Institutions said the maze was "one of the largest outbound educational programs the DFI participated in."

Honorable Mention:

Industrial Federal Credit Union (IN)

The goal of Industrial FCU's Annual Food Finders Food Bank Community Harvest food drive is to raise funds to meet a growing demand for basic human services in Lafayette and 16 surrounding counties, in order to help those in need through the winter months. Children, seniors and the working poor are among the populations targeted by the food drive. With the region's economy in crisis, food banks saw a spike in demand coupled with a reduced ability to

give. Despite these impediments, the Community Harvest food drive achieved a record response, with donations of food and other items topping 105,000 pounds, and monetary donations exceeding \$26,000.

Dora Maxwell (\$200-\$500 million in assets)

First Place:

Rogue Federal Credit Union (OR)

Rogue FCU's Building Hope Foreclosure Prevention and Assistance Plan became a statewide project for individual communities. The program consisted of three classes addressing issues of 1) budgeting and the wise use of community resources; 2) steps to prevent foreclosure; and 3) how to rebuild credit after foreclosure has occurred. More than 450 individuals, both Rogue FCU members and others, attended these classes at no cost. The Building Hope program was later developed into a seminar-in-a-box and promoted throughout the state of Oregon. The credit union followed up its education program with Rogue Solution Loans to help members with rising interest rates, loss of jobs, reduction in hours and restructuring of debt.

Second Place:

Self-Help Credit Union (NC)

In an effort to help low-income families achieve the dream of home ownership, Self-Help CU developed its Walltown Home Ownership Project, a comprehensive redevelopment of a low-income neighborhood. Over a period of 12 years, the program has provided 57 home mortgages and renovated 82 homes, leading to reduced crime and increased services in an at-risk section of Durham. Over the life of the program, the Walltown Home Ownership Project secured a total of \$6.3 million in first mortgages from eight lenders; \$3.4 million in first mortgages from Self-Help CU; and subordinated debt and grants to homebuyers from 11 different funders. In addition the project raised \$2.1 million in direct support from eight organizations and \$2 million in loans from Self-Help for a charter school and a children's theater.

Honorable Mention:

Credit Union West (AZ)

Partnering with community advocates, Credit Union West sponsored Home Preservation Forums to help answer questions posed by residents of the West Valley. The goal was to provide unbiased answers for families and individuals threatened with potential foreclosure. More than 500 residents attended the forums. Nearly 40% of these families received confidential counseling sessions as well. Bilingual counselors were available to help homeowners. The City of Surprise recorded the forum and made it available for replay for 30 days on the city's TV station.

Dora Maxwell (\$500+ million assets in assets)

First Place:

Chartway Federal Credit Union (VA)

Chartway Federal Credit Union sponsored a Black Tie and Bogey's event to benefit the Make-A-Wish Foundation. Credit union staff and volunteers contributed nearly 2,000 volunteer 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 \$333,979 was raised to provide wishes come true for children fighting for their lives.

Second Place:**Centra Credit Union (IN)**

In the aftermath of an historic flood in the Columbus, Indiana area, Centra Credit Union offered its members several programs to help them recover from the flood's devastating effects. Flood Relief Loans offered low rates and signature terms to those in need. Members were directed to other resources, including federal flood assistance. Payment extensions were granted on Centra loans, and the credit union helped members replace vehicles damaged by the flood. Centra also initiated several programs designed to aid the community at large, including contributions to relief organizations, collection of food donations, and fund-raising events to aid victims. The credit union also came to the aid of employees directly affected by the flood.

Honorable Mention:**UW Credit Union (WI)**

The University of Wisconsin CU took a lead role in support of needs-based scholarships. The credit union provided a base pledge and ran a three-month member campaign to increase needs-based scholarship funds at each of the six University campuses it serves. During the campaign period, the credit union matched member gifts dollar for dollar. UW Credit Union also partnered with three foundations that provided additional matches. The total raised for the six campuses involved was more than \$1.5 million. Funds raised were placed in a permanent endowment, with earnings given as aid to students who were accepted by the schools but unable to afford the cost.

Dora Maxwell (Credit Union Chapter or Multiple Credit Union Groups)**First Place:****Credit Union Miracle Day, Inc. (DC)**

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 47 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 more than \$1.4 million. More than \$1 million was distributed to hospitals in all 50 states to help children at risk. The project also raised awareness of credit unions by lawmakers and staff members on Capitol Hill.

Second Place:**Butte Credit Unions in Montana (MT)**

Butte, Montana Area Credit Unions demonstrated their commitment to social responsibility by sponsoring Volunteer Income Tax Assistance (VITA) sites to help residents complete and file tax returns at four sites within the chapter area. During the most recent tax season, these sites completed 815 returns at no cost to the taxpayers. The program returned a total of \$746,924 to the Butte community in federal and state refunds, including \$155,740 of Earned Income Credit. The average adjusted growth income of participating clients was just \$17,037, and the average Earned Income Credit was \$1,100. Twenty-two credit union volunteers gave their time to the program, which has completed three years of service.

Honorable Mention:**San Francisco Chapter (CA)**

The San Francisco Chapter's First Annual Credit Union Night with the Golden State Warriors created an event that united the 12 credit unions in the chapter and helped individuals within the community. The event raised funds for Children's Hospital and Research Center Oakland, a 191 bed resource for advanced pediatric care with more than 200,000 patient visits each year. More than 400 tickets to the game were sold, raising in excess of \$2,000 for the hospital.