



2010-2011 Annual Report

Building Consumer Financial Capability

through Financial Education

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National Credit Union Foundation *Board of Directors*



Gary Oakland (Chairman)
President/CEO
BECU
Seattle, WA



Laida Garcia (Vice Chairman)
President/CEO
floridacentral Credit Union
Tampa, FL



Danielle Brown, CUDE (Secretary)
Senior Vice President of Operations
Northwest Credit Union Association
Beaverton, OR



John Radebaugh (Treasurer)
President/CEO
North Carolina Credit Union League
Greensboro, NC



Bill Cheney (President)
President/CEO
Credit Union National Association
Washington, DC



Paul Gentile
President/CEO
New Jersey Credit Union League
Hightstown, NJ



John Gregoire, CUDE
President
The ProCon Group
Madison, WI



Stan Hollen
President/CEO
CO-OP Financial Services
Rancho Cucamonga, CA



Sandy Lingerfelt
President/CEO
Clinchfield FCU
Erwin, TN



Allan Kemp McMorris
President/CEO
Oakland County Credit Union
Waterford, MI



Pete Pritts
President/CEO
First Corp Credit Union
Phoenix, AZ



Christopher Roe, CUDE
SVP, Corporate &
Legislative Affairs
CUNA Mutual Group
Madison, WI



Mark Twisdale
Senior Vice President /
Human Resources
State Employees' Credit Union
Raleigh, NC

Young adults believe that making better choices about managing money is the single most important issue facing individual Americans today, according to a recent survey from Charles Schwab. Where do they go for that information? The same survey found that only about one in three parents (34%) have taught their teen how to balance a checkbook, and even fewer (29%) have explained how credit card interest and fees work.

That's one of the many reasons that the National Credit Union Foundation is making financial education a priority for 2011.

As the primary national philanthropic arm of America's credit union movement, the National Credit Union Foundation's programs and grants provide widespread financial education, create greater access to affordable financial services and empower credit union members to build assets. We will still continue in that direction, but we will primarily focus on financial education initiatives through REAL Solutions and grant-making to credit union organizations across the country.

Together we can help consumers achieve financial freedom through credit unions. Thank you for your support!

- Gary Oakland

Since 1980, the National Credit Union Foundation has provided tens of millions of dollars worth of programs and grants supporting our mission to “promote and improve consumers’ financial independence through credit unions.” Financial education has long been a part of the Foundation’s mission and a natural extension of the credit union philosophy. In fact, it’s embedded in the fifth cooperative principle—education, training and information. Credit unions were born to help their members and the communities they serve.

Currently, our in-house programs include REAL Solutions® and Credit Union Development Education. Foundation grant programs include *Biz Kid\$*, Financial Education Grants, and CUAid.

In the following pages, you’ll see how these programs and grants are working to build consumer financial capability through financial education. You’ll also see how our programs change lives through the “people helping people” philosophy that drives the credit union movement.

Of course, we can’t do the things we do without the support of people like you. As you think about giving back this year, please consider the scale and reach of our programs. I think you’ll agree it’s money well spent and you can trust us to make a difference.

After all, the more consumers understand their finances, the more people can achieve financial freedom.

- Wendell “Bucky” Sebastian



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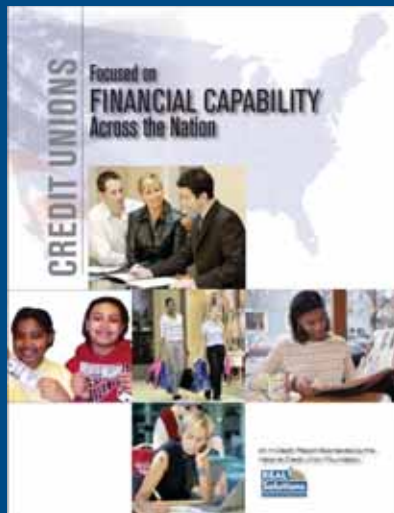
bbb.org/charity

NCUF Meets the Extensive
Standards of America’s Most
Experienced Charity Evaluator

In 2011, REAL Solutions continues to focus on helping credit unions offer products and services for modest means households by working through state credit union leagues. However in line with NCUF's new focus, REAL Solutions has paid greater attention to financial education programs, tools and data collections. Three major initiatives include:

Financial Education Data

Collection – In early 2011, NCUF started surveying credit unions for its 2011 Credit Union Member Education Inventory. The comprehensive research project aims to gather information from credit unions that will clearly demonstrate the great work they do to build member and con-



sumer financial capability through financial education programs. The complete information compiled from the survey will provide state credit union leagues/associations and the broader credit union movement with fuel for state and national public awareness, advocacy, and related outreach efforts.



FICER – In early March, NCUF launched an enhanced FICER program working with three partners (CUNA, state leagues and credit unions). The Credit Union Financial Counseling Certification Program (FiCER) is an eight module financial education training program offered by the Credit Union

National Association. To date, 16 states plan to participate in the program and an expected 500 additional financial counselors will be trained.

Financial Reality Fairs - Financial Reality Fairs are interactive financial education programs for junior and senior high school students. These fairs connect in-school curriculum and an experiential training program to help students better understand the issues and challenges of budgeting and the



REAL Solutions works in 40 states with more than 1,100 credit unions. For more information, visit realsolutions.coop.

REAL Solutions

financial choices they will make as adults. NCUF held a reality fair for the first time in 2011 in conjunction with CUNA GAC at the Rayburn House Office Building for students of H.D. Woodson High School (pictured here). Currently four REAL Solutions states are offering Reality Fairs with an expected ten additional states offering fairs within the next two years. This has the capacity to impact thousands of students on an annual basis.



"I think the fair engaged our students in the process of learning more effectively than any field trip I personally have ever seen. Soon many of them will be out in the real world where every day is a 'financial reality fair.' They are all more prepared to make wiser choices because of this event."

– David Mauldin, Vice Principal, H.D. Woodson High School

Financial Education Grants



The National Credit Union Foundation renamed its annual grant cycle in 2011, moving from "Innovation Grants" to "Financial Education Grants." This better aligns with the Foundation's new focus on financial education.

The following are recent examples of a few Foundation "Grants at Work" - grantees making a positive impact in their community and empowering consumers to achieve financial independence through credit unions.

AmeriChoice FCU's Youth Financial Literacy Efforts Reaching Thousands

Thanks to a multi-phase approach to youth financial literacy, AmeriChoice Federal Credit Union in Mechanicsburg, Pa. reached over 10,000 school students in the 2010-2011 school year. AmeriChoice FCU partnered with schools throughout South Central Pennsylvania to teach financial literacy through a unique three-phase process while bringing the credit union message, philosophy, and offerings to the community. AmeriChoice FCU received a grant from NCUF in 2010 for this financial literacy youth outreach program.



Kim Dietrich (far left), AmeriChoice FCU's Financial Literacy Manager, with students from Cedar Cliff High School Colt's student branch on their training day. All of the students come to the AmeriChoice FCU corporate office for a full day of member service and product training.

Freedom First FCU Helping Low-Income Families Secure Autos

With a grant in 2010 from the National Credit Union Foundation, Freedom First Federal Credit Union partnered with Total Action Against Poverty, New River Community Action and Enterprise Car Sales to implement their Responsible Rides Auto Loan Program to help provide affordable and dependable transportation to low-income individuals. Responsible Rides combines classes in personal finance and car ownership with a below-market-rate loan and insurance.

Community Programs from People's FCU Helping Underbanked in West Oakland

People's Federal Credit Union's community programs are assisting low-income families to more effectively build wealth for themselves, their families, and the community. People's Federal Credit Union (People's) is a division of Self-Help Federal Credit Union, located in Oakland, Calif. With

Financial Education Grants

a grant from NCUF in 2010, People's was able to expand and manage their community programs that combine financial education with access to affordable entry-level and asset-building financial products.

Biz Kid\$

In addition to grants to credit union organizations, NCUF is the largest sponsor in the America's Credit Unions group underwriting the *Biz Kid\$* financial education series on national public television through PBS.

The *Biz Kid\$* initiative also includes a free classroom curriculum, outreach activities, a website and a monthly online newsletter targeting children 9 – 16 years old. Since the series launch, *Biz Kid\$* has aired in all of the top 75 markets, reaching more than 271 million people.



Quandra Bonds rides in her new car, a Chevrolet Aveo, that she purchased through Responsible Rides. She said having her own car reduces her stress and saves her time.



Leah Dorner helps Rodney Charlot prepare his income taxes for free at People's Volunteer Income Tax Assistance (VITA) site. The average income for households served by the credit union's VITA site is under \$20,000.

For more information on these NCUF grants and many more "Grants at Work," please visit ncuf.coop.

Development Education



**Credit Union
Development Educators**

Making a Difference for Over 25 Years

The mission of the Credit Union Development Education (DE) program is to promote credit unions' social responsibility and domestic and international development through interactive adult education and professional networking. Over the past 29 years, more than 1,000 credit union advocates from over 30 countries have graduated from DE Training to become Credit Union Development Educators (CUEs).

To help NCUF stay connected to the DEs and to continue the build a solid educational program, a nine person Advisory Council was formed. The committee includes representatives from sponsor organizations including CUNA, CMG, AACUL, WOCCU and NCUF. And additional four at-large seats were filled from a vote from the DEs. The Council meets regularly to determine program strategies and build a solid sustainable business plan for 2011 and forward.

The 2011 DE Training program was held in April in Madison, Wis. with a full class of forty-two registrants graduating from the intensive week-long training. The next DE Training will be held at the Lowell Center in Madison on April 18-25, 2012.



Graduates of the 2011 DE Training stand outside of the World Credit Union Center Campus in Madison, Wis.

NCUF is also featuring DE projects through a series of "DE Highlights" that bring attention to the good work DEs are doing. Stronger communication has also been encouraged through the new DE Network – an online communication tool that includes a calendar of events, an active forum and blogs for DEs.

For more information on DE Training, visit ncuf.coop.

"The DE experience has reignited my passion for working in the credit union movement. It has provided a solid foundation with cooperative principles, credit union philosophy and global development issues. I believe that having the knowledge provided by DE combined with the network of other CUEs, I will now be able to play a more purposeful role in the current and future success of the industry."



Meghann Dawson, 2011 DE class attendee & Instructional Design Manager at CUNA

CUAid – Disaster Relief



When a major disaster strikes credit union people, the National Credit Union Foundation raises disaster relief donations to support credit union employees, volunteers and members who suffer unrecoverable losses. The Foundation does this through CUAid (www.CUAid.coop), the credit union movement's online disaster relief fundraising system.



CUAid is the only program of its kind that enables credit union employees, volunteers, and members, as well as credit unions and state credit union foundations across the US, to contribute directly to support other credit union people.

A child's toy car survived the tornado while the housing complex around it did not. An area credit union, Tuscaloosa CU, worked with the families in the low-income housing complex that were affected by the disaster to meet their essential needs. (Source: LSCU)

In the spring of 2011, NCUF activated CUAid twice – first for to raise money for credit union people affected by the April 27th tornadoes in the Southern part of the country, which hit Alabama the hardest. Then a few weeks later, CUAid was activated again to help credit unions hit by the tornado around Joplin, Missouri.

In both cases, as donations posted through CUAid.coop, NCUF coordinated with the Southeastern Credit Union Foundation and the Missouri Credit Union Charitable Foundation to distribute money efficiently to credit union employees and members in the affected areas. Over \$210,000 was ultimately raised from the credit union community to aid in these disaster relief efforts.



League of Southeastern Credit Unions President/CEO Patrick La Pine talks to DCH CU Assistant to the CEO Becky White about the damage to the credit union. (Source: LSCU)

"Your call was truly a blessing. I am so thankful that we are part of such a great association of credit unions. The amount collected is phenomenal. I was totally without words and it's not often I am without words."

- Cathy Stroud, President/CEO, Community Financial CU, Springfield, Mo.

Community Investment Fund

The Community Investment Fund (CIF) is a unique, social investment program that gives participants the opportunity to earn interest on deposits and automatically donate a portion of the earned interest income to support programs and grants from the National Credit Union Foundation and their state credit union foundation or league. It's an easy way to make a big impact.

In early 2011, NCUF launched a new CIF option with MEMBERS Trust Company, a special purpose savings bank chartered by the Office of Thrift Supervision owned and managed by America's credit unions. This new option is in addition to CIF with the National Cooperative Bank and the traditional CIF with the Corporate Credit Union Network. NCUF is encouraging new investors to invest in CIF with either MEMBERS Trust Company, National Cooperative Bank, or a designated corporate credit union.

CIF with MEMBERS Trust Company - Visit www.memberstrust.com/cif/ to learn more and to invest.

CIF with National Cooperative Bank (NCB) - Visit www.cifwithncb.coop to learn more and to invest.

CIF with Corporate Credit Union - Contact your corporate credit union to see if they offer CIF investment options.

For more information on CIF, visit ncuf.coop or contact Josie Collins at 800.356.9655, Ext. 4397, or jcollins@ncuf.coop.

"We are happy to support the Community Investment Fund and we continue to believe in the mission of the NCUF. The vital role they play in supporting the credit union movement is as important today as it was many years when we began contributing to the CIF."



Patrick K. Adams
President/CEO, St. Louis
Community Credit Union

How CIF Works

Credit unions invest in a Community Investment Fund account.



Credit Union & State

A portion of CIF earnings are returned to investing credit unions.

NCUF grants half of its portion to each investing credit union's state foundation or league.

State foundations and leagues use state CIF grants for:

- Credit Union Education
- Consumer Education
- Credit Union Member Services
- Small Credit Union Assistance
- Affordable Homeownership
- Disaster Relief
- Statewide Innovations



Bottom Line:

All state and national programs funded by CIF ultimately benefit credit union members!



NCUF

A portion of CIF earnings are donated to NCUF.

NCUF uses half of its portion to support national programs.

NCUF uses national CIF earnings for:

- REAL Solutions®
- Financial Education Grants
- *Biz Kid\$* (PBS TV Series on Financial Literacy)
- Credit Union Development Education
- Disaster Relief (CUAid.coop)



Chairman's Club *Community Investment Fund*

These credit unions listed below are our most generous supporters with investments of at least 0.25% of assets or \$2+ million.

ALASKA

Alaska USA FCU

ARIZONA

Arizona Credit Union System
Arizona Heritage CU
Desert Schools FCU
First Corporate CU
First CU
Pyramid CU

ARKANSAS

Arkansas Superior FCU
Crossett Paper Mills FCU
Northwest Arkansas FCU
Rheem Arkansas FCU
United Arkansas FCU

CALIFORNIA

Anitoch Community FCU
California Agribusiness CU
California Center CU
Desert Communities FCU
Desert Valleys FCU
Dow Great Western
Orange County's CU
Star One CU
USA FCU

CONNECTICUT

Bristol Municipal EFCU
Members CU

FLORIDA

GTE FCU
Suncoast Schools FCU

GEORGIA

Georgia Central CU
Georgia CU Affiliates

ILLINOIS

Illinois CU League
Kone ECU
South Division CU

INDIANA

Bar Cons FCU
Community Spirit CU
Heritage CU
Professional FCU

IOWA

Federal ECU
Telco Triad Community CU

KANSAS

U.S. Central

LOUISIANA

Homeland FCU
Jefferson Financial CU
Jefferson Parish EFCU
La Capitol FCU
Louisiana Central CU
Michoud CU
New Orleans Firemen's FCU
Post Office ECU
Tulane-Loyola FCU

MASSACHUSETTS

Worcester CU

MICHIGAN

Oakland County CU

MINNESOTA

Bluestone FCU
North Memorial FCU
St. Johns of Little Canada CU

MISSOURI

Central Missouri
Community CU
County CU
Edison CU
Healthcare Community CU
Missouri CU Association
Rolla CU
Southpointe CU
St. Louis Community CU
Vantage CU

MONTANA

Badlands FCU
Billings FCU
Elkhorn FCU
Great Falls Teachers FCU
Heritage FCU
Montana CU Network
Montana First Credit Union
Montana Health FCU
Richland FCU
Rimrock CU

NEVADA

EW No 401 CU

NEW JERSEY

Bergen Division FCU
County Educators FCU
Elizabeth NJ Firemen's FCU
Essex County Teachers FCU
Manville Area FCU
Mid-State FCU
New Jersey CU League
United Teletech Financial FCU

NEW YORK

ACMG FCU
All Souls FCU
Bethpage FCU
Chen-Del-O FCU
Jamestown Area
Community FCU
Rome FCU
Sidney FCU
Sisters Hospital EFCU
SMSD FCU
Visions FCU

NORTH CAROLINA

Century Employees
Savings Fund CU
Members CU
Vision Financial FCU

NORTH DAKOTA

Mid-America CU Association

OHIO

Butler Heritage FCU
Communicating Arts CU
Community United CU
Faith Community United CU
Genesis ECU
Glass City FCU
Gorman Rupp & Assoc. CU
Mercy Health Partners FCU
Millstream Area CU
Ohio CU Foundation
Parish FCU
TeleCommunity CU
Total Assurance FCU
Western CU

OKLAHOMA

Oklahoma CU League

OREGON

Cutting Edge FCU
First Tech CU
Machinists-Boilermakers FCU
Providence Health Systems FCU
South Coast ILWU FCU
UFCW Northwest FCU

PENNSYLVANIA

Greater Pittsburgh Police FCU
Pennsylvania CU Association

SOUTH CAROLINA

CPM FCU

SOUTH DAKOTA

Dakota Territory FCU
East River FCU
Healthcare Plus FCU
Interlakes FCU
Med5 FCU

TEXAS

Amarillo Community FCU
Border FCU
CE FCU

Cosden FCU
Crane Gulf FCU
Express News FCU
New Mount Zion
Baptist Church CU
NRCS FCU
Peoples Trust FCU
Select Employees FCU
Starr County Teachers FCU
T&P FCU
Tarrant County CU
Team Financial FCU
Texas Health Resource CU
Texas Workforce CU
TrustUS FCU
Union Fidelity FCU
Unity One CU

UTAH

Mountain America FCU

VIRGINIA

Northwest FCU

WASHINGTON

American Lake FCU
BECU
Cascade Forest Products CU
Community Healthcare FCU
Connection CU
MountainCrest CU
Spokane City CU

WISCONSIN

Wisconsin CU League

WYOMING

Cheyenne-Laramie County EFCU
Reliant FCU
Wyochem FCU

Based on investments as of December 31, 2010

Leadership Circle *Community Investment Fund*

These credit unions listed below are generous supporters with investments of at least 0.1% of assets or \$1-1.99 million.

ARIZONA

Arizona Central CU
Arizona State CU

ARKANSAS

Alcoa Community FCU
Arkansas Employee CU
Diamond Lakes FCU
Electric Cooperatives FCU
UARK FCU

CALIFORNIA

Capstone FCU
Delta Schools FCU
Kinecta FCU
Mattel FCU
San Mateo CU
Schools Financial CU
SchoolsFirst FCU
United Health CU
Water & Power Community CU
WesCorp FCU

COLORADO

College CU of Greeley
Colorado CU
Delta County FCU
Minnequa Works CU
St. Vrain Valley CU
SunCorp CU
White Crown FCU

CONNECTICUT

Hartford Healthcare FCU

FLORIDA

Florida Central CU
Southeast Corporate FCU

ILLINOIS

Alliant CU
Central CU of IL
Community Trust CU
Healthcare Associates CU
Members United Corporate FCU
Motorola ECU
NuMark CU
Riverside Community CU
Three Rivers Community CU
Tinley Forest ECU
Wrigley Associates CU

INDIANA

Fire Police City County FCU
First Trust FCU
Kemba Indianapolis CU
Purdue EFCU
Regional FCU

IOWA

Cedar Falls Community CU
Iowa Corporate Central CU

KANSAS

Kansas Corporate CU

KENTUCKY

Kentucky Corporate FCU
Kentucky ECU

LOUISIANA

Acadian FCU
Access of Louisiana FCU
Aneca FCU
Barton Plant EFCU
Bayou FCU
Carter FCU
CSE FCU
Eagle Louisiana FCU
Internal Revenue FCU
Lafayette Schools FCU
LES FCU
Louisiana Corporate CU
Louisiana FCU
Monroe Telco FCU
Neighbors FCU
Ouachita Valley FCU
Post Office EFCU
Section 705 FCU
Shell New Orleans FCU
UNO FCU
Wymar FCU

MAINE

TriCorp FCU

MARYLAND

Money One FCU
St. Agnes EFCU

MICHIGAN

CUcorp

MINNESOTA

Affinity Plus FCU
Employees First CU
HBI ECU
Novation CU
Richfield Bloomington CU
Soo Select CU
Spire FCU

MISSISSIPPI

Central Sunbelt FCU

MISSOURI

Missouri Corporate CU
River Region CU
United Consumers CU
United CU

MONTANA

Altana FCU
Bear Paw CU
Butte Community FCU
EDTECH FCU
EnergComm FCU
Family First FCU
Fergus FCU
Fort Peck Community FCU
Gateway Community FCU
Glendive PE FCU
Helena Community CU
High Peaks FCU
Lincoln County CU
McCone County FCU
Missoula FCU
Montana FCU
Park Side FCU
Rocky Mountain CU
Russell Country FCU
Southwest Montana FCU
Treasure State Corporate CU
Trico Community FCU
Wolf Point FCU

OHIO

AurGroup Financial CU
Bay Area FCU
Cincinnati Central CU
Cincinnati Police FCU
Classic FCU
Clyde-Findlay Area CU
Corporate One FCU
Directions CU
Harvest FCU
KEMBA Financial CU
MidState Educators CU
Midwest Community FCU
Ohio Educational CU
Ohio University CU
State Highway Patrol FCU
Tiffin St. Joseph FCU
Topmark FCU
TPS CU
Vacationland FCU
Wright Patt CU

NEW HAMPSHIRE

Bellwether Community CU
New Hampshire FCU
Northeast CU

NEW JERSEY

Bay Atlantic FCU
Bridgeton Onized FCU
Cumco FCU

Fairleigh Dickinson
University FCU
Hamilton Horizons FCU
Jersey Shore FCU
Novartis FCU
Unity FCU

NEW YORK

Core FCU
Education Affiliates FCU
Family First of NY FCU
GP Community FCU
GPO FCU
Lancaster Depew FCU
Melrose CU
MONEY FCU
Northeast Alliance FCU
Parks Heritage FCU
Quorum FCU
Riverside CU
School Systems FCU
Syracuse Cooperative FCU
TCT FCU
UHS Employees FCU
United Nations FCU
Western Division FCU
NORTH CAROLINA
Telco Community CU

OHIO

AurGroup Financial CU
Bay Area FCU
Cincinnati Central CU
Cincinnati Police FCU
Classic FCU
Clyde-Findlay Area CU
Corporate One FCU
Directions CU
Harvest FCU
KEMBA Financial CU
MidState Educators CU
Midwest Community FCU
Ohio Educational CU
Ohio University CU
State Highway Patrol FCU
Tiffin St. Joseph FCU
Topmark FCU
TPS CU
Vacationland FCU
Wright Patt CU

OREGON

Oregonians CU
Point West CU
St. Helens Community FCU
TLC FCU

PENNSYLVANIA

Bucks First FCU
Central Valley FCU
Choice One Community FCU
CTCE FCU
Discovery FCU
Eagle One FCU
Guthrie FCU
Heritage Valley FCU
Keystone FCU
Mid-Atlantic Corporate FCU
Stroehmann EFCU
Tri-Ag FCU

RHODE ISLAND

The Peoples CU

SOUTH CAROLINA

SC Telco FCU

SOUTH DAKOTA

Air Guard FCU
Consumers FCU
Rapid City Telco FCU
Service First FCU
SODES FCU

TENNESSEE

Volunteer Corporate CU

TEXAS

AMOCO FCU
Chocolate Bayou Community FCU
Concho Valley CU
First Class American CU
Fort Worth City CU
Houston Highway CU
JSC FCU
LeTourneau FCU
Local 20 IBEW FCU
Mobiloil FCU
Navy Army FCU
One Source FCU
Security 1st FCU
Security One FCU
Security Service FCU

Shell FCU
Southwest Corporate FCU
Southwest Financial FCU
Southwest Heritage CU
Texas CU Foundation
WesTex Community CU

VERMONT

Members Advantage
Community CU

VIRGINIA

VACORP FCU

WASHINGTON

Cheney FCU
Great Northwest FCU
iQ CU
Mill Town CU
Newrizons FCU
Progressions CU
Spokane Media FCU
Washington CU Foundation
White River CU

WEST VIRGINIA

Hancock School EFCU
Hope FCU
Trivantage Community FCU
West Virginia Corporate CU

WISCONSIN

Corporate Central CU
Ladish Community CU

WYOMING

First Education FCU
River-Rail Community FCU

Based on investments as of December 31, 2010

Investors' Circle *Community Investment Fund*

These credit unions listed below are generous supporters with investments up to 0.09% of assets or less than \$1 million.

ARIZONA

Canyon State CU
River Town FCU
TruWest CU

ARKANSAS

Telcoe FCU

CALIFORNIA

Atchison Village CU
CalCom FCU
North Hollywood FCU
Partners FCU
San Francisco Fire CU
Sun Community FCU

COLORADO

Denver Community FCU
Denver Fire Department FCU
Eagle Legacy CU
Elevations CU
Ent CU
Grand Junction FCU
Jeffco CU
Mountain River CU
Norbel CU
Public Service CU
Western Colorado CU
Chapter

CONNECTICUT

Charter Oak FCU
Meriden Schools FCU
Mutual Security CU

FLORIDA

Gold Coast FCU
PBC CU

ILLINOIS

Consumers Cooperative CU
DuPage CU
Earthmover CU
Financial Plus CU
First Northern CU
Hawthorne CU

Illinois Community CU
Kaskaskia Valley
Community CU
Laclede Community CU
LaSalle County School ECU
Meadows CU
New Century FCU
Operating Engineers Local
148 CU
Prairie Trail CU
Premier CU
Tee Pak CU

INDIANA

FORUM CU
Indiana Members CU

IOWA

Collins Community CU
Communications and
Catholic CU
Dupaco Community CU
First Class CU
Linn Area CU

NEW YORK

AFGM Enterprises FCU
Albany Firemens FCU
AmeriCU CU
Bethex FCU
Capital Communications FCU
CCSD FCU
Church of the Master FCU
Columbia-Greene FCU
Cornerstone Community FCU
Corning FCU
Crouse FCU
Eastern New York FCU
Empower FCU
Entertainment Industries FCU
Erie County ECU
First Heritage FCU
First Source FCU
Gates Chili FCU
Genesee Valley FCU
Hudson River Community CU
Mid-Hudson Valley FCU

Montauk CU
NBC NY EFCU
New York University FCU
Niagara's County's FCU
Niagara's Choice FCU
Northern Corridor
Community FCU
Oswego County FCU
Oswego Heritage FCU
Progressive CU
Reliant Community FCU
St. Pius X Church FCU
Suma Yonkers FCU
Summit FCU
Sunmark FCU
Syracuse Fire Department
EFCU
Ticonderoga FCU
UFirst FCU
Ukrainian FCU
Ulster FCU
Western New York FCU
Winthrop-University Hospital
EFCU

OHIO

Associated School ECU
BMI FCU
Buckeye State CU
Burger FCU
Cardinal Community CU
CME FCU
CU Outreach Solutions
DAY AIR CU
Dayton Firefighters FCU
Dover-Phila FCU
Fiberglas FCU
Firefighters Community FCU
Jeep Country CU
Kemba CU
Kent CU
River Valley CU
Sharefax CU
Superior FCU

OKLAHOMA

66 FCU
Fort Sill FCU

OREGON

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Lisa Lybeck	Margaret Kazz	McNeese FCU	Minuteman Community FCU	Operating Engineers Local 148 CU	Pipefitters Steamfitters CU	
Lisa M Gordon	Margaret Matous	Meadows CU	Molly M Gill			
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Robert Gastonguay	Sara Braun	Sonya I McDonald	Susan Gribben	Thomsa Bosica	UNO FCU	<i>(Based on donations from 1/1/10 - 12/31/10)</i>
Robert Israelite	Sara E Sheahan	Soo Select CU	Susan Heupel	Thong Yang	Utilities Employees CU	<i>In compiling this list, accuracy was a primary concern. We extend our sincere apologies to any donor, the name of which, may have been incorrectly reflected or unintentionally omitted. If you should find such a discrepancy, please call us at (800) 356-9655, extension 4397.</i>
Robert Kigin	Sarah P Turner, CCUE, CUDE	Southeast Community CU	Susan Mitchell	Ticonderoga FCU	Victoria Joyal	
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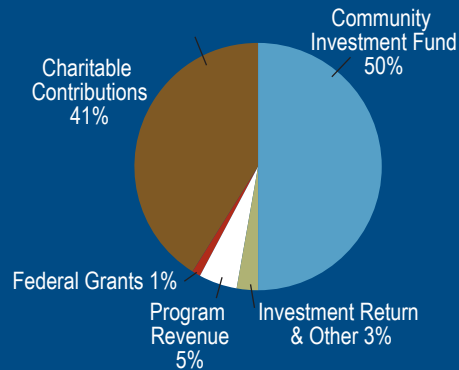
Financial Statements

Statements of Financial Position

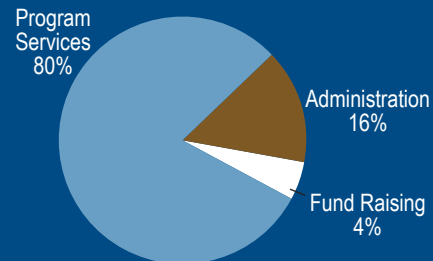
(As of December 31, 2010 and 2009)

A copy of the National Credit Union Foundation's complete Audited Financial Statements and Supplemental Schedules together with the Independent Auditors' report, is available at ncuf.coop>About.

Total revenues \$4.48 million for year ended December, 2010



Total expenses \$4.92 million for year ended December, 2010



	<u>2010</u>	<u>2009</u>
ASSETS:		
Cash and cash equivalents		
U.S. Central Credit Union	\$1,202,048	\$3,644,685
Summit Credit Union	1,920,942	9,495
Other	91,301	94,105
	<u>\$3,214,291</u>	<u>\$3,748,285</u>
Restricted Cash - AFI Project Reserve Account	289,220	319,519
Prepaid expense	53,676	133,927
Accounts receivable		
Community Investment Fund (CIF)	191,671	244,112
CUNA & Affiliates	60,529	122,978
Other	15,580	-
	<u>\$267,780</u>	<u>\$367,090</u>
Total current assets	<u>\$3,824,967</u>	<u>\$4,568,821</u>
Investments, at fair value	2,316,820	2,104,409
U.S. Central Membership Capital Shares - net	-	30,102
Total assets	<u>\$6,141,787</u>	<u>\$6,703,332</u>
LIABILITIES:		
Grant commitments, current portion	\$609,695	\$576,356
Accounts payable		
CIF payments to state leagues & foundations	209,948	311,706
CUNA & Affiliates	166,594	352,411
Other	21,351	28,106
	<u>397,893</u>	<u>692,223</u>
Accrued liabilities	19,355	65,658
Deferred revenue	162,786	55,550
Total current liabilities	<u>\$1,189,729</u>	<u>\$1,389,787</u>
Grant commitments, long-term portion	-	-
Total liabilities	<u>\$1,189,729</u>	<u>\$1,389,787</u>
NET ASSETS:		
Unrestricted	\$2,882,205	\$3,318,489
Temporarily restricted	1,877,036	1,709,009
Permanently restricted	192,817	286,047
Total net assets	<u>\$4,952,058</u>	<u>\$5,313,545</u>
Total liabilities and net assets	<u>\$6,141,787</u>	<u>\$6,703,332</u>

Financial Statements

Statement of Activities

(As of December 31, 2010 and 2009)

A copy of the National Credit Union Foundation's complete Audited Financial Statements and Supplemental Schedules together with the Independent Auditors' report, is available at ncuf.coop>About.

The National Credit Union Foundation is a 501(c)(3) designated charitable organization. Our Federal Tax ID # is 39-1383650.



NCUF Meets the Extensive Standards of America's Most Experienced Charity Evaluator

	2010			2009	
	Unrestricted	Temporarily Restricted	Permanently Restricted	Total	
REVENUES AND OTHER SOURCES:					
Contributions-CIF	\$1,341,829	\$ 901,892	\$ -	\$2,243,721	\$3,103,268
Contributions	1,277,577	694,076	100	1,971,753	1,388,720
Federal programs	-	24,000	-	24,000	32,000
Gross Special Events revenue	228,795	-	-	228,795	255,310
Less Special Events expenses	(353,640)	-	-	(353,640)	(332,414)
Net Special Events revenue	(124,845)	-	-	(124,845)	(77,104)
Program service revenue	216,596	-	-	216,596	173,694
Investment return	126,355	12,513	-	138,868	139,305
Other	12,425	-	-	12,425	10,000
Net assets released from restrictions	1,573,180	(1,573,180)	-	-	-
Total revenues and other sources	\$4,423,117	\$ 59,301	\$ 100	\$4,482,518	\$4,769,883
EXPENSES:					
Program expenses					
Grants	\$1,963,385	\$ -	\$ -	\$1,963,385	\$2,847,514
Program services	1,917,930	-	-	1,917,930	1,275,917
Federal programs	63,049	-	-	63,049	63,351
Total program expenses	\$3,944,364	\$ -	\$ -	\$3,944,364	\$4,186,782
Supporting services					
Management and general	\$ 790,612	\$ -	\$ -	\$ 790,612	\$ 790,513
Fund Raising	189,003	-	-	189,003	266,356
Total supporting services	\$ 979,615	\$ -	\$ -	\$ 979,615	\$1,056,869
Total expenses	\$4,923,979	\$ -	\$ -	\$4,923,979	\$5,243,651
Excess of Revenue over Expenses from Operations	\$ (500,862)	\$ 59,301	\$ 100	\$ (441,461)	\$ (473,768)
Unrealized (Losses) from Investments	94,680	15,396	-	110,076	347,189
U.S. Central Membership Capital Shares impairment	(30,102)	-	-	(30,102)	(236,917)
Reclassification of net assets	-	93,330	(93,330)	-	-
Change in Net Assets	\$ (436,284)	\$ 168,027	\$(93,230)	\$ (361,487)	\$ (363,496)
NET ASSETS, beginning of year	\$3,318,489	\$1,709,009	\$286,047	\$5,313,545	\$5,677,041
NET ASSETS, end of year	\$2,882,205	\$1,877,036	\$192,817	\$4,952,058	\$5,313,545

Timeless Dedication

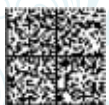


This report is dedicated to recipients of the 2011 Herb Wegner Memorial Awards, recognizing the credit union movement's highest national honors.



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