

# New York's Credit Unions: Doing More...*and Proving It.*

## 2011 MORE Report

*(Member Outreach and Reinvestment Endeavor)*



# A Message from the Credit Union Association of New York's *President/CEO*



Every day, New York credit unions open their doors and provide individuals, families and businesses with the financial services they need to succeed. They make responsible loans, extend affordable credit and promote savings.

But if you look closer, you'll see that they're doing much more.

They're providing access, opportunities and trustworthy solutions to underserved consumers like youth, immigrants and low-wealth families. They're giving local teachers and community organizations the tools they need to spread financial literacy and empower others. They're showing up in their communities, donating funds and countless hours of volunteer support to causes that make a difference. And every step of the way, they're looking for opportunities to do even more.

As a result, millions of New Yorkers have benefited.

I am truly inspired by the credit unions in New York State, and I believe this report will inspire you, too. In it, you'll find more than 1,500 stories of how New York credit unions "did more" in 2011. Their efforts are presented in the following seven categories:

1. Adult Financial Education;
2. Community Investment and Outreach;
3. Customized Products and Services;
4. Financial Counseling;
5. Immigrant Outreach;
6. Volunteer Income Tax Assistance (VITA); and
7. Youth Financial Education.

Together, these stories remind us of just how unique—and essential—New York credit unions truly are. They remind us that individuals and organizations can make a powerful difference, simply by doing more than is expected or required of them.

As the leader of the Credit Union Association of New York, I am truly privileged to share this report with you—and to work alongside New York credit unions every day.

Sincerely,

A handwritten signature in black ink that reads "William J. Mellin". The signature is written in a cursive, flowing style.

William J. Mellin  
*President/CEO*  
Credit Union Association of New York





# Adult *Financial Education*

Sound financial education provides the foundation for fiscal stability and opportunity. Yet, for many New York State residents, it is a goal not easily reached. Far too many dangers lurk in a sea of financial information. Filtering out the trustworthy tidbits is no easy task.

Fortunately, credit unions are working to resolve this problem. By providing reliable financial education, credit unions are helping New Yorkers improve their knowledge and strengthen their financial plans.

**ACMG FCU** taught a Manage Your Money budgeting class for adults at a local library.

**Alternatives FCU** offered a number of courses and seminars designed to build general and business-related financial literacy.

- The credit union provided Getting Down to Business classes through Community Enterprise Networking and Training Services, a small business development program. Topics covered included: business tax tune-up, social media marketing, and branding essentials for non-profits and entrepreneurship. A total of 14 seminars were offered to 147 participants.
- The credit union offered a seven-week adult financial management course called MoneyWise to 80 adults. Additionally, the credit union partnered with an undergraduate research team from the psychology department at Ithaca College. Working with MoneyWise instructors, students developed survey instruments to assess the short and long-term impacts of the curriculum on course participants.

**Bethex FCU** financed and administered financial literacy training in their South Bronx community via a grant from the National Credit Union Administration. The credit union partnered with the BronxWorks Community Center and Bronx Independent Living Services to provide the financial literacy classes.

The credit union also supervised a 12-week course called Money Smart for Adults, which was provided to hearing-impaired individuals. With the help of an instructor proficient in sign language, eight permanently hearing-impaired students took all 12 modules within the curriculum, and at least 15 individuals took at least one module.

**Bethpage FCU** provided local adults with several financial education opportunities. The credit union:

- provided more than 168 on-site financial literacy workshops in both English and Spanish to more than 3,400 attendees;
- presented Personal Finance 101 workshops at a number of colleges and universities tailored to the college financial experience and exploring students' options in paying for college and paying back student loans;
- provided Banking 101 financial seminars covering credit card usage, personal saving, credit rating and more to students at SUNY Old Westbury and Hofstra University; and
- presented adult financial workshops for organizations, including Long Island Council of Churches, Salvation Army, Long Island GLBT Services Network, Bethpage and Copiague High Schools, Hicksville Civic Association, Hi-Hello Child Care Center, Freeport Pride, Bethpage Senior Citizens Club, Grumman Retiree Club, St. Catherine's of Siena Hospital, Freeport Family Literacy and Long Island Head Start.

**Boulevard FCU** offered a variety of training opportunities to their members and the community. The credit union:

- held an insurance reduction class in their lobby;
- offered a defensive driving class at a discounted rate to help members save money on their insurance policies;
- provided a credit presentation to members; and
- presented money management workshops for GED preparation and English as Second Language classes at six locations in Buffalo.

**Clarence Community and Schools FCU** provided speakers to discuss various financial topics with local businesses, schools and town staff, including Nativity Christian School, CHS PTO, the Chamber of Commerce and the Clarence Hollow Association. The credit union also continued to provide financial information to all school and town staff via a monthly newsletter.

**Columbia-Greene FCU** hosted an educational workshop for the Mental Health Association of Columbia and Greene Counties. The workshop was held at the credit union and covered a wide range of topics, including credit scores, account basics and an overview of credit unions.

**CORE FCU** sponsored three adult education seminars in conjunction with the ESM Central School District. High school students from the credit union's student-run credit union program joined credit union staff members as co-facilitators of the seminars. Topics included:

- responsible use of credit cards;
- identity theft; and
- a session for parents on speaking with their school-aged children about money.

**Empower FCU** provided more than 1,500 on-site adult education presentations with information about credit unions, credit history, debt consolidation, basic budgeting, wise credit card use, identity theft, financial planning, saving and investing for retirement.

**Entertainment Industries FCU** continued providing members with tools and guidance on creating family budgets, improving spending habits and restructuring debt.

**First Heritage FCU** offered an identity theft awareness presentation to retired seniors living in a senior citizens' apartment complex.

**First New York FCU** offered free educational seminars at their headquarters. Topics covered included:

- retirement planning;
- college financing;
- home-buying basics;
- online banking; and
- personal computer safety.

**Great Erie FCU** hosted an identity theft awareness seminar at Fox Run Orchard Park. The community was invited to learn how to mitigate risk by increasing awareness of the protection of sensitive information.

**Horizons FCU** provided free lunchtime seminars to local area business and their employees on topics including:

- comparisons of banks and credit unions;
- estates and trusts;
- IRAs;
- credit reports;
- budgeting;
- mortgages; and
- fraud and identity theft.

**Hudson Heritage FCU** provided local adults with financial education opportunities at "lunch and learn" sessions. Topics included identity theft, understanding and improving credit scores and home buying.

**Hudson Valley FCU** continued its active role in adult financial education. The credit union:

- held six Social Security Seminars attended by more than 150 people;
- held first-time home buyer workshops to help low-income and unbanked individuals who want to buy homes;
- provided a variety of workshops for students at local colleges;
- partnered with PathStone Programs of Orange and Dutchess Counties to provide quarterly financial education workshops;
- conducted quarterly "It's Your Money" workshops for more than 100 people as part of the Wheels for Work program in Dutchess County;
- hosted identity theft workshops attended by more than 50 people;
- conducted workshops as part of a program called HVFCU@Work, an employee benefit program that offers special services, employee training and discounts; and
- conducted 14 financial education workshops for various community organizations.

**Leatherstocking Region FCU** hosted a two-hour estate-planning seminar by the Davies Law Firm of Syracuse immediately following the credit union's annual meeting. The credit union also had a representative from Morgan Stanley Smith Barney in Utica present an educational investment event which resulted in one-on-one consultations.

**Mid-Hudson Valley FCU** continued to offer free educational opportunities to members. The credit union hosted 20 seminars for a wide variety of populations, including:

- investing wisely in a shaky economy;
- planning for retirement;
- the home buying process; and
- college financing and planning.

**Nassau Educators FCU (NEFCU)** joined with Hofstra University to sponsor a college financing webinar. The one-hour webinar was moderated by Newsday and provided a variety of valuable information, including:

- finding scholarships;
- filling the gap between traditional aid and college costs;
- working with financial aid offices;
- avoiding over-borrowing; and
- estimating the true cost of a college education.

The credit union also continued to provide financial literacy classes to adults looking for information on sound money management, credit reports, debt consolidation and first-time home buying.

**Palisades FCU** hosted an identity theft seminar for employees of Home Aides of Rockland County. The credit union also hosted a free educational seminar on Social Security benefits at Palisades Mall.

**Rome Teachers FCU** offered member seminars covering identity theft, credit basics and credit card use.

**SeaComm FCU** provided 35 free adult education sessions to more than 500 participants. Topics included:

- identity theft;
- budgeting basics;
- understanding and improving credit reports; and
- financial literacy.

**SEFCU** provided more than 300 financial literacy workshops to approximately 5,000 adults of all ages and various backgrounds. The credit union:

- partnered with Catholic Charities to provide budgeting and credit management education to individuals interested in the Wheels and Ways to Work program;
- provided banking, budgeting and credit classes to more than 2,000 Temporary Assistance for Needy Families recipients;
- coordinated a series of small business workshops in partnership with SCORE, the Legal Project and the Internal Revenue Service;
- distributed information to government and non-profit employees about financial products and resources available for individuals with disabilities at the Onondaga Case Management Employment Summit;
- coordinated branch tours for young adults from Living Resources' College Experience Program and Northeast Parent & Child Society's Youth Build Program;
- offered account management, budgeting and credit education to clients enrolled in the career readiness, CNA and EMT training programs at the Albany Community Action Partnership and the Schenectady Community Action Partnership;
- provided account opening services and loan information during the FAFSA Completion Event at Albany High School;
- presented Personal Finance for College Students seminars at the University at Albany, The College of Saint Rose, Binghamton University, Bryant & Stratton College and Hudson Valley Community College;
- partnered with the Hudson Correctional Facility Re-entry Program to offer inmates financial education to assist with the transition and to decrease the risk of recidivism; and
- presented financial workshops to clients from various community organizations.

**ServU FCU** presented free identity theft seminars to eight organizations in Steuben and Chemung Counties. Seminars were quite popular with participants, with many sessions running over their scheduled times. Specific topics of discussion included:

- protecting oneself from identity theft;
- current financial scams; and
- identity theft terminology.

As part of the Community Education Classes offered by the local school district, **Spencerport FCU** held a series of three financial literacy nights. Classes were offered to the public at no charge and were even open to high school students. Topics included:

- Credit Abuse Resistance Education (CARE);
- understanding and improving credit scores; and
- insurance information.

**Sunmark FCU** provided a number of adult financial education opportunities in the community. The credit union:

- created numerous literacy templates based on its six-hour course called “Your Path to Financial Freedom” to serve community business partners and members;
- provided 15 financial literacy seminars to participating community business partners (nearly 90 attendees took advantage of the innovative presentations on topics including budgeting, credit and retirement); and
- continued to work with Mildred Elley College by presenting three financial literacy seminars attended by 55 students.

**SUNY Geneseo FCU** provided one-on-one assistance to members, showing them the importance of and teaching them how to balance checking accounts.

**UFirst FCU** provided a range of adult financial education services to meet community needs. The credit union:

- held a “lunch and learn” with Plattsburgh State University faculty and staff, during which approximately 35 attendees learned about creating a budget, credit cards, identity theft, and the importance of developing a habit of saving money;
- hosted a home buyer seminar led by a certified mortgage broker and local attorney and attended by 30 individuals;
- worked with Clinton County Social Services to teach monthly classes about money management to more than 200 adults receiving Supplemental Security Income benefits; and
- partnered with CV-TEC to provide financial literacy training to adult students obtaining their GEDs. Approximately 50 participants learned the importance of saving, creating a budget and how to use debit and credit cards.

**Union Settlement FCU** offered a variety of adult financial education classes in both English and Spanish to approximately 330 people in the East Harlem community. In addition to being free of charge, all classes provided participants a free credit report, free credit score and individual financial counseling sessions. Specific programs included:

- monthly Money \$mart seminars;
- five-week personal finance courses; and
- partnerships with several community-based organizations, called Money \$mart on Wheels, to teach financial literacy topics to their clients and staff.

**Visions FCU** continued providing free evening seminars at its main office and select remote branches. Seminars featured guest speakers and staff members who discussed financial topics, including:

- starting a small business;
- identity theft;
- investment services;
- financial planning;
- tax planning;
- estate and trust services;
- internet phishing;
- women and investing;
- home buying and construction;
- reverse mortgages;
- planning for college; and
- Medicare plans, a new and popular seminar.

The credit union also provided free daytime educational seminars at full-service branches. The seminars served as quick informational sessions on a variety of financial topics.



# Community *Investment & Outreach*

There is no better way to understand a community than by being part of it. It's a belief that credit unions put into practice every day. Where larger institutions are left on the outside looking in, credit unions are trusted members of the community. From flood relief to food drives, sponsorships to scholarships, credit unions, their employees and their members stay involved.

**ACMG FCU** actively participated in a number of community events. The credit union:

- raised more than \$6,600 for the American Cancer Society's local Relay For Life event;
- walked in support of and raised \$600 for Credit Unions for Kids;
- donated to the Upstate Golisano Children's Hospital; and
- donated more than \$6,000 to local charities and school organizations.

The **Adirondack Chapter of the Credit Union Association of New York** donated to a number of causes and organizations. The chapter:

- donated \$750 to the New York Credit Union Foundation Golf Tournament;
- supported the Hurricane Irene Disaster Relief Fund for credit union employees and members with a \$1,000 donation;
- donated \$500 to the New York Credit Union Foundation's LifeSmarts Program; and
- provided two \$500 scholarships to graduating high school seniors.

**Advantage FCU**, in partnership with the Rochester Institute of Technology (RIT), pledged \$100,000 to a scholarship fund that will award at least two scholarships annually for RIT students in Monroe County and adjoining counties.

**Albany Firemen's FCU** hosted the 5th annual Memorial Firefighter Fundraiser, raising more than \$25,000 to help support fallen and injured firefighters and their families. The credit union also provided four \$500 scholarships for graduating high school seniors who are pursuing higher education.

**Alternatives FCU** provided a unique mix of community initiatives:

- Through the Young Entrepreneurs Program, the credit union supported both children who need help saving and a variety of charities. Students created their own businesses, and the profits went into deposits and to a charity.
- The credit union held its 4th annual Holiday Market on Mondays, Fridays and Saturdays in December. Up to five vendors per day sold their wares in the credit union lobby. The Holiday Market was conceived as an added service to member businesses.
- Through the credit union's RoundOff program, members at Alternatives FCU donated more than \$1,600 to ten member non-profit organizations.
- The credit union's diversity team hosted a meeting of community volunteers and leaders. Discussions focused on ways the credit union could strengthen outreach efforts and improve delivery of service to all members of the community.
- The credit union co-sponsored, and a staff team participated in, the first annual Greenstar Community Projects Food Justice Summit and Walk for Wellness in October. Walk participants raised more than \$2,000.
- The credit union also received a \$25,000 award in the Advocacy category of the Wachovia Wells Fargo NEXT Awards for Opportunity Finance.

**AmeriCU CU** continued to support the Association of the United States Army (AUSA), Fort Drum chapter, a private, non-profit educational organization that provides recreational and educational opportunities to soldiers and their families. The credit union:

- raised \$6,340 through the AmeriCU Skip-A-Pay program and presented the funds to AUSA at an annual dinner for the Fallen and Wounded Soldier Fund;
- received the AUSA Corporate Hero Award, Sergeant Major Level for 2011, at the Annual AUSA Dinner;
- provided volunteers to cook and serve meals to more than 5,000 soldiers and their families at the Annual AUSA River Day on Heart Island in Alexandria Bay, an event chaired by a credit union manager;
- sponsored and attended the AUSA Annual Dinner and other various special events on Fort Drum and at the USO;
- sponsored and provided volunteers at the Annual AUSA and Morale, Welfare and Recreation Holiday Party at the Commons on Fort Drum;

- attended all of the AUSA monthly mixers held on Fort Drum and participated in many Adopt-A-Platoon opportunities; and
- continued providing volunteer leadership for the AUSA Fort Drum chapter, including Tina Wildhaber, First Vice President, and Mark Decilles, Vice President of Corporate.

To further support military personnel and their families, the credit union:

- provided Easter decorations and treats to helicopter pilots in Afghanistan through an Adopt-A-Platoon program;
- presented a \$3,000 check to the Fort Drum USO;
- applied for and matched a \$1,500 grant from the Armed Forces Financial Network, which was used at the Rapid Deployment Facility where the USO provides redeploying soldiers with coffee, water, snacks and various toiletry items;
- provided three buses and made it possible for military soldiers to attend a Syracuse University men's basketball game;
- sponsored and volunteered for the USO Military Appreciation Day at Fort Drum;
- participated in the 2011 Fort Drum Retiree Appreciation Day;
- visited the Fisher House in Albany to deliver gift cards donated by the Armed Forces Financial Network for veterans in need;
- attended each Welcome Home ceremony during 2011 for soldiers returning to Fort Drum and provided refreshments for the waiting family members;
- supplied volunteers for the 2011 MountainFest, which is held on Fort Drum to kick off the Fourth of July holiday weekend;
- provided volunteers for an MWR "Ride the River" event;
- provided tours of the area for military spouses; and
- partnered with the Defense Credit Union Council to host Operation Best Wishes, a free service that enables people with friends and loved ones in the military to record a special video message and webcast it to them for the holidays.

AmeriCU Credit Union also supported members and the community in a number of ways. The credit union:

- continued to raise money for Hospice through the Annual Hospice Light-Up-A-Life program;
- provided volunteers for the Salvation Army Red Kettle Christmas Campaign;
- sponsored the St. Elizabeth Medical Center Foundation's 11th Annual Lights of Love Candle Lighting and Remembrance Service;
- provided volunteers at several Rescue Missions throughout the region during the holiday season and donated a dozen turkeys, food and clothing;
- adopted several families at many of the area Rescue Missions and put up "Adopt-A-Family" trees in the credit union employee break rooms with gift ideas;
- collected toys for the Toys for Tots organization;
- provided volunteers for The House of the Good Shepherd's Annual Holiday Hopes for Children Campaign;
- delivered poinsettia plants, in partnership with the Auburn Kiwanis, to clients of the Meals-on-Wheels program;
- sponsored and participated in the Central New York Veterans Day Parade and EXPO held at the New York State Fairgrounds in Syracuse;
- participated in the first annual Aviation Day/Armed Forces Day at Griffiss Park in Rome;
- sponsored the Josh Thompson Concert at the Fairgrounds Grandstand at the Lewis County Fair in Lowville and partnered with Big Frog 104 FM to hold three live radio remotes at the credit union's Fort Drum, Lowville and Watertown Commons financial centers;
- helped support the eighth annual Lowville Cream Cheese Festival in downtown Lowville;
- partnered with and was a silver sponsor of the first annual Erie Canal Museum's Girl's Night Out fundraiser;
- sponsored and participated in the 2011 Auburn Founder's Day in Auburn;
- sponsored the 41st Annual Syracuse Arts & Crafts Festival, held in downtown Syracuse, kicking off ArtsWeek;
- partnered with Syracuse's Downtown Committee to sponsor its 3rd Annual Dining Week;
- sponsored the 27th Annual Candlelight Series, which featured major concert events in Syracuse;
- partnered with and participated in the Northeast Jazz & Wine Festival with LaLiga in downtown Syracuse;
- partnered with the Syracuse International Film Festival and sponsored the 2011 Brew and View Series;
- served as the Naming Sponsor for the Taste of Syracuse, the largest downtown festival in Central New York;
- continued to partner with the Carol M. Baldwin Breast Cancer Research Fund of Central New York, Inc. and donated \$5 to the organization when a member added the Dedicated Visa Debit Card to their financial package;
- partnered with Utica College Men's Hockey and KISS FM for a "Pink the Rink" night, which raised a total of \$2,850 for the Carol M. Baldwin of the Baldwin Fund of Central New York;
- invited the Carol M. Baldwin Breast Cancer Fund of Central New York to hand out informational and cancer awareness materials and give away pink bandanas before and during the Syracuse University/Georgetown men's basketball game;
- hosted the Wine & Chocolate Festival in Utica and Syracuse, which raised more than \$3,200 for the Carol M. Baldwin Breast Cancer Research Fund of Central New York;

- fielded a team of runners and walkers for The Carol M. Baldwin Breast Cancer Research Fund's Inaugural "A Run for their Life;"
- participated in several other events for Carol M. Baldwin Breast Cancer Research Fund of Central New York, including the "Ride for Research" motorcycle ride, the "Hoop's for the Cure" basketball tournament, a golf tournament and the 9th Annual Gala Dinner Dance;
- participated in fundraising activities for the Muscular Dystrophy Association to raise money to send a child to camp;
- proudly sponsored the House of the Good Shepherd's Birthday Club, which provides each child with a birthday cake, gift card and balloons on their special day and brings credit union representatives to their house to sing them happy birthday;
- supported and encouraged employee participation in various local leadership programs, including Leadership Mohawk Valley, Jefferson Leadership Institute and Leadership Greater Syracuse; and
- provided leadership, participated in many meetings and provided volunteers to several area organizations, including: Rome Area Chamber of Commerce, Mohawk Valley Chamber of Commerce, CenterState CEO, Greater Liverpool Chamber of Commerce, Cicero Chamber of Commerce, North Syracuse Chamber of Commerce, Watertown Chamber of Commerce, Lewis County Chamber of Commerce, Carthage Chamber of Commerce, Cayuga County Chamber of Commerce, Herkimer County Chamber of Commerce, Greater Oneida Chamber of Commerce, Alexandria Bay Chamber of Commerce, Leadership Mohawk Valley, Leadership Greater Syracuse and House of the Good Shepherd.

**Bethex FCU** organized We Care, a grassroots network of mutual aid among small faith-based and community credit unions, other cooperative institutions and individuals willing to help. The network functioned as an emergency response to the increased regulatory and financial burdens caused by the 2001 terrorist attacks and the current financial crisis. The credit union and the initiative:

- received national recognition from the Credit Union National Association with the 2011–2012 Dora Maxwell Social Responsibility and Community Service Award;
- continued gathering 25 small credit unions from the New York Metro area, as well as other credit union institutions and volunteers in monthly self-help meetings;
- organized fund drives to assist small faith-based and community credit unions on the verge of merger or liquidation;
- provided free bookkeeping services with the help of interns from local colleges;
- ensured that each participating credit union has a functioning supervisory committee and consistently records board minutes;
- donated computer equipment and consulting services to needy credit unions; and
- provided small credit unions with direct financial assistance.

**Bethpage FCU** continued to be a leader in community outreach on Long Island. The credit union:

- partnered with the Usdan Center for the Creative and Performing Arts to offer the Usdan Center/Bethpage Scholar in the Arts program;
- sponsored the 8th Annual Bethpage Federal Credit Union Air Show at Jones Beach, where more than 400,000 residents and visitors gathered to honor veterans and those who have lost their lives while serving our country;
- partnered with the Glen Cove Business Improvement District to host the Downtown Sounds Summer Concert Series, a series of free Friday night concerts for Long Islanders;
- presented career and educational advice at College Day at Westbury High School, which was hosted by Project GRAD LI;
- presented 10 college-bound high school seniors with scholarships for \$1,000;
- promoted Bank Transfer Day, a national movement stemming from "Occupy Wall Street" and encouraging consumers to move their money from a bank to a credit union;
- partnered with Island Harvest, Cablevision, National Grid, Coliseum Caterers, CBS coverage group, the New York Rangers and the New York Islanders in an effort to help relieve the massive hunger issues on Long Island, raising \$10,000 and collecting more than 3,500 turkeys and 15,000 pounds of non-perishable food;
- sponsored the Greater Long Island Running Club/ Bethpage Federal Credit Union Ocean to Sound Relay with all proceeds going to the Leukemia and Lymphoma Society;
- participated in the Youth Farmer's Market program created by Sustainable Long Island;
- sponsored the United Cerebral Palsy of Suffolk's Life without Limits 5K Walk and Wheel at Belmont Lake State Park in Babylon;
- volunteered at the Ronald McDonald House by cooking homemade meals for the families residing at the house;
- sponsored the 3rd Annual Long Island Hope for the Warriors Walk/Run, which was dedicated to the men and women defending the country in Afghanistan and Iraq and to the families of those who have lost their lives doing so;
- helped raise more than \$800 for the Leukemia and Lymphoma Society during Light the Night for Leukemia and Lymphoma;
- collected and donated backpacks and school supplies for the John Theissen Foundation drive to supply children in underprivileged areas with appropriate back-to-school gear;

- participated in a toy drive during the holiday season;
- sponsored and participated in serving two dinners at the INN soup kitchen located in Hempstead;
- sponsored Newsday's Holiday Lights Festival at the main credit union headquarters in Melville;
- sponsored Healthy Kids Day, which promoted healthy eating habits and lifestyle among young children;
- sponsored Splash Week at the Great South Bay YMCA, where free swimming lessons were given to the community;
- sponsored the Community Development Corporation of Long Island, a non-profit organization dedicated to helping Long Island homeowners who are struggling to make mortgage payments or are in danger of foreclosure;
- teamed up with Project Grad in striving toward increasing graduation rates for students in kindergarten through high school in underprivileged districts; and
- teamed up with the New York Islanders to support education, health and fitness among young Islander fans.

Through the Heart of Bethpage Program, Bethpage FCU also continued building awareness and support for numerous charities and non-profits throughout Long Island. Credit union employees donated more than 5,000 volunteer hours to their communities through various initiatives, including:

- "Dear Santa" Letters with the Jocelyn Operation;
- Family Service League-Backpacks for Back to School;
- Turkey Drive in conjunction with Island Harvest;
- Project Grad LI;
- The Ocean to Sound Relay;
- Sustainable Long Island;
- Marcie Mazzola Foundation;
- Holiday House Field Day and financial education seminars;
- Blood Drives;
- Education and Assistance Corporation events;
- INN Soup Kitchen events;
- Roosevelt Community Youth Farmer's Market;
- Ronald McDonald House of Long Island;
- Girl Scouts of Suffolk Holiday Lights Festival;
- Newsday Holiday Lights Festival;
- Community Development Corporation of Long Island; and
- YMCA of Long Island.

Bethpage FCU executives served on the boards of 20 community-based organizations throughout Long Island, contributing their time and experience to important causes.

Three of Long Island's largest credit unions, **Bethpage FCU**, **Teachers FCU** and **Nassau Educators FCU (NEFCU)**, joined forces to promote Bank Transfer Day. The three credit unions launched BetterBankingforLongIsland.com to show locals the advantages of joining a credit union.

**Boulevard FCU** developed a formal volunteer group called "the difference" to volunteer in the community and show the credit union difference in action. The group volunteered at the local food pantry and participated in walks for autism and the Muscular Dystrophy Association.

The credit union also sold candy bars and hearts to raise \$1,136 for Hunter's Hope Foundation, and they raised approximately \$400 to buy 97 books and 22 pairs of pajamas for the Buffalo chapter of the Pajama Program.

**Bridgeway FCU** continued to support individuals and organizations within the community. The credit union:

- participated in the Dutchess-Ulster Start! Heart Walk at Vassar College, raising \$4,187, well above their goal of \$1,500;
- volunteered to sell Autism Awareness T-Shirts at the Hudson Valley New York Chapter 2011 Autism Walk and raised more than \$3,000;
- held a blood drive at the LaGrange branch;
- sponsored the American Red Cross' annual gala and helped to raise more than \$31,000 for the charity;
- donated \$1,000 to the New York Credit Union Foundation Disaster Relief Fund to help flood and hurricane victims in New York State;
- sponsored local baseball and soccer teams;
- sponsored various local golf tournaments, including Lutheran Care, LaGrange Rotary, American Red Cross, State Police Troop K, Abilities First and Rebuilding Together;
- supported the United Way Touch-a-Truck event;
- held an annual food drive for local food pantries; and
- partnered with Toys for Tots to hold the annual toy drive to help less fortunate families in the Hudson Valley area.

The **Buffalo Chapter of the Credit Union Association of New York** continued supporting community organizations and residents throughout 2011. Chapter members:

- raised more than \$5,000 to benefit the Children's Miracle Network and Sister's Hospital Special Care Nursery;
- helped HomeSpace/Second Chance Home, a residence for young, single parents, by collecting baby items, bedding, kitchen items and household items and by holding a raffle to benefit the organization;
- awarded two high school seniors college scholarships of \$750 each; and
- donated \$100 to the New York Credit Union Foundation (NYCUF) to help flood victims.

**Buffalo Metropolitan FCU** impacted the community in various ways throughout 2011. The credit union:

- awarded one high school senior a \$750 scholarship for the 2012 scholastic year;
- continued sponsoring Hunter's Hope, a foundation that helps raise public awareness of leukodystrophies, disorders characterized by progressive degeneration of the white matter of the brain; and
- raised \$3,000 for charitable causes with the help of staff.

In support of Bank Transfer Day, **Buffalo Postal Community FCU** offered all new members an initial deposit into their new savings accounts and donated \$5 to their choice of three charities.

**Capital Communications FCU (CAP COM FCU)** participated in unique community outreach and events during 2011.

- Young adult members of the credit union volunteered their time to assemble 265 new backpacks with essential school supplies for local needy children as part of the Back to School Backpack Program. Teenage volunteers delivered the backpacks to Capital Region organizations that distributed them to local students before the start of the new school year.
- The credit union hosted a golf tournament to raise funds for the CAP COM Cares Foundation, which has donated nearly \$1.5 million back into the community since its inception in 2003.
- Credit union staff and their children assembled care packages for troops serving overseas as part of the Support Our Soldiers program.
- Local guardsmen from the 109th Airlift Wing shared their mission stories from Antarctica and Greenland at the credit union. After their talk, they joined in packing boxes of items to send to troops serving overseas.
- To celebrate Credit Union Youth Week, the credit union president/CEO joined Troy Mayor Harry J. Tutunjian as he proclaimed the week of April 18, 2011, to be National Credit Union Youth Week in the City of Troy.

The **Catskill-Hudson Chapter of the Credit Union Association of New York** collected food to donate to the Veterans Administration Hospital Food Pantry at Castle Point. Several carloads of non-perishable items were delivered to the hospital in time for Veterans Day and were used to feed needy veterans.

In 2011, **CFCU Community CU** made donations to approximately 95 charitable programs and organizations, which included:

- United Way of Tompkins and Cortland Counties;
- Relay for Life;
- Cayuga Radio Group Apple for the Teacher;
- Family and Children's Services of Ithaca FestTOYval;
- Franziska Racker Centers; and
- the Hanger Theatre.

Each month, the credit union held a Blue Jeans Friday for employees, allowing employees who donated \$3 to wear jeans to work. The credit union matched these donations, raising \$27,000 from Blue Jeans Days and other employee-sponsored charity donations.

In addition, the credit union participated in Cops, Kids and Toys before the holidays, held coat drives in early fall, donated backpacks for underprivileged children in August, held a Christmas in July canned food drive and collected food and personal care items for the United Way Day of Caring.

**Clarence Community & Schools FCU** was actively involved in the community. The credit union:

- participated in Hunter's Hope Walk, assisting with donations and a basket raffle;
- hosted a fundraiser for Credit Unions Care for Kids;
- provided two scholarships to local high school seniors, given in memory of Louis Nanni, a past manager and treasurer at the credit union;
- participated in Bucks for Books, a program to raise funds to purchase books for a school in Kenya;
- sold flowers in their lobby to raise funds for Hospice;
- collected items at the credit union for women in Homespace, a transitional living environment for single-parent families in the Buffalo area;
- made donations to their local food pantry;

- participated in various community events, including Day in the Park, Taste of Clarence, the annual Memorial Day Parade, Community Health Fair, Women in Business Conference, various political events, a community holiday party and monthly networking events;
- sponsored various community sports teams;
- sponsored the local Meals on Wheels “Rock the Barn” fundraiser;
- assisted their local Girl Scout troop with their storytelling badge work at the local book store;
- employed high school student interns over the summer months;
- hosted an informational membership drive with residents of the local housing development; and
- held a credit union open house day to recognize International Credit Union Week and to celebrate 57 years of service.

**Columbia-Greene FCU** supported the community in several ways. The credit union:

- purchased toys, books, clothes and shoes for two needy families who were part of a local middle school’s Adopt-A-Family program;
- set up a Shred-It bin in the lobby, providing members the opportunity to safely dispose of unneeded personal and financial documents;
- participated in the American Cancer Society’s Making Strides Against Breast Cancer Walk held in Albany’s Washington Park, raising \$780;
- collected \$300 in donations to assist victims of Hurricane Irene;
- raised \$200 through a raffle for a book bag full of back to school supplies, donating the funds to the Hudson City School District’s Children’s Homeless Grant;
- spent a day working with the community through the Chamber of Commerce’s initiative to help promote keeping children active in the community;
- raised \$138 by selling raffle tickets for the Columbia County Community Cancer Fund and their annual walk;
- participated in the Hudson City School District’s 3rd Annual Hudson Children’s Book Festival, hosting a book reading about the differences between wants and needs and distributing the New York Credit Union Foundation’s Kid’s Cash Kit and Caboodles;
- raised funds for the festival through an Easter basket raffle for members;
- assisted in the sale of Hudson Children’s Book Festival apparel;
- sponsored the Cairo-Durham Central School District 2011 LifeSmarts team to compete in the state finals; and
- sold Mac the Monkey, the Credit Unions Care for Kids mascot, raising \$350 for the Hudson City School District After-School Program.

**Community Resource FCU** continued to prioritize volunteerism and fundraising in 2011. The credit union:

- bowled in Capital District Community Gardens’ (CDCG) Garden Bowl, raising \$7,000 to support Community Gardens;
- hosted a free SAT Strategies Seminar for parents and high school students who planned to take the SAT in the 2011–2012 school year;
- sold raffle tickets from February through July and raised \$4,100 for CDCG;
- collected money for the residents of Esperance whose homes were damaged because of Hurricane Irene;
- awarded college scholarships to graduating high school seniors; and
- hosted pet photos with Santa with proceeds going to the Mohawk Hudson Humane Society;
- held a Haunted Credit Union to benefit the Mohawk Hudson Humane Society and Interfaith Partnership for the Homeless, raising \$605;
- sold calendars and donor cards for two months, raising \$500 to support the Mohawk Hudson Humane Society;
- provided volunteers to make table arrangements for Interfaith Partnership for the Homeless’ (IPH), “A Taste of Albany” event, held in May at the Empire State Museum in Albany and attended by 500 people, raising \$70,000;
- provided volunteers to accept donations of clothing and toiletries for the IPH store;
- donated school supplies to fill 40 backpacks for kids who participated in a summer program run by IPH; and
- volunteered to serve the holiday meal for 115 clients of IPH’s drop-in center.

Additionally, the credit union’s Employee Charity Committee:

- held a bottle recycling drive in May to benefit the Mohawk Hudson Humane Society, collecting 5,000 soda, beer and water bottles, which the Humane Society redeemed for 8 cents each; and
- donated a kitchen-themed basket for the silent auction at A Taste of Albany.

**Cooperative Federal CU (Syracuse)** conducted a workshop for the local Occupy Syracuse movement, explaining the differences between credit unions and global banks.

**CORE FCU** continued and expanded its community outreach in 2011. The credit union:

- awarded \$3,200 in grants to six area not-for-profits to assist them with their own outreach efforts in Madison County;
- prepared 17 Thanksgiving food baskets that were distributed to needy families through various churches and not-for-profit organizations; and
- donated \$1,000 to The Community Action Partnership of Madison County and CazCares, Inc. to support their food pantries.

**Corning FCU** continued its commitment to being involved in the local community. Credit union staff volunteered at more than 400 community events and served on more than 50 boards and committees for organizations including the Food Bank, Habitat for Humanity, Salvation Army, Children's Miracle Network Hospitals, Special Olympics, American Cancer Society, United Way and more. The credit union participated in many community events, including Strong Kids Safe Kids, Holly Days Festival, Parade of Lights, Greencastle Old Home Week, University of North Carolina Wilmington Fair, Wisner Market, Big Flats Community Days and more.

The credit union's management team alone volunteered more than 2,600 hours in local communities in 2011.

**Dannemora FCU** continued its support of the local community. The credit union:

- provided 10 high school students with college scholarships;
- donated \$15,000 to the North Country Vietnam Veteran's Association, Inc;
- collected food items and new toys to support the North Country Vietnam Veteran's Association delivery of gift baskets to veterans in need;
- hosted the 5th annual Community Shred Day to provide community members with a safe way to dispose of confidential information; and
- sponsored a Christmas tree donation event that raised funds and awareness for developmentally disabled individuals and their families.

**Empower FCU** actively supported New York communities, donating more than \$135,000 to community groups. The credit union:

- organized and sponsored the second annual Empower FCU Football Classic, which was established to promote and showcase the outstanding football talent in the state of New York;
- served as the Teen Challenge Sponsor for the Utica Boilermaker Road Race, providing awards to high school participants with the fastest race times;
- served as the title sponsor for the Penguin Palooza, an all-you-can-eat ice cream fundraiser for the Rosamond Gifford Zoo in Syracuse, raising more than \$25,000;
- served as the title sponsor for the Mission Possible Golf Outing with proceeds given to Rescue Mission, raising more than \$40,000;
- sponsored the three AIDS Walks/Runs in Syracuse, Utica and Watertown;
- participated in United Way Volunteer Day in Buffalo;
- volunteered at annual Telephone Pioneers Holiday Party for Kids;
- volunteered for the News Boys fundraiser, with proceeds given to the Christmas Bureau;
- participated in the annual United Way campaign;
- provided staff members who sat on boards of numerous community organizations;
- donated and participated in Baldwinsville's Big Chill weekend;
- organized and executed a special shred and recycle day;
- sponsored Central New York's Association of Fundraising Professionals Philanthropy Day luncheon and annual seminar;
- provided staff members who participated in Ronald McDonald House Fashion Show as models;
- underwrote a portion of the Syracuse Auto Dealers Association's Charity Auto Preview event;
- participated in local community parades in Camillus and Cicero;
- teamed up with the Broome County Sheriff's office and a local radio station to check more than 60 children's car seats for the annual summer Car Seat Safety Check Day;
- chose charities near each branch and donated to them at holiday time, with members and staff participating;
- collected flood relief donations from staff and members and distributed them to those affected in Broome, Montgomery and Schoharie counties;
- sponsored the Special Olympics and volunteered at the event in Ithaca; and
- served meals at Program of Peace, a not-for-profit organization in the Southern Tier founded by two credit union members.

Empower FCU also supported schools and students. The credit union:

- provided 14 \$1,000 scholarships to college-bound high school seniors who are members of the credit union;
- donated and packed school supplies for more than 1,500 backpacks for a free "back-to-school give-back";

- provided scholarships to nine recipients to recognize the academic performance, extracurricular activities, community service and leadership of a young member;
- participated in student career fairs;
- presented at Syracuse Post Standard's "Take Your Kids to Work Day" event; and
- sponsored Syracuse Post Standard's "Newspapers in Education" program.

**Entertainment Industries FCU** continued supporting a local hospital foundation to help people without insurance coverage receive medical assistance.

In partnership with other local credit unions, **Financial Trust FCU** helped raise \$6,200 for Hospice Buffalo's Essential Care Program during their annual Care for Kids golf outing.

**Finger Lakes FCU** supported several community initiatives and events. Credit union staff:

- volunteered at the Phelps Sauerkraut Festival in August, and more than 20 staff members and their families participated in the Sauerkraut Parade;
- donated \$405 to wear jeans on Thursdays during October and support the American Cancer Society's Making Strides Against Breast Cancer;
- volunteered through the Clifton Springs Rotary Club at various local events, including the Clifton Springs Rotary Club pancake breakfast, John Deere Day, Geneva BID Crusin' Night, the 51st Annual Pageant of Steam, the Liberty Mutual Invitational and United Way of Ontario County's Golf Tournament.

The credit union was also the premier sponsor for the Finger Lakes Cork and Fork® event, held to celebrate and showcase the agriculture, viticulture and culinary best of the Finger Lakes region.

Community investment was of utmost importance to management and staff of **First Heritage FCU**. Throughout the year, the credit union continued its involvement in numerous activities and events that benefited organizations and people in the community. The credit union:

- continued the Everyday Heroes program, where 70 students from 14 surrounding high schools each received a \$100 U.S. Savings Bond and the grand prize winner (chosen by a random drawing of all 70 names) received \$1,000 in cash;
- participated in the National Kidney Foundation's Annual Walk by assisting with registration at the event;
- raised more than \$1,000 for Children's Miracle Network from the sale of stuffed animals to members and a staff jeans day fundraiser;
- gave away three \$500 scholarships to graduating high school seniors to assist them in pursuing higher education;
- raised more than \$2,000 through various "jeans day" fundraisers to benefit organizations including The Food Bank of the Southern Tier, Chemung County Humane Society & SPCA, March of Dimes, Heart to Heart of the Southern Tier, National Kidney Foundation, American Cancer Society, Juvenile Diabetes Research Foundation, American Heart Association and American Red Cross Disaster Relief Fund;
- conducted an annual food drive to benefit the Food Bank of the Southern Tier, collecting 465 pounds of canned/boxed goods and raising more than \$730 from staff, members and the community;
- raised more than \$13,500 to assist the United Way of the Southern Tier with the numerous programs it offers to residents in the surrounding area;
- gave more than \$35,000 to schools, charities and other organizations requesting sponsorships;
- presented a Junior Achievement program for second graders at a local school; and
- sponsored a program to reach fifth grade students in a local elementary school with a presentation called "No Magic in Drugs."

**First New York FCU** demonstrated commitment to "people helping people" by participating in a wide range of community outreach. The credit union and its employees supported and/or donated funds to the following organizations:

- American Heart Association;
- The Northeastern Association of the Blind;
- March of Dimes;
- Autism Society;
- The Lions Club;
- American Red Cross;
- Northeast Kidney Association;
- Pancreatic Cancer fund;
- Schoharie County Flood Relief;
- Breast Cancer;
- Regional Food Bank of Northeastern New York;

- Make-A-Wish/Adopt-An-Angel;
- Family & Child Services;
- After Prom Parties for Niskayuna and Schenectady High Schools;
- Mohonasen-Draper PTO After Prom Party;
- Cobleskill Little League;
- Wildwood Programs;
- Schoharie County Sunshine Fair;
- Schoharie County ARC;
- NCAP Niska-Day;
- Niskayuna Family Fun Run;
- Burnt Hills-Ballston Lake/Pashley Elementary School;
- Catholic Charities of Schoharie County;
- Schenectady City School District Educational Foundation;
- Niskayuna Community Foundation;
- Richmondville Youth Committee;
- Big Brothers, Big Sisters;
- Schoharie High School Future Business Leaders Association;
- Northeast Parent and Child Society;
- Schoharie County Holstein Club;
- Burnt Hills-Ballston Lake Rotary;
- Albany APSTA;
- Union College;
- Cobleskill-Richmondville Education Fund; and
- Schenectady Gazette-Newspapers in Education.

First New York FCU also offered three \$1,000 scholarships to graduating high school seniors planning to attend an accredited two- or four-year college.

In 2011, **First Source FCU** supported many community initiatives. The credit union and its employees:

- supported American Heart Association's Go Red for Women, providing more than 50 participants for the Heart/Run Walk and raising more than \$19,250;
- raised funds for the American Cancer Society and participated in the Relay for Life;
- sponsored two credit union employees' participation in Leadership Mohawk Valley, a 10-month program of education and volunteering which develops community leaders;
- awarded You're First college scholarships to 12 local students based on academics, extracurricular activities, community service and a written essay;
- supported various local academic initiatives through monetary donations and employee volunteerism;
- contributed more than \$12,700 to local Chamber and economic development committee initiatives;
- contributed more than \$7,500 to public service fundraising events;
- generated 90 percent employee participation and \$9,500 in donations at a summer event to benefit United Way;
- supported the Rescue Mission, which serves the greater community by providing hot meals, food boxes and clothing for the homeless;
- sponsored fundraising events for Faxton St. Lukes Healthcare's Regional Cancer Center and Medical Surgery unit;
- sponsored and volunteered at a community event to benefit St. Elizabeth's Medical Center;
- sponsored many events for Rome Memorial Hospital;
- supported the National Center for Missing and Exploited Children as a luminary sponsor of the annual "Ride for Missing Children," which raises money to help support missing child poster distribution, educational programs, case management and the mission of the program;
- provided holiday gifts for the less fortunate through the Kids Oneida Adopt-A-Family initiative;
- supported Herkimer ARC, a service provider and resource for people with disabilities;
- supported American Red Cross;
- supported a local Neighborworks Homeownership Center through monetary donations and referrals; and
- offered job shadowing for high school students looking to pursue careers in information technology, marketing, human resources, finance and other banking-related fields.

The credit union also supported the Stevens-Swan Humane Society of Oneida County and their annual Wiggle Waggle Walk-a-Thon at New Hartford Town Park, dressing the dogs like "Hug," the credit union's new mascot.

**FocalPoint FCU** provided three \$500 scholarships through the annual FocalPoint College Scholarship program.

**Gates Chili FCU** provided \$3,000 in scholarships to graduating high school seniors. The credit union also made a variety of other scholarship opportunities from credit union partners and vendors available to students.

**GHS FCU** hosted a one-day Operation Safe Child event, providing area families with free child identity cards, child fingerprinting and child safety seat checks performed by local law enforcement officers.

**GPO FCU** supported several community organizations in 2011. The credit union:

- decorated branch offices with 80 beautiful red poinsettias as part of a fundraiser for the Stevens-Swan Humane Society;
- celebrated October as Breast Cancer Awareness Month by donating all new membership fees for the month to the American Cancer Society's Making Strides Against Breast Cancer;
- participated in America's Greatest Heart Run & Walk in Utica; and
- continued to have staff participate in more than 50 community events, including the Heart Run & Walk, Making Strides Against Breast Cancer Walk and more.

**Great Erie FCU** played an active role in the community. Credit union employees:

- served dinner at the Buffalo City Mission as part of their holiday outreach, a volunteer opportunity that has continued after the holidays; and
- wore jeans on Tuesdays for charity, donating the proceeds to the New York Credit Union Foundation, Cancer Research, Cystic Fibrosis Walk, Credit Unions Care for Kids Campaign and local families in need of assistance; and
- The credit union also sponsored a Community Shred event to provide a safe and secure means of destroying personal records. The Boys and Girls Club of Orchard Park provided volunteers to unload boxes from attendees' cars and move them to the trucks for shredding.

**Greater Chautauqua FCU** participated in a range of outreach endeavors, demonstrating commitment to its members and community. The credit union:

- participated in the Muscular Dystrophy Association Lock-up program to raise money to help send children with MD to camp;
- awarded three scholarships totaling \$1,450 to assist students and their families in financing their college education and participated in the Credit Union Association of New York's Scholarship Program both at the state and local chapter levels;
- collaborated with the Jamestown Chapter of Credit Union Association of New York to host a Community Night with the Jamestown Jammers Baseball Team, collecting more than 500 pounds of food and \$1,000 to donate to the St. Susan Center of Jamestown and the St. Elizabeth Ann Seyton CYO of Dunkirk;
- raised more than \$2,100 for the Chautauqua County Humane Society by participating in Walk 4 Paws;
- participated in the First Annual Women at PBC Bowling Tournament at the Jamestown Bowling Company to help raise money for breast cancer awareness;
- kicked off the new Youth Month Challenge, opening a record 52 new youth memberships;
- donated calendars and a variety of items to the Office of the Aging in Jamestown;
- donated funds to support the Chautauqua Children's Safety Education Village; and
- gathered toys in the four credit union branches for the annual Toys for Kids drive.

In 2011, **Horizons FCU** continued to give back to the community. The credit union:

- hosted Family Fun Fridays, which provide free fun and educational family entertainment every Friday in August;
- sponsored the Outstanding Students award program, which rewards children for good grades, volunteerism and social activism by treating them to a local Binghamton Mets baseball game;
- established a Relay-for-Life committee that held several fundraisers throughout the year to benefit the American Cancer Society, including participation in the Relay-for-Life event;
- raised money to donate to the American Heart Association and had several employees participate in the Heart Walk;
- set up change collection cans at each teller station in an effort to help those affected in the September floods, raising more than \$1,000 for the United Way of the Southern Tier;
- raised money for the American Diabetes Association and participated in the Step Out Walk to Fight Diabetes;
- hosted a Bunny day and Santa day in which local children came to the credit union, enjoyed snacks and had a free photo taken with the Easter Bunny or Santa; and
- donated funds to several other local organizations, events and fundraisers throughout the year.

**Hudson Heritage FCU** reached out to its community in 2011. The credit union and its employees:

- hosted a coat and food drive in conjunction with their local Community Action Program;
- supported the American Foundation for Suicide Prevention to fund research, education and advocacy to reach out to those affected by suicide;

- contributed to various memorial scholarships in honor of devoted community members;
- continued to host American Red Cross blood drives;
- contributed to the SUNY New Paltz Foundation to raise thousands of dollars for a scholarship endowment;
- sponsored local sports and outdoors groups, including the Dutchess Debs Softball, the Highland United Soccer Team and the Warwick Renegades;
- showed appreciation for Orange County's local law enforcement, volunteer firefighters and ambulance corps by contributing to various Police Benevolent Associations, the development of local fire departments and ambulance corps;
- contributed to Washingtonville High School's Annual Art Show;
- worked with the Dispute Resolution Center to raise support for DRC Youth programs and services and to help raise awareness of the work they do in the community;
- gave back to women in the community by contributing to the Middletown Business and Professional Women's Club Scholarship;
- contributed to the Sacred Heart School's 13th Annual Golf Tournament in Newburgh;
- supported the Orange Regional Medical Center Foundation;
- continued supporting the credit union's diverse membership by contributing to the NAACP and Jewish Family Services, as well as the Town of Newburgh;
- supported Occupations, Inc., which helps children, adults and families develop their independence in the community and lead healthy, satisfying and productive lives;
- supported area chambers, including the Orange County Chamber of Commerce and the Pike County Chamber of Commerce;
- continued supporting the Community Foundation of Orange and Sullivan Counties to benefit local charities and causes;
- donated to Bishop Dunn Memorial School in Newburgh to help benefit its educational programs;
- donated personal computers to Chapel Field School in Pine Bush;
- donated to the Children's Miracle Network Hospitals;
- contributed to the 2011 Military Appreciation Fund for the men and women of the New York Air National Guard and the United States Marines stationed at Stewart Air Base in Newburgh;
- supported Juvenile Diabetes Research Foundation of the Hudson Valley's annual Walk to Cure Diabetes;
- donated to the Pink Ladies Classic Golf Tournament, held at Beekman Country Club in Hopewell Junction, to raise money for breast cancer awareness;
- supported the Association of Fundraising Professionals National Philanthropy Day;
- participated in the Regional Economic Community Action Program, Inc. Holiday Adopt-A-Family;
- awarded \$3,000 in scholarships to three local graduating high school seniors; and
- continued to donate hundreds of hours of personal time to community service.

**Hudson Valley FCU** supported its community with a range of activities.

- The credit union's Community Involvement Committee once again selected 24 local non-profits and conducted fundraisers for them. Employees contributed by donating money for dress-down days or other perks.
- Each of the branches conducted fundraisers, collected food or toys, and participated in community events in support of their "adopted" organization. Beneficiaries included: The Center for the Prevention of Child Abuse, Toys for Tots, Retired Senior Volunteer Program, Community Action Program, SPCA of Dutchess County, and Queens Gallery Food Pantry & Soup Kitchen.
- In honor of Earth Day, staff at Hudson Valley FCU planted a tree at their administrative office.
- The Hudson Valley FCU Diversity Council marched and hosted a booth at the Pride Parade in New Paltz.
- Hudson Valley FCU was named one of the Best Companies to Work for in New York State in 2011.

Additionally, the credit union:

- held four VIN Etching events in conjunction with Branch Member Appreciation Days to deter thieves from stealing vehicles;
- stayed active in Big Brothers Big Sisters in Orange County;
- participated in numerous job fairs and school career days;
- held a member appreciation celebration for investing members, raising \$3,100 for Dutchess Outreach and collecting 96 coats for local distribution;
- sponsored 10 paper shredding days, four of which were held in conjunction with member appreciation days and International Credit Union Week;
- planted 500 black-eyed susans in Carmel and Brewster as part of Keep Putnam Beautiful;
- provided employees with a smoke-free workplace and opportunities to learn how to ask for assistance with quitting smoking; and
- sponsored or supported a multitude of community events and organizations, including:
  - Math and Science for Girls at Dutchess Community College;

- The Reed Memorial Library’s Science for Kids;
- business plan contest at SUNY New Paltz; and
- garden tours, farmers’ markets, street fairs, community days, a local Hike-a-Thon, Independent Living BBQ and community walks.

**Inner Lakes FCU** ran a yearlong Community Caring Campaign, during which the credit union picked a local charity each quarter and raised funds for it. Benefiting charities included the Food Bank of Western New York, the Juvenile Diabetes Research Foundation of Western New York, the Make-A-Wish Foundation of Western New York and Hospice of Western New York.

In addition, credit union employees participated in a “Dirty Girl Mud Run,” a 5K mud run to raise money to support breast cancer research, awareness and education.

The **Jamestown Chapter of the Credit Union Association of New York** continued its work in the community. The chapter:

- collected toys from several area credit unions that were later donated to Love Inc. and Union Relief Association;
- sponsored the Bolivar-Richburg High School LifeSmarts team as they competed in the state finals held at Schenectady County Community College; and
- bought all of the tickets to a Jamestown Jammers baseball game and invited the community to enjoy a free game in return for food donations at the stadium gate or at credit union offices. The event collected 510 pounds of food.

A staff member for **Leatherstocking Region FCU** has served as chairperson for the Cooperstown/Northern Otsego County Relay for Life, sponsored by the American Cancer Society, for the past four years.

In addition, the credit union:

- participated in various community events, including the local 4th of July Parade, the National Baseball Hall of Fame Classic Weekend parade, Bassett Healthcare and Fox Hospital Benefits Fairs and Cooperstown Chamber of Commerce’s annual Pumpkin Fest in September and Halloween Party in October;
- continued to give back to Cooperstown and surrounding communities through sponsorships, fundraising, educational initiatives, non-profit donations and community event participation, including an Easter egg hunt, school supplies giveaway, silent auction to benefit needy children, sponsorship of a Little League team and a scholarship program; and
- donated to the Cooperstown Food Bank, Hyde Hall and Cooperstown/Northern Otsego County Relay for Life.

**Melrose CU** stayed connected to its community in 2011. The credit union:

- supported the 2011 Breast Cancer Awareness Walk of Queens as a flagship sponsor and organized a team of 70 walkers;
- partnered with the YMCA of Jamaica, Queens, to supplement tuition for summer membership to the YMCA, offering 25 families a 50-percent discount;
- supported the Immaculate Conception Youth Program of Long Island City, Woodside and Astoria through corporate sponsorship;
- provided the MVP College Scholarship program in conjunction with ESPN New York Radio, awarding a \$5,000 college scholarship to the most deserving student athlete in the tri-state area;
- continued hosting the Briarwood Senior Center twice a week in the community room;
- supported Briarwood Civic Association through donations to Samaritan Village family shelter; and
- donated \$5,000 to the Immaculate Conception Youth Program located in Astoria.

**Mid-Hudson Valley FCU** offered members and non-members the opportunity to take the New York State Defensive Driving course at a discounted rate with no tests or quizzes and from the comfort of home. By taking the course through the credit union’s website, drivers saved 10 percent on their auto insurance and reduced up to four points on their driving record.

The credit union also awarded 10 scholarships to local Hudson Valley high school seniors to help finance their college education and continued their commitment to the community by opening two environmentally friendly branches in Port Ewen and Middletown.

**MONEY FCU** supported the community through several initiatives in 2011. The credit union:

- provided teachers in four counties with free access to Banzai financial education curriculum;
- awarded 10 college scholarships totaling \$8,500 to high school seniors;
- sponsored a “No Magic in Drugs” presentation at Porter Elementary School;
- raised more than \$13,000 as presenting sponsor for the 7th year in support of Father Champlin’s Guardian Angel Society;
- sold \$1 stars to benefit Make-A-Wish Foundation of Central New York;
- raised more than \$900 for the Light The Night walk to benefit Leukemia and Lymphoma Society;

- was a Third Base Night sponsor for Syracuse area baseball team; and
- organized and sponsored a bus trip for local city school students to have a golf lesson with a pro at the Links at Sunset Ridge golf course.

In addition, the credit union raised funds for various community events and programs, including:

- Hospice of Finger Lakes;
- Humane Association of Central New York;
- Carol M. Baldwin Breast Cancer Research Fund of Central New York;
- Upstate University Hospital Children’s Cancer Center;
- Rescue Mission’s Ride for the Rescue;
- Food Bank of Central New York’s signature “Savor Syracuse” event;
- Mercy Flight of Central New York;
- Muscular Dystrophy Association telethon support; and
- Ronald McDonald House.

**Municipal CU** supported important community initiatives throughout the year. The credit union:

- supported three charitable initiatives for the holiday season, including City Harvest Food Drive, the Salvation Army’s Toys for Tots collection drive and the New York Cares Coat Drive;
- partnered with St. John’s University to distribute more than 300 Thanksgiving turkeys and holiday pies to deserving families in the New York City borough of Queens; and
- awarded five memorial scholarships and 20 grants to college-bound high school seniors.

**Nassau Educators FCU (NEFCU)** continued to give back to the community in 2011. The credit union:

- received the Business Achievement Award in the “Innovation Category” from the Hauppauge Industrial Association-Long Island;
- partnered with two local radio stations to encourage safe driving habits for both parents and teens through a Safe Driving campaign;
- raised more than \$10,000 for the Muscular Dystrophy Association’s one-week summer camp program;
- awarded eight student teachers from Long Island colleges and universities with a \$1,000 scholarship each to fund their continuing education;
- awarded three graduate students from Long Island colleges and universities with a \$1,500 “Making a Difference College Scholarship” to fund their continuing education;
- hosted a Season of Giving contest where three charities, Angela’s House, Girl Scouts of Nassau County and AHRC-Nassau, were each awarded \$5,000;
- offered Long Island educators grants to support innovative classroom projects;
- partnered with the Nassau County Dental Society for two creative contests, “A Healthy Smile–It’s Easy to Find” and “Healthy Smiles Look Good Up Close,” to help raise oral health awareness;
- sponsored the Rolling River Day Camp Classmates program, which provides children who are not normally able to afford the program with an opportunity to attend summer camp;
- awarded one high school senior with a \$20,000 scholarship for continued education;
- participated in the Center for Developmental Disabilities Holiday Party, where employees donated holiday gifts to all of the children;
- exclusively sponsored Newsday’s FutureCorp program, where local schools participate in community service projects;
- partnered with the Long Island Children’s Museum to provide educators with a “Cyberchase: Math at the Museum” workshop and continuing education credit hours for attending; and
- provided members with low-cost defensive driving seminars to save on car insurance.

**Nassau Financial FCU** took an active role in the community with fundraising, event sponsorships and scholarships. The credit union raised funds for various organizations, including:

- Muscular Dystrophy Association’s Shamrocks Against Dystrophy;
- American Heart Association’s Go Red For Women;
- Children’s Miracle Network Hospitals through Credit Unions for Kids Miracle Jeans Day; and
- Cell Phones for Soldiers in conjunction with Invest in America and General Motors.

The credit union also sponsored the following community events:

- Kiwanis pancake breakfast, annual fundraising dinner and movie night;
- South Nassau Communities Hospital 20th Annual 5k Run/Walk;
- Walk of Lights at Oceanside High School and book signing fundraiser at Oceanside Community Service Annual dinner to benefit Susan Satriano Memorial Foundation;

- Chamber of Commerce Country Fair and fundraising dinners;
- town movie nights and concerts;
- holiday toy drive for critically ill children;
- Making Strides Against Breast Cancer fundraiser walk; and
- Books and Adventure Night featuring local authors at a credit union branch.

Additionally, the credit union:

- collected more than \$30,000 and 2,500 pounds of food for the two leading hunger fighting organizations on Long Island, Long Island Cares and Island Harvest;
- promoted Visa's Giving Gateway, which makes it easy to make charitable donations to nearly one million IRS-qualified 501(c)(3) publicly supported charities; and
- provided scholarships to graduating high school seniors going on to college.

Through the sale of candy and stuffed animals and other fundraising, **Niagara's Choice FCU** raised more than \$5,000 for Carolyn's House for homeless women and their children, the Children's Advocacy Center at Memorial Medical Center, Niagara Hospice and other local organizations.

Members, volunteers and employees of the credit union also donated to the American Red Cross Japan Relief Fund. Additionally, the credit union joined with many Western New York credit unions in the 4th Annual Every Step Walk to benefit the Hunter's Hope Foundation.

**Northern FCU** provided a free Banzai financial literacy curriculum to 33 local schools, reaching more than 1,000 students. The credit union also offered incentives to the teachers and school districts to help encourage the students to open accounts and make deposits.

Additionally, the credit union teamed up with United Way of Northern New York to host an annual food and school supply drive in August. The school supplies were distributed to children in Lewis County.

In support of Bank Transfer Day, **Oswego County FCU** provided incentives for new members to open accounts and for members who referred new people to the credit union.

The credit union also partnered with Make-A-Wish Foundation of Central New York to raise \$6,000 during their "Summer of Dreams" campaign. Through the efforts of credit union employees, the two organizations were able to grant an 11-year-old boy's wish for a shopping spree at Carousel Center in Syracuse.

**Palisades FCU** supported charitable events and programs throughout the year. The credit union:

- sponsored the 24th annual International Student Thanksgiving luncheon attracting more than 100 individuals, including students from more than 50 countries, faculty, volunteers and community leaders;
- hosted the annual Rockland County Shred it Day, a free event open to the public;
- sponsored Northern Services Group Senior Dance for approximately 100 residents at Northern Services Group's FountainView complex;
- sponsored the annual Rockland Community College Foundation luncheon focused on Women of Wisdom, honoring women who have gone above and beyond to give back to their community;
- presented five recipients with the annual George Hatala scholarships, which were awarded for the recipients' academic performance, extracurricular and community activities, as well as a written essay based on the credit union philosophy of "people helping people;"
- participated in the Food, Toys and Toiletry Drive for the United Way of Rockland;
- participated in the Salvation Army Gift Angels program, allowing members and employees the opportunity to fulfill a child's gift wish;
- participated in a Swap-O-Rama, a clothing swap fundraiser for homebound seniors affiliated with the Home Aides of Rockland;
- participated in the Adopt-A-Soldier Program by writing letters and sending gift packages to a soldier in Afghanistan throughout the year;
- delivered Meals-On-Wheels to senior residents in the county;
- participated in the United Way Day of Caring, helping winterize the Vision's Day Camp for the Blind and cleaning and filing for Hospice of Rockland County;
- sponsored the Rockland Community College Foundation Leadership Luncheon, which is held to raise money for college scholarships;
- sponsored an informational session for middle and high school students at the local college during Black History Month; and
- sponsored and offered a Social Security seminar to all residents of Rockland County.

In 2011, **Peru Central School FCU** participated in or donated to community events and organizations including:

- Relay For Life;
- Buddy Walk;
- Run For Jon;
- local fire departments and ladies' auxiliaries;
- Leukemia and Lymphoma Society;
- American Cancer Society;
- Muscular Dystrophy Association;
- American Heart Association Walk;
- North Country Underground Railroad Historical Association;
- Clinton County Fair "Sawdust Pile" children's event;
- Peru Applefest Parade – Credit Union Float;
- Ausable Valley Central Schools (AVCS) and Peru Central Schools (PCS) Junior Prom After Hours Party;
- numerous sporting events (basketball, hockey, football);
- fine art initiatives including Adirondack Theater, AVCS & Peru Lip sync, Peru Music Theater;
- Clinton Community College Foundation Scholarship;
- Thanksgiving and Christmas food baskets for needy families in the community;
- community-wide coat drive;
- food drives;
- North Country Association for the Visually Impaired Golf Tournament;
- Richard Harmon Memorial Scholarship Golf Tournament;
- Peru Athletic Department "Leo Bourgeois" Memorial Golf Tournament;
- Credit Union Association of New York – Adirondack Region Golf Tournament team and sponsorship; and
- Oktoberfest event to benefit Pulmonary Fibrosis Foundation.

Peru Central School FCU provided \$1,000 in scholarships to local high school seniors, and the credit union also collected more than \$600 for the CVPH Foundation/Pediatric Unit.

Additionally, credit union staff volunteered many hours to help within their communities at churches, schools, non-profit organizations and various community events. The credit union also supports the local fire department and ladies auxiliary.

**Polish & Slavic FCU** has provided support to the Polish community for 35 years. In 2011, the credit union:

- donated \$300,000 to a scholarship program that benefited 292 high school and college students;
- hosted a Health Fair for members without medical insurance, during which specialists from New York's Bellevue Hospital, in cooperation with New York University Medical Center interns, provided basic health screenings;
- supported the Pulaski Day Parade, a major Polish event in New York City, as a major event sponsor;
- donated more than \$272,000 to various groups, including schools, churches, sports clubs, scout groups and numerous other organizations operating on behalf of the Polish community; and
- supported Polish-American media.

**Reliant Community FCU** supported unique community events throughout the year. The credit union:

- hosted a Shred Day event at the Macedon branch, where members and non-members shredded confidential documents at no charge;
- judged competitors in the Region 10 DECA Regional Competition;
- presented a commemorative coffee mug with the names of the senior class, class advisors and principal to graduating seniors in the service area; and
- hosted an annual Easter egg hunt geared toward members with young children or grandchildren, as well as the youth in the community. A \$5 Walmart gift card was offered to all youth who opened a new account with the credit union. The event generated approximately 40 new youth savings accounts and certificates.

In support of Bank Transfer Day, the **Rochester Chapter of the Credit Union Association of New York** worked cooperatively to market the difference between credit unions and banks and encouraged consumers to make the switch to a cooperatively owned credit union.

**Rockland Employees FCU** held a holiday food drive in 2011. Collected goods were donated through the People to People Foundation and given to people in need throughout Rockland County.

**Rome Teachers FCU** and its members donated supplies and/or funds to communities both locally and globally. The credit union:

- collected supplies for earthquake victims in Haiti;
- collected school supplies and holiday gifts and donated them to the Rome Rescue Mission;
- collected various items for the Rome Humane Society;
- sold paper shamrocks for Muscular Dystrophy;
- sold paper bikes for the Ride for Missing Children; and
- collected items for The Philippines Project.

In 2011, **School Systems FCU** supported various community events and programs. The credit union:

- sold paper shamrocks to benefit the Muscular Dystrophy Association;
- sponsored the Parsons Child and Family Center Lawn Festival;
- sold candy bars and Santa dollars to benefit the Parsons Child and Family Center holiday wish program;
- sold candy bars to benefit the Backpacks for Kids campaign, providing more than 25 backpacks and essential school supplies to underprivileged children in nearby school districts;
- offered scholarships and grants to graduating high school seniors and current college students;
- conducted fundraisers to benefit the American Red Cross Spring Storm Relief fund;
- collected non-perishable food items for Unity House;
- sponsored the Capital District Business and Marketing Educators Association scholarship program;
- sponsored the Capital Area School Development Association Holiday Luncheon and Scholarship Program;
- continued membership in the Rensselaer County Chamber of Commerce and Guilderland Chamber of Commerce;
- sponsored the Defreestville Fire Department Fire Safety Poster Contest, which awards savings bonds to children;
- sponsored the East Greenbush Education Foundation;
- sponsored the Columbia High School Electrify Your Strings golf outing; and
- sponsored various other school-related activities and publications among member school districts, including career days and yearbook advertising.

**SeaComm FCU** provided support to a number of community initiatives, including:

- a \$15,000 pledge to St. Lawrence County's FISHCAP initiative, designed to lure fishing enthusiasts to the St. Lawrence River Valley to make the region known as the fishing capital of the world;
- a \$25,000 pledge to Hospice and Palliative Care of St. Lawrence Valley to help ensure the quality and availability of hospice care into the future;
- a \$25,000 pledge to SUNY Potsdam as a commitment to play a vital role in the education of our youth;
- a \$25,000 pledge to the Canton-Potsdam Hospital Foundation to support several new construction and renovation projects; and
- an additional commitment of more than \$100,000 to local charities, schools, fire departments and youth activities at all branch locations.

Additionally, the credit union's branches in St. Lawrence and Franklin counties were represented in the 2011 Relay For Life Run/Walk. Employees donated a combined total of \$7,500 to help make a difference in the fight against cancer.

**SEFCU** continued supporting and partnering with community organizations and residents throughout 2011. The credit union:

- donated \$205,000 to a number of city/rescue missions throughout the Capital Region, with credit union representatives hand-delivering checks to a variety of organizations;
- donated \$550,000 to Albany Medical Center's Neonatal Intensive Care Unit;
- donated \$5,000 in support of a Room to Heal project at the pediatric unit at Lourdes Hospital in Binghamton;
- teamed up with Albany Dodge owner Jim Morrell to donate a brand new 2012 Dodge Caravan to replace a Meals-On-Wheels van that was stolen;
- partnered with Coldwell Banker to help build a home for an Albany family through Habitat for Humanity;
- raised more than \$89,000 for the Hurricane Irene Relief Fund;
- collected cleaning products and personal hygiene items for Binghamton residents affected by the flood through The Friendship Tree program;
- invited more than 75 not-for-profits to distribute literature and recruit volunteers at the 4th Annual Community Expo coordinated by the credit union;
- recruited 11 staff members to volunteer as "Bigs" through the Big Brothers Big Sisters Program, and more than 100 to participate in the Hunter's Hope Walk;
- made monetary and in-kind donations to more than 15 additional organizations; and
- partnered with the University of Albany and Empire State Development to launch a \$2.5 million "character-based" microloan program that will link faculty, staff and students from the UAlbany School of Social Welfare, the UAlbany

School of Business and the state Small Business Development Center with financial support from SEFCU and Empire State Development, ideally providing credit to populations historically excluded from small business investments and loans.

The credit union's Holiday Sharing program impacted more than 4,500 individuals and more than 70 organizations. The credit union:

- raised more than \$90,000 in support of organizations throughout the Capital Region, Binghamton, Buffalo and Syracuse;
- donated more than 2,700 hats, gloves, scarves and 200 coats to families as a result of the Warm a Child program;
- purchased, wrapped and delivered gifts through the Adopt-A-Family program; and
- connected staff with Our Lady of Hope residents to provide companionship, conversation and shopping for the holidays.

To support youth programs, the credit union also:

- coordinated the SEFCU 5K Labor Day Race, with more than 600 participants raising \$30,000 to be split between Big Brothers Big Sisters of the Capital Region, Community Maternity Services and Girls Inc. of the Greater Capital Region;
- sponsored the Cradle Beach/Harvest Festival in Buffalo, raising more than \$20,000 in support of the programs offered at the camp;
- distributed 46 scholarships for a total of \$52,000;
- partnered with Junior Achievement to offer eighth grade students the opportunity to job shadow credit union employees for a day;
- collaborated with NorthEast Parent & Child Society to offer a social networking event designed to connect YouthBuild students with business professionals throughout the region;
- hosted an employee recycle day, donating the proceeds from the bottle and can returns to the Albany Boys & Girls Club;
- delivered more than 2,500 backpacks to students in need through their Backpack Program; and
- joined the Albany Police Department, the District Attorney's office and more than 50 volunteers on street corners in Albany's South End and West Hill neighborhoods to distribute candy and provide a safe environment for children celebrating Halloween.

For the second year, **ServU FCU** implemented a goodwill program called Pass It On, combining the credit union philosophy of "People Helping People" with the credit union's own motto of "Pass It On." As part of the program, credit union employees surprised pedestrians, local merchants and restaurants in the local communities, "paying it forward" by picking up the tab for people's meals and purchases.

The credit union and its employees also:

- donated hundreds of hours of their personal time to community service through American Cancer Society, United Way, Family Service Society, Big Brothers/Big Sisters, youth softball/little leagues and lacrosse teams, Habitat for Humanity, Tyrtle Beach, Down Syndrome Network of the Twin Tiers, Salvation Army, Pro-Action and local schools;
- offered six \$250 college awards to eligible high school seniors who participated in the SMART Savers Program;
- offered a \$100 award to 22 high school students in Steuben and Yates Counties;
- offered a \$100 award to one special needs graduating student from the Elsmere Program through GST BOCES;
- provided free shredding of personal documents for the public during International Credit Union Week; and
- sponsored and had 68 employees participate in the Twin Tiers Down Syndrome Buddy Walk in memory of Rene Jones, an employee who passed away tragically in an automobile accident. The Buddy Walk has been renamed to the Rene Jones Memorial Buddy Walk.

To give back to their community in 2011, **Sidney FCU**:

- hosted and sponsored Kids' Night at the local YMCA for area children;
- awarded 10 high school seniors with \$1,000 scholarships to continue their education;
- donated pumpkin seeds to local elementary students to plant and bring back as pumpkins for a contest;
- sponsored several teams for the Gus Macker three-on-three basketball tournament;
- sponsored the General Clinton Canoe Regatta;
- donated Thanksgiving baskets to Family Services;
- collected toys to help area families have a special Christmas; and
- sponsored a Harry Potter day at a local theater.

The credit union's employees:

- donated \$7,200 to the Relay for Life and participated with teams in two different communities;
- donated more than \$7,500 to the United Way;
- participated in the Annual Breast Cancer Walk and the Annual MS Walk;
- participated in dress-down days to support various local charities;
- volunteered as holiday bell ringers for the Salvation Army;
- donated their time to more than 90 different organizations such as Rotary, Kiwanis, Chamber of Commerce, and many more;

- planted and maintained part of a walking trail;
- volunteered at the SFCU Annual Home Town Day Parade; and
- volunteered and sponsored an Oneonta Out-Law game, with games for kids and gifts for the first 500 attendees. Their sponsored game had the 2nd largest attendance for the year.

**Southern Chautauqua FCU** continued to support their community in 2011. The credit union:

- supported local schools through academic initiatives, fundraising, arts education and sports;
- continued to build playgrounds, fight cancer, support volunteer fire fighters, provide scholarships, clean up parks and sponsor youth sports teams;
- hosted a poker run in June to benefit students in Chautauqua County participating in the Kids Credit Union program; and
- visited classrooms to teach a monthly financial literacy lesson, with emphasis on beginning the habit of saving early in life.

Southern Tier credit unions, **Chen-Del-O FCU, Empower FCU, GHS FCU, Horizons FCU, SEFCU, Sidney FCU, UHS Employees FCU** and **Visions FCU** helped the Food Bank of the Southern Tier by collecting “kid-friendly” food items, donating more than 350 pounds of food to the BackPack Program. The program provided children who are in need with bags of nutritious, easy-to-prepare food each Friday during the school year.

**Spencerport FCU** continued to participate in the Spencerport Area Cartons for Christmas program. This program helped more than 130 local families by providing them with food and gifts for the holidays. The credit union also served as a drop-off location for nonperishable food items for the program.

Instead of exchanging gifts with their co-workers, staff at Spencerport FCU “adopted” children through the Spencerport Area Cartons for Christmas program and provided them with age-appropriate gifts.

**Sperry Associates FCU** launched Operation: Helping Heroes, a long-term initiative to provide support and awareness on issues facing 9/11 first responders. The credit union lost five members on 9/11 and, in their honor, pledged \$2,500 to the FealGood Foundation, a non-profit organization established for 9/11 first responders.

**The Summit FCU** continued to demonstrate its commitment to community outreach. The credit union:

- partnered with local girl scouts to collect pajamas for the annual PJ Round-Up;
- sponsored the Syracuse University football team’s first “Orange on the Road” spring practice and scrimmage;
- was recognized as the Outstanding Corporate Volunteer Group Award Winner by the Rochester Business Journal and the United Way;
- provided 12 staff and management volunteers to help spruce up the Catholic Family Center’s Sanctuary House, a shelter for battered women and children who are in need of emergency housing;
- donated a large canopy that provided cover for the picnic tables on the deck at the Catholic Family Center;
- created and executed a multi-media campaign leading up to Bank Transfer Day, highlighting the credit union difference and pointing out the benefits of membership using radio and newspaper advertisements;
- sponsored the 98PXY High School Challenge, which engaged local high schools in a battle against each other to see how much money could be raised for the Hillside Children’s Center, an award-winning local non-profit organization dedicated to serving the needs of youth; and
- collected more than 800 donated prom gowns for the Gowns 4 Proms project for high school girls who wanted to attend their prom but were unable to afford the cost of a new dress.

**Sunmark FCU** continued to support the community through several initiatives. The credit union:

- launched a partnership with the Regional Food Bank of Northeastern New York to raise awareness and increase fundraising for the charity;
- developed three mobile games, including Duck Pirates, a video game available for Android and iPhones that was used to raise funds for the Regional Food Bank of Northeastern New York;
- awarded a \$1,500 startup grant in partnership with All Over Albany to help start micro-enterprise, The Radix Center for Ecological Sustainability;
- donated \$10,000 and more than a ton of food from the corporate golf outing to the Regional Food Bank of Northeastern New York;
- continued to support the Entrepreneur Boot Camp through the Albany County Chamber of Commerce;
- supported Hannah’s Hope Fund;
- volunteered time for community programs, including the Rotterdam Pop Warner and the Women’s Business Council;
- worked with Family and Child Services on its Adopt-A-Family program, adopting five children and working to give them a memorable holiday season;
- supported various charities and non-profits through dress-down charity days;

- continued to volunteer resources to assist in the underwriting and qualifying of individuals for obtaining home financing with Habitat for Humanity;
- participated in the AIP Community Day and helped collect funds for the Regional Food Bank of Northeastern New York's Holiday Hunger Appeal; and
- joined with 170 business partners and donated nearly \$18,000 from its annual golf outing to benefit Hannah's Hope Fund, which raises funds for research to find treatment and a cure for Giant Axonal Neuropathy.

**Teachers FCU** reached out to the community in a number of ways.

- The credit union held several shredding day events at local branches. Thousands of pounds of electronic equipment and paper were dropped off by community members for proper disposal and shredding.
- The credit union offered college scholarships to six graduating high school seniors and participated in the Credit Union Association of New York's statewide scholarship program.
- The credit union's community involvement TEAM (Together we Educate, take Action and Motivate):
  - raised funds for Habitat for Humanity, Make-A-Wish Foundation, Muscular Dystrophy Association and Ride for Life;
  - participated with the Salvation Army Adopt-An-Angel Program; and
  - volunteered with various not-for-profit organizations on Long Island.

In 2011, **Ticonderoga FCU** continued its involvement in the local community. The credit union:

- held the second annual school supplies drive for local children in need, collecting new school supplies at all branches and ATM sites;
- collected 111 used cell phones to donate to the STOP Domestic Violence Center of Essex County, where they can be turned into emergency 911 life lines for people in need;
- awarded three \$500 scholarships to graduating high school seniors who are members of the credit union, displayed outstanding academic and extracurricular achievements and demonstrated an awareness of the "people helping people" philosophy;
- volunteered to ring the Salvation Army Bell outside the Ticonderoga office to raise money;
- provided members and non-members with the opportunity to shred their personal documents at all three branches in celebration of International Credit Union Week;
- hosted barbecues at its branches to celebrate International Credit Union Week;
- accepted new toy donations from members in December to be used in three local holiday toy drives;
- sponsored Penelope the Clown at several community events, where she provided free financial education activity books to children; and
- hosted a booth at the Elizabeth-Lewis Central School Career Day.

Additionally, the credit union's COO represented Ticonderoga FCU at the Ticonderoga Middle and High School Career Fairs, where students learned about career opportunities with the credit union.

In 2011, **Town of Hempstead Employees FCU** assisted with, raised money for and supported many community events and organizations, including:

- the Great Strides Walk for a cure for cystic fibrosis;
- Long Island Sled Hockey League, a league for physically-challenged children and adults;
- Camp Northstar, a summer camp for challenged children;
- American Red Cross;
- Long Island Aids Research Foundation;
- Long Island Credit Unions annual food drive benefitting Long Island Cares and Island Harvest;
- local family adoption for Christmas;
- John Thiessen Children's Foundation;
- a scholarship program to benefit members who are graduating high school seniors;
- local volunteer fire departments; and
- FeelGood Foundation, a non-profit organization that helps 9/11 first responders who are experiencing health and financial hardships.

The **Tri-Chapter (Buffalo, Jamestown, Niagara) of the Credit Union Association of New York** donated \$250 to the New York Credit Union Foundation to help the victims of area flooding.

**UFirst FCU** supported several community initiatives and programs in 2011. The credit union:

- partnered with the United Way and worked with local banks to grow the Asset Building Program in Clinton and Essex counties;
- sponsored the Clinton County School Board Association's academic awards dinner to recognize students performing in the top 10 percent of their senior class;

- sponsored the local YMCA golf tournament, with proceeds benefitting families in the YMCA programs;
- collected school supplies for the Joint Council for Economic Opportunity of Clinton and Franklin Counties, Inc.;
- collected toys for the Christmas Bureau Toys for Tots;
- collected hats, gloves, scarves and mittens for Champlain Valley Family Center;
- awarded three \$500 scholarships to college-bound students;
- donated \$2,500 to Plattsburgh State University for their North Country Scholarship Program;
- donated \$2,500 to Plattsburgh State University for their Community Scholarship;
- continued to support the UFirst FCU Endowment Fund at Plattsburgh State University;
- collected \$400 for the CVPH Medical Center Pediatric Unit;
- collected \$600 for the American Heart Association; and
- provided employee volunteers at various events, including the American Heart Walk, Alzheimer's Ride to Remember Motorcycle Ride, Alzheimer's Walk, Plattsburgh Noon Rotary, City of Plattsburgh Half Marathon and City of Plattsburgh Halloween on Safety Street.

In the wake of Hurricane Irene and Tropical Storm Lee, **UHS Employees FCU** was one of the first responders on hand to help the communities of the Southern Tier. The credit union provided \$400,000 in emergency loan assistance to members and donated VISA gift cards to the UHS Flood Relief Committee and made a donation to the New York Credit Union Foundation's Disaster Relief Fund to assist other New Yorkers in need of relief funds.

Credit union employees expanded the credit union's annual giving tree to include the UHS Relief Committee to support those devastated by the flooding. Normally, the credit union provided assistance with holiday gifts for 10–15 families. This effort provided more than 900 gifts to 54 families.

**Ulster FCU** continued to give back to the community through fundraising and volunteering in 2011. The credit union:

- participated in several fundraising events for the Always There Home Care organization, raising approximately \$20,000 through a dinner gala and a car show;
- helped raise nearly \$40,000 for Gateway Community Industries, a local service provider for the disabled, through a dinner gala, a golf tournament and raffle;
- raised money for Ulster County SPCA through a variety of methods, including a fashion show and garden party;
- raised more than \$5,250 for the American Cancer Society Relay for Life through moon card sales, a 50/50 drawing, a basket raffle, jeans days, bracelet sales, food sales on relay day, individual sponsorships and the participation of several staff members walking on the day of the Relay; and
- participated in the 15th annual United Way of Ulster County Day of Caring, a one-day event organized by the United Way of Ulster County, offering help with various projects throughout the county.

**Union Settlement FCU** stayed actively involved in the community throughout 2011. The credit union:

- provided two graduating high school seniors with \$500 scholarships to finance their college education;
- hosted its first Spanish Business Summit, giving Spanish-speaking small business owners in the East Harlem community a chance to connect with each other and with non-profit organizations that can offer technical assistance, credit and business-lending services;
- continued to work with Small Business Development Centers around New York City;
- continued its membership in community groups such as the East Harlem Human Services Consortium and the Lenox Hill Neighborhood House Economic Security Advisory Committee; and
- served on the host committee for "New York: Building a Cooperative City," which launched the United Nation's International Year of Cooperatives.

The credit union also participated in a number of community events, including:

- The Boys Club of New York's "New Beginnings" Resource Fair;
- a public hearing on New York City's Interagency Coordinating Council on Youth;
- Generations East Harlem AIDS March;
- East Harlem Marqueta Tour & Tasting;
- Bank Transfer Day, celebrated by supporting the credit union movement among Occupy Wall Street protests at New York City's Zucotti Park;
- a teach-in at The New School regarding banking alternatives for students;
- multiple "Meet the Lenders" events hosted by New York City Small Business Development Centers;
- New York Coalition of Community Development Financial Institutions' Sixth Annual New York City Business Exposition;
- Project Enterprise "Leadership Institute" small business workshops; and
- the Promoting Financial Justice for Immigrant New Yorkers Forum.

**United Nations FCU** approached its community involvement with an international focus. The credit union:

- supported the Kilimanjaro Initiative, a program started by a credit union staffer to raise money and awareness on safety and crime issues in Nairobi by providing youth with sports activity alternatives and a challenge to climb Mt. Kilimanjaro;
- supported The Floating Hospital (TFH) Family Health Network, New York City's largest provider of primary health care services to homeless women and children with 80,000 patient visits annually;
- continued to raise funds for UNAIDS, totaling more than \$400,000 since the program's inception nine years ago; and
- partnered with UN Women to raise nearly \$11,000 through an online fundraiser and provided matching funds of \$3,000.

To support the community in 2011, **Utica District Telephone Employees FCU**:

- celebrated International Credit Union Day with fun giveaways for young members, coffee and treats for all and a free document-shredding event;
- donated \$250 to the New York Credit Union Foundation's Disaster Relief Fund;
- raised \$376 and walked with the Utica-Rome Chapter Team to benefit America's Greatest Heart Run and Walk; and
- donated \$250 to the Children's Miracle Network.

The **Utica-Rome Chapter of the Credit Union Association of New York** sponsored two golf tournaments for local charities, raising more than \$3,000 for Kids Oneida, Rome Rescue Mission, Utica Rescue Mission, American Red Cross, Utica Food Bank, Rally for the Cure, Feed Our Vets and Hospice.

Chapter members also collected school supplies and sporting equipment and shipped them to two schools in an impoverished area of the Southern Philippines.

**Visions FCU** remained committed to giving back to local communities. 2011 was unique because historic flooding devastated much of the area. Despite recovering from its own losses, the credit union became a major sponsor of multiple flood relief fundraising efforts.

In addition to sponsoring youth sports, local arts, community events and local branches of national charities, the credit union offered significant support to 54 community organizations. Other community involvement included:

- hosting free family-friendly events for children such as a craft party, an Easter party, a bicycle rodeo, a Halloween party and an evening with Santa; and
- sponsoring a local public broadcasting documentary and an honorary display to celebrate the rich history within the community.

**Westar FCU** continued its participation in the Annual Eighth Grade Career Fair, hosted by two Camillus middle schools. Students interacted with adults from a variety of professions to learn more about possible career paths.

**Western New York FCU** supported a number of community outreach events in 2011.

- The credit union sold candy bars and stuffed dolls to benefit Credit Unions for Kids and Children's Miracle Network Hospitals, raising \$335.
- Credit union staff each paid \$5 to wear jeans to work to support the Children's Miracle Network Hospitals, the West Seneca Food Pantry and breast cancer awareness.
- A donated handmade jewelry armoire/mirror was raffled off to benefit the West Seneca Food Pantry.
- The credit union sponsored a tent at the first annual summer lawn fete for 14 Holy Helpers Church in West Seneca.
- The credit union partnered with students at West Seneca West Middle School to hold a car wash to help pay for the medical bills of a seriously injured student.
- The credit union provided one \$500 scholarship to a college-bound high school senior.
- The credit union sponsored the American Cancer Society's West Seneca Relay for Life, donating \$1,000 and volunteering for and participating in the event. The credit union raised more than \$11,000 for the second year in a row by selling Flat Screen TV raffle tickets, holding a Beer Blast with a Chinese auction, having a Cutest Baby Picture contest and holding a bake sale in the credit union lobby.
- The credit union partnered with the West Seneca Academy of Finance and offered a paid summer internship to a promising high school student.
- The credit union sponsored and supported the Annual Every Step Walk to benefit the Hunter's Hope Foundation.
- Credit union employees sold Entertainments Books to benefit West Seneca Care for Kids and the Kathleen Mary House.
- The credit union adopted the Kathleen Mary House, a home run by volunteers for women and children who are victims of domestic violence.
- Credit union staff volunteered for local golf fundraisers.
- On Earth Day, the credit union partnered with the Burchfield Nature & Art Center to hold a community shred day, offering members of the community a safe way to dispose of confidential information.



Additionally, the credit union:

- participated in the Taste of Home at the Fairgrounds of WNY in Hamburg;
- participated in the WNY DDSO Wellness Fair;
- provided volunteers for West Seneca East Elementary Schools Day of Reading;
- partnered with the West Seneca Academy of Finance and offered a paid summer internship to a high school student; and
- allowed the West Seneca Schools to use the coin machine free of charge to count the coins students collected for the West Seneca Care for Kids program.

**Xceed FCU** recognized and responded to heightened environmental concerns by introducing “Eco-Friendly Fridays.” From January to October, the credit union reduced its energy usage by 15 percent. The credit union:

- encouraged associates to turn off monitors when not in use, turn off office and bathroom lights when leaving the room, dim hallway lights and decrease or increase thermostat temperatures by a degree or two;
- provided refillable cold beverage containers and coffee mugs to employees, as well as recycling bins for plastic or aluminum containers; and
- eliminated paper waste with double-sided printing, relying more heavily on electronic files and replacing older copy machines with multi-function devices to increase the use of scanning and reducing photocopying and faxing.



## Customized *Products and Services*

Being part of a community means being able to understand its needs. For credit unions, that means having the knowledge and flexibility to provide the right products and services, not just a “one-size-fits-all” approach. Whether it’s online social networking or a good old-fashioned smile and handshake, credit unions have the products and services to meet the needs of their members.

**Alternatives FCU** provided products to benefit the local community. The credit union:

- offered a new, grant-funded VITA Savers Certificate specifically for clients of its Volunteer Income Tax Assistance (VITA) program as a means to encourage low to moderate wage earners to open an account and save a portion of their tax refunds; and
- continued offering RoundOff, a program allowing members to “round down” their deposits so a portion of the deposit can be donated to the not-for-profit organization of the month. Members donated more than \$1,600 to 10 not-for-profit organizations.

**AmeriCU CU** introduced a variety of products and services. The credit union:

- announced the launch of new applications for both iPhone and Android users, as well as a new “skin” for its mobile banking platform;
- introduced a branded prepaid, non-reloadable, VISA gift card for members;
- introduced a relationship pricing program called MemberPLUS, allowing members to use the power of their AmeriCU relationship to earn ATM rebates and receive enhanced loan and CD rates;
- launched myVault, a personal financial management tool allowing members to create a budget and spending targets while tracking bills, cash flow and personal goals; and
- offered “Dedicated,” a partnership with the Carol M. Baldwin Research Fund of New York State, with services targeted for females aged 35–54 who are financially independent, want to become more financially astute and are looking to become part of a greater cause.

**Bethpage FCU** continued to provide its members with a range of customized services.

- In response to Hurricane Irene and subsequent storms, the credit union offered hurricane relief loans of \$500–\$10,000 to members. The loans were offered with no application fee, no prepayment penalty, fixed rates as low as 7.5 percent APR for up to 60 months and easy payment options like online banking and via mobile phone.
- A Youth Savings Promotion was launched during the summer. When a new youth account was opened, a free Bethpage FCU baseball was provided to the account holder.
- The credit union continued to strengthen community relationships through a partnership with the L.I. Green Association by offering green-branded products. The program provided funding to homeowners for installation of equipment and home improvements at reduced cost and reduced financing rates.
- The credit union launched new Visa credit card products, including three consumer and three business cards with low interest rates starting at 8.15 percent and credit union points or cash-back rewards.
- The credit union sponsored the We LIVE NY Long Island Summit to Empower Tomorrow’s Leaders, an event gathering leadership from Long Island’s leading young adult organizations and highlighting Long Island’s vibrant downtowns.
- The credit union partnered with Enterprise Car Sales to bring great deals to members and non-members on select used cars. Online pre-approved auto loans had rates starting as low as 2.94 percent.
- The credit union partnered with GrooveCar and Novak Motors to provide members with quality previously leased vehicles for purchase. 31 members purchased cars through the program, totaling \$600,000.

**Boulevard FCU** created a number of customized products focused on helping lower-income members in 2011.

- In an effort to combat rampant predatory lending in the community, the credit union developed a Pay Day Loan Alternative and a Credit Builder Loan.
- To make secured credit cards more accessible to lower-income members, the credit union lowered the minimum secured deposit amount from \$500 to \$300.
- The credit union helped members “Tune-Up” their current auto loan rates from other financial institutions by refinancing. Through this effort, nine members saved \$19,500 in interest. During the promotion, the credit union gave promotional ice scrapers to each member and entered them into a drawing for a GPS.

**Buffalo Metropolitan FCU** provided a variety of services for younger members in 2011.

- The credit union offered children age 14 and younger opportunities to join the Savings Safari Club by opening a savings account with a \$5 minimum deposit. Club members were awarded prizes for every deposit and received cards on their birthdays. Club members with an “A” on their report cards also received a \$5 deposit in their accounts as a “great grade award.”
- The credit union offered a new service for teenagers called “Teen Cents,” an account providing teenagers with practical financial know-how. With a Teen Cents account, members used checking accounts with a debit card for the first time.
- Teen account members also learned financial skills through written lessons. Every quarter, teens could read a financial lesson and answer questions about the lesson. Participants who received a perfect score were awarded a \$10 iTunes gift card.

**Capital Communications FCU (CAP COM FCU)** celebrated National Credit Union Youth Week with a series of community events and great prize giveaways aimed at teaching children to save for a brighter future. Highlights included:

- a “Makes Cents” game, which invited children to guess the number of pennies in a jar for a chance to win a deposit equal to the amount in the jar;
- Youth Accounts, which allow children age 4–17 to earn up \$70 per year through the Great Grades and Reading programs; and
- entry in a \$500 Visa gift card drawing for opening a Youth Account or adding a CertifiKID.

**CFCU Community CU** provided discounted BJ’s Wholesale Club memberships for members and employees. In addition, the credit union partnered with Greek Peak Mountain Resort to enable members and employees to take beginning ski or snowboard lessons at a discounted rate.

**Clarence Community and Schools FCU** provided members with a range of customized products and services. The credit union:

- offered a Student Bundle Pack, which included a checking account, debit/ATM card and credit card specifically geared to young adults;
- hosted a member appreciation event, which included special loan and CD rates;
- partnered with Enterprise Rent-A-Car to host an Enterprise Car Loan Day with car loan specials, deals on used cars, an on-site Enterprise representative and free popcorn;
- provided branches at the local middle school and high school for students and staff;
- provided members with loan underwriting based on individualized needs;
- offered loan payment skip options during the month of December and during the summer when many members who are teachers do not receive paychecks;
- offered discount home and auto insurance rates to members through EMS Insurance Group;
- provided member discounts for movie tickets, car washes, oil changes and admission to local theme parks; and
- provided “real-time” ATM services for members.

**Columbia-Greene FCU** offered children age 2–11 membership in the Scottie Savers Club. Scottie Savers account holders earn stickers on their club cards for every deposit made, with completed club cards redeemable for various prizes. Scottie account holders were also invited to participate in various events with “Scottie,” including:

- Scottie’s birthday party during National Youth Week;
- Hudson Children’s Book Festival;
- Scottie’s Annual Halloween Bash; and
- Member Appreciation Day.

**Community Resource FCU** partnered with Shop America to bring back-to-school discounts and specials to members. Through the program, members saved on school supplies, clothes, shoes and computers.

In anticipation of holiday spending, the credit union also offered Holiday Quick Cash Loans, allowing members to borrow up to \$2,500 with reasonable rates and terms up to 12 months.

**Cooperative Federal CU (Syracuse)** provided products designed to meet the needs of the community in 2011. The credit union:

- leveraged \$25,000 in grants from the Central New York Community Foundation to make money available for small business loans and workshops in a program to be overseen by the Near West Side Initiative; and
- continued to provide an on-site Foreclosure Prevention Counselor who helped members by negotiating with other financial institutions when they had issues with their mortgages. The counselor provided assistance for automatic payment set-up, coaching and budget counseling.

**Cornerstone Community FCU** offered membership in the Kangaroo Kids Club to children age 12 and younger. Club members received a membership card, earned extra dividends and were awarded a free sticker for each deposit. For every month club members saved \$5 or more, they received a prize from “Joey’s Prize Pouch.”

**Dannemora FCU** rewarded students’ academic achievements with cash deposits in their credit union accounts as part of the Great Grades program.

To help with the cost of home heating, the credit union offered borrowers an Energy Loan Special of up to \$2,500 with a 5-percent APR and repayment over 24 months.

**East River Development Alliance FCU** continued offering the Manage Your Rent program, which helped process 2,000 New York City Housing Authority rent payments.

**Empower FCU** provided services targeted to a variety of age groups. The credit union:

- offered Dollar Dog Kids Club, a financial savings program for children age 12 and under, which includes quarterly newsletters, special statement paper, quarter savers, deposit rewards and an interactive website;
- provided an annual G-Smart newsletter to members age 50 and older; and
- launched an alternative student loan program to help students fill the funding gaps that federal aid can leave behind. Unlike other alternative loan products, the credit union’s Student Choice private loan solution offered significantly lower rates, zero origination fees and more flexible repayment terms.

**Entertainment Industries FCU** offered members a chance to reestablish good credit with the Credit Rebuilder Loan. Laid-off members who accepted a lower-paying job could restructure their debt to accommodate their new wages. After a full year of timely payments, the credit union worked closely with them to establish more favorable terms.

The credit union also offered their members a \$500 maximum Quick Loan for immediate cash. The loan, offered as an alternative to payday lenders, requires no credit check.

**Finger Lakes FCU** provided members with various customized products and age-specific services.

- The credit union offered the Dollar Dog Kids Club to members age 12 and under. With an initial \$5 deposit into the account, children gain access to Dollar Dog’s Online Clubhouse, invitations to special events and celebrations, birthday cards and a Dollar Dog savings bank.
- Members age 13–17 were offered the “cha-ching!” account. After making a \$5 deposit into the account, teens receive access to cha-ching! Online, a special teen savings account with services such as access to money-saving coupons, music, videos, an online podcast and financial blogs.
- Young adults age 18–24 were invited to open “the edge” account. Through the account, they gain access to the edge online, checking and high-yield savings accounts, music, videos, online podcasts, financial blogs and money-saving offers.
- The credit union created a Facebook page to improve communication with their members.
- To help their college-bound members, the credit union offered a “Moving Up Day” promotion. To be eligible, members brought in their college letters of acceptance and either opened an account or added a product or service to their existing account.
- To help the environment, reduce clutter and deter identity theft, the credit union offered members paperless alternatives, including eStatements and online bill pay.
- The credit union offered members Sweet Deal Loans during the month of December, giving all members approved for specific loans a candy bar containing an interest rate discount enclosed within the wrapper. Discounts ranged from .75 to 2 percent and could be used on family vacation loans, vehicle loans, boat/motor home loans, debt consolidation, personal loans and recreational vehicle loans.
- The credit union offered a Holiday Club account to help members prepare for holiday purchases. Funds were released in September, just in time for the holiday sales.

**First New York FCU** provided a wide range of customized products and services in 2011. The credit union:

- worked with the New York State Energy Research and Development Authority (NYSERDA), part of the New York State Energy Smart Loan Fund, to offer members interest rate reductions for energy-efficient projects on single- to four-family homes;
- offered several used car sales events and promotions through Enterprise Car Sales, providing members with a rate reduction of up to 1 percent;
- provided members with access to more than 41,000 surcharge-free ATMs in the U.S. and the U.K.;
- guaranteed farm loans through participation in the Farm Loan Program through the United States Department of Agriculture;
- encouraged youth age 5–12 to join the First Start Club, enabling them to earn tokens for each of their deposits and redeemable for various prizes;

- offered youth age 13–17 the Teen Savings Club, enabling them to earn punches on a savings punch card and redeem them for teen-oriented prizes; and
- encouraged young adults age 18–23 to join the Money Smart Club and utilize credit union products and services.

**First Source FCU** provided low-interest, unsecured loans for home heating to offset high-energy costs.

**GPO FCU** saved members more than \$1 million in interest payments in 2011. More than 730 members brought their higher-rate loans from other institutions to the credit union, refinancing their loans at a lower rate. The average savings was nearly \$1,500 per loan.

To assist members affected by the flooding in 2011, **Horizons FCU** offered a special low 3.9-percent rate on loans for 48 months, with no payments for up to three months. The loan was available to qualified credit union members who could show proof of insurance and repair estimates.

**Hudson Heritage FCU** added two new branches to serve its communities and offered various programs to suit the diverse needs of its members. The credit union:

- continued providing a reduced-rate home heating loan with a 24-month timeframe to help members budget their costs more effectively; and
- allowed borrowers in good standing, for a nominal fee, to skip a loan payment twice a year through the Summer and Holiday Skip-A-Pay programs.

**Hudson Valley FCU** provided customized services called HVFCU@Work and HVFCU@Congregation, presenting financial education workshops at workplaces and places of worship. Each branch developed relationships with business members and community organizations, with branch managers regularly visiting their contacts and conducting financial workshops on a quarterly basis.

The credit union also:

- offered Guides to Independence on the credit union website and a special Gr82BYoung section full of resources for students;
- provided a discount on defensive driving courses through the HVFCU@Work service; and
- developed an affinity credit card program for Mount Saint Mary College alumni.

**Leatherstocking Region FCU** provided a number of services for younger members. The credit union:

- offered a youth savings program with three age-specific levels of membership and rewards, including deposits for every “A” or “B” on members’ report cards;
- offered a credit card program, with some restrictions, for teens age 16 and older;
- allowed college-aged members to open checking accounts and apply for debit and credit cards if they met certain requirements; and
- provided low minimum 12-month certificates to teens to encourage sound financial practices.

Additionally, the credit union:

- purchased sophisticated financial calculators in an effort to help members improve their spending habits and restructure their debt;
- implemented the Building Community Strength Through Challenge program to save members money by showing them how to lower monthly payments, save interest and/or shorten the term of their loan, and then donated \$1,000 each to two local charities when the program reached a total savings goal of \$100,000;
- offered a promotion where all members who used their debit or credit cards were entered in a random drawing for a prize up to \$100; and
- brought its Visa credit card program in house, saving the credit union and members thousands of dollars and enabling members to monitor their accounts and facilitate their monthly payments online.

**Mid-Hudson Valley FCU** became the first financial institution in the world to adopt the Drive-up 24/7 Personal Teller as part of two newly constructed branches. The technology allows members to conduct their banking with a teller from the comfort of their vehicle. The Personal Teller operates through a video portal, allowing the member and the teller to see and speak to each other, as if they were in a branch lobby.

The credit union also helped members earn their graduate business degrees at a lower cost through the Credit Union Student Choice Graduate Business Private Loan Solution. With zero origination fees, lower interest rates and flexible repayment options, the loan solution is a convenient line of credit to fill the funding gaps that other sources of financial aid can leave behind.

Through a partnership with Banzai, **MONEY FCU** provided a financial literacy tool to local teachers to bring free financial education based on real-world scenarios to the classroom.

**Nassau Educators FCU (NEFCU)** offered a wide range of services to members. The credit union:

- signed with cuautocoupons Inc. to offer auto coupons to members, entitling them to receive special discounts, apply for pre-approved auto loans and find local participating dealerships;
- offered the Private Student Loan Solution for undergraduates, which provides a variable-rate line of credit up to \$75,000 to bridge the gap that often exists between traditional financial aid and the true annual cost of tuition, fees and books;
- offered free identity theft protection to members;
- offered interest-earning checking accounts with no minimum balance requirements and no debit card fees;
- provided online banking, mobile banking and bill pay services to members;
- offered a 0.25-percent discount on vehicle loans through the Safe Driving campaign for parents and teens who signed a safe-driving contract, as well as a free lifetime credit union membership to non-members who returned the signed contract with their first \$5 deposit;
- provided members with a Home Equity Powerline of Credit, which offered an attractive introductory rate for the first six months and the prime rate for life afterwards;
- provided a wide range of banking methods, including:
  - mobile web;
  - text messaging; and
  - downloadable apps, including Apple, Blackberry, and the newly released NEFCUmobile for Android app;
- offered specialized youth accounts for newborns to young adults; and
- offered State of New York Mortgage Agency mortgages for low- to moderate-income families.

**Nassau Financial FCU** promoted Visa's Giving Gateway, making it easy to give to nearly one million IRS-qualified publicly supported charities.

Young bankers at **Niagara's Choice FCU** received a folder they could fill with quarters, deposit, and then receive a prize. During April, the credit union deposited \$5 into every new Youth Account for members up to age 17. Additionally, with every deposit made into a Youth Account, the member was given a chance to win an iPod Shuffle.

The credit union continued to provide members with a full range of financial services at very low or no cost, often helping in situations where a larger financial institution might not. For example, the credit union provided a Remedial Share Account for those with less-than-perfect credit. During the first year, account holders only had savings accounts but were offered credit union money orders or checks at no charge to pay their bills. After a year of re-establishing their financial accountability, the members could open checking accounts.

**Northern FCU** provided a financial literacy tool through a partnership with Banzai to help local teachers bring free financial education to the classroom. The credit union deposited \$25 into an existing account or opened a new account for each student who completed the program. The credit union also provided the teacher with a \$25 Staples gift card for classroom supplies and a \$25 check to the school district for each student who joined the credit union.

**Oswego County FCU** offered members a range of services, including:

- rebate checking accounts for eligible members, which earn 3.25 percent on the average daily balance, up to \$20,000;
- Round Up savings accounts that "round up" all debit card purchases to the next whole dollar and enable members to transfer the rounded-up amount to a high yield savings account which earns 5.0 percent, up to \$2,500;
- Scholar Dollar accounts, which pay children for good grades and can be accessed for college expenses when the child turns 18;
- Platinum Plus programs for eligible members age 55 and older, with benefits including:
  - free checking for life;
  - 0.5 percent rate increase on all certificates of deposit;
  - 0.5 percent rate decrease for lending products, excluding first mortgage lines of credit, Visa cards, and shared secure loans;
  - free money orders;
  - free travelers checks;
  - free teller/bank checks; and
  - free debit card accounts;
- Scholar Dollar accounts, which pay children for good grades and can be accessed for college expenses when the child turns 18; and
- My Points Plus, a free program allowing members to earn rewards using a debit card. Points can be exchanged for free travel, merchandise, gift cards, lowering rates on loans and increasing rates on CDs. Members earned one point for every \$1 spent, and additional points for utilizing other products and loans with the credit union.

In response to the high unemployment rate and sputtering local economy, **Palisades FCU** allowed members to skip their August and September loan payments through the “Take the summer off” loan program.

**Reliant Community FCU** provided a number of customized products and services. The credit union:

- launched a new mobile version of its website;
- offered Visa platinum credit cardholders the option to receive user-defined fraud prevention alerts by e-mail or text message;
- partnered with Credit Union Student Choice to provide education lines of credit to their members; and
- hosted a friends and family open house at the main facility prior to the annual meeting.

**Rockland Employees FCU** developed a program called REFCU Holiday Package that enabled members to get a \$500 loan without a credit check and, in the month of December, allowed members to skip a payment on certain loans. The credit union also developed an emergency loan allowing members with a proven emergency to borrow up to \$1,000 with no credit check.

**Rome Teachers FCU** continued to offer members the option to skip a payment on their loans for a small fee of \$10 per loan. This was offered twice during 2011: in the summer and during the holiday season.

**School Systems FCU** offered various customized products and services for their members, including:

- Summer Skip-A-Loan Payment Program designed for employees on a 10-month pay cycle, so there is no need to make a payment during months they did not receive a paycheck;
- Summer Share Savings Account designed for employees on a 10-month pay cycle so they can put aside money during each of the 10 payroll months to ensure they have the funds to cover expenses during months they don't receive a paycheck;
- Energy \$mart Loan Program available through NYSERDA, offering a rate discount for members who use funds to implement energy-saving improvements and renewable technologies;
- Smart Start Package for members ages 17–24 to help them get a good start at managing their finances whether living at home, away at college or entering the workforce; and
- premium package account for members age 50 and older who are looking for an expanded financial relationship and the avoidance of costly fees.

**SeaComm FCU** continued to provide a full range of products and services to members at low to no cost, including:

- a new mobile branch platform, which allows members to download the credit union's mobile app on their web-enabled phone or smart phone, giving them the capability to:
  - check balances;
  - view transaction history;
  - transfer funds;
  - find branch locations;
  - locate ATMs; and
  - manage accounts from their phones' web browser or the credit union mobile app;
- Loyalty Rewards for longer-term certificates where members earn a maximum of 0.5 percent added to the base rate of a share certificate;
- CUMoney prepaid debit cards, funded with specific dollar amounts of the member's choice and reloaded as needed at any time;
- Fresh Start Checking and Savings program, a second-chance program providing service to members or potential members who have been denied regular financial services due to past history;
- commercial loans offering a personal approach to business lending; and
- Moola Moola accounts for children up to age 13 with an academic rewards program called Spin-The-Wave.

**SEFCU** offered several new innovative products and services in 2011. The credit union:

- launched a mobile branch unit, allowing the credit union to take banking on the go by visiting local schools during school banking days, senior housing complexes, businesses and community events, providing residents and employees with a convenient banking option;
- introduced free apps for iPhones, iPads and Androids;
- launched the Small Enterprise Economic Development (SEED) program, a character-based lending initiative sponsored by the credit union, the Empire Development Corporation and the University at Albany to create a \$2.5 million character-based microloan program aimed at low-income and underbanked entrepreneurs;
- offered Skip-A-Payment options several times throughout the year, allowing members to skip a loan payment for one month; and
- introduced text banking to provide members another convenient option for checking balances, receiving balance alerts and making transfers.

**ServU FCU** continued to provide a number of services geared toward young members, including:

- the Wise Savers Program for children age 12 and younger, which rewards every deposit with a trip to a prize treasure chest; and
- the SMART (Savings Makes a Rich Teen) Savers Program for teens age 13–19, which educates teens about the various types of financial products and services available to them and offers college-bound seniors the chance to win one of six \$250 awards.

The credit union also continued its partnership with ProAction of Steuben, Yates and Schuyler Counties to offer no-interest loans to qualified applicants for the purchase or repair of used vehicles. ProAction, a non-profit agency working to alleviate poverty, guaranteed the loans while the credit union serviced them.

**Sidney FCU** provided products and services benefitting its members and communities, including:

- several loan specials resulting in the credit union disbursing 1,438 loans worth \$17.2 million;
- a home equity promotion lending \$5.6 million to 142 members;
- Skip-A-Payment programs, which allowed members with loans to skip their payments for one month with no fee;
- a special loan for flood victims at 1 percent for two years to replace their automobile or anything damaged in the floods caused by Tropical Storm Lee; and
- youth accounts, including:
  - the Earn Your Weight in Gold program for infants where the credit union deposits \$1 for each pound of a child's birth weight; and
  - a membership card, piggy bank, deposit and withdrawal slips, and a prize for children age 5–10. With every deposit, the member is entered into a monthly drawing for a \$100 savings bond.

In response to the lack of public transportation in the area, **Southern Chautauqua FCU** partnered with a local non-profit organization to write auto loans for people of modest means. The loans were not designed to make profits for the credit union, but to help people in the community have adequate transportation.

Because of a large number of rent-to-own stores and outlets in their community, the credit union also partnered with a faith-based community organization to offer a loan-to-own program with extremely low interest rates. Through the program, they also offered financial coaching and support in an effort to help people establish and improve their credit scores.

**Suffolk FCU** partnered with the Suffolk County Economic Development Department, the Small Business Advisory Council, the Stony Brook Small Business Development Center and other organizations to offer the Let's Get Ready to Borrow program. It provided small businesses with traditional, micro, alternative and credit repair lenders and experts, as well as free, confidential, one-on-one counseling, assistance with business plan creation and cash flow analysis.

**The Summit FCU** provided a number of free mobile banking capabilities available to members who signed up for Internet banking, including:

- mobile web banking, through which members access account information, pay bills and transfer funds from their cell phones;
- mobile banking apps that members can download and use to obtain account information from any iPhone, iPod touch, iPad or Android; and
- text messaging for access to instant account information.

**Sunmark FCU** continued to provide RealTime magazine to educate members and cover topics of importance to them.

The magazine profiled outside partners of the credit union to show members the firms that the credit union works with to better meet members' financial needs. Additionally, the magazine had a kick-off issue in which members shared their own solutions to issues that might affect others.

**SUNY Geneseo FCU** worked to provide members with a full range of services at low or no cost to their members. Services included:

- a Kid's Club Account where children received a free gift for every 10th deposit;
- cashing payroll and student loan checks for non-members;
- low foreign ATM fees and partnerships to provide surcharge-free transactions;
- emergency loans for members for as much as \$500 with a 12-month repayment plan;
- free online banking and bill pay programs, as well as electronic statements;
- no holds on funds;
- Club accounts for student organizations at the college, with no service fees charged;
- one-on-one training for online banking support;
- no application or origination fees for mortgages; and
- matching loan rates from other area financial institutions.

In response to the need for help after the devastating Southern Tier flooding, **UHS Employees FCU** fast-tracked emergency loans, pushing out initial payments as much as four months and cutting interest rates in half. When necessary, the credit union also deferred loan payments for members, allowing them to have cash on hand to rebuild during the first few weeks and months after the flooding.

**Union Settlement FCU** continued to offer specialized services for members of its community, including:

- convenient savings account access for those with only an Individual Taxpayer Identification Number (ITIN);
- assistance with ITIN applications and benefits screenings for food assistance and health coverage at VITA sites;
- SAFE non-interest bearing accounts (secured up to \$250,000) for individuals who are new to the country or do not have a Social Security Number or ITIN;
- NYC Safe Start Accounts for individuals who are unbanked or have had trouble with financial institutions in the past;
- Bank on Manhattan program, an initiative to offer affordable checking accounts and debit cards;
- Borrow and Save program offered through the Federation of Community Development Credit Unions, allowing credit union members to borrow up to \$1,000 with a fraction of their loan repayment going directly to their savings;
- secured credit card program for young people wishing to safely establish credit;
- American Debt Relief Challenge, where credit union members transferred high interest rate balances to debt consolidation loans resulting in \$108,713 in savings;
- free financial counseling and 1-percent discount rates on existing loans for all financial literacy program graduates;
- free checking accounts and debit card;
- small business technical assistance sessions;
- 24-hour banking services through PAYNET systems; and
- holiday and vacation accounts.

**United Nations FCU (UNFCU)** partnered with Clements Worldwide to offer a premiere credit card-based term life insurance program to meet the needs of members residing in more than 200 countries and territories, many on humanitarian aid missions and in peacekeeping zones. The innovative program enabled members to easily obtain guaranteed life insurance coverage valid around the globe, including high-risk locations. The program even offered protection in the event of war, terrorism and political violence.

**Utica District Telephone Employees FCU** was designated as a Go Direct® Community Ambassador, part of the Department of the Treasury's public education campaign to inform federal benefit recipients about the new electronic payments requirement.

**Visions FCU** offered products and services to meet the needs of all members, including:

- the Kirby Kangaroo program, which encourages savings by rewarding children age 12 and under for saving;
- youth checking accounts with check cards and youth loans;
- a dedicated website, [visionsfcurocks.org](http://visionsfcurocks.org), allowing the Gen Y demographic to learn more about the credit union and develop their financial independence;
- information and updates via social networking sites, including Facebook and Twitter;
- tools and services for members of modest means, including: reloadable prepaid debit cards, 40-year fixed-rate mortgages, 40/5 ARM mortgages, Home Loan Payment Relief (HLPR) loans, shared secured loans, credit rebuilder loans, debt counseling and Progressive Way to Better Credit classes;
- First Home Club for first-time homebuyers;
- electronic services, including: an enhanced mobile banking product, Express Deposit, Blackberry app, iPhone App, text banking, online loan, mortgage, and membership applications, electronic statements, online bill pay and online calculators;
- business and organization products, including: non-profit checking, counseling and advice to those starting their own business through SCORE, business checking with dividends and credit cards with rewards; and
- unique products for all members, including: reverse mortgage program, Visa gift cards, 10/1 ARM program, free Skip-A-Payment program, foreign currency exchange, identity theft protection, coin-counting machines at select locations and GAP insurance.

**Western New York FCU** met the needs of members through a variety of products and services. The credit union:

- held a car loan sale in conjunction with Enterprise Car Sales;
- lowered the coin machine rate to 4.7-percent to reflect the credit union's 47th year of business;
- launched a Facebook page to encourage youth to join a credit union;
- offered members access to credit unions nationwide by becoming a member of the UsNet shared branching network;
- opened two drive-thru tellers and a drive-thru ATM;
- partnered with College Financial to provide members with the opportunity to discuss financing college education; and
- provided Smart Savers accounts, along with gifts and prizes, to children age 13 and under.



**Xceed FCU** continued to invest in its employees by providing an additional paid day off called Family Day. Employees spent the day with their families and were each provided with a \$100 allowance to use on their Family Day.

The credit union also offered members the opportunity to select their own Xceed Personal Banker. The program encourages members to save and make smarter financial decisions. Personal bankers are available free of charge and handle a wide range of tasks, including:

- ordering checks;
- explaining how to use the credit union's mobile banking app;
- helping with loans; and
- analyzing members' suites of accounts to make sure they're getting the most for their money.





# Financial *Counseling*

These are difficult financial times for many families in New York. Job instability, mounting debt and increasing costs can bring overwhelming stress. By providing financial counseling, credit unions ease the pressure and create a starting point on the journey to fiscal stability.

**Alternatives FCU** provided HUD-certified housing counseling to 572 clients. The credit union was one of 14 credit unions and affiliated non-profits providing counseling via affiliation with the National Federation of Community Development Credit Unions.

**Bethpage FCU** continued employing a full-time, CUNA-certified financial counselor to provide free financial counseling to all members on Long Island. To supplement this service and aid out-of-state members, the credit union also offered the BALANCE Financial Fitness Program, a free, confidential financial counseling service that members can access online or by phone. In 2011, 685 members took advantage of the service.

In addition to Bethpage FCU, **Empower FCU, First Source FCU, GPO FCU, Hudson Valley FCU, Leatherstocking Region FCU, Nassau Financial FCU, Nassau Educators FCU (NEFCU), Rockland Employees FCU, SEFCU, Sunmark FCU** and **Teachers FCU** continued to offer and promote the BALANCE Financial Fitness Program, providing their members with free access to financial counseling and advice on a wide variety of money and debt management issues. Through telephone counseling sessions, BALANCE counselors provided credit counseling and helped members develop budgets, spending plans, savings plans and more.

The Financial Education Department at **Boulevard FCU** offered members one-on-one counseling to assist them with budget and credit problems.

**Clarence Community and Schools FCU** continued employing a CUNA-certified financial counselor, who is available to provide members with one-on-one financial guidance.

**Entertainment Industries FCU** employees worked one-on-one with members to create realistic budgets and resolve debt issues. As part of the sessions, members received free copies and analyses of their credit profiles, with suggestions for improving their credit scores.

**First New York FCU** continued offering free access to the MEMBERS Financial Services Program. Representatives worked with members to evaluate their financial situations, offered recommendations, coordinated investments and designed individualized programs to help them attain their financial goals.

Through the Be Credit Smart program, **First Source FCU** provided members with a free copy of their credit report, reviewed it with them, and offered suggestions to help maintain or improve their score. The program saved members money on loans and helped fight identity theft.

**Gates Chili FCU** included financial education as part of the loan process. Loan officers provided members with detailed reviews of their credit reports. For members who were denied a loan, an explanation of the denial was provided, along with steps to be taken to increase the likelihood of future loan approval.

**Leatherstocking Region FCU** continued to provide financial counseling services. A representative from Morgan Stanley Smith Barney was available at the credit union each Friday for one-on-one consultations with members.

**Reliant Community FCU** offered members the services of a certified credit union financial counselor. This credit planner met individually with members and employer groups to assist them with:

- budgeting and ways to increase cash flow;
- building savings and meeting goals;
- strategies for reducing debt; and
- obtaining and reviewing credit reports with the goal of improving creditworthiness.

**School Systems FCU** provided a variety of financial counseling to members, including:

- continuation of a partnership with Professional Planning Group, providing members with free consultations for retirement, investment, insurance and estate planning;
- availability of a CUNA-certified financial counselor; and
- partnership with the Consumer Federation of America to educate members in their “Partnership to Prevent Fake Check Scams and Other Frauds” initiative.

**SEFCU** offered several financial counseling services. The credit union:

- integrated BALANCE online educational tools into eFitness, a confidential six-week online financial fitness program;
- assisted with one-on-one budget preparation for homeless veterans participating in Father Peter Young’s Housing, Industry and Treatment Program and residents of the Cohoes Housing Authority; and
- provided in-branch credit report education and analysis to members, along with suggestions for improving credit scores.

Staff at **SUNY Geneseo FCU** worked one-on-one with members to consolidate debt and learn about budgeting.

**Teachers FCU** provided certified counselors to answer questions regarding money management and other personal financial topics.

**Ulster FCU** continued to offer members free financial counseling through a CUNA-certified financial counselor. The program helped 30 members gain control of their financial futures.

**Union Settlement FCU** experienced tremendous growth in its one-on-one financial counseling program. Through individual counseling, 222 members obtained a free credit report and score. Members improved their credit and reduced their debt through helpful budgeting and negotiations with creditors, credit bureaus and collections agencies.

**Visions FCU** continued to employ 20 experienced financial solutions specialists who provided free, confidential financial counseling to members, including:

- review of current monthly income and expenses;
- budget review and spending recommendations;
- review of assets and liabilities;
- credit report retrieval and review;
- analysis of financial options; and
- creation of a financial action plan.

The credit union also provided members with access to a free online assessment called “Debt in Focus” and connections to ClearPoint Credit Counseling Solutions.



# Immigrant *Outreach*

The United States is a country of immigrants with New York its historic gateway. Immigrant communities often face language barriers, cultural differences and financial unfamiliarity. Credit unions throughout New York State continue to bridge that gap by reaching out and providing solutions.

With a focus on becoming a trusted financial partner in Ithaca's Burmese community, **Alternatives FCU:**

- provided school-aged children with opportunities to join school credit union branches and participate in the Young Entrepreneurs Program;
- educated adults on the importance of saving;
- provided credit reports;
- offered matched savings accounts called Individual Development Accounts; and
- partnered with sponsor families, English as Second Language (ESL) instructors and schools to reach out to Burmese refugees—especially those with limited English language proficiency.

**AmeriCU CU** continued its active outreach to immigrants and was selected as one of four recipients of the Credit Union Association of New York and Coopera Hispanic Member Growth Initiative Grant. The credit union:

- partnered with the Mohawk Valley Resource Center for Refugees;
- sponsored the Burma Flag along the International Mile of the 2011 Utica Boilermaker Road Race;
- continued a long-standing partnership with the Mohawk Valley Latino Association (MVLA) in Utica, offering the use of the AmeriCU Smith Learning Center for the MVLA's quarterly membership meetings, participating in MVLA's Hispanic Heritage Month activities; and sponsoring the 2011 5th Annual Latino Upstate Summit hosted by MVLA at Mohawk Valley Community College in Utica;
- sponsored the 2011 Spanish Action League of Onondaga County Hispanic Heritage Month, which included the 20th Annual Latino Americano Festival and the Annual Gala, and joined the group at the Wine and Jazz Festival in downtown Syracuse; and
- offered members within the Hispanic community access to El Poder es Tuyo, a web-based program providing credit union-specific financial guidance to improve financial literacy.

**Bethpage FCU** continued its commitment to changing lives on Long Island via the Latino Multicultural initiative. The credit union:

- offered financial education in diverse communities to help better serve all emerging markets; and
- conducted bilingual seminars and workshops at community and faith-based organizations, at schools and to diverse workforces.

The credit union also participated in a variety of community events, including:

- the Asian Pacific Heritage Month Celebration at the Wang Center at Stony Brook University, where 450 attendees celebrated Asian Pacific cultures through workshops, performances and table displays;
- the Long Island Latino Teachers Association's 3rd Annual Women's Conference, an inspiring and motivating event for many female high school students across Long Island;
- a trip for campers from the Hispanic Counseling Center to the Cradle of Aviation Museum, during which the credit union held financial education workshops with the campers; and
- Suffolk County's 2011 Unity Day held at Suffolk Community College, which promoted diversity and culture to students from different school districts on Long Island.

**Boulevard FCU** presented basic money management workshops for refugees in ESL classes.

In partnership with the Syracuse community organization Northside UP, **Cooperative Federal CU (Syracuse)** participated in a workforce development program called the "Green Train" program. The credit union provided program participants, most of whom were refugees or immigrants, with financial education and access to affordable financial services and asset building services.

**Hudson Heritage FCU** continued the active recruitment of bilingual team members to provide quality service to Spanish-speaking members and assist them in making smart financial decisions. The credit union also provided members with Spanish translations of financial education information.

**Hudson Valley FCU** provided bilingual employees at every branch and at its contact center to communicate with members in either Spanish or English. The credit union's internal Diversity Council also participated in many community events, including a Latin Fest in Kingston.

In support of the Polish community, **Polish & Slavic FCU** provided bilingual services to its members and assisted them in making smart financial decisions. The credit union also continued its support of Polish-American media.

**SEFCU** provided financial literacy workshops to individuals from the U.S. Committee for Refugees and Immigrants, the Hudson Fulton Montgomery Adult Literacy ESL program and the International Student program at the University at Albany. Topics covered included:

- opening and managing savings and checking accounts;
- establishing credit; and
- preventing identity theft.

**UFirst FCU** continued to support Plattsburgh State University international students by accepting and coordinating wire transfers from their home countries and by visiting campus to help them with financial transactions.

**Union Settlement FCU** continued serving immigrant communities through its involvement in a variety of events and with a number of organizations, including:

- hosting a Spanish Business Summit, which provided immigrant business owners with resources on the proper ways to start, maintain and expand a successful business;
- continuing its membership in the Immigrant Financial Justice Network hosted by the Neighborhood Economic Development Advocacy Project;
- participating in the "Promoting Financial Justice for Immigrant New Yorkers" forum, which focused on worker cooperatives and microenterprise development, immigrant communities in the economic crisis and strategies to expand fair banking and credit access for low-wage workers; and
- participating in a summit at the Americas Society called "Trends in Latino Integration and Immigration Policies."

The credit union also continued to offer specialized services for members of the immigrant community, including:

- bilingual staff to support the immigrant population;
- monthly financial workshops and financial courses in both English and Spanish;
- convenient savings account access to those with only an Individual Taxpayer Identification Number (ITIN);
- assistance with ITIN applications and benefits screenings for food assistance and health coverage at Volunteer Income Tax Assistance (VITA) sites;
- SAFE non-interest bearing accounts, secured up to \$250,000, to individuals who were new to the country or did not have a Social Security Number or ITIN;
- NYC Safe Start accounts, featuring free ATM Cards and leniencies with Chex Systems, to individuals who were unbanked or who had previous trouble with financial institutions; and
- the Bank on Manhattan program, an initiative to offer affordable checking accounts and debit cards.



## Volunteer *Income Tax Assistance (VITA)*

There is nothing simple about filing income taxes, and the cost of electronic and professional tax services continues to rise. Unfortunately, those options are not affordable for many New York families. Credit unions provide another alternative through the IRS' Volunteer Income Tax Assistance (VITA) program. Taxpayers, and their communities, benefit greatly from the millions of dollars in tax refunds returned to their pockets through VITA.

**ACMG FCU** hosted three VITA days, preparing returns for more than 100 families and helping to secure more than \$215,000 in federal refunds.

For the ninth consecutive year, **Alternatives FCU** provided free tax preparation for low- and moderate-income filers. The credit union operated three VITA sites, where 81 volunteers prepared taxes for 1,690 clients. State and federal refunds totaled \$3.5 million, including \$2.04 million in Earned Income Tax Credits (EITC) and Child Tax Credits. The credit union estimates that clients saved \$278,850 in tax preparation fees.

In addition to free tax preparation, VITA clients were offered free credit report reviews, information about financial and health care assistance programs and opportunities to open checking and savings accounts.

**Bethex FCU** managed three tax preparation sites, completing 951 returns for \$1.2 million in refunds, including more than \$535,000 in EITC. The credit union's VITA clients were overwhelmingly urban working poor, minorities and immigrants—populations most in need of this service.

The credit union also partnered with the National Disability Institute to track the number of people with disabilities receiving VITA assistance. Records indicated 281 people with disabilities were assisted with tax returns, earning more than \$126,000 in tax refunds, including almost \$47,000 in EITC. Additionally, 42 previously unbanked clients started an account at the credit union as a result of the VITA program.

**Bethpage FCU** continued to expand its award-winning VITA services at both on- and off-site locations. The credit union again coordinated the largest VITA program on Long Island by sponsoring more than 120 IRS-certified volunteers. More than 1,800 returns were filed, resulting in \$1.8 million in refunds—including \$700,000 in EITC.

In partnership with CA\$H Buffalo, the United Way brought the Income Taxi, a traveling VITA site, to **Boulevard FCU**. This service provided free income tax preparation to credit union and community members who qualified.

Credit union employees also volunteered at a local college's VITA site to provide information about the credit union and to open accounts for interested VITA participants.

**Brooklyn Cooperative FCU** partnered with the Bedford Stuyvesant Restoration Corporation, in conjunction with the Food Bank of New York City, to provide free tax preparation services to residents in and around Bedford-Stuyvesant. The credit union prepared 1,588 returns, with \$1.7 million in federal refunds and \$756,000 in total EITC.

In conjunction with the Schoharie County Community Access Program, **First New York FCU** again sponsored a VITA program.

**Hudson Heritage FCU** worked closely with AARP Tax-Aide to provide simple tax return preparation for senior adults.

**Inner Lakes FCU** filed 304 VITA tax returns, representing \$567,790 in federal returns and \$112,032 in state returns.

A volunteer board member of **Niagara's Choice FCU** continued to offer income tax assistance to qualified members of the credit union.

**SeaComm FCU** partnered with the Akwesasne Housing Authority, OneWorkSource in Malone and the St. Lawrence County Cooperative Extension to host two "Super Saturday" tax events. IRS-trained volunteers prepared tax returns for low- and moderate-income workers.



**SEFCU** continued to work with CA\$H of the Greater Capital Region to train employees to volunteer as certified tax preparers throughout the Capital Region. The credit union also recruited staff to serve as CA\$H advisors, providing one-on-one financial education and promotion of asset building strategies.

In addition, credit union staff opened savings accounts for direct deposit of tax refunds and provided one-on-one financial counseling assistance to individuals using the tax preparation services at the Buffalo Federation of Neighborhood's Hope Center.

For the eighth year, **ServU FCU** participated as a VITA tax site. Credit union employees volunteered to provide this free service to the public, completing 338 tax returns with combined state and federal refunds in excess of \$590,000. The service saved participants thousands of dollars in tax preparation fees.

**Southern Chautauqua FCU** partnered with the local United Way chapter to provide VITA services. Credit union staff received training and volunteered their time to prepare income taxes free of charge to qualified members and non-members. Credit union employees were also available to assist any participant with financial questions or concerns.

The Community Development Team at **Sunmark FCU** continued to serve on the Schenectady Chapter CA\$H Coalition. Team members completed training to become CA\$H advisors at VITA sites and worked to develop strategies to grow the VITA program in Schenectady County.

**Teachers FCU** offered four VITA locations in 2011. Credit union employees provided free income tax return preparation to people in need of assistance.

**UFirst FCU** continued to work with the United Way Earned Income Tax Credit Coalition and several other local agencies to help community members make informed decisions about how to spend and save their tax refunds. The credit union also continued working with local banks to help grow the Asset Building Program.

**Union Settlement FCU** hosted four VITA sites. The credit union assisted tax filers with Individual Taxpayer Identification Number applications and benefits screenings for food stamps and affordable health care, also opening new savings accounts for 120 people.

The credit union also continued the SAVE NYC account program, where 40 previous participants received one-year certificates of deposits with matched bonuses of up to \$500.



# Youth *Financial Education*

Financial skills begin with financial literacy, ideally starting at an early age. Credit unions are building financial literacy by designing and offering financial education to age groups from pre-school on up. Youth, their families and communities see long-term benefit in the school partnerships, workshops and experiential programs that New York credit unions offer.

**ACMG FCU** and **Cooperative Federal CU (Syracuse)** collaborated to host a Mad City Money event at Solvay High School.

**ACMG FCU** was an active participant in local youth financial education. The credit union:

- provided two college preparation seminars;
- taught two nine-week National Endowment for Financial Education® (NEFE®) High School Financial Planning Program® (HSFPP) courses in a local high school for approximately 110 seniors;
- held two Mad City Money budgeting simulations for approximately 125 seniors;
- continued the Elementary School Savings Program for more than 200 students in grades K–6; and
- distributed three-part savings banks to students who attended an open house event at an elementary school, launching the Growing Health and Wealth program at Huntington Family Centers.

**Alternatives FCU** provided the Student Credit Union program at nine in-school credit union branches. These branches focused on making saving a weekly habit. Students were trained as tellers and had the responsibility for counting deposits and helping young children fill out their deposit slips.

The credit union also supported children through the Young Entrepreneurs Program, an elementary school program providing financial education to children from families with limited financial resources. The curriculum engaged children with lessons on saving, setting goals, budgeting, small business development and philanthropy.

**AmeriCU CU** continued its involvement in youth financial education. The credit union:

- participated in youth financial fitness workshops for the New York Credit Union Foundation's Health and Wealth Fair in Syracuse;
- hosted a College Planning Night for young adults in grades 10 and up; and
- expanded CUNA's Credit Union Youth Week to encompass the entire month of April for the fourth year in a row, this time using a theme titled "Money Rocks at my Credit Union," and opening 204 new youth accounts.

**Bethex FCU** provided weekly classes at BronxWorks. Three out of four attendees came from families without a bank account. Sixteen youth completed the entire eight-week course, and 43 attended at least one session.

**Bethpage FCU** demonstrated a particular interest in providing financial literacy to Long Island's youth.

- Through partnerships with local youth organizations, the credit union provided financial literacy programs to more than 1,000 children and teens throughout Long Island.
- The credit union provided a financial literacy workshop for the students tasked with operating a farmer's market in their community to promote nutrition.
- The credit union continued partnering with Junior Achievement of New York (JA) in dozens of schools throughout Long Island. More than 40 credit union employees presented JA curriculum to 800 students in more than a dozen schools.
- The credit union's Community Development team went to the Huntington Holiday House camp for young girls to teach them financial terms and how to make change.

Staff from **Boulevard FCU** presented basic money management to teens through community partnerships.

**Buffalo Metropolitan FCU** continued to prioritize youth financial literacy in 2011. The credit union:

- taught local Buffalo School students financial education through their Banking Day Program, where participating students from four elementary schools learned how to record transactions in a registry through weekly deposits, participated in financial contests, received great grade awards and earned prizes that encouraged them to make deposits;
- taught youth financial education through the City of Buffalo Mayor's Summer Youth Leadership Workshop;

- reached out to the community by offering a free Money & Me program for teens age 14–18;
- hosted 60 elementary students from Discovery School, offering them a branch tour and providing a presentation on marketing careers and the benefits offered by credit unions; and
- provided Discovery School students with a savings program for the third consecutive year.

**Capital Communications FCU (CAP COM FCU)** supported and led a variety of youth financial education initiatives. The credit union:

- taught financial basics to more than 60 kids at the Boys and Girls Club in Troy for National Credit Union Youth Week;
- awarded three Capital Region teens \$1,800 in savings account certificates for their volunteer and community service work;
- hosted a Money & Me session for 11 participants; and
- continued to award the annual Making a Difference Awards to local middle and high school students who show commitment to community service and volunteering. The credit union also donated \$300 to local charities selected by each award winner.

**Clarence Community and Schools FCU** received the Credit Union Association of New York's Desjardins Award for its work in youth financial education. The credit union:

- provided youth savings programs to the six schools in its district, reaching more than 5,000 students and more than 1,000 staffers;
- continued to provide a student-run credit union at the local high school with the help of student interns from the business and finance class;
- provided a monthly newsletter with financial education information to all their youth members;
- hosted contests for young members who regularly make deposits;
- spoke with students in the local high school about establishing good credit history;
- provided eighth-grade students with an orientation to the credit union, as well as information on good financial habits; and
- assisted the local Girl Scout troop with badge work.

During the 3rd Annual Hudson Children's Book Festival, **Columbia-Greene FCU** employees hosted a breakout session, reading a book about the differences between needs and wants. The employees also distributed New York Credit Union Foundation's Kid's Cash Kit and Caboodles to the young participants.

A loan officer at the credit union also volunteered through the Junior Achievement program to work with first graders at a local elementary school.

**CORE FCU** remained committed to youth financial education. The credit union:

- sponsored a program called Reality Check for more than 200 students at East Syracuse Minoa High School, with 20 professionals from the community facilitating a "game of life" style evening focused on topics including insurance, legal issues, investing, basic budgeting and account handling;
- sponsored "Treasure Island" for more than 100 students at Fremont Elementary School in East Syracuse, in conjunction with the credit union's Spartan Branch high school students;
- created 10 games linked to financial literacy; and
- provided a student-run credit union at East Syracuse Minoa High School.

**Corning FCU** continued actively promoting youth financial education in 2011.

- During the 2010–2011 school year, more than 40 credit union employees facilitated and participated in 119 youth financial education events reaching more than 1,600 students of all ages.
- During the first half of the 2011–2012 school year, the credit union reached 742 students through 48 educational events.
- The credit union provided credit union tours, Junior Achievement, career fairs, FoolProof presentations, college budgeting workshops, auto insurance presentations for driver's education classes, Kid's Cash Kit and Caboodle distribution, Money & Me workshops and a Mad City Money program.
- The credit union increased the involvement of student tellers at its student-run branch by having them assist with classroom presentations on the GST BOCES Bush Campus.
- In addition to established classroom presentations, the credit union participated in a new program focused on educating middle school-aged girls.
- The credit union increased the number of classroom presentations on budgeting basics at Corning Community College and established an educational presence at local college fairs.

For the sixth year in a row, **Dannemora FCU** provided materials for an introductory financial literacy course in local high schools. The course was incorporated into the schools' Economics and Home & Career Skills classes.

**Empower FCU** took an active interest in youth financial education. The credit union:

- participated in Credit Union Youth Week by holding contests and providing various types of financial education resulting in 80 new youth members who made \$195,000 in deposits;
- designed and implemented a five-step program for Brownie/Girl Scout troops to earn their “Penny Power” badge;
- prepared and executed financial literacy presentations for Cub Scouts;
- provided regular financial education presentations at seven elementary and middle schools;
- started a new in-school banking program at Walberta Park Primary School;
- continued in-school banking programs at two other schools, even providing surprises like an ice cream truck visit; and
- provided financial literacy presentations at the Jewish Community Center.

**First Heritage FCU** brought financial education to several junior and senior high schools through its sponsorship of the Banzai program for financial learning. As a result, students learned to create a budget and manage their own money.

The credit union also reached out to students in area high schools and taught them basic financial information, including:

- the difference between credit unions and banks;
- how to write and endorse checks;
- balancing a checkbook;
- credit and credit reports;
- identity theft; and
- budgeting.

**First New York FCU** remained involved in promoting youth financial literacy. The credit union:

- sponsored financial literacy programs for children at Yates Arts and Education School in Schenectady and Catholic Central High School in Troy;
- partnered with 15 Capital Region school districts to offer a KID\$ Investing Dollars \$avings, a program designed to give students the opportunity to open and maintain a savings account at their school;
- continued operating four student branches in Schenectady, Rotterdam, Schoharie and Duanesburg, providing hands-on branch experience for students; and
- partnered with Junior Achievement of the Capital Region at Mohonasen High School to teach students about financial literacy and economics.

**First Source FCU** continued providing youth financial education by sponsoring the Brass Student Program and by addressing several high school students on topics including basic savings, budgeting skills, credit and loans.

**Gates Chili FCU** partnered with the local school district to create a savings program called the Spartan Savers Club at an elementary school. The club:

- provides students with the opportunity to have their own savings accounts and the ability to make monthly deposits during Savings Days held in the school library;
- trains parent volunteers to serve as tellers;
- lowers the minimum required account balance from \$25 to \$5;
- provides students with a higher interest rate to encourage saving;
- provides financial education presentations with the help of a high school student who works with the credit union; and
- awards stamps in a savings passbook that students can redeem for prizes throughout the year. Stamps are awarded for making deposits, completing financial activity worksheets and participating in contests advertised in a monthly newsletter.

**GPO FCU** and **Utica Gas & Electric FCU** collaborated to bring the Money & Me program to 20 area teenagers. The participants completed the program, leaving with a better understanding of money management.

**GPO FCU** launched its first school banking program within the Sauquoit School District and added two more elementary schools from the Whitesboro School District.

**Great Erie FCU** demonstrated its commitment to youth financial education throughout the year.

- On Tuesdays, known as Great Erie FCU Savings Days, at Orchard Park elementary and middle schools, students trained as tellers, took deposits and provided receipts. Volunteers from the PTO at each school oversaw the transactions at the in-school branches.
- Credit union staff spent a day with seventh graders in a health class to teach “Financial Fitness.” By taking a holistic approach to money and wellness, emphasis was placed on establishing good financial habits that reduce stress and lead to healthier life.

- Brownie troops from local elementary schools visited the credit union to participate in a program designed to help kids learn to save money. The New York Credit Union Foundation provided Kid's Cash Kit and Caboodles consisting of interactive activities that teach kids how to save, spend and share. The troops toured the credit union, enjoyed a healthy snack and engaged in lessons, helping them earn their Penny Power Badges.

**Horizons FCU** held the annual teen finance workshop, available to both members and non-members. Attendees learned about savings and checking accounts, budgets, credit cards and fraud protection in an interactive roundtable format.

The credit union also:

- offered free financial education presentations to local community organizations such as the YMCA and Boys and Girls Clubs;
- promoted teen financial education during Credit Union Youth Week with extra incentives for children to save; and
- gave the Broome County Urban League tours of the credit union, including a brief information session on the benefits of savings accounts.

**Hudson Heritage FCU** partnered with Junior Achievement of the Hudson Valley to teach business and economic basics to fifth-grade students at Carter Elementary School in Middletown. Credit union volunteers brought their banking experience to motivate students to envision a successful future and to encourage entrepreneurial thinking.

**Hudson Valley FCU** continued and expanded its relationships with several schools. Credit union representatives spoke to more than 400 high school students about money management skills.

In addition, the credit union:

- hosted in-branch financial workshops for more than 50 members of local scouting groups;
- provided a section on their website, called Gr82BYoung, specifically designed for students to educate themselves financially; and
- conducted age-appropriate financial education workshops in classrooms, for Youth Summer Employment programs, at college orientations, at wellness fairs and for scout troops. In total, credit union employees spoke to 1,950 students in 2011.

**Inner Lakes FCU** continued its involvement in youth financial education. The credit union:

- participated in Chautauqua Lake Central School's Wellness Fair, where the credit union's CEO conducted presentations on financial wellness to students in seventh through 12th grades;
- provided classroom presentations on financial literacy, business management and careers to four local schools;
- teamed up with five area schools to provide them with the NEFE® HSFPF financial education curriculum; and
- opened a student-run branch in Brocton Central School.

Staff from **Leatherstocking Region FCU** continued to participate in Cooperstown Middle School's TREP\$ Marketplace, an entrepreneurial education program.

**Liverpool Central Schools FCU** partnered with John C. Birdlebough High School's Firebird credit union branch. A member services representative facilitated branch operation and assisted the students in running and organizing the branch. The program offered high school students a chance to work in a financial environment, providing real world experience and helping them develop a solid financial foundation.

The credit union also built financial literacy among their youngest members by offering FamilyMint, an award-winning, online program that helps children age 5–16 learn to manage money in a safe virtual environment.

**MONEY FCU** employees regularly visited local middle and high schools to speak on a wide range of financial literacy topics.

The credit union also:

- sponsored and covered the full cost of Banzai financial education curriculum for 31 teachers in four counties;
- hosted a College Finance Night, open to the public, which covered the entire process of applying to college and financing the cost of higher education; and
- conducted presentations on topics including credit cards, credit scores, loans and account management for students at Marcellus and Phoenix High Schools.

**Municipal CU** hosted a New York Credit Union Foundation Money & Me workshop for 10 teens on Coney Island in partnership with Urban Neighborhood Services.

**Nassau Educators FCU (NEFCU)** offered a comprehensive financial literacy program for students in elementary through high school, with lessons on financial planning, budgeting, checkbook balancing, loans, savings, investments, credit and insurance.

The credit union also sponsored and provided financial expertise for a free College Financing webinar for college-bound students.

**New York University FCU (NYU FCU)** partnered with the New York Credit Union Foundation to offer Making Ends Meet, a financial education program to help low-wealth students reach their financial goals. The program used the NEFE® HSFPP curriculum. More than 5,000 students have attended since the program started in the 2010–2011 school year. As a result, the credit union's delinquency and overdrafts have decreased.

Through a partnership with Banzai, **Northern FCU** provided more than 1,000 students at 33 schools with classroom financial education. The program used an online curriculum, complete with real-life scenarios.

**Palisades FCU** sponsored two NEFE® HSFPP teachers training programs, teaching high school teachers how to present financial management lessons to students.

**Reliant Community FCU** provided financial education to youth in eight local high schools, three after-school programs and a group of home-schooled students using materials supplied by NEFE® HSFPP. In addition, credit union employees were able to reach students in eight of the 11 programs offered at the Wayne-Finger Lakes BOCES Technical Career Center. The credit union also hosted four informal educational sessions at area colleges, providing students with discussions on budgeting, credit and credit reports.

**Rome Teachers FCU** celebrated National Credit Union Youth Week by encouraging youth to open youth savings accounts and/or make deposits to their current youth savings accounts. Youth who participated were entered into a contest to win iPods and iTunes gift cards.

**School Systems FCU** provided a number of youth financial education opportunities. The credit union:

- participated in the National Credit Union Youth Week, a weeklong event that included branch giveaways, savings incentives and free financial literacy information for parents and children;
- provided a local class with a tour of the credit union to help teach them about money; and
- partnered with the New York Credit Union Foundation to offer free Kid's Cash Kit and Caboodles to help children learn and use the concepts "save, spend and share."

**SeaComm FCU** continued to promote youth financial education through a variety of methods, including:

- conducting classroom presentations for high school students;
- providing a quarterly newsletter called Kids Corner to all Moola Moola account owners; and
- recognizing school-aged children through a program called Spin-The-Wave. The program rewarded 1,500 children for report card accomplishments by giving awards in the form of account deposits totaling \$11,300, various gift cards for \$6,300 and 650 pieces of candy.

More than 3,000 youth across New York State attended financial literacy workshops facilitated by **SEFCU**, including:

- YouthBuild students age 16–24 through the NorthEast Parent & Child Society in Schenectady and the Center for Economic Opportunity in Troy;
- GEAR UP students from Albany, Cobleskill and Syracuse during the New York State GEAR UP annual conference;
- K–12 students from more than 120 schools;
- first-year and graduate students from Hudson Valley Community College, the University at Albany, Bryant & Stratton College and Binghamton University;
- youth involved in community organizations such as Cornell Cooperative Extension's Roots and Wisdom program, Ms. Albany Phenomenal, Cradle Beach, Equinox, Planned Parenthood, Safe Inc. and the YMCA; and
- Albany High School seniors participating in the Junior Achievement Economics program through a partnership with Cornell Cooperative Extension, United Way, and **Sunmark FCU**.

In addition, more than 20 elementary schools throughout New York State took part in SEFCU's School Banking Program.

**ServU FCU** worked in conjunction with the Career Development Council and Corning Community College Business Development Center to bring financial literacy to nearly 900 students in 89 classes, covering topics including savings and checking accounts, accounting, lending and credit.

The credit union also hosted three Money & Me financial literacy workshops for 50 teens in Steuben County.

**Sidney FCU** invited teachers from more than 30 schools and offered to sponsor up to three staff members to participate in Financial Education Summer Training, a one-day financial education training conference. The conference offered tracks utilizing NEFE® HSFPP, a personal finance curriculum for high school students, as well as the opportunity to network with educators and resource providers. Attendees received a certificate of completion for six hours of continuing education credits. Credit union staff also visited several local high schools and held educational sessions on credit scores, budgeting and the risks of opening store credit accounts.

**Southern Chautauqua FCU** continued its thriving Kid's Credit Union Program. Credit union staff taught monthly financial literacy lessons to elementary students and collected weekly deposits for their accounts. Participating children, grades 2–12, who meet their savings goal should graduate from high school with \$10,000 in savings.

During Credit Union Youth Week, **St. Pius X Church FCU** offered free gifts to all young members who made at least a \$2 deposit. The promotions helped encourage savings habits and educate youth on new credit union accounts and savings plans. Gifts included:

- Kid's Cash Kit and Caboodles for a \$5 deposit;
- \$10 iTunes gift card for a \$20 deposit; and
- matching deposits up to \$10 and free piggy banks for young members opening new accounts.

The credit union also hosted a Money & Me workshop for nine students.

**Sunmark FCU** supported and participated in various Junior Achievement (JA) financial literacy and economic efforts in local schools, including a presentation to 15 students from the JA economic group at Albany High School. The presentations were designed to empower young people by teaching the basics of financial literacy.

The credit union's community development manager also taught financial literacy courses to teen members of the Northeast Parent & Child Society.

**Teachers FCU** continued to promote youth financial education. The credit union:

- joined representatives from Power to Learn at John Dewey High School for a student-led presentation on financial literacy in honor of Financial Literacy Month;
- offered free NEFE® training to teachers and provided HSFP workbooks to local schools upon request;
- offered an online financial education resource center to young members;
- provided several bank-at-school programs;
- tailored and delivered financial presentations for any age group, from kindergarten to college-age students;
- participated in the New York Credit Union Foundation's Kid's Cash Kit and Caboodle and Money & Me programs; and
- used interactive technology to engage students in lessons about check writing and balancing a checkbook.

**Ticonderoga FCU** took an active role in providing youth financial education to the local community. The credit union:

- celebrated National Financial Literacy Month by encouraging youth members to visit the credit union and enter a raffle;
- distributed dozens of money management guides applicable to children from pre-kindergarten to high school;
- rewarded young members who opened a Savings Safari account with a Moonjar Moneybox;
- provided financial education materials to students in grades K–12 as well as elementary educators and community service administrators in the Elizabeth-Lewis Central School District;
- invited second graders from St. Mary's School to visit the branch and learn about how a credit union works;
- conducted a follow-up classroom visit with the children from St. Mary's School to discuss how they applied their plans to save, spend and share; and
- visited a fifth-grade classroom at Ticonderoga Elementary School to discuss topics including general money management, debit cards and credit cards.

**UFirst FCU** provided youth with valuable financial education opportunities. The credit union:

- continued to work with Plattsburgh High School students by visiting classrooms to provide financial education and accept deposits from students;
- continued a partnership with **Plattsburgh City School District FCU** and Plattsburgh High School by providing financial education to approximately 75 Plattsburgh High School students throughout the school year and hosting a credit union tour and group discussion;
- hosted a Money & Me workshop at Plattsburgh State University for 14 teenage students;
- educated approximately 100 children under the age of 10 at the Champlain Valley TECH Family Center about the importance of saving, spending and sharing through the Kid's Cash Kit and Caboodle Program;
- hosted and participated in the first Junior Achievement Day for about 50 students at Plattsburgh High School; and
- worked with teachers from Plattsburgh High School and hosted the students during a visit to the credit union and a lesson about identity theft.

For the third consecutive summer, **Union Settlement FCU** hosted a Money & Me workshop for community teens focused on the essentials of financial literacy. The credit union also shared these money management lessons with nearly 100 other students through financial workshops at local high schools and community-based programs.

**Visions FCU** continued to promote youth financial education in 2011. The credit union:

- hosted 10 “Life is a Reality” events at local high schools, offering interactive, hands-on experiences and enabling students to learn about money management;
- opened its first in-school branch at Union Endicott High School, operated by four trained student volunteers and open three days a week;
- hosted a concert at Union-Endicott High School to promote financial literacy through music and promote the message of making the right financial choices;
- employed a youth educator/marketing coordinator who taught 48 school financial literacy classes to more than 800 students and provided financial training to various community organizations, including the YWCA, Boys and Girls Club and others;
- supplemented the Kirby Kangaroo program by visiting non-profit organizations to teach their young participants about the concept of “Save, Spend and Share.”

Business development staff from **Westar FCU** taught financial literacy to eighth grade students at both Camillus and West Genesee Middle Schools. Participants learned about:

- reviewing monthly budget scenarios;
- identifying the difference between income and expenses;
- explaining the difference between gross and net;
- understanding the importance of savings and investments;
- explaining the differences between good and bad interest;
- distinguishing the difference between debit and credit cards;
- explaining the importance of maintaining a check register;
- identifying each field on a check;
- balancing and reconciling a checking account;
- explaining credit scores and reports;
- understanding how to use credit wisely; and
- identifying ways to pay back debts faster.

**Western New York FCU** continued to promote youth financial literacy in 2011. The credit union:

- offered educational activity and coloring books to children opening Smart Savers Kids Accounts;
- partnered with Liberty Mutual Insurance representatives, who held a raffle for a youth bike and helmet and provided information to members about insurance, fire safety, home safety and bike safety; and
- partnered with College Financial to provide members with the opportunity to discuss college education financing.





# 2011 MORE Report *Survey Results\**

## **Adult Financial Education**

- New York credit unions provided training for nearly 25,000 New York consumers at adult financial education sessions.
- Of those 25,000, 12,000 were members of underserved communities.

## **Community Outreach**

- New York credit unions were involved in nearly 4,000 charities and community boards.
- New York credit unions gave nearly \$1,500,000 to community organizations in 2011.
- New York credit union staff contributed more than 12,000 volunteer hours to community organizations.
- New York credit unions matched nearly \$150,000 in donations to community organizations with employee donation matching programs.
- More than 10 percent of New York's credit unions sponsored education programs for community leaders.
- Nearly 60 percent of New York's credit unions partnered with other organizations.
- More than 70 percent of New York's credit unions sponsored community events.

## **Customized Products and Services**

- More than 70 percent of New York's credit unions offered customized products for youth.
- New York's young people held more than 80,000 youth savings, lending or other youth-oriented program accounts at credit unions.
- New York consumers held nearly 10,000 credit union program accounts designed for the underserved community, including savings, youth lending or other program accounts.
- Fifteen percent of New York's credit unions assisted other credit unions financially.

## **Financial Counseling**

- New York credit unions assisted more than 4,000 of New York's consumers in obtaining third-party financial counseling.
- New York credit unions assisted nearly 2,000 of their members with in-house financial counseling.
- 32 percent of New York's credit unions worked with other community groups to provide financial or home ownership counseling.

## **Immigrant Outreach**

- Three percent of New York's credit unions offered special services or products to immigrant communities.
- Six percent of New York's credit unions offered international remittances.

## **VITA Programs**

- 20 percent of New York credit unions offered their own VITA programs.
- More than 5,000 New York consumers participated in their credit unions' VITA programs.
- On average, participants were refunded more than \$500 in Earned Income Tax Credits (EITC).
- The average total refund for VITA participants was nearly \$3,500.
- The average adjusted income for VITA participants was \$22,000.
- New York credit unions contributed more than 4,500 staff and volunteer hours to VITA programs.

## **Youth Financial Education**

- New York credit unions educated more than 35,000 of New York's young people through financial education programs.
- New York credit unions held more than 2,500 youth financial education sessions in schools throughout the state.
- New York credit unions maintained more than 160 in-school banking programs.

*\* Projected results based on the 10 percent of New York credit unions that completed the 2011 MORE Report Survey.*





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