

A Catalyst FOR Change

IGNITE



INSPIRE



RESPOND



Mission

The Foundation works as a catalyst to improve people's financial lives through credit unions.

Vision

Making financial freedom achievable through credit unions.

In 2018, we worked to:

IGNITE

Ignite understanding, passion and focus on member financial health by providing tools and resources so credit unions are recognized as national financial health leaders.

INSPIRE

Inspire and create opportunities for credit unions to leverage their cooperative values to help them face modern challenges and better serve members and the community.

RESPOND

Respond quickly when disasters hit by harnessing cooperative generosity to get credit union employees and volunteers back on their feet so they could serve members.

IGNITE

THROUGH IMPACTFUL PROGRAMS and grants, the Foundation is working hard to improve the financial health of your credit union members by **igniting change**.

Financial Counseling

Through a partnership with CUNA and the leagues, the Foundation has helped 500 credit union professionals to become Certified Financial Counselors in 2018 through the Enhanced FICEP Program.

15 LEAGUES PARTICIPATED

OVER 3,000 CERTIFIED FINANCIAL COUNSELORS TO DATE



Grants

22 GRANTS DISTRIBUTED

TO CREDIT UNION ORGANIZATIONS TOTALING

157,100 DOLLARS

Biz Kid\$ Financial Education

- Distributed **\$53,100** to nine credit union organizations to leverage the youth financial education program.
- A total of **7,016 students and teachers** were reached through these grants.

Financial Health KPIs

- The Foundation awarded **three** grants totaling **\$54,000** for credit unions to work with the Center for Financial Services (CFSI) to develop financial health-related KPIs to measure the financial health and business impacts of their products and services.

“Bite of Reality” App

- The RMJ Foundation developed a Bite of Reality App to modernize reality fairs and add technology to the in-person reality fair experience, allowing students to use their mobile phone or tablet during the fair in place of pen and paper.
- **10 grants** were awarded totaling **\$50,000**.

Biz Kid\$ Season 6 Nominated for a Daytime Emmy!

The youth financial education program funded by America’s Credit Unions, championed by the Foundation, was nominated for Outstanding Writing in a Children’s Program for Season 6 of Biz Kid\$! This is a testament to credit unions and the value placed on preparing the next generation for their financial futures.



CU FinHealth18

The Foundation in partnership with the California and Nevada Credit Union Leagues and BALANCE hosted the third annual Credit Union FinHealth conference. This event brought together leading experts and practitioners to help credit union organizations to engage with members and communities to learn how to improve member financial health. The conference was held from April 11-13 in conjunction with April as National Financial Capability Month.

Health and Financial Well-being: Two Good Things That Go Better Together

The Foundation released a brief describing the need for financial service and health care professionals to collaborate to improve outcomes for the people they serve. The brief provides strategies for building effective partnerships and examples where credit unions, health systems, and other community partners are working together to improve health and financial well-being outcomes for individuals and families in need. Visit ncuf.coop to download the brief.

Gigi Hyland Named Financial Literacy Advocate of the Year by Franklin Mint

For her to commitment to and active involvement in financial education, Gigi Hyland was named the 2018 Financial Literacy Advocate.



INSPIRE

THROUGH OUR UNIQUE trainings, speaking engagements and annual awards dinner, the Foundation is **inspiring others** to live out the credit union difference.

DE Training

In 2018, **180** professionals completed Credit Union Development Education (DE) Training to join a DE alumni network of over **1,900** other leaders across the U.S. serving as ambassadors for the credit union difference.

At the annual DE Workshop, DEs from around the world gathered in Bremerton, WA and put credit union principles into action. Together, the **participants raised over \$25,000** to help purchase a food truck for OSL, a Seattle-based non-profit, which helps mobilize their efforts to serve meals to thousands of homeless and hungry people in their community.



Participants also made sack lunches and delivered them to those in need around Seattle.



2,000 CREDIT UNION EMPLOYEES

were inspired and energized through **Leveraging the Credit Union Difference** sessions and **Principles and Philosophy** sessions conducted by Foundation staff.



DE training was well worth my personal investment of time and energy. As we work hard to advocate and build awareness for credit unions, **it's critical that we take time to build our understanding** and appreciation of the credit union difference so we can all share that message far and wide."

Jim Nussle

CUDE, President & CEO of Credit Union National Association

Foundation Dinner Presenting the Herb Wegner Memorial Awards

The Foundation celebrated the 30th anniversary of the highest national honors in the credit union movement. The inspirational evening is the primary fundraising gala for the Foundation.



Susan Mitchell

Four people were honored with Outstanding Individual Achievement Awards in 2018. The awardees were: Angel V. Castro, President of Castro y Asociados; Bill Hampel, former Chief Policy Officer for the Credit Union National Association; Susan Mitchell, CEO of Mitchell, Stankovic & Associates; and Chuck Purvis, President/CEO of Coastal Credit Union.

2018 GAC Giveback Event

During the 2018 Credit Union National Association (CUNA) Governmental Affairs Conference in February, the Foundation partnered with CUNA to create a Biz Kid\$ Give Back event. Conference attendees, volunteers and organizations collaborated to raise a total of **\$57,000**, providing every Washington D.C. public school - that's **116 schools with 43,000 students** - with the Biz Kid\$ financial education program.



I attended my first Herb Wegner Dinner in 1993, and I have not missed one since. **To receive the Herb Wegner Award is the highest honor** one can receive in our movement. To be added to the list of 92 individuals and organizations who have received this award is beyond anything I ever imagined."

Chuck Purvis

President/CEO of Coastal Credit Union

RESPOND

THROUGH CUAID.COOP, the Foundation can quickly **respond** when disasters strike, raising donations that support credit union employees, volunteers and members who suffer unrecoverable losses.

2018 was another year of devastating natural disasters ranging from the California Wildfires to Hurricanes Michael and Florence. The credit union system stepped up once again to demonstrate their collective generosity and raised over \$930,000.

**THE CREDIT UNION SYTEM
RAISED OVER
\$930,000**

**OVER
\$815,000
DISTRIBUTED IN
ASSISTANCE**

Over \$815,000 was distributed to assist credit union people in need and help them get on back on their feet.

To see a list of 2018 CUAid donors, visit www.ncuf.coop/cuaid.

A sincere thank you to all those who donated and lived out the “people helping people” philosophy of credit unions.

“With more than \$300,000 raised in the Carolinas as well as nationally through the National Credit Union Foundation’s CUAid fund, **we were able to accommodate all employees in the Carolinas who were in need of financial support,**” noted Lauren Whaley, Carolinas Foundation President. “We are very appreciative of all donors in the Carolinas and across the country who made these grants possible.”

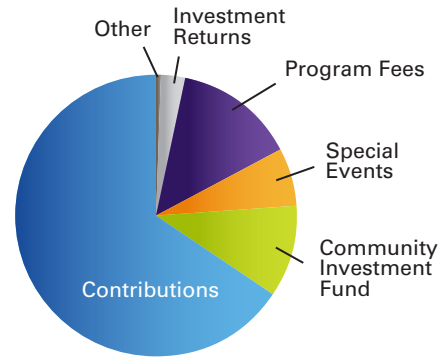
Lauren **Whaley**,
President
Carolinas Foundation



FINANCIALS

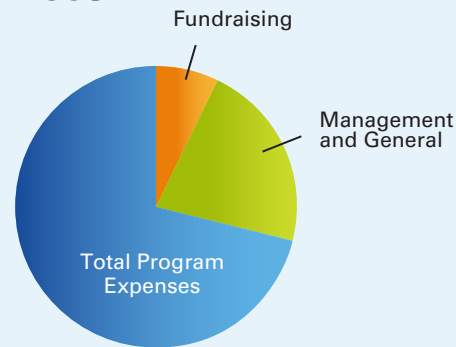
Revenue and Other Sources

Contributions	\$3,435,609	65.7%
Community Investment Fund	552,763	10.6%
Special Events (net)	345,028	6.6%
Program Fees	730,048	14.0%
Investment Returns (net)	141,872	2.7%
Other	21,557	0.4%
Total	\$5,226,877	100.0%



Program Expenses and Supporting Services

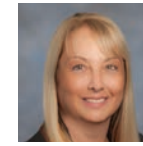
Program Expenses		
Disaster Relief	\$842,590	
Development Education	991,921	
CIF Grants and Outreach	704,376	
REAL Solutions	316,469	
Biz Kid\$	264,402	
Program Services	94,514	
Total Program Expenses	\$3,214,272	71.1%
Management and General	985,402	21.8%
Fundraising	318,004	7.0%
Total Expenses	\$4,517,678	100.0%
Unrealized Losses from Investments	(237,637)	
Change in Net Assets	\$471,561	
Net Assets - Beginning of Year	6,770,550	
Net Assets - End of Year	\$7,242,111	



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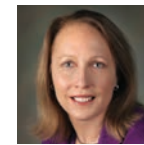
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 Simplicity Credit Union
 Sioux Falls Federal Credit Union
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 Star One Credit Union
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 Wesenberg, Pat

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THANKS TO ALL those who gave any amount of their treasure, time and talent to help the Foundation be a catalyst to improve people's financial lives through credit unions. We sincerely appreciate your support.

Based on contributions from 1/1/18 – 12/31/18. In compiling this list, accuracy was a primary concern. We extend our sincerest 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 ext. 4353.

National
Credit
Union
THE FOUNDATION

Local Impact | National Reach

National Credit Union Foundation

5710 Mineral Point Road

Madison, WI 53705

800.356.9655 x4979



The Foundation meets the
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