



Giving Back

Official Newsletter of the Illinois Credit Union Foundation

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Biz Kid\$ Update

Biz Kid\$, the youth-focused and credit union-funded financial education show on public television, was awarded a Daytime Emmy® from the National Academy of Television Arts & Science on Sunday, August 30, 2009. The award for "Outstanding Achievement in Main Title and Graphic Design" was presented at the 36th Annual Daytime Emmy Awards Ceremony.

The National Credit Union Foundation will present its prestigious 2010 Herb Wegner Award for Outstanding Program to the underwriters and outreach organizers for *Biz Kid\$* during the 2010 CUNA Governmental Affairs Conference. The award goes to the group that exemplifies the eponymous Herb Wegner's "innovative, creative, risk-taking" leadership.

Biz Kid\$ has also been nominated for the Outstanding Children's Television Award by the Environmental Media Awards, for its episode "The Green Economy and You". The award ceremony will be on October 25 in Los Angeles.

ICU Foundation Grant, Scholarship Funds Available to Help All Illinois Credit Unions

"We have money to help you," says Vicki Ponzo, Executive Director of the Illinois Credit Union Foundation.

"We know 2009 has been a tough year for credit unions and want you to know we still have scholarship and grant funds available for credit unions," she added.

The Foundation has allocated \$45,000 in scholarships so credit union staff and volunteers remain up-to-date on the latest trends, compliance issues, and innovative ways to expand service to members.

The Foundation has \$260,000 available through its four grant programs during 2009: Small CU Development (SCUD), Marketing & Business Development (MBD), Community Service (CS) and Financial Independence and Revitalization Effort (FIRE).

"The Illinois Credit Union Foundation's grant and scholarship programs are designed to help credit unions keep doing what they're best at, helping people," said Ed Jacob, ICU Foundation Chairman.

In previous years, applications for SCUD Grants were dominated with requests for computers, related equipment and software. A new trend is emerging, with more credit unions requesting assistance to introduce new products and services, like home banking, ACH and credit cards.

MBD Grants were created by the Foundation in response to a growing need for assistance in promoting credit union membership as well as the new products and services being offered by

credit unions. Funding requests include comprehensive plans with specific objectives and measurable goals.

The Foundation's CS Grants are used by credit unions and chapters to demonstrate the "People Helping People" philosophy of the movement. Community Shred Days are the most common events for which funding assistance is requested.

FIRE Grants, as noted in previous issues of this newsletter, help credit unions implement projects to reach the low-wealth and underserved community, like the new student branches opened by Prairie Trail CU in Joliet Township High Schools during the fall of 2008 and to help Sherwin Williams ECU get involved with the VITA (Volunteer Tax Assistance Program) in 2009.

Only two of the grant programs have application restrictions based on the asset size of a credit union — SCUD Grants (assets up to \$10 million) and MBD Grants (assets up to \$30 million). All other grants and all scholarships are open to credit unions of all asset sizes.

Scholarship and grant applications will be accepted until October 31. Credit unions can apply for funds retroactively to pay for training sessions which have taken place during 2009 as well as to cover the expenses that are included in the grant programs which were paid for earlier this calendar year.

"Credit unions should take advantage of the grants and scholarships offered by the Foundation to meet their goals and to expand products and services for members," said Jacob.

REAL Solutions Program Expands in Illinois

The REAL Solutions Program, sponsored by the Illinois Credit Union Foundation and the National Credit Union Foundation, has expanded to a total of 47 credit unions from throughout the state.

During 2008, 30 credit unions joined as REAL Solutions Partners. They learned about a variety of programs, products and services to reach the low-wealth community. Payday lending alternatives, the Volunteer Income Tax Assistance (VITA) program, innovations for reaching the youth and young adult markets, and services aimed at immigrants were among the topics.

At the beginning of 2009, the ICU Foundation opened the REAL Solutions program to new credit union partners and hosted an introductory session which was archived and is still available to help credit unions become familiar with the program.

The ICU Foundation is hosting a series of educational sessions on the main REAL Solutions programs, products and services to help new credit unions find out the basic information. The sessions are followed by in-person meetings where credit unions who currently offer a specific program, product or service as well as credit unions who want to explore the topic further.

A list of educational sessions that have been held to date during 2009 is on page 3 of this newsletter. Recordings of these sessions along with the corresponding handouts are available on the League's website in the "REAL Solutions" section under "2009 RS Resources."

All credit unions that are interested in learning more about these

REAL Solutions programs, products and services can access the audio files and handouts at any time.

Credit unions who are not current REAL Solutions Partners can join the program by completing and returning a "memorandum of understanding" which indicates an interest in learning more about the program. There is no cost to become a REAL Solutions Partner CU, nor is there an obligation to implement any program, product or service.

The only request of REAL Solutions Partners is participation in the data collection process conducted by the National Credit Union Foundation. At a minimum, all partner credit unions will complete a baseline survey to indicate which REAL Solutions programs, products and services are currently in place or are under consideration.

Surveys on specific programs, products and services will be sent to partner credit unions who offer them. The data collected will be compiled and shared with credit unions to show the impact of REAL Solutions. It will also be used with lawmakers to demonstrate how credit unions are serving the low-wealth community.

"Data collection is the most important aspect of the REAL Solutions program because it provides solid, quantifiable information on how credit unions help consumers on a regular, ongoing basis," said Vicki Ponzo, Executive Director of the ICU Foundation.

For more information about the REAL Solutions program, contact Melanie Murphy or Vicki Ponzo at 800-942-7124.

New Partners

Advantage One FCU
Alton Bell Community CU
Central Illinois CU
Community Trust CU
Consumers Cooperative CU
Cornerstone CU
Corporate America Family CU
Danville Consolidated CU
Earthmover CU
Financial Plus CU
First Illinois CU
Illinois Community CU
Kane County Teachers CU
Members First Community CU
Rockford Postal ECU
South Side Community FCU
Southern Illinois Area CU
Western Illinois CU

Continuing Partners

1st Northwest FCU
Acme Continental CU
Argonne CU
Aurora Burlington CU
Bensenville Community CU
Blackhawk Area CU
Canals & Trails CU
CEFCU
Chicago Heights Steel CU
Community Plus CU
Decatur Earthmover CU
Financial Partners CU
First Financial CU
First Northern CU
Generations CU
Hawthorne CU
Heartland CU
Land of Lincoln CU
Motorola ECU
North Side Community FCU
NuMark CU
Prairie Trail CU
Premier CU
Redbrand CU
RIA FCU
School District 40 ECU
Sherwin Williams ECU
South Division CU
Staley CU
VAMCO CU

Foundation Scholarships & Grants Awarded June to August 2009

The following credit unions and chapters were awarded scholarships and grants from the ICU Foundation for the period June 1 through August 31, 2009.

Scholarships

Credit Union

74th Street Depot FCU
Alton & Southern RR EFCU
Canals & Trails CU
Cognis CU
CTA C&M FCU
Effingham Highway CU
Financial Partners CU
Granite City EFCU
Jeff-Co Community CU

Chapter

Southwest
Southern IL
Will County
Kankakee
Southwest
Boyle
Sangamon
Southern IL
Southern IL

Northside "L" FCU
Oak Lawn Municipal ECU
School Dist #9 CU
Southern Illinois Area CU
Springfield City ECU
Three Rivers Community CU
Will County Chapter

Northern Cook
DeRamus
Southern IL
Southern IL
Sangamon
Southern IL
Will County

Marketing & Business Development Grant

Credit Union

Armstrong Preferred Members

Chapter

Kankakee

Community Service Grants

Credit Union

Egyptian Chapter
Generations CU
Heights Auto Workers CU
Streator Onized CU
Southern Illinois Chapter

Chapter

Egyptian
Rockford Area
Southwest
Tri-County
Southern IL

Small CU Development Grants

Credit Union

Alton & Southern Railroad CU
CTA C&M FCU
D-B ECU
Shiloh Baptist FCU
Sweetheart Cup FCU
Williamson Co. Catholic CU

Chapter

Southern IL
Southwest
Greater Decatur
Doig
Southwest
Egyptian

REAL Solutions 2009 Archived Educational Sessions

Topic: REAL Solutions Introduction

Audio Recording - RS Introduction 2009 (30 min.)
Handout - RS Introduction (color)
Handout - RS Introduction (black & white)

Topic: Payday Alternative Loans (PALs) Basics

Audio Recording - The World of Payday Lending (40 min.)
Handout - The World of Payday Lending

Audio Recording - Overview of PAL Models (35 min.)
Handout - Overview of PAL Models

Topic: Payday Alternative Loans (PALs) Advanced

Audio Recording - PAL Advanced (1 hr. 15 min.)
Handout - PAL Model - Good Money, Prospera CU (WI)
Handout - PAL Model - Stretch Pay CUSO (OH)
Handout - PAL Model - CU Custom Program

Topic: Building Partnerships

Audio Recording - Building Partnerships (1 hr. 5 min.)
Handout - Building Partnerships Overview
Handout - "Case Study"- Cambridge Portuguese CU

Topic: Youth Outreach

Handout - Establishing In-School Branches
Audio Recording - Establishing In-School Branches (40 min.)

Handout - Biz Kid\$ Educational Materials
Audio Recording - Biz Kid\$ Educational Materials (40 min.)

Audio Recording - CU4Reality Program (20 min.)
Handout - CU4Reality Program (Reality Fair)

Audio Recording - Mad City Money Program (13 min.)
Handout - Mad City Money Program (Reality Fair)
Handout - Mad City Money article

Topic: Volunteer Income Tax Assistance (VITA)

Audio Recording - VITA Program (20 min.)
Handout - VITA Program
Handout from in-person meeting - VITA Results from CUs 2009

Topic: Foreclosure Assistance

Audio Recording - Foreclosure Assistance (45 min.)
Handout - Foreclosure Assistance

Topic: Predatory Auto Loan Alternatives

Audio Recording - Predatory Auto Loan Alternatives (20 min.)
Handout - Predatory Auto Loan Alternatives

Topic: Second Chance Checking Accounts

Audio Recording - Second Chance Checking Accounts (20 min.)
Handout - none

COMING SOON! Topic: Immigrant Outreach

Audio Recording - tbd
Handout - tbd

FREE REAL Solutions "CU Tomorrow" Webinar Series to Help CUs Reach Youth & Young Adults*

September 17, 2009 - Introducing CU Tomorrow

October 15, 2009 - Goals, Tests and Focus Groups

November 19, 2009 - Transaction products and Loans

December 10, 2009 - Recruiting and Retaining Young Leaders

January 14, 2010 - Social Media and What's Next in Online Delivery

February 11, 2010 - Solutions for Generation Debt

*Open to REAL Solutions Partner CUs, contact Melanie Murphy for details.

Golf Outing Raises \$8,200+ for Scholarships, Grants

The ICU Foundation held its annual golf outing fundraiser at Fox Run Golf Links in Elk Grove Village on July 30. Nearly 80 golfers participated in the outing.

"It was a perfect day. The weather was great, the dinner was delicious, and everyone had fun," said John Fiore, Golf Committee Chairman.

Thank you to the following sponsors who helped make the Foundation's annual golf outing a success:

Lunch Sponsor

ICUL Service Corporation

Putting Contest Sponsor

CUNA Mutual

Longest Drive Contest

CEFCU

Closest to Pin Contest

ICUL Service Corporation

Beverage Cart Sponsors

Motorola ECU

Selden Fox, Ltd.

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Allied Solutions

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Central CU of Illinois

Central Illinois CU

CU America

CU Answers

Decatur Earthmover CU

First Northern CU

Great Lakes CU

Motorola ECU

Olin Community CU

Radian Guaranty

South Division CU

Symitar

The Stewart Group

Thillens Service Corp.

Three Rivers Community CU

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

2009 Events & Important Dates

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.

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*

Michael Lee, *Members United Corporate FCU*

Thomas Pierce, *Canals & Trails CU*

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