

## **Capital Plus Credit Union Statement of Commitment To Our Members**

As a member-owned, not-for-profit financial cooperative, Capital Plus Credit Union is committed to our members. We will uphold our fundamental responsibility to actively serve people within our field of membership. 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 products and services to the diverse economic and social makeup of our members and potential members. And we will continually, in all facets of operations, demonstrate the value of membership in Capital Plus Credit Union. We will monitor and communicate our service to members in a meaningful way so that members, potential members, legislators, and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in their lives. Throughout Capital Plus 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 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, But For Service and our philosophy of "People Helping People"

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

Capital Plus 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:**

- |                              |                            |
|------------------------------|----------------------------|
| 1. Savings                   | 20. Direct Deposit         |
| 2. Checking                  | 21. Payroll Deduction      |
| 3. Christmas Club            | 22. Money Orders           |
| 4. College Fund              | 23. Cashier Checks         |
| 5. Certificates              | 24. Travelers Checks       |
| 6. CU Shopper                | 25. Amusement Park Tickets |
| 7. IRAQ'S                    | 26. Movie Tickets          |
| 8. ATM and Debit Cards       | 27. ACH                    |
| 9. In House Tax Filing       | 28. Wire Transfers         |
| 10. Visa Cards               | 29. Western Union          |
| 11. Overdraft Protection     | 30. Check Copies           |
| 12. Audio Response           | 31. Temporary Checks       |
| 13. Plus On-Line             | 32. Consumer Loans         |
| 14. Direct Deposit           | 33. ARM Mortgages          |
| 15. Enterprise Auto Sales    | 34. Cash Advances          |
| 16. Credit Life Insurance    | 35. GAP Insurance          |
| 17. Alliance One ATM Network | 36. AD&D insurance         |
| 18. Insurance Products       | 37. Savings Bonds          |
| 19. Night Depository         |                            |

- New Services Planned for the Coming Year:
  1. Online Check Orders
  2. Visa HE Loans

## **Section II: Member Education**

Capital Plus 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. WESCO Steering Committee Member
  2. Weed and Seed Committee Member
  3. Neighborhood Self-Employment Initiative Loan Committee
  4. Web Page with Product & Service Information
  5. Networking Events
- New Programs Planned for the Coming Year:
  1. New ISP recruits credit union overview information session

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

Capital Plus 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. Annual Meeting – Board Elections
  2. Supervisory Committee
  3. Loan Committee
  4. Data Processing Committee
  5. Marketing Committee
  6. E-Mail
- New Programs Planned for the Coming Year
  1. Status of Central State – Relocation of State workers to facility

## **Section IV: Diversity**

Capital Plus 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. Nominating Committee
  2. EEO – Equal Employment Opportunities

- New Programs Planned for the Coming Year
  1. International Credit Union Day
  2. Involvement in State Sponsored Activities

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

Capital Plus Credit Union will work to build and strengthen our credit union movement by providing financial and in-kind resources to others within the credit union community, and actively advocating the credit union differences at all levels of government and in other appropriate public forums. Capital Plus 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. Chapter Meetings
  2. Alliance One ATM Network
  3. Political Action Committee (PAC)
  4. Government Affairs Conference (GAC)
  5. Credit Union Executives Society (CUES)

### **Section VI: Public Service/Corporate Citizenship**

Through direct financial support or other in-kind contributions to local worthwhile organizations, and by participating in public service activities, Capital Plus 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 also help raise the overall level of social and economic well-being of those in our community, and position us to reach out and serve.

- Community Groups Receiving Financial or Other In-Kind Support
  1. 2001 World Police and Fire Games
  2. Make-A-Wish Foundation of Indiana
  3. Indianapolis Weed & Seed
  4. WESCO
  5. Neighborhood Self-Employment Initiative
  6. Hawthorne Center
  7. Christamore House
  8. Westside Business Alliance
  9. Indianapolis PAL Club
  10. Westside YMCA