

09/26/02

Graphic Arts Credit Union

Credit Union Statement of Commitment to Members

We know our members by name, they are not just a number at Graphic Arts Credit Union. As a member-owned, not-for-profit financial cooperative, **Graphic Arts 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 underserved in our field of membership. And we will continually, in all facets of operations, demonstrate the value of membership in **Graphic Arts Credit Union**.

We will monitor and communicate our service 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 **Graphic Arts Credit Union's** strategic plan, we will make 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 our credit union principles of "Not For Profit, Not For Charity, But For Service" and our philosophy of "People Helping People". We truly strive to be an institution where "people are worth more than money."

This statement represents good business practices that ensure the financial strength of our credit union on behalf of our members.

Section 1: Service to Members

Graphic Arts Credit Union strives to offer services designed to improve the economic and social well being of *all* members from *all* socio-economic backgrounds, including our low-and moderate-income members, 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:

Deposit Accounts

Share Accounts

Lending

Secured Loans

Signature Loans

Share Secured New / Used
Furniture, boats, & motorcycles

Insurance

Life Savings Insurance Program
\$2000

Other Services

Payroll Deduction

Credit Bureau Reports

Discount Amusement Park Tickets

New Programs Planned for the Coming Year:

None

Section II: Member Education

Graphic Arts 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:

- Consumer Credit Counseling Services**

New Programs Planned for the Coming Year:

None

Section III: Involvement/Governance

_____ (NAME OF 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:

- | | |
|--|--|
| <input type="checkbox"/> Volunteer Board | <input type="checkbox"/> Continuing Employee Training |
| <input type="checkbox"/> Board Nominations & Elections | <input type="checkbox"/> Continuing Volunteer Training |
| <input type="checkbox"/> Annual Meeting | |

New Programs Planned for the Coming Year:

None

Section IV: Diversity

Graphic Arts 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:

- Equal Opportunity Employer**
- Board Representation**

New Programs Planned for the Coming Year:

None

Section V: Commitment to the Credit Union Movement and other Cooperative Activities

Graphic Arts Credit Union will work 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, **Graphic Arts Credit Union** will participate in local, state and national cooperative activities as appropriate, and will strive to build and strengthen relationships with other sectors of the national cooperative movement.

Current Activities that Support the Credit Union Movement:

Memberships

- Member of Louisiana
Credit Union League**
- Member of CUNA & Affiliates**

Outreach

- International Credit Union Day**

Education

- Continuing Volunteer Training**

New Programs Planned for the Coming Year:

None

Section VI: Public Service / Corporate Citizenship

Through direct financial support or other in-kind contributions to worthwhile local organizations, and by participating in public service activities, **Graphic Arts 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.

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

American Cancer Society (Member Contributions, Board and/or Staff Involvement)

Please explain involvement: Member Contributions

Boy Scouts/Girl Scouts (Member Contributions, Board and/or Staff Involvement)

Please explain involvement: Member Contributions

Habitat for Humanity (Member Contributions, Board and/or Staff Involvement)

St. Judes Hospital (Member Contributions, Board and/or Staff Involvement)

Please explain involvement: Member Contributions

United Way (Member Contributions, Board and/or Staff Involvement)

Please explain involvement: Member Contributions

Other Activities

Shreveport Paint Your Heart Out

Please explain involvement: Manager is a volunteer painter

New Public Service Activities Planned for the Coming Year:

None