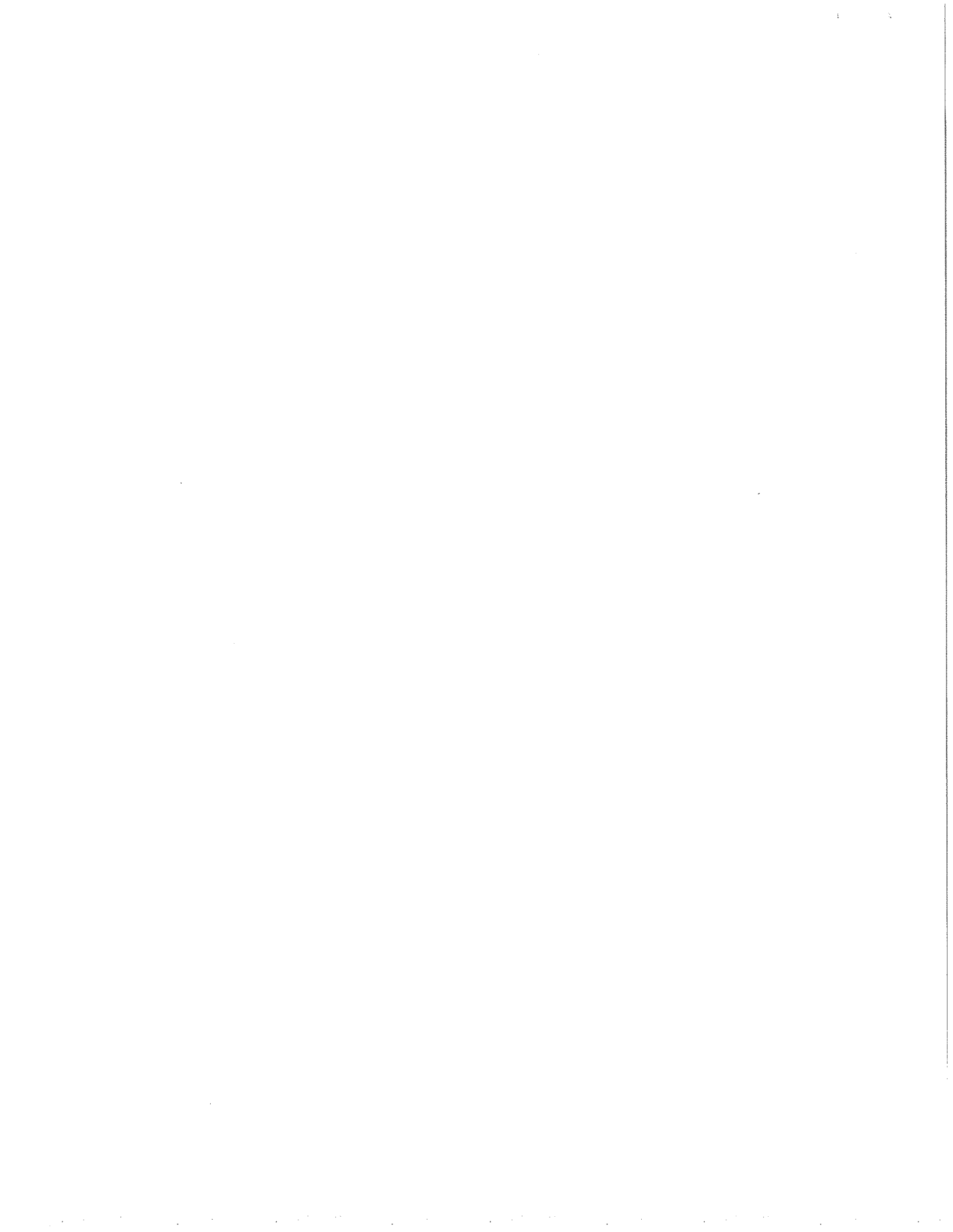


JT
CREDIT UNION






PRAIRIE TRAIL
CREDIT UNION







RELATIONSHIPS ARE
BUILT AND DEVELOPED
OVER TIME




PRAIRIE TRAIL
CREDIT UNION

- 1957 as Central CU of Will County
- 1987 Will County Schools Merger
- Became Will County Credit Union
- 11,700 members - 50% in Joliet
- Serve almost all County Schools
- Serve City of Joliet, County of Will



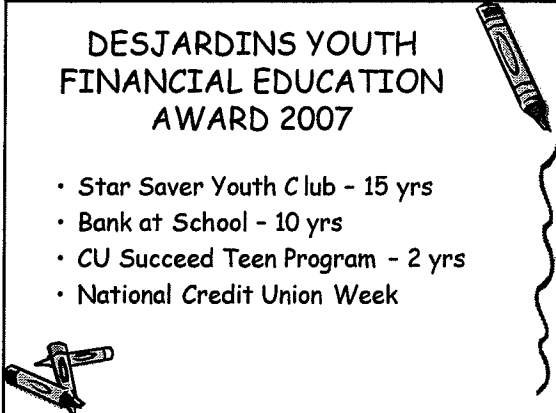
COPORATE CULTURE

- CORE VALUE - COMMUNITY COMMITMENT
- EXPECTATION FOR STAFF
- INCENTIVE PROGRAM
- PERFORMANCE EVALUATIONS

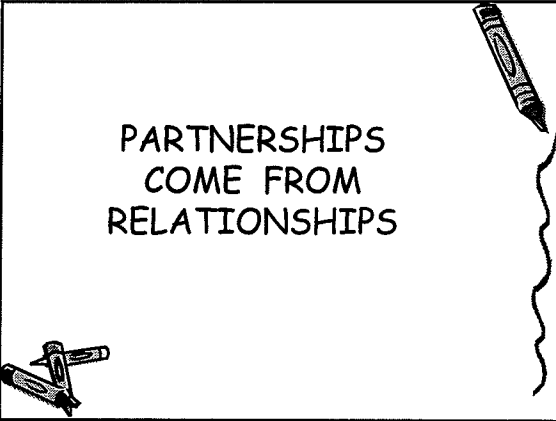


**DESJARDINS YOUTH
FINANCIAL EDUCATION
AWARD 2007**

- Star Saver Youth Club - 15 yrs
- Bank at School - 10 yrs
- CU Succeed Teen Program - 2 yrs
- National Credit Union Week

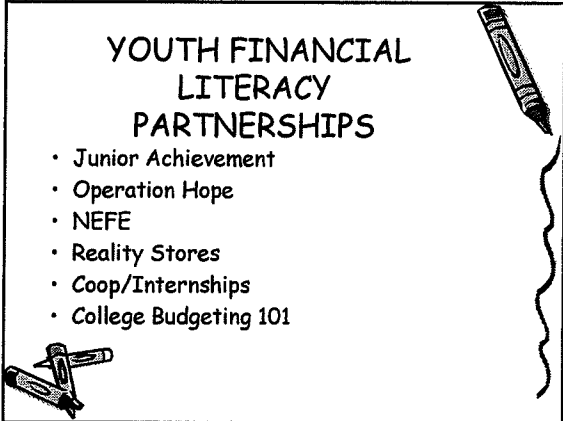


**PARTNERSHIPS
COME FROM
RELATIONSHIPS**



**YOUTH FINANCIAL
LITERACY
PARTNERSHIPS**

- Junior Achievement
- Operation Hope
- NEFE
- Reality Stores
- Coop/Internships
- College Budgeting 101



JOLIET WEST HIGH SCHOOL

- Needs vs Wants
- Bank at School
- DREAM Account
- Modestly Successful



BOARD STRATEGIC PLANNING 2007

- Unbanked or Underbanked
- Hispanic Market
- Youth Market



JT CREDIT UNION District 204

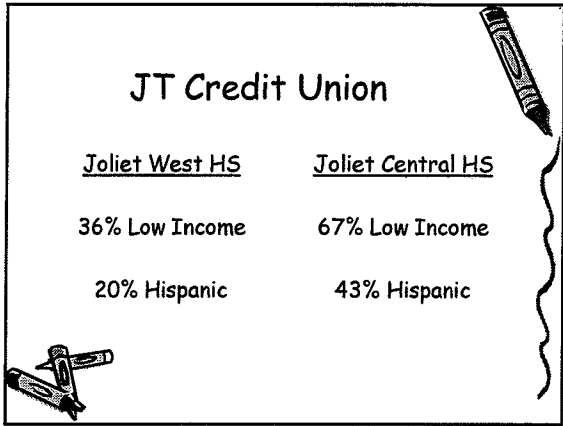
- 5200 Students
- 51% Low Income

- 650 Employees
- 29% Members



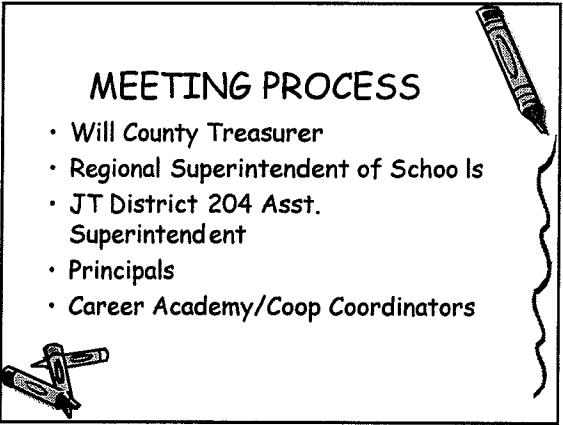
JT Credit Union

<u>Joliet West HS</u>	<u>Joliet Central HS</u>
36% Low Income	67% Low Income
20% Hispanic	43% Hispanic



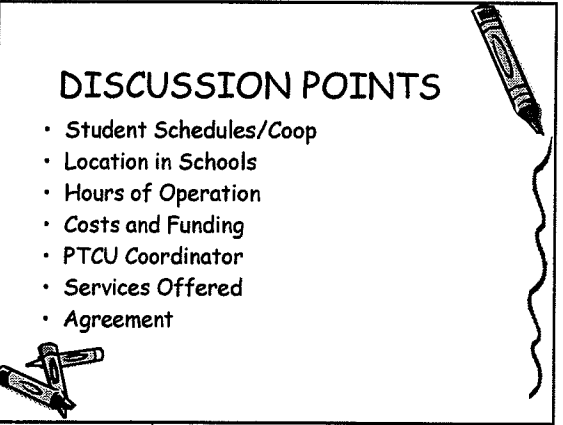
MEETING PROCESS

- Will County Treasurer
- Regional Superintendent of Schools
- JT District 204 Asst. Superintendent
- Principals
- Career Academy/Coop Coordinators



DISCUSSION POINTS

- Student Schedules/Coop
- Location in Schools
- Hours of Operation
- Costs and Funding
- PTCU Coordinator
- Services Offered
- Agreement



SCHOOL VISITS

- Curie High School - Chicago
- Park Federal Savings Bank
- Dory Rand - Sargent Shriver Center for Poverty Law
- Panther Credit Union
- Career Academy Coordinators



STUDENT SCHEDULES

- Business Career Academy
- Seniors, eligible for Coop Program
- 2 Students from each School
- Students travel to other School
- Paid Credit Union Employee s



SCHOOL LOCATIONS

- Visibility, Accessibility, Traffic Pattern, Near Cafeteria
- Joliet West - room behind faculty lounge
- Joliet Central - hallway outside cafeteria



HOURS OF OPERATION

- Joliet West - Monday and Wednesday
- Joliet Central - Tuesday and Friday
- 10:20 am - 1:50 pm



PTCU STAFF ROLES

- Deanna - part time Site Coordinator
- Carlene - Supervises Deanna, Back Up and Marketing
- Ann - Proposal, Agreement, Budget, Grant, and Build-out



PROJECTED COSTS

- Set up Cost at Each School - \$10,000
- Operating Costs - Annual
Salaries - \$25,000
Promotion and Supplies - \$5000



CU SUCCEED TEEN PROGRAM

- \$5 Initial Deposit (Membership \$25)
- No Fee Checking, Visa Check Card
- Free On Line Banking
- Visa Credit (\$150-\$250)
- 6 Month Certificate (\$250)
- Dream Account



AGREEMENT

- 1 Year Renewable Agreement
- Spells out Respective Responsibilities
- Provided Certificate of Insurance



HANDBOOK RESOURCES

- CUNA.org
- MCUL.org (Michigan CU League)
- Povertylaw.org



