



Giving Back

Official Newsletter of the Illinois Credit Union Foundation

February 2009

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Biz Kid\$ Update



The third season of Biz Kid\$ began airing in January 2009 on PBS affiliates around the country.

Boxed sets of DVDs for the first two seasons (26 episodes) of Biz Kid\$ are available for purchase. An updated CU with educational materials for each episode is included.

In early 2009, a mailing was sent to all schools in Illinois who serve grades 4 - 12 to offer the DVDs as an enhancement to the current financial education program.

The brochure promoting the DVD sets also includes information about how credit unions can bring real-world experience into the classroom by serving as guest speakers and subject experts.

For more Biz Kid\$ information check out the show's website bizkids.com.

For information on how to purchase boxed DVD sets or to donate sets to local schools, contact Melanie Muprhy at 800-942-7124.

REAL Solutions CU Success Stories

Last year, 30 pioneering credit unions joined the first year of the REAL Solutions program in Illinois. The partner credit unions learned about a variety of products, programs and services designed for low-wealth households.

Meeting topics include payday lending alternatives, financial education, youth outreach, tax-preparation assistance (VITA), asset building, young adult innovations, and immigrant services.

As a result of these informational sessions, many of the REAL Solutions credit unions introduced new products, programs and services or enhanced existing ones.

Community Plus FCU worked with the Lincoln's Challenge Academy (LCA) to bring financial education to 364 cadets enrolled in the program during 2008.

"The best thing I can say about the NEFE program is that it works and the Cadets were held captive by its approach to the materials," said Richard Norris, LCA Lead Educator.

"Staff from my department and others learned more about finances than they realized before. That is the 'magic' of the instructional materials in that they are current and reflect contemporary thinking across the entire spectrum of what I call the A-Z of money for everyday living and it is not just for Cadets," said Norris.

CEFCU has a long-tradition of working with schools in its 14 county service area to provide financial education from grade school through high school. This year, CEFCU purchased and donated Biz Kid\$ DVD sets for nearly 200 middle schools in Central Illinois.

"We were looking for fresh, new

materials to enhance our current program for this age group and Biz Kid\$ is the perfect solution," said Jana Stevens, Community Service Manager at CEFCU.

Decatur Earthmover CU has contacted schools in part of its service area to offer to purchase a copy of the Biz Kid\$ DVD set for teachers to use in the classroom.

RIA FCU is working in with a local school to bring financial education to elementary school students as part of its "KARS" (Kids Are Rewarded for Saving) program.

Sherwin Williams ECU and NuMark CU have partnered with the Center for Economic Progress to help bring the Volunteer Income-Tax Assistance (VITA) program to more people in the south and southwest suburban Chicago area.

VITA program volunteers prepare tax returns at no cost for individuals who qualify. One of the goals of VITA is to help consumers avoid paying high fees for tax preparation and refund anticipation loans so that more money remains in the pockets of the consumer.

"My personal involvement in this project has rejuvenated some of my past experiences and memories of just exactly why I am working at a Credit Union and truly trying to help people!" said Ray Santare, CEO of Sherwin Williams ECU.



Annual Fund, Community Investment Fund Donors Contribute \$156,403+

Credit unions and individuals donated more than \$53,708 to the Foundation through the Annual Fund and \$102,694 through the Community Investment Fund in 2008.

Annual Fund Donors

Aurora

Allsteel CU
Aurora Policemen CU
Aurora Postal ECU
Bensenville Community CU
Earthmover CU
Hawthorne CU
Oak Trust CU
Wrigley Associates CU

Bloomington

Alton Route CU
ISU CU

Boyle

Blaw Knox CU
Boyle Chapter
Prairieland FCU
Effingham Highway CU

Brietzke

First Northern CU
North Side Community FCU
Northside L FCU
Peoples Energy CU
Planites CU
Win-Hood Co-Op CU

Burnett

Alton Area EFCU
BEST Golf Outing
Olin Community CU
Shell Community FCU
SIUE CU
State Emp. Comm. CU

Central IL

CEFCU
Members Choice CU
Peoria Fire-Fighters CU
Peoria Postal ECU
Tazewell Co. Gov't ECU

Danville Area

Danville Consolidated CU
Education Personnel FCU
First Illinois CU
Landmark CU

DeRamus

DeRamus Chapter
IAM CU
Oak Lawn Municipal ECU
Loyola University EFCU
Midwest Op. Engineers CU
Panduit ECU

School District 218 EFCU
Sweetheart Cup FCU
United CU

Doig

Consumers Cooperative CU
Community Trust CU
Great Lakes CU

Egyptian

BEST Golf Outing
USP Marion EFCU
SIU CU

Fox Valley

Elgin City ECU
Harvard Community CU
Illinois Community CU
NICE FCU

Galesburg

Gale CU
Western Illinois ECU

Greater Decatur

ADM CU
Decatur Earthmover CU
Decatur Medical Dental CU
Decatur Postal CU
Staley CU
Utility ECU

IL Quad Cities

Deere ECU
DHCU Community CU
Gas & Electric CU
Moline Municipal ECU
School District 40 ECU
Service Plus CU

Kankakee Valley

Armour Kankakee CU
CommonWealth CU
Kankakee Valley Chapter
Riverside Community CU
SDC ECU

Kelly

Carle EFCU
Central Illinois CU
Community Healthcare CU
Kelly Chapter
Urbana Municipal ECU
Urbana Postal CU

Northern Cook County

CF Industries Inc. EFCU
Cognis CU
First Financial CU
Motorola ECU
N. Cook Chapter Golf Outing
VAMCO CU

Northwest Illinois

1st Northwest FCU

Advantage One CU
Blackhawk Area CU
Milledgeville Community CU
Northwest Illinois Chapter

Quincy

Great River Community CU
Members First Comm. CU
Quincy Postal ECU
United Community CU

Rockford Area

Citizen's Community CU
Cornerstone CU
Rock Valley FCU
Rockford Postal ECU
Winnebago Co. Schools CU

Sangamon Valley

Funeral Service CU
Heartland CU
IEC FCU
Springfield City ECU

Southeast

74th Street Depot FCU
Acme Continental CU
Bloom Township H.S. CU
Chicago Fire Off. Assn CU
Evergreen Park Sch. FCU
H-F CU
Illiana Financial CU
Sherwin Williams ECU
South Division CU
Southeast Chapter
USA One FCU

Southern Illinois

BEST Golf Outing
Catholic & Community CU
Kaskaskia Valley Com. CU
Motor Coach ECU
Operating Eng. Local 148 CU
Processors Industrial CU
School District No. 9 CU
Scott CU
Southern Illinois Area CU
Southern Illinois Chapter
Three Rivers Comm. CU
United Catholic CU

Southwest

Community FCU
South Side Comm. FCU

Tri-County

American Nickeloid ECU
Bakelite Ottawa CU
Financial Plus CU
LaSalle County School ECU
Nail Workers CU
Ottawa Hiway CU
Streator Community CU
Streator Onized CU

Will County

Canals & Trails CU
Joliet Fire Fighters CU
NuMark CU
Prairie Trail CU
Will County Chapter

Individuals

Anderson, Naomi
Bailey, Bonnie
Becker, Sondra
Bialas, Shirley
Boardman, Julieann
Brainerd, Roger
Burek, Geri & Mike Dillon
Byrnes, Jim
Chap. Ldrs Conf. participants
Colucci, Mary Anne
Conrad, Jamie
CTA Association of CUs
Culen, Ron & Lori
Cummins, Peggy
Curle, Phillip
Curran, Cindy
Darby, Chris
Demkowski, Stefanie
Duffy Cluckey, Karen
Edwards, Don
Fiegle, George
Fiore, John & Diane
Fitzgerald, David
Gebke, Penni
Gomez, Gabby
Heep, Janet
Hoepfer, Kathy
Huffman, Pat
IL Youth Involvement Council
Integrity Promotions
Jackson, Joyce
Jacob, Ed
Jaros, Mary
Johnson, Pam
Kane, Tom
Macias, Doug
McDonnell, Peg
Mooney, David
Murphy, Melanie
Nester, Gary & Mary
Nov. Board Mtg participants
O'Mahoney, Con
O'Mahoney, Sue
Olson, Steve & Sharon
O'Mara, Steve
Plauda, Dan & Mary Anne
Pones, Fran
Ponzo, Vicki
Prince, Annie
Reynolds, Bob
Senkpeil, Joni
Sias, Keith
Smith, Patricia
Smith, Patrick
Thompson, Charlie
Walker, Cheryl
Wille, Will

CIF participants

Abbott Laboratories ECU
Alliant CU
Atlas Community CU
Baxter CU
CEFCU
Central CU of Illinois
Chicago Patrolmen's FCU
Community Trust CU
Consumers Cooperative CU
DuPage CU
Earthmover CU
Financial Plus CU
First Northern CU
Hawthorne CU
Healthcare Associates CU
IH Mississippi Valley CU
Illinois Community CU
Illinois Credit Union League
Kaskaskia Valley Com. CU
KONE ECU
LaSalle County School ECU
Meadows CU
Members Choice CU
Members United Corp. FCU
Motorola ECU
New Century FCU
NuMark CU
Operating Eng. Local 148 CU
Peoria Hiway CU
Prairie Trail CU
Premier CU
Riverside Community CU
Service Plus CU
South Division CU
Tazewell Co. Gov't ECU
Tee Pak CU
Three Rivers Comm. CU
Tinley Forest ECU
United CU
Wrigley Associates CU

2009 Application Deadlines

Scholarships* March 31

* after main deadline, applications are considered on a first-come, first-served basis while funds are available

Grants March 31 July 31 October 31

Foundation Scholarships & Grants Awarded October-December 2008

The following credit unions and chapters were awarded scholarships and grants from the ICU Foundation for the period October 1 through December 31, 2008.

Scholarship

Credit Union	Chapter
Urbana Municipal CU	Kelly

Marketing & Business Development Grant

Credit Union	Chapter
South Side Community FCU	Southwest

Community Service Grants

Credit Union	Chapter
Boyle Chapter	Boyle

The chapter received grants for its "Community Shred Day" project.

Credit Union	Chapter
DHCU Community CU	IL Quad Cities

The credit union collects donations of shoes and clothes to distribute to needy children.

Credit Union	Chapter
Egyptian Chapter	Egyptian

The chapter conducts annual holiday projects for young people and seniors in the community.

Credit Union	Chapter
Southern Illinois Chapter	Southern Illinois

The chapter conducts annual holiday party for a local organization that serves physically and mentally handicapped individuals.

Credit Union	Chapter
University of Illinois ECU	Kelly

The credit union helped provide area low-income families with holiday gifts.

Credit Union	Chapter
Washington CU League	n/a

The Washington CU League coordinates fundraising to underwrite Biz Kid\$ which teaches young people how to make and manage money.

Small CU Development Grants

Credit Union	Chapter
American Nickeloid CU	Tri-County
District 123 FCU	DeRamus
Granite City EFCU	Southern IL
Kankakee Co. Fed. EFCU	Kankakee
Local 701 IBEW FCU	Aurora
Motor Coach ECU	Southern IL



REAL Solutions Program Expands in Illinois

REAL Solutions, a signature program of the National Credit Union Foundation, is expanding in Illinois during 2009. Credit unions who want to learn more about serving the low-wealth community and to become a REAL Solutions Partner are invited to join the program.

The Illinois Credit Union League and the Illinois Credit Union Foundation have teamed up with the National Credit Union Foundation to bring you a program called, "REAL Solutions for Low Wealth Households." REAL stands for Relevant, Effective, Asset-building, Loyalty-producing Solutions.

The REAL Solutions program offers credit unions a way to migrate low wealth households into economic empowerment. Participating credit unions use business models, products and services that deliver the types of financial products underserved markets need, want and can afford, yet are sustainable by the credit unions. Implementing REAL Solutions could mean serving more members and potential members in markets that have seemed either risky or out of reach.

The intent of the program is to help credit unions grow by introducing a variety of products, services and programs that increase membership, deposits and loans. The key to the success of REAL Solutions is ensuring the products, services and programs operate on a break-even or better level.

What's new in 2009?

Webinars - informational sessions on REAL Solutions programs, products and services will be held via online webinars, that will be recorded and available for viewing 24/7 following the "live" session,

to enable credit unions to participate at their convenience. The webinars are stand-alone sessions, rather than a series that builds on the previous one, so credit unions can pick and choose which one(s) to attend.

Roundtables - following the informational webinars, credit unions who are ready to take the next step as well as credit unions who already offer each REAL Solutions program, product or service, can attend in-person roundtable meetings. Participants will network with one another, share successes and challenges, and learn about new developments in the specific area. Participants can form work-groups to explore ideas, leverage resources, and develop partnerships.

Flexibility is a central component of the program. Credit unions can participate in as many or as few webinars and roundtables as desired. Credit unions can offer as many or as few REAL Solutions programs, products or services as chosen. To be designated as a REAL Solutions Partner, credit unions must offer at least one REAL Solutions program, product or service and complete a memorandum-of-understanding (MOU).

REAL Solutions Partners complete surveys and submit information to build a national information resource. Partners also have access to the online REAL Solutions Impact Center which contains information about programs, products and services for the low-wealth community as well as provides case studies of credit unions who have been successful in serving this market. In addition to the national benefits, REAL Solutions Partners from Illinois have access to educational webinars, networking roundtables, information-sharing partner meetings, and an exclusive ListServ.

Notables...

Foundation Seeks New Trustee

The ICU Foundation is accepting applications from people who are interested in serving on its board of directors. The application form, job description and position requirements are available on the website at www.iculeague.org. Click on League Services then ICU Foundation to access the materials. The deadline for submitting application forms is March 15, 2009.

Foundation Schedules Annual Golf Outing

Reserve Wednesday, July 29, 2009 and plan to attend the ICU Foundation's Golf Outing. This annual fundraiser offers the opportunity to play in a scramble or individual play format. The shotgun start is at 1:00 p.m. The registration fee includes a round of golf, a shared motorized cart, lunch and beverages on the course. An optional dinner with an awards ceremony follows. Participants are

guaranteed a day of fun on the links while raising money for the Foundation.

Foundation Holds Annual Raffle Fundraiser

Ten lucky winners will receive cash prizes from the ICU Foundation in its annual raffle fundraiser. Tickets are only \$5 each and can be purchased from participating credit union sellers. The drawing will be held on Friday, April 17, 2009 at 4:15 p.m. in the Exhibit Hall of the Hilton Chicago & Towers during the League's Annual Convention.

Prizes are \$2,500 Grand Prize, \$500 2nd, \$500 3rd, \$250 4th, \$250 5th, \$100 6th through 10th.

Credit unions who are interested in selling tickets to members, staff and board should contact Melanie Murphy at 800-942-7124 to request a supply of tickets.

2009 Events & Important Dates

March 31 - Main deadline for Scholarship applications. Deadline for first review of Small CU Development "SCUD", Marketing & Business Development (MBD), Community Service & "FIRE" Grant applications.

April 17 - Annual Raffle drawing at the League's Convention in Chicago.

July 29 - Golf Outing at Fox Run Golf Course in Elk Grove Village.

July 31 - Deadline for second review of SCUD, MBD, Community Service & FIRE Grant applications.

September 1 to December 31 - Foundation's Annual Fund Campaign (our most important fundraiser).

October 31 - Deadline for final review of SCUD, MBD, Community Service & FIRE Grant applications.

December 15 - Deadline to apply for scholarships to attend 2010 CUNA Governmental Affairs Conference. The application form is distributed in the GAC announcement mailing.

Application forms for scholarships and grants are available online. Go to www.iculeague.org, then click on "League Services" and "ICU Foundation" to access the forms.

To register for the golf outing, purchase raffle tickets or receive further information about grants or scholarships, contact Melanie Murphy.

ICU Foundation Contribution Form

Donation from (select one):

- Credit Union/Company/Organization
 Individual - personal donation

Type of Gift:

- Annual Fund
 Commemorative (in memory or honor of person-list information below)

Select one: Memorial Tribute

Name of person _____

Please provide name of person being honored or an appropriate family member as well as an address where notification of your gift can be sent:

Name _____
 Address _____

Amount Enclosed:

\$2,500 \$1,250 \$750 \$250 \$125 Other \$ _____

Name _____

Credit Union _____

Address _____

City/St/Zip _____

Send to: ICU Foundation, PO Box 3107, Naperville, IL 60566-7107

ICU Foundation Board of Directors

Ed Jacob, chairman
North Side Community FCU

Greg Worthen, vice-chairman
Olin Community CU

David Mooney, secretary/treasurer
Alliant CU

Geraldine Burek, *South Division CU*

Peggy Cummins, *Three Rivers Community CU*

John Fiore, *Motorola ECU*

Janet Francoeur, *Riverside Community CU*

Kathy Hoepfer, *KONE ECU*

Steve O'Mara, *CU Consultant*

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