



## **CREDIT UNION STATEMENT OF COMMITMENT TO MEMBERS**

As a member-owned, not-for-profit financial cooperative, Tri-County 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 operations, demonstrate the value of membership in Tri-County 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 Tri-County 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 our 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 our credit union on behalf of our members.

### **Section 1: Service to Members**

Tri-County Credit Union strives to offer services designed to improve the economic and social well being of *all* members from *all* socioeconomic 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:

1. Real Estate and Consumer Loans.
2. Savings and Share Certificates
3. Member Business Loans.
4. Student Loans.
5. Financial Planning (Plan America).
6. ATM/Debit Cards
7. Share Draft-(Checking) Accounts
8. Christmas Club Accounts
9. Money Orders
10. Check Cashing
11. Coin Return
12. Savings Bonds (Purchase & Redemption)
13. Travelers Checks
14. Car Buyers Video
15. Computerized Car Invoices
16. Consumer Report Information
17. Safety Deposit Boxes
18. Wire Transfer Service
19. Notary Public Service
20. Signature Guarantee Service
21. Visa & MasterCard Credit Cards
22. Internet Web Page with Consumer & Financial Resource Links
23. Internet Home Banking

New Services Planned for the Coming Year:

1. Internet Bill Paying Service
2. Internet Loan Applications
3. Plan It Save 4 It Program

### **Section II: *Member Education***

Tri-County 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:

1. Consumer Resource library
2. Educational Newsletters
3. Consumer Financial Education Material
4. Home Buying Information in lobbies and web site [www.tri-county.org](http://www.tri-county.org)
5. Financial Management Information in lobbies and web site
6. Financial Counseling (Consumer Credit Counseling Service)
7. Car Buyers Video and Car Invoice Information
8. Plan America Financial Planning
9. Consumer Reports Periodicals & Link on web site
10. Student Financial Aid Information in lobbies & links on web site

New Programs Planned for the Coming Year:

1. Student Loan Assistance Program
2. Internet and Home Banking Educational Programs

### **Section III: *Involvement/Governance***

Tri-County 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:

1. Board of Directors and Committee member attendance at monthly meetings
2. Providing resources that educate members and the community about the uniqueness of credit unions
3. Promoting member involvement in credit union committees
4. Providing educational materials to the Board of Directors and committees members
5. Board, Committee, and Staff involvement in Northeastern Wisconsin Credit Union Chapter
6. Participation in the election of Cuna Officials
7. Involvement in the Wisconsin Credit Union League
8. Support of Credit Union Legislative Action Fund

New Programs Planned for the Coming Year:

1. Increased Participation with Wisconsin Credit Union League

### **Section IV: *Diversity***

Tri-County 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:

1. Selecting potential board and committee members that best represent membership demographics
2. Creating a staff with a diverse economic, social, and educational background

New Programs Planned for the Coming Year:

1. Soliciting credit union members for volunteer positions from all spectrums of the membership base.

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

Tri-County 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, Tri-County 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:

1. Officer of Northeastern Credit Union Chapter
2. Participating in cooperative advertising campaigns
3. Participating in Wisconsin Shared Service Centers

New Programs Planned for the Coming Year:

1. Encouraging staff and volunteers to take an active role in Wisconsin Credit Union League

**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, Tri-County 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 help 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:

1. Board Member City of Menominee Water-Wastewater Utility Board
2. Board Member Marinette-Menominee YMCA
3. Contributions to Marinette and Menominee Youth baseball organizations
4. Twin cities Jaycees
5. Contributions to Wisconsin and Michigan Special Olympics
6. Contributions to Marinette, Menominee and Peshtigo School sports
7. Contributions to High School theatrical productions
8. Membership in Marinette and Menominee Chamber of Commerce

New Public Service Activities Planned for the Coming Year:

1. Become more involved in community activities (i.e. 4<sup>th</sup> July Parade and Waterfront Festival)