

Project Differentiation



**Arrowhead Credit Union
Mission Statement**

“To provide quality financial service to the community sphere which includes Southern California. We are dedicated to serving the members’ best interest, to provide value relative to cost, and to earn their trust and confidence by operating in an ethical and financially sound manner.”

Service Standards

ACKNOWLEDGE - All members should be acknowledged and greeted with a sincere smile upon entering. Acknowledge the member’s presence by looking up and establishing eye contact. Visually show the member they are important.

RECOGNIZE - Refer to the member by name at least once during any conversation or transaction. Always use Mr., Mrs. or Miss unless the member has instructed otherwise.

FOCUS - Your service goal is to focus 100% on the member. Each employee is expected to give undivided and individual attention to every member.

COURTESY - Excuse yourself if it is necessary to leave a member temporarily, whether on the phone or in person. Never leave a member alone or on hold for longer than one minute. If necessary, have the member take a seat or offer to phone them back while you investigate.

PHONE SERVICE - Calls will be answered within three rings. Each call is to be answered and handled according to the basic telephone standards and script.

MEMBER NEEDS - Determine members’ needs by clarifying their requests, offering alternatives and always suggesting the appropriate Credit Union product and service. Mention any current promotions. Actively pursue the members’ business.

COMMUNICATION - Be sensitive when communicating with co-workers and members. Speak clearly and directly. Avoid using jargon, slang and language that may be incorrect or unprofessional.

RESPECT - Show respect to others by always giving the member or co-worker the benefit of the doubt. Judge favorably first. Empathize. Don’t blame.

CORRESPONDENCE - Ensure external and internal written correspondence is professional, error free and accurate before mailing. Respond to written correspondence within three days.

PROACTIVE - Actively look for ways to continually improve service to members and co-workers at all times.

CONFIDENTIAL - Maintain confidentiality. Always keep communication discreet.



THANK YOU - End each encounter with the member by thanking them and asking “Is there anything else I can help you with?” If necessary, provide your business card or a direct extension where the member can reach you if additional service is required.

CONCERN - Listen to members’ suggestions and show concern for their inquiries. Take member complaints seriously and react quickly. Follow up to insure the member is satisfied.

RESPONSIBILITY - Take full responsibility of any member request. Be accurate, follow through and follow up with information promised within time frame stated. Take ownership.

EXCEED EXPECTATIONS - Always attempt to exceed members’ expectations. Perform all requests with a smile and a “glad to help you” attitude. “Delight” the members to ensure that each encounter ends with total satisfaction.

APPEARANCE - Each employee will be appropriately dressed and groomed according to Credit Union guidelines. Name tags will be worn at all times. Take pride in yourself and your work area from the parking lot to your own desk.

IMAGE - Be a Credit Union ambassador inside and outside of work. Always project a positive image.

CONFIDENCE - Show confidence by knowing your job well. Be knowledgeable, offer alternatives AND solutions— NOT PROBLEMS. Don’t fake it - find out. Always say “I can” instead of “I can’t.”

The Arrowhead Group



Dedicated to helping members build wealth



CORPORATE VALUES

- ❖ We provide service that meets or exceeds our members’ expectations.
- ❖ We guarantee the quality of our products and services.
- ❖ We operate in an ethical manner which protects and informs our members as consumers.
- ❖ We operate the credit union in the best interest of the membership as a whole.
- ❖ We maximize the value of the credit union to the membership.
- ❖ We recognize the importance of the diversity of our field of membership and we value the business of each member.
- ❖ We operate the credit union in a manner that assures it’s long term viability.
- ❖ We value our employees and volunteers and provide opportunities for their personal and professional growth.
- ❖ We are good and responsible corporate citizens.



Credit Union Statement of Commitment to Members

As a member-owned, not-for-profit financial cooperative, Arrowhead Credit Union is committed to our members.

- ❖ We will uphold our fundamental responsibility to actively serve people within our field of membership, and as appropriate, the communities they live in.
- ❖ We will treat all members with respect and dignity and we will offer honest, fair deals to all members at all times.
- ❖ We will deliver a range of low cost products and services to the diverse economic and social make-up of our members and potential members.
- ❖ We will look for better ways to reach out to the under served in our field of membership. And we will continually, in all facets of operation, demonstrate the value of membership in Arrowhead Credit Union.
- ❖ We will monitor and communicate to members in a meaningful way so that members, potential members, legislators, regulators, and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in their lives.

Throughout Arrowhead Credit Union's strategic plan, we will put forth every effort to enable our members to become financially self-sufficient and successful. We will place high importance on consumer education and the teaching of financial thrift.

This *Statement of Commitment to Members* is consistent with credit union principles of "Not For Profit, Not For Charity, But For Service" and our philosophy of "People Helping People". This statement represents good business practices that ensure the financial strength of Arrowhead Credit Union on behalf of our members.



Service to Members

Arrowhead Credit Union strives to offer services designed to improve the economic and social well being of *all* members from *all* socio-economic backgrounds, including members of modest means and those who are affluent, and return financial value to all those who participate in our member-owned financial cooperative.



Current Services that Help Improve the Economic and Social Well Being of Members:

- ❖ Free Checking
- ❖ Financial counseling - remedial and preventative - CCCS
- ❖ IRnet - Money Transfer System
- ❖ Arrowhead Foundation - scholarships for college bound high school students.
- ❖ Limited Checking - members with ChexSystems records
- ❖ Children and Teen Accounts
- ❖ Tiered Loan Rates
- ❖ Savings Accounts
- ❖ Micro loan programs
- ❖ Easy touch kiosks - workplace accessible

New Services Planned for the Coming Year:

- ❖ Home Banking



For Children 0-12 years



For Teens 13-20 years



Scholarship Program

Member Education

Arrowhead Credit Union is committed to member and consumer financial education; in addition we are committed to educating members and consumers, alike, about credit union uniqueness, philosophy, and values.

Current Programs that Support Member Education and Advocacy:

- ❖ Save at School - designed to teach children about saving money - and about membership in a credit union.
- ❖ Estate Planning Seminars
- ❖ Women and Investing
- ❖ Generation Arrowhead - program for teenagers
- ❖ Rocky Raccoon and the Rainbow Rangers - program for children
- ❖ Arrowhead Foundation - scholarship program for college bound students
- ❖ Arrowhead Lab for Securities Analysis - CSUSB - lab to train people to understand investing and the stock market
- ❖ Fullerton Museum - CSUSB - art gallery that uses resources to educate elementary students about art and history
- ❖ First time home buying seminars
- ❖ Retirement planning
- ❖ Quarterly Economic Report (QER) provides information on the Inland Empire economy - sponsored by ACU
- ❖ Editorial meetings with the local press to discuss credit union issues



- ❖ College Planning Seminars - how to pay for college
- ❖ Living Trust Programs - how and why
- ❖ CU On the Go - programs for seniors - ACU sponsors trips to local attractions.

New Programs Planned for the Coming Year:

- ❖ First aid and safety for teenagers - being prepared for emergencies
- ❖ Using credit responsibly
- ❖ Checking, debit and credit accounts

Learning how U.S. Works - Introduction to Capitalism

Executives from Arrowhead spend time with students who study at CSUSB about Credit Unions and how the American economy differs from the French Economy



*CU at the museum...
Children experience an archeological dig at the Fullerton Museum.*

Arrowhead Executives First to Complete Cal State MBA

As if leading the largest credit union in the Inland Empire wasn't enough, Larry Sharp, CEO of Arrowhead Credit Union, decided that his management team needed to go back to school, so he negotiated with Cal State to provide an MBA program for executives through its College of Extended Learning. The pilot program, taught over a two-year period including the summer, involved 48 units of study, plus a final research project. Thirteen executives from two credit unions completed the program.

Involvement/Governance

Arowhead Credit Union will endeavor to preserve credit union democratic principles, including demographic representation and volunteer participation in credit union activities.

Current Programs that Support Involvement/Governance:

- ❖ Arrowhead PAC
- ❖ San Bernardino Downtown Business Association
- ❖ Inland Action, Inc
- ❖ Cal State Business Partners
- ❖ Western CUNA Management School
- ❖ President's Association
- ❖ San Bernardino Business Advisory Council Sponsored by Mayor
- ❖ CCUL Governmental Affairs Committee chairman
- ❖ CCUL Multi-Cultural Committee



- ❖ San Bernardino Homeless Coalition
- ❖ Department of Financial Institutions' Advisory Committee
- ❖ National Association of State Credit Union Supervisors
- ❖ National CUSO Study Task Force
- ❖ Mariah Group
- ❖ National Association of Community Credit Unions



Credit Unions To Share Space in New Norco Branch....

Two credit unions are doing something in Norco that banks and savings and loans would never do: share a branch.

Business Resource and Assistance Center Office for Entrepreneurs

*Business Resource and Assistance Center is a partnership of the Inland Empire Center for Entrepreneurship, the Inland Empire Small Business Development Center, and the US Small Business Administration. Each of these organizations has significant resources available for the small business owner and/or entrepreneur. Together in a single location they are able to offer more than any one of the organizations can offer alone. **The partnership created, was made possible by the space provided by Arrowhead Credit Union.***



Inland Empire native's reception pulls a D.C. crowd....

*There were probably more members of Congress per capita at an event honoring San Bernardino native Yoland Wheat than at any other event during the four-day Democratic National Convention. Wheat told the group that she was working with the **Arrowhead Credit Union** to open a branch on San Bernardino's westside. She stressed that the branch is much needed in the mostly minority community.*



Black Chamber Convention

*Honored as "Business of the Year" — **Joann Roberts** owner of the Phoenix Bookstore and a business development officer for **Arrowhead Credit Union.***



Diversity

Arrowhead Credit Union recognizes the value of demographic diversity in staff as well as in volunteers, and will strive to bring people of diverse backgrounds and experiences into leadership and other roles at the credit union.

Current Programs that Promote Diversity:

- ❖ Member of the African American Chamber of Commerce
- ❖ Member of the Hispanic Chamber of Commerce
- ❖ Member of the VIGO IRNet remittance program

All Wired up for Mexico

Arrowhead Credit Union began a money-wiring service allowing Inland Empire residents with family members in Mexico to save hundreds of dollars a year in international wire-transfer fees.



Mayor Judith Valles with ACU employee Robin Bradford discussing the new IRnet Money transfer service.



5th & Mt. Vernon

Decades came and went, so did economic booms and busts. What always stayed the same — boom or bust was the decline of San Bernardino's West Side area at Mt. Vernon Avenue and 5th Street. Over the years, mayors and councils tried to do something about it — the boarded-up shops, vacant lots, broken pavement and weeds. City officials agreed the area needed its own bank. The last one was chased away 15 years ago by crime, leaving the folks in the neighborhood the choice of saving in a bank across town or in a can buried in the back yard. This is why so many people are making such a big deal about the opening of a single branch of a credit union at Mt. Vernon and 5th. The branch in the minority-rich area (50% Hispanic) is a big step toward potentially attracting other businesses. It's appropriate that a San Bernardino business, Arrowhead Credit Union is investing there. Even if they don't immediately attract other businesses, they'll likely build both a customer base and a base of trust in the neighborhood. That will take time. But, patience is a virtue. It is something the people of the area know plenty about.





I.E. African American Chamber of Commerce...

*We're here and it's no small thing," said Chamber president **Joann Roberts** — Roberts is a business development executive for **Arrowhead Credit Union**. The chamber is a tool for the African American business community.*



Maurice Calderon, Senior Vice President Community Development was presented with the first California Nevada Credit Union League's Diversity Award. The Award was created to honor individuals for developing workplace programs to enhance multicultural awareness and acceptance, taking a pro-active stance toward hiring a diverse workforce and becoming involved in community outreach programs that bring together people of varying races. Calderon, is actively involved in numerous community and educational organizations promoting diversity including, the Inland Empire Hispanic and African American Chambers of Commerce, San Bernardino Valley college Latino Round Table, and Latino Impact.

Commitment to the Credit Union Movement and other Cooperative Activities

Arrowhead Credit Union works to build and strengthen our unique credit union movement by providing financial and in-kind resources to others within the credit union community, and by actively advocating the credit union difference at all levels of government and in other appropriate public forums. In addition, Arrowhead Credit Union participates in local, state and national cooperative activities as appropriate, and strives to build and strengthen relationships with other sectors of the national cooperative movement.

Current Activities that Support the Credit Union Movement:

- ❖ Donation to the SMB Charitable Foundation
- ❖ World Council - IRnet money transfer program
- ❖ World Council events
- ❖ Filene Foundation
- ❖ National Association of Community Credit Unions



Public Service/Corporate Citizenship

Through direct financial support or other in-kind contributions to worthwhile local organizations, and by participating in public service activities, Arrowhead Credit Union strives to be an active partner in our community. We recognize that practicing good Corporate Citizenship supports the Credit Union Philosophy of People Helping People; furthermore, it will help raise the overall level of social and economic well being of those in our community, help to strengthen ties within the community, and better position us to reach out and serve - as only credit unions can - those people in greatest need of affordable financial services.



ACU supports a local Headstart program.

Community/FOM Groups Currently Receiving Financial or Other In-Kind Support (including the support given) and Current Public Service Activities:

- ❖ Arrowhead United Way
- ❖ Campfire Boys and Girls
- ❖ Boy Scouts of America
- ❖ American Cancer Society
- ❖ Children's Fund
- ❖ African American Health Initiative
- ❖ Red Cross
- ❖ Highland Senior Center
- ❖ Rialto Senior Center
- ❖ Loma Linda Ronald McDonald House
- ❖ Scholar of the Week
- ❖ Juvenile Diabetes
- ❖ Special Olympics

New Public Service Activities for the Coming Year:

- ❖ County Employee of the Week



*R&B Auto Center of Fontana and **Arrowhead Credit Union** raised \$4,800 for Loma Linda University Children's Hospital by hosting the Midnight Madness Car Sale, which attracted more than 400 people. One hundred dollars were donated for every car financed through Arrowhead Credit Union. The funds will be used toward purchasing various items, including technical equipment, educational materials and games for patients.*





*Rocky Raccoon and Santa (**ACU** employee **Jerry Hanes**) visit several local hospital pediatrics wards every year.*



***Arrowhead Credit Union's** CEO, **Larry Sharp**, kicks off a pie throwing fundraiser for the **Juvenile Diabetes Foundation**. **Sierra Way** branch VP and branch manager, **Bill Perong**, was the lucky target.*



***ACU** supports Christmas in April.*



***ACU** members participate each year in the **Juvenile Diabetes Walk** fundraiser.*



***ACU** hosts an annual Christmas party for the local chapter of the **Special Olympics** participants and their families. **ACU** also uses the event to raise funds for equipment for the **Olympians**.*

ACU's Core Purpose:

- ❖ Help **MEMBERS** achieve their financial goals.
 - ❖ Help **EMPLOYEES** achieve their personal and career goals.
 - ❖ Improve the quality of life in our **COMMUNITY**.
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