

Attention: Contact your league for additional information and their submission deadline. Deadlines included in the information below pertain to the leagues for the national judging. Entries **must be** submitted directly to your league for initial judging at the state level. Entries will not be accepted that are sent directly to Credit Union National Association (CUNA). Thank You.

2014-2015

Dora Maxwell Social

Responsibility Community Service Award

and the

Louise Herring Philosophy-in-Action

Member Service Award

Program Packet

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Award Program Suggested Action Plan

Credit Union Leagues Actions

1. The 2014-2015 Dora Maxwell Social Responsibility Community Service Award and Louise Herring Philosophy-in-Action Member Service Award program materials are received from the Credit Union National Association (CUNA) and reviewed.
2. The league establishes and announces the deadline for entries in the state competitions. First-place award winners for judging in the national competition must arrive at CUNA by **Friday, August 29, 2014**.
3. A league staff member is appointed to serve as project manager.
4. The project manager customizes the sample letter from the league president encouraging credit union participation in both recognition programs.
5. The sample newsletter article and electronic logos are printed in league publications.
6. State-level judges are selected and a method to review and score the entries is determined. (Be sure to verify the asset size of each credit union submitting an entry and ensure that the entry form is complete for each prior to judging.)
7. All state-level judging is conducted.
8. Leagues announce their state winners.
9. Leagues forward the first-place winners and a share draft to arrive at CUNA by **Friday, August 29, 2014**. Use the League Submission Sheet found in this packet to list all the first place entries you're submitting to CUNA. Complete the Entry Fee Payment Form and forward a share draft to the address indicated on the form.

CUNA Actions

1. Members of CUNA's Awards Committee judge entries during the national competition in late September or early October. Winners in both the Dora Maxwell and the Louise Herring programs are chosen.
2. To ensure the integrity of the awards, first place, second place and honorable mention awards will be presented only if the judges determine that the criteria for each category are met and the award is warranted.
3. CUNA's staff liaison to the Awards Committee notifies the leagues of national winners from their state. Each winning credit union or credit union chapter/multiple credit unions group is then notified.
4. CUNA sends press releases to national winners' leagues and to trade publications.
5. National winners will be recognized at an Awards Reception held during the 2015 Governmental Affairs Conference in Washington, D.C.

Checklist for Leagues on Submitting Award Program Entries

The following checklist should be used as a guideline for verifying the entries you are forwarding to the national judging are complete.

- _____ The credit union should answer all questions on the entry form and follow the format. Is the entry form the correct version? The year listed on the entry form should be "2014."

- _____ Are all materials either in a three-ring binder, album, or a spiral-bound book?

- _____ Does the entry include **one** completed entry form listing the credit union's name, address, FOM, number of members, number of employees, number of employees responsible for implementing the project, a contact person, e-mail, and phone number?

- _____ Does the entry form reflect the credit union's current asset size? Please verify the asset size that is checked on the form.

- _____ Does the entry form describe **one**, single project? Does the entry describe the program's goals and the actual results, including budgets, numbers of people involved, etc.?

- _____ Is the entry form concise and readable? (Remember, more isn't always better!) A typed entry form is appreciated.

- _____ Does the project fit within the description listed on the top of the entry form? **Dora Maxwell entries are for projects that benefit the community or a specific charity. Louise Herring entries are for projects that benefit the credit union's members.**

- _____ Does the entry include promotional materials, descriptions and photos of the project and/or event?

- _____ **Louise Herring Entries Only** - Does the entry include current and previous years' (2 years total) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR)?

Commonly Asked Questions About the National Recognition Awards

Q: Who was Dora Maxwell?

A: Dora Maxwell was an early credit union pioneer. One of the original signers of CUNA's constitution at Estes Park, Colorado, she worked as an organizer for the movement's trade association (then called the Credit Union National Extension Bureau) and held numerous volunteer positions at the local and national level. In addition to organizing hundreds of credit unions, she developed volunteer organizer clubs and worked with organizations on behalf of the poor.

Q: Who was Louise Herring and why is the award named for her?

A: Louise Herring was an active supporter, organizer and champion of credit unions. She was the Ohio delegate to the 1934 national credit union conference in Estes Park, Colorado, where she signed the original constitution for a national credit union association. Louise Herring believed that credit unions should work in a practical manner to better people's lives. She saw the credit union as more than just a financial institution. In her own words, "The purpose of the credit union is to reform the financial system, so that everyone can have his place in the sun."

Q: What time period do the award entries cover?

A: Leagues determine any qualifying time frames. In general, entries should cover the previous year's activities, but there are no exact deadlines prescribed. A good rule of thumb is that entries submitted by the August 29, 2014, deadline should cover activities taking place between May 2013 and May 2014.

Q: What's the difference between the Louise Herring Award and the Dora Maxwell Award?

A: The Dora Maxwell Social Responsibility Community Service Award is given to a credit union or chapter/multiple credit union group for its **social responsibility projects within the community**. The **award is given for external activities**. The Louise Herring Philosophy-in-Action Member Service Award is given to a credit union for its practical application of credit union philosophy **within the actual operation of the credit union**. It is **awarded for internal programs and services that benefit membership**.

Q: Can a credit union enter both competitions?

A: Yes. Just be sure to clearly define which program the credit union is entering and how the activities submitted meet the program guidelines.

Q: Can a credit union enter the same entry in both competitions?

A: No. Because each program has different objectives and requirements, entries should be tailored to match the defined goals of the particular competition.

Q: How do the Dora and Louise programs differ from the Desjardins program?

A: Training teachers or lobbying on behalf of state personal finance curriculum requirements are considered community service activities and would be eligible for the Dora Maxwell award. Operating an in-school branch is considered a member service activity and would be eligible for the Louise Herring award. All activities to teach

personal finance to people of any age are consider financial education and would be eligible for the Desjardins award.

- Q:** Can a credit union submit the same entry to more than one league for state-level judging?
- A:** No. A credit union's entry may only be submitted to one league, even if the credit union pays dues in more than one state.
- Q:** Can a credit union submit more than one entry in either competition?
- A:** A credit union should submit only one entry per competition. Each entry can list the number of projects conducted in the timeframe established by the league, but the credit union **must select one** project that best exemplifies the criteria for each award. The questions on the entry form must be completed detailing the one project that was selected.
- Q:** Why must a credit union supply financial information with its entry in the Louise Herring Philosophy-in-Action Member Service Award?
- A:** A credit union must be in solid financial condition in order to provide the highest level of service to its members. Sound financial management ensures a credit union's ability to continue to provide that service, as well. Therefore, the entry **must** include current and previous year's (2 years total) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR). Entries received without the financial information will be disqualified.

Entry Fees

The fee for each entry submitted by a league for national judging is \$50, with a maximum payment of \$700. Leagues must complete an entry fee payment form and include a share draft or check payable to CUNA, Inc. Mail the form and payment to the address listed on the form, **not the address where entries are sent.**

Mailing address for entry fee payment form:

Credit Union National Association
Accounting Department
P.O. Box 78546
Milwaukee, WI 53278-0546

The Dora Maxwell Social Responsibility Community Service Program

Purpose

To promote social responsibility among credit unions by formally recognizing their community service achievements.

Procedure

Prior to judging, ensure you verify the credit union's asset size. Each league will select winners from each of the following categories:

- Less than \$5 million in assets
- \$5 - \$20 million in assets
- \$20 - \$50 million in assets
- \$50 - \$100 million in assets
- \$100 - \$200 million in assets
- \$200 - \$500 million in assets
- \$500 million - \$1 billion
- \$1 billion+
- Credit union chapter/multiple credit union group

Only the first place winner in each category will advance to the national competition. If more than one has been chosen, please send just one for judging at the national level. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.

Plaques for state-level winners are available at cost to leagues. Credit Union National Association (CUNA) will provide the plaques for the national winning award entries.

Enclosed is an entry form to reproduce and distribute to credit unions along with information about the program. The program entry form included in the packet **must be completed** and submitted with the entry. (Entries received at the national level without completed entry form will be returned.) We also strongly recommend that the credit union completes and follows the checklist that is provided.

Leagues determine any qualifying time frames.

Chapter/multiple credit unions groups' entries should describe a project or activity that was conducted as a chapter/multiple credit union group, not credit unions' individual contributions or projects.

Submit only one entry form, even if there were multiple projects. If a credit union conducted multiple projects, they must pick their most successful and/or unique project and complete the entry form based on that one project. Providing promotional materials for that one project is essential but additional materials for other projects can be included in the entry.

Eligible Activities

Credit unions could receive an award for involvement in almost any kind of activity that helps other people or strengthens the structure of a community. This might include raising funds for charity, educational activities, or community involvement projects, such as a volunteer fair, building low-income housing, or loaning employees a few hours a week to work in hospitals, retirement homes, schools, etc.

In the resource section of this packet, a summary of 2013-2014 national winners, which provides additional ideas, is included.

The Selection Process

Credit unions will submit their project binder, album or spiral bound book, along with a completed, typed entry form (**required**). Support materials for the project should be included in the binder, album or book. Please no electronic media. We also strongly recommend that the credit union completes and follows the checklist that is provided.

Each league will appoint a selection committee. Some leagues have judged each other's state entries. Leagues should judge the entries using the same guidelines. In addition to using the enclosed standardized score sheet, the judges should also take into consideration the following:

1. What were the goals of the project and how did they show social concern for the community?
2. How did the project help support the needs of the community?
3. Were the project's target audience(s) defined, including who was involved and who benefited?
4. What strategies were used to reach the project's goal?
5. How were the project's promotional materials targeted to the intended audience(s) and how did they communicate the project's goals?
6. How is this project unique? How does it demonstrate extraordinary effort and devotion of time and organization by the credit union?
7. Were the measurable or defined results of the project achieved?
8. Did the project demonstrate credit union values of mutual self-help, cooperation, economic empowerment and volunteerism?

Submitting Winning Entries

Leagues then select winners in each category and prepare to forward their **first-place selections**. First, the League Submission Sheet is completed and sent along with the winning entries to CUNA at the address indicated on the sheet. Next an Entry Fee Payment Form is completed and sent along with a share draft to CUNA at the address indicated on the form. (Reminder: Only one first-place winner per asset category can advance to the national competition. If multiple first-place awards are given at the state level, a tiebreaker must be conducted. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.)

In the national competition, CUNA's appointed Awards Committee judges the entries.

2014 Entry Form for the Dora Maxwell Social Responsibility Community Service Award

The Dora Maxwell Social Responsibility Community Service Award recognizes a credit union or chapter/multiple credit union group for its social responsibility work and charitable projects that support its community. This award is not for projects that are directed at and/or benefit a credit union's membership but rather focus on work in the community.

- Please include significant promotional materials, descriptions and photos of project/event with your entry form.
- Submit materials in a three-ring binder, album, or spiral-bound book.
- Follow the format of the entry form. Type your responses on the form provided.
- Please no electronic media.

Contact Person _____

Title _____ E-mail address _____

Credit Union Name _____

Street Address _____ P.O. Box _____

City _____ State _____ Zip _____

Phone Number _____ Fax Number _____

Asset size: ___ Less than \$5 million ___ \$5 - \$20 million ___ \$20 - \$50 million
 ___ \$50 - \$100 million ___ \$100 - \$200 million ___ \$200 - \$500 million
 ___ \$500 million - \$1 billion ___ \$1 billion+
 ___ Chapter/Multiple Credit Union Group

Credit union's field of membership: _____

Number of credit union branches: _____

Number of credit union members: _____

Number of credit union employees: _____

Number of credit union employees responsible for implementing the project: _____

Estimated volunteer hours devoted to project by all involved: _____

Answer the following questions (use additional paper if necessary):

a. If your credit union was involved in multiple projects, **please list them here**. If not, proceed to the next question.

b. Describe the **one** project that was the most successful and/or the most unique -- the **one** that best exemplifies the Dora Maxwell Social Responsibility Community Service Award. (The ensuing questions must be answered based on this **one** project.)

1. What were the goals of your project and how did they show social concern for the community? (Include measurable goals such as dollars budgeted, number of people impacted, etc.)
2. How did the project support the needs of the community?
3. Define the project's target audience(s), including who got involved and who benefited from the project.
4. What strategies were used to reach the project's goal?
5. How were the project's promotional materials targeted to the intended audience(s) and how did they communicate the project's goals?
6. How is this project unique? How does it demonstrate extraordinary effort and devotion of time and organization by the credit union?
7. Please describe the measurable or defined results the project achieved.
8. How does the project demonstrate credit union values of mutual self-help, cooperation, economic empowerment and volunteerism?

Include this form in your entry and return to your league by the deadline.

Checklist for Dora Maxwell Social Responsibility Community Service Award Entries

The following checklist will ensure that Dora Maxwell Social Responsibility Community Service Award entries are complete. Please include the completed checklist with your entry form.

- _____ Does the entry include **one** completed, typed entry form listing the credit union's name, address, FOM, number of members, number of employees, number of employees responsible for implementing the project, a contact person, and a description of **one** project (Question b)?

- _____ Does the entry form state that it is intended for the Dora Maxwell Award program?
Does the project fit within the description listed on the top of the entry form?

- _____ Does the entry form reflect your credit union's current asset size?

- _____ Are all materials either in a three-ring binder, album or a spiral-bound book?

- _____ Does the entry describe the measurable goals of the program, including budgets, numbers of people involved, etc.?

- _____ Does the entry list the groups the program tried to reach and describe outreach strategies?

- _____ Does the entry show how activities were promoted and include sample articles, ads, flyers, brochures, descriptions and photos?

- _____ Does the entry include a timetable, budget, and results in the project description? (Be sure and include dollars and numbers.)

- _____ Is the typed entry form concise and readable? (Remember, more isn't always better!)

Include this checklist with your entry and return to your league by the deadline.

The Louise Herring Philosophy-in-Action Member Service Award

Purpose

To promote credit union philosophy by formally recognizing credit unions that demonstrate in an extraordinary way the practical application of that philosophy for their members.

Procedure

Prior to judging, ensure you verify the credit union's asset size. Each league will select winners from each of the following categories:

- Less than \$50 million
- \$50 - \$250 million
- \$250 million - \$1 billion
- \$1 billion+
- Credit union chapter/multiple credit union group

Only the first place winner in each category will advance to the national competition. If more than one has been chosen, please send just one in each category for judging at the national level. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.

Plaques for the state-level winners are available at cost to leagues. Credit Union National Association (CUNA) will provide the plaques for the national winning award entries.

Enclosed is an entry form to reproduce and distribute to credit unions along with information about the program. The program entry form included in the packet **must be completed** and submitted with the entry. (Entries received at the national level without completed entry form will be returned.)

Leagues determine any qualifying time frames.

Eligible Activities

Credit unions could receive an award for programs or policies that demonstrate their commitment to the practical application of the "People-Helping-People" philosophy. Some examples of eligible activities are:

Provisions for the small saver or borrower.

Member programs for groups that are often economically challenged.

Internal programs or services that help to differentiate the credit union from other financial services' providers.

Programs that do an extraordinary job of encouraging thrift and provide a source of unbiased money management and consumer information, which would be difficult or impossible to obtain elsewhere.

Evidence of an exceptional degree of service to members.

In the resource section of this packet, a summary of 2013-2014 national winners is included which provides additional ideas.

The Selection Process

Credit unions will submit to their league a project binder, album, or spiral bound book, along with a completed, typed entry form (**required**), and 2 years' (current and previous year - **required**) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR). Support materials for the project should be included in the binder, album, or book. Please no electronic media. We also strongly recommend that the credit union completes and follows the checklist that is provided.

Before entries are judged, analyze the financial statements to determine whether the credit union is operating in a safe and sound manner. This criterion must be met in order for a credit union's entry to be considered for the award.

In addition to using the standardized scoring sheet, the following should be taken into consideration:

1. Is the credit union operating in a safe and sound manner?
2. Did the credit union's project help their members and demonstrate the credit union philosophy?
3. How did the implementation steps allow the credit union to achieve its results in putting its philosophy in action?
4. Did the credit union's contribution go beyond what is normally expected of a credit union? Was project different from day-to-day operations?
5. How well did the credit union educate its members about the program/project and demonstrate that it showed true credit union philosophy?
6. Is it a program/project that will serve members on an ongoing, consistent basis?
7. Did the credit union show its commitment to credit union principles of democratic structure, service to members, ongoing financial education, and social goals?
8. Did the credit union list the measurable and defined results achieved?

Submitting Winning Entries

Leagues then select winners in each category and prepare to forward their **first-place selections**. First, a League Submission Sheet is completed and sent along with the winning entries to CUNA at the address indicated on the sheet. Next an Entry Fee Payment Form is completed and sent along with a share draft to CUNA at the address indicated on the form. (Reminder: Only one first-place winner per asset category can advance to the national competition. If multiple first-place awards are given at the state level, a tiebreaker must be conducted. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.)

In the national competition, CUNA's Awards Committee judges the entries.

2014 Entry Form for the Louise Herring Philosophy-in-Action Member Service Award

The Louise Herring Philosophy-in-Action Member Service Award is given to a credit union for its practical application of credit union philosophy within the credit union. It is awarded for extraordinary, internal programs that are focused on its membership and create services that benefit its members. This award is not for charitable work that is directed outside or extended beyond a credit union's membership.

- Please include promotional materials, descriptions and photos of project/event with your entry form. Please no electronic media.
- Current and previous years' income statements and balance sheets and/or NCUA Financial Performance Report **must** be included with the entry materials.
- Submit materials in a three-ring binder, album, or spiral-bound book
- Follow the format of the entry form. Type your responses on the form provided.

Contact Person _____

Title _____ E-mail address _____

Credit Union Name _____

Street Address _____ P.O. Box _____

City _____ State _____ Zip _____

Phone Number _____ Fax Number _____

Asset size:

____ Less than \$50 million ____ \$50 - \$250 million ____ \$250 million - \$1 billion

____ \$1 billion+ ____ Credit union chapter/multiple credit union group

Credit union's field of membership: _____

Number of credit union branches: _____

Number of credit union members: _____

Number of credit union employees: _____

Number of credit union employees responsible for implementing the project: _____

Answer the following questions (use additional paper if necessary):

a. If your credit union was involved in multiple projects, **please list them here**. If not, proceed to the next question.

b. Select and describe the **one** project that was the most successful and/or the most unique -- the **one** that best exemplifies the Louise Herring Philosophy-in-Action Member Service Award. (The ensuing questions must be answered based on this **one** project.)

1. How did your project help your members?

2. Describe how your credit union implemented the project (i.e., explain the process).

3. How does the project differ from day-to-day operations (i.e., how is this project unique)? How could it be used throughout the credit union system?

4. Explain how members were educated about the project/process and how it showed true credit union philosophy.

5. How is this project going to be used to serve the credit union's members on a consistent basis?

6. How does the project show your credit union's commitment to the credit union principles of democratic structure, service to members, on-going financial education, and social goals?

7. Please describe the measurable or defined results the project achieved.

Include this form in your entry and return to your league by the deadline.

Checklist for Louise Herring Philosophy-in-Action Member Service Award Entries

The following checklist will ensure that Louise Herring Philosophy-in-Action Member Service Award entries are complete. Please include the completed checklist with your entry form.

- _____ Does the entry include **one** completed entry form listing the credit union's name, address, FOM, number of members, number of employees, number of employees responsible for implementing the project, a contact person, and a description of **one** project?

- _____ Does the entry form state that it is intended for the Louise Herring Philosophy-in-Action Member Service Award program? Does the project fit within the description listed on the top of the entry form?

- _____ Does the entry include current and previous years' (2 years total) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR)?

- _____ Does the entry form reflect your credit union's current asset size?

- _____ Does the entry include promotional materials, descriptions and photos of the project and/or event?

- _____ Are all materials either in a three-ring binder, album, or a spiral-bound book?

- _____ Does the entry describe the program's goals and the actual results, including budgets, numbers of people involved, etc.?

- _____ Is the entry form concise and readable? (Remember, more isn't always better!)

- _____ Does the entry explain how the program demonstrates credit union philosophy in actual operations?

- _____ Does the entry show how the program went beyond what is normally expected of a credit union?

- _____ Does the entry demonstrate how members were educated about credit union philosophy?

Include this checklist with your entry and return to your league by the deadline.

2014 Dora Maxwell & Louise Herring League Entry Submission Sheet

ENTRIES DUE FRIDAY, AUGUST 29, 2014

League _____

League Contact: _____

E-mail: _____ **Phone with Ext.** _____

Complete this form and send with your credit union entries to:

Lisa Pierick, Credit Union National Association, 5710 Mineral Point Road, Madison, WI 53705.

Total number of Dora Maxwell entries received this year: _____

Total number of Dora Maxwell entries forwarded to CUNA: _____

Dora Maxwell Award entries enclosed (List credit union and/or chapter names)	Asset Size Category

Total number of Louise Herring entries received this year: _____

Total number of Louise Herring entries forwarded to CUNA: _____

Louise Herring Award entries enclosed (List credit union names)	Asset Size Category

Entries will be returned to you following judging except for those winning at the national level. Entries winning at the national level will be returned directly to credit unions.

2014 Dora Maxwell & Louise Herring Award Programs League Entry Fee Payment Form

Your Name _____

Name of League _____

Contact Phone or E-mail _____

Total fees: _____ entries @ \$50 each = \$ _____ enclosed.
(Maximum payment of \$700 per league.)

Mail this form and a share draft payable to CUNA, Inc., to:

Credit Union National Association
Accounting Department
Box 78546
Milwaukee, WI 53278-0546

The deadline for entries is **FRIDAY, AUGUST 29, 2014**

DNLDC14

State Winners Plaque Order Form

To: **Championship Awards**
2813 Royal Avenue
Madison, WI 53713
Fax 608-226-0443

From: _____
(League)

Year to be Listed on Award Plaque: _____

Page: _____ of _____

Enclosed are the following orders:

_____	Dora Maxwell 1st place plaques @ \$70 =	_____
_____	Dora Maxwell 2nd place plaques @ \$66 =	_____
_____	Dora Maxwell honorable mention plaques @ \$66 =	_____
_____	Louise Herring 1st place plaques @ \$70 =	_____
_____	Louise Herring 2nd place plaques @ \$66 =	_____
_____	Louise Herring honorable mention place plaques @ \$66 =	_____

TOTAL \$ _____

Note: Orders for Hawaii & Alaska will be charged shipping. Please contact Championship Awards directly with order 608-226-0440.

Plaques needed by _____ [date]

- Share draft/check **payable to Championship Awards** is being mailed
- Please bill me

This page must accompany **ALL** orders

Dora Maxwell Social Responsibility Community Service Award Plaque Order Form

STATE-LEVEL FIRST PLACE PLAQUES

This form may be mailed or faxed to Championship Awards, 2813 Royal Avenue, Madison, Wisconsin 53713; phone 608-226-0440; fax 608-226-0443.

To ensure accuracy, please type:

League _____

Name _____

Shipping Address _____

City _____ State _____ Zip _____

Telephone Number _____

I would like to order _____ first place plaques at \$70 each. (This includes shipping and engraving costs. Shipping not covered to Hawaii or Alaska. Please call Championship Awards directly with orders for these states.)

ALL PLAQUES WILL BE SHIPPED DIRECTLY TO YOUR LEAGUE.

First Place Winners/All Asset Categories

LIST NAME EXACTLY AS IT IS TO APPEAR ON THE PLAQUE

Credit Union Name: _____

Chapter/Multiple Credit Unions Names: _____

Important: Cover page must be completed and included with order

Dora Maxwell Social Responsibility Community Service Award Plaque Order Form

STATE-LEVEL SECOND PLACE PLAQUES

This form may be mailed or faxed to Championship Awards, 2813 Royal Avenue, Madison, Wisconsin 53713; phone 608-226-0440; fax 608-226-0443.

To ensure accuracy, please type:

League _____

Name _____

Shipping Address _____

City _____ State _____ Zip _____

Telephone Number _____

I would like to order _____ second place plaques at \$66 each. (This includes shipping and engraving costs. Shipping not covered to Hawaii or Alaska. Please call Championship Awards directly with orders for these states.)

ALL PLAQUES WILL BE SHIPPED DIRECTLY TO YOUR LEAGUE.

Second Place Winners/All Asset Categories

LIST NAME EXACTLY AS IT IS TO APPEAR ON THE PLAQUE

Credit Union Name: _____

Chapter/Multiple Credit Unions Names: _____

Important: Cover page must be completed and included with order

Dora Maxwell Social Responsibility Community Service Award Plaque Order Form

STATE-LEVEL HONORABLE MENTION PLAQUES

This form may be mailed or faxed to Championship Awards, 2813 Royal Avenue, Madison, Wisconsin 53713; phone 608-226-0440; fax 608-226-0443.

To ensure accuracy, please type:

League _____

Name _____

Shipping Address _____

City _____ State _____ Zip _____

Telephone Number _____

I would like to order _____ honorable mention plaques at \$66 each. (This includes shipping and engraving costs. Shipping not covered to Hawaii or Alaska. Please call Championship Awards directly with orders for these states.)

ALL PLAQUES WILL BE SHIPPED DIRECTLY TO YOUR LEAGUE.

Honorable Mention Winners/All Asset Categories

LIST NAME EXACTLY AS IT IS TO APPEAR ON THE PLAQUE

Credit Union Name: _____

Chapter/Multiple Credit Unions Names: _____

Important: Cover page must be completed and included with order

Louise Herring Philosophy-in-Action Member Service Award Plaque Order Form

This form may be mailed or faxed to Championship Awards, 2813 Royal Avenue, Madison, Wisconsin 53713; phone 608-226-0440; fax 608-226-0443.

To ensure accuracy, please type:

League _____

Name _____

Shipping Address _____

City _____ State _____ Zip _____

Telephone Number _____

I would like to order _____ **first place** plaques at \$70 each.

I would like to order _____ **second place** plaques at \$66 each.

I would like to order _____ **honorable mention** plaques at \$66 each.

Plaque costs include engraving and shipping. Shipping not covered to Hawaii or Alaska. Please call Championship Awards directly with orders for these states.

ALL PLAQUES WILL BE SHIPPED DIRECTLY TO YOUR LEAGUE.

LIST NAME EXACTLY AS IT IS TO APPEAR ON THE PLAQUE

State-Level First Place Winners

Credit Union Name: _____

Credit Union Name: _____

Chapter/Multiple Credit Unions Names: _____

State-Level Second Place Winners

Credit Union Name: _____

Credit Union Name: _____

Chapter/Multiple Credit Unions Names: _____

State-Level Honorable Mention Winners

Credit Union Name: _____

Credit Union Name: _____

Chapter/Multiple Credit Unions Names: _____

Important: Cover page must be completed and included with order

2013 Dora Maxwell/Louise Herring Award Winner Summaries

2013 Dora Maxwell Social Responsibility Recognition Award Winners

Dora Maxwell (\$5-\$20 Million in Assets)

First Place

Keystone United Methodist Federal Credit Union - Cranberry Township, Pennsylvania

Believing that a warm meal shouldn't be a luxury, Keystone United Methodist Federal Credit Union partnered with the United Methodist Church's Congregate Feeding Program. The Program provides an average of 1,000 hot meals per month and relies on donations and volunteers to serve the homeless and needy. In six months, credit union staff purchased food and prepared more than 300 meals, logging 66 hours of volunteer time and donating \$550. While volunteering, the staff also noted a need for warm clothing and responded by bringing donations of clothing and outerwear.

Second Place

SEG Federal Credit Union - Laurel, Montana

SEG Federal Credit Union helped fill the gap created by school budget cuts through its Classroom Connection Grants. Initially, the credit union had planned to fund four \$150 grants, but the selection committee members were so impressed with the teachers' applications, they decided to help more students and provided six grants. Teachers used the funds for a wide range of educational purposes – from buying books, art supplies and architectural plans for a greenhouse to providing a “no drugs, no violence” lesson from a hip-hop dance troupe to students in an Alternative High School. The credit union received favorable publicity for its donation and plans to continue the grants in the future.

Honorable Mention

Clarence Community & Schools Federal Credit Union - Clarence, New York

Clarence Community & Schools Federal Credit Union helped alleviate the loss and suffering caused by Superstorm Sandy by collecting holiday gifts for the residents of Far Rockaway, New York. When approached by two women in the community about the need, the credit union joined the grassroots campaign to collect gifts to be delivered to one of the areas hardest hit by the hurricane. More than 2,300 gifts were collected and served, in a small way, to bring happiness for the holidays. The credit union also sponsors various school events and fund raisers for local charities.

Dora Maxwell (\$20-\$50 Million in Assets)

First Place

Communicating Arts Credit Union - Detroit Michigan

Communicating Arts Credit Union, in collaboration with a church and men's group and other sponsors, brightened the holidays for 49 families (179 children and 52 adults) in one of the poorest urban communities in the U.S. The *Home for the Holidays* project not only provided warm clothing, a week's worth of healthy food and a gift for each child, but also demonstrated that the families had not been forgotten. The families were chosen based on the children's school performance in an effort to recognize success. Teams of volunteers visited recipients' homes to gather information and then made

deliveries on Christmas Eve. The credit union raised \$4,000 to purchase food, exceeding its goal of raising \$3,000, and allowing for the purchase of fresh produce and a turkey for each family.

Second Place

Community Credit Union - Lewiston, Maine

Community Credit Union continued in its efforts to help improve children's math, reading and financial literacy skills through its Adopt-a-School partnership with Washburn Elementary. The credit union also seeks to provide positive role models for children in this school district struggling with high drop-out rates. The credit union supported the school through a variety of activities, including a School Save Day, a PayDay Incentive Program, Family Fun Day, donations to the Parent Teacher Organization, a reward program for good study habits, after-school tutoring and branch tours. Through donations of time and money, the credit union is making a positive impact on the students and their parents.

Honorable Mention

Torrington Municipal & Teachers Federal Credit Union - Torrington, Connecticut

Despite a one-week rain delay, "Mini Golf Madness," a mini-golf tournament conceived and co-sponsored by Torrington Municipal & Teachers Federal Credit Union, raised more than \$5,000 to support Financial Reality Fairs in Connecticut. With 36 hole sponsorships (exceeding its original goal of 18), raffle prizes, and a \$5 admission fee, the credit union brought in the single largest donation to the Connecticut League for the Fairs. Some 12,500 high school students have participated in the Reality Fairs, giving them "hands-on" experience in money management.

Dora Maxwell (\$50-\$100 Million in Assets)

First Place

North Central Area Credit Union - Houghton Lake, Michigan

North Central Area Credit Union cooked up its "Cookies for Santa" fund raiser to fill the shelves at four local food pantries. By selling paper cookies for \$1, gingerbread men for \$5 and asking members to donate their change to a milk glass at teller stations, North Central exceeded its original goal of raising \$1,000 at each of its four branches. The evocative holiday tradition helped the credit union to collect more than \$5,600, enough to purchase 79,000 meals to alleviate hunger in the communities it serves. The credit union staff also provided cookie-making supplies to the local domestic abuse intervention shelter so that the women and children there would not miss out on the tradition of leaving cookies for Santa.

Second Place

HealthCare First Credit Union - Johnston, Pennsylvania

HealthCare First Credit Union collaborated with the Pennsylvania Office of Vocational Rehabilitation to provide financial education to low-vision and blind teenagers attending the Summer Academy. The Academy is a two-week camp designed to help students transition to post-secondary education. Two credit union staff provided lessons in money management, the value of saving, check-writing, hands-on instruction in ATM use and more. The staff adapted their teaching materials through the use of software and large print to enable the sight-impaired students to gain the financial education they would need in college.

Honorable Mention

Horizons Federal Credit Union - Binghamton, New York

Horizons Federal Credit Union helped sponsor Family Fun Fridays, held each Friday in August, to provide educational activities, food, and fun to disadvantaged children. This community event provided not only a range of entertainment, educational games and refreshments, but also served to help instill a sense of pride in a neighborhood recovering from a time of crime and neglect. To ensure access to Family Fun Fridays, the credit union arranged transportation for kids involved in youth groups located around the City of Binghamton. On the final Friday, the credit union distributed school supplies and backpacks to get kids off to a good start as they returned to school.

Dora Maxwell (\$100-\$200 Million in Assets)

First Place

SPC Credit Union - Hartsville, South Carolina

SPC Credit Union's Cares2Share, a branded employee service campaign, raised more than \$25,000 by holding monthly fund raising events, including the Taste of Marlboro, which featured sample offerings from local restaurants and businesses. Fund raisers also included jeans day, candy, and bake and cookbook sales, to name a few. The funds supported the Relay for Life, United Way and other local charities. Sixteen staff serve on the Cares2Share committee, which coordinates the volunteer and fund raising activities. During the year, SPC's staff donated more than 400 hours of service. The committee also established a Cares2Share Web site, Facebook page and Twitter account.

Second Place

Streator Onized Credit Union - Streator, Illinois

Streator Onized Credit Union (SOCU) embarked on a year-long project to increase breast cancer awareness and raise funds for breast cancer research. Its *Think Pink: Spread the Hope, Find the Cure* campaign raised \$18,300, surpassing its \$12,000 goal, and helped increase the number of mammograms performed by 13.3 percent from two years prior. SOCU held monthly fund raisers, including bake sales, t-shirt sales, raffle and special events. Awareness activities ranged from yard signs to "Think Pink" night at a high school football game to pink ribbons incorporated into the credit union's lighted float in a holiday parade. SOCU also sponsored participants in Susan G. Komen walks and in Relay for Life events.

Honorable Mention

Oxford Federal Credit Union - Mexico, Maine

Oxford Federal Credit Union went beyond collecting funds to feed the hungry. Working in conjunction with the University of Maine's Harvest for Hunger program, credit union staff dug in and got their hands dirty, planting and maintaining five *Giving Gardens* throughout the summer. The credit union's employees harvested and donated 236 pounds of fresh produce, helping 123 families in need gain access to healthy food they likely would not have been able to afford on their own.

Dora Maxwell (\$200-\$500 Million in Assets)

First Place

Merck Sharp & Dohme Federal Credit Union - Chalfont, Pennsylvania

Merck Sharp & Dohme Federal Credit Union's annual Cow Plop is an "udderly" successful fund raiser for two local charities. In the past thirteen years, the event has raised nearly \$230,000. In a friendly competition for prizes, teams of credit union employees sell three-foot square property "deeds" for a \$10 donation. On Cow Plop Day, the owner of the property where the cow heeds the call of nature gets 10 percent of the funds raised. The owners of the two adjacent deeds share 10 percent. Manna on Main Street, an interfaith outreach organization, and The Shepherd's Shelf, an emergency food pantry, receive 80 percent, sharing equally in the \$25,000 raised through the record-breaking sale of 3,099 deeds for the 13th annual Cow Plop. Proceeds from Friday jeans days rounded out the total.

Second Place

Members Credit Union - Winston-Salem, North Carolina

Members Credit Union sponsored a Wig Walk, raising \$5,500 for the Wig Bank of Caldwell County, an organization providing wigs, transportation and emotional support to cancer patients. In addition to the registration fee, t-shirt sponsorships, wristbands and paper wig heads were sold for the cause. The event also included a costume wig contest and attracted 75 participants. The Wig Walk attracted favorable publicity and Members plans to expand the event in the future. The credit union also hosted a charity golf outing, collected toys for hospitalized children, and donated school supplies.

Honorable Mention

Pima Federal Credit Union - Tucson, Arizona

Pima Federal Credit Union seeks to be a strong community partner through volunteerism, corporate giving and financial education. The credit union exceeded its goals in each of these components, with 1,458 volunteer hours donated (up from a 1,000 hour goal), \$107,250 in contributions (\$50,000 goal), and 539 students (500 student goal) taught. Among the groups benefiting from the credit union's commitment to its community are youth sports, libraries, schools and health and welfare organizations. Pima's volunteers – outfitted in a volunteer t-shirt provided by the credit union – donated time to the food bank, animal care center, Junior Achievement, Habitat for Humanity and many other causes. The credit union has created a new full-time position of Community Stewardship Officer to take its program to the next level.

Dora Maxwell (\$500 Million-\$1 Billion in Assets)

First Place

Alabama Credit Union - Tuscaloosa, Alabama

Alabama Credit Union remains committed to its *Secret Meals for Hungry Children*, raising more than \$534,000 since the program's inception in 2009. The program helps ensure kids don't hungry over the weekend when they don't have access to free or reduced cost meals at school. Child-friendly, non-perishable, easily consumed and vitamin-fortified snacks and meals are slipped into the backpacks of at-risk children. The secrecy is key to ensuring kids are not subjected to ridicule or singled out by other students. Demand for the program is on the rise, with 1,600 children in 58 schools receiving Secret

Meals last year, a 45 percent increase in the number of children served. The credit union uses social media, a Web site and traditional marketing materials to promote the program, and exceeded its fund raising goal of \$192,000 by 15 percent, raising over \$221,000 to keep children in the community from going hungry.

Second Place

Unitus Community Credit Union - Portland, Oregon

Unitus Community Credit Union hosted a scenic cruise along the Willamette River that featured wine tastings, food, live music and a silent auction. Proceeds from its *Wine on the Willamette* event provided a \$56,632 donation for Doernbecher Children's Hospital's pediatric neuroscience program, bringing the total raised to \$234,734 since 2008. This *Credit Unions for Kids* event was attended by more than 100 credit union industry leaders and service providers and also benefited from a \$10,000 matching grant from the CO-OP Miracle Match and sponsorships. Proceeds from a silent auction of art created by young Doernbecher patients increased 49 percent from the previous year. The credit union attributed the spike to showing a video its staff had produced during a "patient art day."

Honorable Mention

Kemba Credit Union - West Chester, Ohio

Kemba Credit Union raised \$29,675 one duck at a time, enough funds for 118,700 meals for children and families in Greater Cincinnati, Northern Kentucky and Southeast Indiana. The credit union sold ducks for \$5 each for the 18th annual Rubber Duck Regatta benefiting the Freestore Foodbank. The Regatta featured 140,000 rubber ducks racing down the Ohio River. The winning duck's owner drove away in a new car; Kemba provided five \$500 cash prizes for third through seventh place. The event raised \$800,000, funds for 3.2 million meals. Kemba's "Branch Quackers" helped motivate employees to sell ducks as well as raise awareness about the impact of hunger in the area.

Dora Maxwell (More than \$1 Billion in Assets)

First Place

Indiana Members Credit Union - Indianapolis, Indiana

Indiana Members Credit Union adopted Indianapolis Public School 44, a school in which 98 percent of students qualify for free or reduced lunches. Indiana Members raised more than \$26,000 by hosting a "Vegas Baby" event, plant sales, yard sales, Friday jeans days and other fund raisers. The funds provided 535 mandatory school uniforms, 1.8 tons of food for the food pantry, playground fun days, a children's museum outing, holiday party and other special events. The price the staff paid for wearing jeans on Friday was tied to an "empty-pantry-shelf" index. For example, if the school's pantry needed cereal, staff members paid the price of cereal for the opportunity to wear jeans. Staff also volunteered at the school as tutors and mentors.

Second Place

Lake Trust Credit Union - Brighton, Michigan

Lake Trust Credit Union mobilized its 21 branches for a one-day food drive. The Lake-to-Lake Food Drive was a statewide effort that succeeded in collecting more than 21,000 pounds of food, providing more than 21,000 meals for Michigan families in need. The credit union partnered with local food banks to ensure the food donations stayed within the community where it was collected. It also partnered with a moving company to get the food delivered to the food pantries. In addition to traditional media, Lake

Trust used Twitter and Facebook to spread the word, launching a social media campaign called “Pass the Peas Please” to encourage people to pass information about the food drive to a friend.

Honorable Mention

TruMark Financial Credit Union - Trevoze, Pennsylvania

TruMark Financial Credit Union brought awareness to the need for financial literacy and raised \$36,000 – exceeding its \$20,000 goal – for personal finance resources for six schools with its Kiss-A-Pig fund raiser. The credit union awarded \$5,800 grants to each school, ultimately reaching 7,800 students with skill-building materials. TruMark recruited 21 fund raisers from the credit union and community who agreed to ask their friends, family and colleagues to donate funds in order to see them kiss a pig. The fund raisers were encouraged to raise at least \$1,000 each, with the top dollar getter receiving a plaque acknowledging the achievement. The credit union garnered significant news coverage of the event.

Dora Maxwell (Credit Union Chapters or Multiple Credit Union Group)

First Place

Northwest Chapter of Credit Unions - North Carolina

The Northwest Chapter of Credit Unions surpassed its fund raising goal of \$8,000 by donating \$10,180 to support the Hospice & Palliative CareCenter. The Chapter used the proceeds of its golf tournament and also participated in a 5K run to help the CareCenter to provide, among other services, grief counseling, advance care planning, and end-of-life care to patients and their families, regardless of ability to pay. The Chapter's team in the Hospice Hope Run earned the distinction of being the largest non-profit team as well as being the non-profit team garnering the most donations.

Second Place

York Chapter of Credit Unions - Pennsylvania

The York Chapter of Credit Unions hosted a concert to benefit Homes for our Troops. This event raised \$5,000 towards the credit union's goal of \$10,000 needed to assist a severely injured veteran. Held on September 11, the concert featured Rock and Roll Hall of Fame inductee John Sebastian and attracted 250 people. The funds will be used to build accessible housing for a severely injured or disabled veteran, housing that will provide maximum freedom of movement and independent living. Money was raised through ticket and t-shirt sales and donations.

Honorable Mention

Sioux Falls Area Credit Unions - South Dakota

Sioux Falls Area Credit Unions donated the proceeds of the *For the Kids* Golf Tournament to Feeding South Dakota's BackPack Program. The program provides nutritious, easy-to-prepare food for weekends and school holidays when children don't have access to free or reduced meals at schools. The credit unions exceeded their goal of raising \$5,000 for the program through hole sponsorships, raffle prizes and donation opportunities on the course. The \$6,675 tournament proceeds will allow 46 students to receive a backpack of food every weekend for the entire school year.

2013 Louise Herring Philosophy-in-Action Member Service Award Winners

Louise Herring (Less than \$50 Million in Assets)

First Place

Bridge Credit Union, Inc. (FNA State Transportation Employees) - Columbus, Ohio

Bridge Credit Union created ConnectPlus, a Preferred Retiree Benefits Program, to recognize older members' employment service as well as their loyalty to the credit union. Among the benefits of ConnectPlus are discounted rates on loans, higher interest rates on share certificates, loan deferral, free checks, unlimited referral rewards (\$25 for each new member referred) and assignment of a credit union personal assistant. These features are designed to add substantial value and to encourage older members to become more engaged with the credit union. The program also helps forge a stronger relationship with the credit union's employee groups. ConnectPlus attracted 137 members in its first year of operation.

Second Place

Community Credit Union – Lewiston, Maine

To help members more fully understand how its array of products and services can serve their financial needs, Community Credit Union launched a year-long lobby promotion campaign. Each month, the credit union showcased a specific product or service by staffing a booth in the lobby. Credit union employees were on hand to engage members in conversation about how the product/service could benefit them. The one-on-one contact helped increase awareness as well as product usage. For example, a Christmas Club promotion resulted in 22 new accounts and one on mobile services gained 57 new users in two days, and 317 users in the first two weeks.

Honorable Mention

First Family Federal Credit Union - Henryetta, Oklahoma

First Family Federal Credit Union created the Copper's Coin Club to teach its youngest members to save as well as how to keep track of their transactions. When they sign up for the Club, children receive a Paw Bank, a membership card and a savings book. Kids who reach a specific account balance earn Paw Stamps, which in turn accumulate for Paw Prizes. The Club is open to children aged 2 through 12 and is promoted through advertising, social media, and special appearances by the Club's mascot, Copper the Coin Dog, in parades, fairs and other community events.

Louise Herring (\$50-\$250 Million in Assets)

First Place

Five County Credit Union - Bath, Maine

Five County Credit Union believes everyone deserves a second chance. To assist members who have been turned down for checking accounts due to past mistakes, Five County launched its Second Chance Checking Account program. Members receive financial counseling on checking account management prior to opening the account. The credit union monitors the account to help members stay on track. For a nominal monthly fee, the checking accounts give members access to checks, debit cards, the online branch and bill pay, e-statements and direct deposit. After a successful year of managing their Second Chance account, members can convert their account to the credit union's Classic Checking, which

provides additional benefits. The account has proved popular with some 620 members – many of whom would have been forced into using check-cashers had the credit union not given them a second chance.

Second Place

First Capital Federal Credit Union - York, Pennsylvania

Based on the work of its internal Gen Y Committee and feedback from members, First Capital Federal Credit Union launched two age-based youth account programs: a Deep Sea Savers for those aged 13 and younger and the Rock Star Super Savers, for members aged 14-25. The accounts meet the needs identified in the credit union's research, including mobile and text-based transactions, low-balance share certificates, savings rewards, educational seminars, points programs for savings, enhanced dividend college savings accounts and low-rate credit-builder loans.

Honorable Mention

St. Paul Federal Credit Union - St. Paul, Minnesota

St. Paul Federal Credit Union opened the first student-run branch in the Twin Cities. Its Como Park Cougar Branch provides students with hands-on experience in financial services and serves to expose the credit union and the credit union idea to young people. St. Paul Federal also established a Student Advisory Board to promote the Cougar Branch as well as encourage financial education. In addition, the credit union awarded two \$500 scholarships to winners of an essay contest dealing with the benefits of having a high school branch.

Louise Herring (\$250 Million-\$1 Billion in Assets)

First Place

Michigan First Credit Union - Lathrup Village, Michigan

Michigan First Credit Union's First Gear program helps members aged 17-25 learn how to manage their accounts and sets the stage for a lifelong relationship with the credit union. The First Gear account is designed to be fun and accessible and features "Oops Forgiveness" (providing overdraft fee rebates), free ATM withdrawals, free checking, a 1 percent discount on an auto loan and other benefits aimed at this demographic. The First Gear is part of Michigan First's participation in Michigan Young & Free, a financial education and outreach program designed to teach young people to make smarter financial choices. Since its implementation, First Gear has seen significant growth, with 5,340 accounts and more than 3,600 new members.

Second Place

Mazuma Credit Union - Kansas City, Missouri

Mazuma Credit Union rethought its collection procedures in order to help members struggling with repayment due to the lingering effects of the Great Recession. By empowering its recovery team members to work out payment options within established guidelines that include loan extensions, debt restructuring and establishing unique repayment terms, the credit union was able to lower its delinquency rate. Recovery team members were trained to ask open-ended questions and work one-on-one with members. By taking the time to gain an understanding of the big picture problems facing the member, the credit union staff has been able to gain the member's trust and help with an overall financial plan.

Honorable Mention

Unitus Community Credit Union - Portland, Oregon

Unitus Community Credit Union's online Money Quest Financial Challenge was implemented to recruit new members, but the credit union soon discovered it resonated with existing members. Launched just after New Year's to synchronize with financial improvement resolutions, Money Quest offered a series of six financial challenges in the areas of saving, paying down debt, budgeting, credit scores, financial education, and insurance. Participants were assigned a credit union counselor, who tailored the challenge to the individual and acted as a financial coach. Each challenge completed entered the participant in a drawing for \$1,000 or an iPad Mini. Some 867 people enrolled in the challenge, with 256 people completing at least one challenge.

Louise Herring (More than \$1 Billion in Assets)

First Place

Tinker Federal Credit Union - Oklahoma City, Oklahoma

Typically, a credit union's safe deposit box vault secures its members' valuables. When an F-5 tornado ravaged the town of Moore, a vault at Tinker Federal Credit Union kept something even more precious safe: the lives of 14 employees, eight members and one passerby who sought shelter from the storm. All emerged unscathed, only to find everything around them destroyed. To assist all their members who were in harm's way, the credit union offered a special low-interest rate Tornado Disaster Relief Loans, Storm Shelter Loans and made available a Natural Disaster Toolkit. The credit union also contacted safe deposit box holders to alert them that their valuables were safe and had been relocated to a secure location and issued a temporary payroll credit to its members employed by the school system, when a delay in the school's payroll was discovered.

Second Place

TruMark Financial Credit Union - Trevose, Pennsylvania

TruMark Financial Credit Union opened its Eastern North Philadelphia branch to bring affordable financial services to an impoverished community. In three years, the full-service branch has grown from serving 667 members to more than 3,000. Staffed by bilingual, multi-cultural employees, the credit union continues its partnership with APM, a Hispanic-based community and economic development organization, and other groups, to ensure it is meeting the financial needs of community members. The credit union actively promotes financial literacy in a variety of ways including one-on-one counseling and seminars, and strives to provide products and services that best serve members. For example, the credit union has discovered members preferred a reloadable prepaid Visa card over a remittance program for sending funds to relatives in their native country. When NCUA shuttered another area credit union that served a Hispanic membership, TruMark staff aided members in retrieving deposits, resulting in many of them joining TruMark.

Honorable Mention

Anheuser-Busch Employees' Credit Union – St. Louis, Missouri

When a natural disaster strikes, Anheuser-Busch Employees' Credit Union is there to help members pick up the pieces with its Disaster Assistance Loan. The loan is designed to provide members with the funds they need for temporary living expenses and repairs until disaster relief or insurance payments are received. The loan is interest-free for six months, and has a rate of one percent below prime for the following 12 months. Upon receiving word of a natural disaster, credit union staff quickly review the membership data base to determine which members might be affected and reaches out to them through the nearest branch, its Web site and via social media. A personal contact list for staff in the affected area is also created.

Louise Herring (Credit Union Chapters or Multiple Credit Union Group)

First Place

Michigan Credit Union League & Affiliates - Michigan

The Michigan Credit Union League & Affiliates' *Save to Win*, an innovative prize-linked savings program, helped 15,000 members of its 58 participating credit unions save an impressive \$43.6 million in 2012, with an average account balance of \$2,673. Members earn one entry into the Grand Prize drawing for \$10,000 for every \$25 they deposit in their Save to Win accounts. In addition, the program also awards \$50 monthly prizes. Ten Grand Prize Winners received their checks during a Week of Winning. The program has received major media attention for its success in reaching those who have had trouble saving in the past and who might otherwise spend money on games of chance. Washington, North Carolina and Nebraska have replicated Save to Win in their states.

Second Place

Central Ohio Chapter of Credit Unions - Ohio

The Central Ohio Chapter of Credit Unions supported its local business community by hosting of series of Cash Mobs. A cash mob – a variation on the social-media-driven flash mob – is designed to boost the local economy by having a group of individuals visit small businesses within a designated time frame. The Chapter sponsored six cash mobs at local businesses ranging from a restaurant to a plant nursery. Every business experienced a spike in sales and the cash mobs generated media exposure for both the businesses and the credit unions.