



# Giving Back

Official Newsletter of the Illinois Credit Union Foundation

February 2010

Volume 7, Issue 1



## REAL Solutions -- What's New in 2010?

### Partner Credit Unions

- 1st Northwest FCU
- Acme Continental CU
- Advantage One CU
- Alton Bell Community CU
- Argonne CU
- Bensenville Community CU
- Blackhawk Area CU
- Canals & Trails CU
- CEFCU
- Central Illinois CU
- Chicago Heights Steel CU
- Community Plus FCU
- Community Trust CU
- Consumers Cooperative CU
- Cornerstone CU
- Corporate America Family CU
- Danville Consolidated CU
- Decatur Earthmover CU
- Earthmover CU
- Financial Partners CU
- Financial Plus CU
- First Financial CU
- First Illinois CU
- First Northern CU
- Fox Valley CU
- Generations CU
- Hawthorne CU
- Heartland CU
- Illinois Community CU
- Kane County Teachers CU
- Land of Lincoln CU
- Members First Community CU
- Motorola ECU
- North Side Community FCU
- NuMark CU
- Prairie Trail CU
- Premier CU
- Redbrand CU
- RIA FCU
- Rockford Postal ECU
- School District 40 ECU
- Sherwin Williams ECU
- South Division CU
- South Side Community FCU
- Southern Illinois Area CU
- Staley CU
- VAMCO CU
- Western Illinois CU

REAL Solutions, a signature program of the National Credit Union Foundation, is being expanded in Illinois during 2010. 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 Solutions stands for Relevant, Effective, Asset-building, Loyalty-producing Solutions, and is already working in twenty-seven states. Check out the REAL Solutions website ([www.realsolutions.coop](http://www.realsolutions.coop)) for additional information about the program.

The intent of the REAL Solutions 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. To provide these products, services and programs to the low-wealth community in the most effective manner and on an ongoing basis, credit unions must be able to sustain them.

Credit unions who want to learn more about serving the low-wealth community and to become a REAL Solutions Partner will have the opportunity to join the program. There is no cost to participate in the REAL Solutions Program or become a REAL Solutions Partner. The ICU Foundation brings the REAL Solutions Program to the credit unions of Illinois as part of its effort to reach the low wealth community.

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.

REAL Solutions Partner Credit Unions complete surveys and submit information to build a national information resource that can show how credit unions collectively serve the low-wealth community, a topic of interest to state and federal legislators.

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 an array of educational sessions, networking opportunities, information-sharing partner meetings, and an exclusive ListServ.

Flexibility is a central component of the REAL Solutions program. Credit unions can participate in as many or as few webinars and meetings 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 currently offer or be actively considering offering at least one REAL Solutions program, product or service and complete a memorandum-of-understanding.

*Continued on page 3*

## Annual Fund, Community Investment Fund Donors Contribute \$142,255+

Credit unions and individuals donated more than \$64,145 to the Foundation through the Annual Fund and \$58,110 through the Community Investment Fund in 2009.

### Annual Fund Donors

#### Aurora

Allsteel CU  
Aurora Policemen CU  
Aurora Postal ECU  
Earthmover CU  
Wrigley Associates CU

#### Bloomington

ISU CU

#### Boyle

Blaw Knox CU  
Boyle Chapter Fundraiser  
Effingham Highway CU

#### Brietzke

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

#### Burnett

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

#### Central IL

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

#### Danville Area

Danville Consolidated CU  
Education Personnel FCU  
Landmark CU

#### Doig

Abbott Laboratories ECU  
Baxter CU  
CF Industries, Inc. EFCU  
Community Trust CU  
Great Lakes CU

#### Egyptian

BEST Golf Outing  
SIU CU  
Southeastern Electric CU

#### Fox Valley

BAE CU  
Elgin City ECU  
Harvard Community CU  
Illinois Community CU  
NICE FCU

#### Galesburg

Gale CU  
Western Illinois CU

#### Greater Decatur

ADM CU  
Decatur Earthmover CU  
Decatur Postal CU  
Greater Decatur Chapter  
Staley CU  
Utility ECU

#### IL Quad Cities

Deere ECU  
DHCU Community CU  
Gas & Electric CU  
IH Mississippi Valley CU  
KONE ECU  
Moline Municipal CU  
School District 40 ECU  
Service Plus CU

#### Kankakee Valley

Armour Kankakee CU  
Armstrong Pref. Mem. FCU  
CommonWealth CU  
Kankakee Valley Chapter  
Riverside Community CU  
SDC ECU

#### Kelly

Central Illinois CU  
Community Healthcare CU  
**Urbana Municipal CU**  
Urbana Postal CU

#### Northern Cook County

Bensenville Community CU  
Motorola ECU  
N. Cook Chapter Golf Outing  
Premier CU  
VAMCO CU

#### Northwest Illinois

1<sup>st</sup> Northwest FCU  
Cornerstone CU  
Milledgeville Community CU  
Morrison Community FCU  
Select ECU

#### Quincy

Members First Comm. CU  
Quincy Postal ECU

#### Rockford Area

Citizens' Community CU  
Generations CU  
Rockford Postal ECU

#### Sangamon Valley

IEC FCU  
Springfield City ECU

#### Southeast

74th Street Depot FCU  
Chicago Fire Off. Assn CU  
Great. Inst. AME Church CU  
H-F CU  
Sherwin Williams ECU  
South Division CU  
St. Helena CU  
USA One National CU

#### Southern Illinois

BEST Golf Outing  
Caseyville Town. Com. CU  
Catholic & Community CU  
Illinois Central Area CU  
Jeff-Co Schools FCU  
Kaskaskia Valley Cmm. CU  
Operating Eng. Local 148 CU  
Processors Industrial CU  
School District No. 9 CU  
Scott CU  
Southern Illinois Area CU  
Three Rivers Comm. CU  
United Catholic CU

#### Southwest

Acme Continental CU  
Bloom Township HS CU  
Midwest Operating Eng. CU  
Oak Lawn Municipal ECU  
Panduit ECU  
School District 218 EFCU  
Southeast Chapter  
United CU

#### Tri-County

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

#### Will County

Canals & Trails CU  
Joliet Fire Fighters CU  
New Century FCU  
NuMark CU  
Will County Chapter

#### Individuals/Organizations

Anderson, Naomi  
Bailey, Bonnie  
Becker, Sondra  
Bialas, Shirley  
Boardman, Julieann  
Brainerd, Roger  
Byrnes, Jim  
Chapter Leaders Conference participants

Conrad, Jamie  
CTA Association of CUs

Culen, Ron & Lori  
Cummins, Peggy  
Curle, Phillip  
Curran, Cindy  
Darby, Chris  
Duffy Cluckey, Karen  
Edwards, Don  
Fiegle, George  
Fiore, John & Diane  
Fitzgerald, David  
Gebke, Penni  
Gomez, Gabby  
Hamer, Mark  
Heep, Janet  
Huffman, Pat  
Illinois Credit Union League  
Illinois Youth Involv. Council  
Jackson, Joyce  
Jacob, Ed  
Jaros, Mary  
Johnson, Pam  
Kane, Tom  
Mason, Sally  
McDonell, Peg  
Mooney, David & Melinda  
Murphy, Melanie  
Musil, Linda  
Nov. Board Mtg Participants  
O'Mahoney, Con  
O'Mahoney, Sue  
Olson, Steve & Sharon  
Gregor  
O'Mara, Steve  
Pettis, Cathy  
Plauda, Dan & Mary Anne  
Pones, Fran  
Ponzo, Vicki  
Prince, Annie  
Reynolds, Bob  
Rizzo, Susan  
Senkpeil, Joni  
Sias, Keith  
Smith, Patrick  
Walker, Cheryl  
Wille, Will

#### Community Investment Fund participants

Abbott Laboratories ECU  
Alliant CU  
Atlas Community CU  
Baxter CU  
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 & ICUL Service Corp.  
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  
South Division CU  
Tazewell Co. Gov't ECU  
Tee Pak CU  
Three Rivers Comm. CU  
Tinley Forest ECU  
United CU  
Wrigley Associates CU

### 2010 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 2009

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

### Scholarships

Credit Union	Chapter
Urbana Municipal CU	Kelly
Jeff-Co Schools FCU	Burnett

### Small CU Development Grants

Credit Union	Chapter
Alliance Financial CU	Southwest
Urbana Municipal CU	Kelly
Champaign County ECU	Kelly
Fellowship Baptist Church CU	Southwest

### Community Service Grants

Credit Union/Chapter	Project
Area Educational CU	Community Shred Day

CEFCU	Moneyville Exhibit
DHCU Community CU	Shoes that Fit
Kankakee Valley Chapter	Community Shred Day
Milledgeville Comm. CU	Chili Cook-off Fundraiser
Rockford Area Chapter	Operation Education
Southern Illinois Chapter	WAVE Holiday Party
Washington CU League	Biz Kid\$

### REAL Solutions 2010 continued from page 1

Recordings of webinars held during 2009 are available on the League's website to help credit unions become familiar with a variety of REAL Solutions programs, products and services. The recordings are available 24/7 so credit unions can listen at their convenience. See "REAL Solutions Recording Descriptions" for session descriptions and details on how to access the files.

Four REAL Solutions Partners Meetings will be held during 2010. The meetings will include information on a wide variety of REAL Solutions programs, products and services. Each meeting will highlight several REAL Solutions topics with special presentations. REAL Solutions Partner Credit

Unions are strongly encouraged to participate in all of these meetings. There is no cost to attend the REAL Solutions Partner Meetings; pre-registration is required.

All REAL Solutions Partner Credit Unions are welcome to attend these sessions which are held at the ICU System Center in Naperville from 10:00 a.m. - 3:00 p.m. There is no cost to attend Partner Meetings; pre-registration is required.

The format for the meetings will be similar to prior years, but with slight modifications. There will be a presentation on the highlighted topic, information sharing from REAL Solutions Partner CUs on current initiatives (including, but not limited to the highlighted topic), highlights from

REAL Solutions CUs across the US, and a new Q&A session. During the Q&A, credit unions will present questions and current challenges to the group, then collectively, the participants will provide REAL Solutions to help answer the questions and solve the challenges.

### 2010 RS Meeting Schedule

March 9 (Tuesday)  
 June 9 (Wednesday)  
 September 15 (Wednesday)  
 November 16 (Tuesday)

To become a Partner CU or to attend a REAL Solutions meeting, contact Melanie Murphy at the League office at (800) 942-7124.

## Perpetual Awards Now on League Web Site

Those who have been memorialized or honored in the past with an ICU Foundation Perpetual scholarship are now receiving additional recognition via the League's Web site.

On the site, a separate page has been established for each recipient of a Perpetual Memorial or Tribute Award, which includes a photo and their story, as told when the award was presented. Perpetual awards are bestowed at the next ICUL's Annual Convention once the award is established and are recognized each year thereafter for eternity.

To see the page for a particular Perpetual Award recipient, go to: <http://www.iculeague.org/leagueservices/ICU+Foundation/commeminfo.htm>

Memorial and tribute awards are established in the name of the honored person for contributions totaling \$500 or more. A Perpetual Scholarship is established when a memorial or tribute fund reaches at least \$2,500.

Commemorative gifts to the Foundation express the credit union spirit of "people helping people" and are a wonderful way to honor those who have helped shape credit unions.

If you or your credit union is interested in establishing a memorial or tribute award, please contact Vicki Ponzio, ICU Foundation Executive Director, at (630) 983-3413. For questions regarding the Web site, please contact William Wille, ICUL PR Coordinator, at (630) 983-3216.

## Notables...

### ICUF Annual Golf Outing

Reserve Wednesday, July 28, 2010 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.

Everyone who wants to golf at the outing as well as CUs and vendors who would like to be an event sponsor should contact Melanie Murphy at 800-942-7124.

### ICUF 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 30, 2010 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 to request a supply of tickets.

## 2010 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 30** - 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](http://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*

**Michael Lee**, *Members United Corporate FCU*

**Thomas Pierce**, *Canals & Trails CU*

### Foundation Staff Information

Vicki Ponzio, Executive Director  
 Melanie Murphy, Manager

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