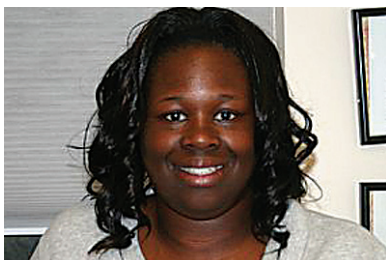


## MARYLAND/DISTRICT OF COLUMBIA CREDIT UNION ASSOCIATION



**“I would like to thank the credit union for leading me on the path to being debt free and assisting me in financing my new home.”**

**—Felicia Craig,**  
*Prince George’s Community FCU  
member*

### **Opportunities and Obligations**

The Maryland and District of Columbia Credit Union Association’s (MD-DCCUA) REAL Solutions® message is to its member credit unions “Opportunities and Obligations.” The first component of the message is “opportunities” available to credit unions in providing financial services to emerging market populations. Credit unions will be educated on how further outreach to unbanked consumers makes good business sense that can also enhance the credit union’s overall business model. The second component, “obligations,” is a call to action for credit unions to continue to serve persons who do not have access to affordable financial products and services.

The MDDCCUA REAL Solutions® program encompasses: education sessions for credit unions focused on the challenges faced and financial service needs of emerging markets; an onsite review to assist in the identification of how best to serve unbanked populations; turnkey solutions of financial products and services; and to promote financial literacy throughout Maryland and the District of Columbia through MDDCCUA and credit union-led community outreach events.

The MDDCCUA REAL Solutions® program has a potential of reaching 1.8 million underserved consumers in Maryland; in the District of Columbia, 412,839 consumers which represents 72% of the total population. The impact of the REAL Solutions® program has the potential of increasing the availability of financial services and the personal wealth of the target population.