



Wisconsin credit unions' REAL Solutions successes include:

- **Returning** \$188 million annually to their 2.2 million members via higher rates on savings, lower rates on loans and lower and fewer fees.
- **Granting** \$25 million in HLPR (“helper”) loans for first-time homebuyers.
- **Saving** members \$1 million via lower-cost payday lending alternatives.
- **Approving** nearly 80% of mortgages for low-income borrowers (vs. 50% for banks) and nearly 83% of mortgages for minorities (vs. 55% for banks).
- **Saving** \$16.6 million in fees for Wisconsin’s 60,190 low-income tax filers by participating in free tax preparation assistance in 2008.
- **Sponsoring** the brass|STUDENT PROGRAM, a financial education initiative featuring the lifestyle money magazine brass that supports state teaching standards. The program is provided free to all of Wisconsin’s public high schools.
- **Encouraging** student savings deposits at 83 student-run credit union branches inside Wisconsin schools.



“I started out with a savings account. Now I’ve opened an IRA with the credit union. It’s helped me learn the value of saving a dollar or a penny.”

Ben Gedney, in high school, member of Point Plus Credit Union, Stevens Point, Wisconsin.