



## **Executive Committee Meeting Agenda**

**December 5, 2019**

**10:30 am at Ike's**

Call to Order – Drema I

Roll Call

Approval of Previous Meeting Minutes from November 7, 2019

Reports

- Treasurer – Steve A
- Government & Political Forum Representative – Jennifer M
- MCUL Director – Vicki M
- Programs and Events – Nicole P
- CU Difference Campaign – Megan W
- Charity Committee – Ruthann V
- MEGAC – Amanda T
- MCUL Representative – Stephanie H
- Welcome Committee
- Communications
- Chairman's Report & Communications – Drema I

Old Business

New Business

Next Meeting

The next meeting will be held **Thursday, Jan. 2 at 9:30 am at TBD.**

Adjournment



## EXECUTIVE COMMITTEE MEETING MINUTES

November 7, 2019

Drema Isaac called the meeting to order at 9:03 am at FreeStar Financial Credit Union in Clinton Twp.

**PRESENT:** Amanda Troia, Drema Isaac, Deirdre Taylor, Debbie Fahrney, Donna Siejutt, Fabian Ellis, Gail Hernalsteen, Jennifer Martines, Megan White, Rebekah Monroe, Stephanie Heidt, Steve Andrews, Nicole Parnell.

**GUESTS PRESENT:** None.

**COMMITTEE MEMBERS EXCUSED:** Deirdre Taylor, Vicki McIntosh, Jennifer Nelson, Theresa Hing.

### PREVIOUS MEETING MINUTES:

Motion was made by Gail Hernalsteen and supported by Fabian Ellis to approve the minutes of the October 3, 2019 regular meeting. Motion carried.

### TREASURER'S REPORT (Report attached):

Steve Andrews reported that the check for Friends of Foster Kids has been cashed. A motion was made by Donna Siejutt and supported by Jennifer Martines to approve the Treasurer's Report.

### GOVERNMENT AND POLITICAL AFFAIRS FORUM:

Jennifer Martines reported the following:

- The committee is looking at January for the chapter's next Legislative Breakfast.
- The MCUL is taking a new approach to the payday lending bill, encouraging legislators to hold payday lenders to the same standards as banks and credit unions, parity on due diligence requirements.

### MCUL DIRECTOR:

No report.

### PROGRAM & EVENTS:

Nicole Parnell reported the following:

- Holiday luncheon coming up on Thursday, Dec. 5 at Ike's with a speaker from Friends of Foster Kids.
- Donna and Melinda are planning the charity golf outing again next year.
- Networking event won't happen this year, hopefully next year. Nicole will connect with person from Troy Chamber of Commerce about planning a networking training event.

### CU DIFFERENCE (Report attached):

Megan White reported the following:

- There is an annual meeting on Dec. 12 which will include results of the consumer research on the "Open Your Eyes" campaign.

- In Q3 there were 47 million impressions, and the campaign continuously outperforms standards. The highest performing age group was 18-24 year olds.
- There will be a GSTV push around credit union day.
- Digital video and paid search are still running through December.

**CHARITY COMMITTEE (Report attached):**

The committee reviewed the report provided by Paula Rose. Ruthann Varosi from Extra Credit Union is the new chairperson for the Charity committee. The committee selected three charities for 2020, including Turning Point, Mittens for Detroit and Angels of Hope.

**MEGAC (Report attached):**

Amanda Troia reported on the following:

- We have exceeded our State PAC goal and raised more funds in 2019 than in 2018.
- The committee will be selling holiday plush animals at the Holiday Luncheon.
- Grand Raffle tickets are still being submitted.

**MCUL REPRESENTATIVE:**

Stephanie Heidt reported on the following:

- Metro North FCU merged into Birmingham Bloomfield Credit Union.
- Telephone Collections School in Novi coming up on Nov. 13.
- Payzur and NestReady are new partners with CU Solutions Group.
- Contact Stephanie if you'd like a demo of Member XP or Core IQ, which was recently acquired.
- MCUL/MCUF award nominations open. Must have by Nov. 29.

**WELCOME COMMITTEE:**

No report.

**COMMUNICATION:**

No report.

**CHAIRPERSON'S REPORT:**

No report.

**OLD BUSINESS:**

No report.

**NEW BUSINESS:**

**NEXT MEETING DATE:** The next meeting date will be held on Dec. 5 at Ike's Restaurant in Sterling Heights at 10:30 am, prior to the Holiday Luncheon.

**ADJOURNMENT:** The meeting was adjourned at 9:54 a.m. Motion made by Jennifer Martines and supported by Debbie Fahrney. Motion carried.

## 2020 Strategic Planning Meeting Summary

### MCUL Bylaws, Article IX, Section 7

The purpose of the Chapter is to ***promote, perfect and protect credit unions***, the credit union movement and aid in the achievement of League purposes.

- Promote = Inform
- Perfect = Educate
- Protect = Advocate

### Chapter Priorities and Initiatives

- Grassroots Lobbying – Me Gac Committee
- Education and Events - Program and Events Committee
- CU Difference Campaign - Updates from CU Difference Campaign Rep
- Cooperative Initiatives - Charity Committee

### Make Big Happen – Mark Moses

- **What do we want?** - How can we get others involved | Involvement of more employees
- **What do you have to do?** - Invite to luncheon/event? | Advocate
- **What can get in the way?** - Not enough involvement. Planning
- **How do you hold yourself accountable?**
  - Advocate
  - Commitment – make time to meet with other
  - Being at meetings?
  - Planning – Initial first meeting

### Solutions

- **Calendar Events** – Get dates out quicker | Send to all CEO's in the Chapter
- **Why participate?** - Give back | Network | Industry Issues – specific for CU's | Advocacy
- **Review List of Chapter Credit Union:** Vickie – Riverview | Drema – Live Life | Donna | Debbie | Jennifer and others will Contact Credit Union CEO's

### Me Gac Committee

Amanda Troia - Motor City Coop Credit Union  
Daniel Iancucci - Michigan Schools and Government Credit Union  
Maria Palimino - Community Choice Credit Union  
Jennifer Nelson - Bi-County PTC Federal Credit Union  
Theresa Hing - Eastpointe Community Credit Union  
Jennifer Martines - FreeStar Financial Credit Union  
Kelly Murakami - FreeStar Financial Credit Union  
Rebekah Monroe - Christian Financial Credit Union

### Me Gac Committee (continued)

- **What do we want?** - Advocate | Raise PAC Funds | Network with other Chapters
- **What do you have to do?** – Fundraising | Plush | Letter Push | Event Participation | Phone Conferences

- **What can get in the way?** – Participation | Planning
- **How do you hold yourself accountable?** - PAC Goals

#### Grassroots Lobbying

- Gov't & Political Forum Representative
- What can we do better?
- More Legislative Breakfast?
- Should the chapter schedule meetings with local lawmakers about credit union issues?

2020 Planning for the Me Gac committee?

Invite law makers to golf outing?

Host "Meet the Politician"?

## Program and Events Committee

Nicole Parnell – Chairperson MSGCU

Gail Hernalsteen – Motor City

Anne Lester – FreeStar Financial

Ashley Wilson - FreeStar Financial

Brad Cyplik – Advia

Erlinda Seib - Christian Financial

Mark Milligan – Extra Credit Union

Merideth Ryan – Community Choice

- **What do we want?** Committee to Educate | Networking and Collaborations | Engagement
- **What do you have to do?** - Relevant Events | Marketing Verbiage | FaceBook | Chapter sponsored lunch | Set Financial Goals
- **What can get in the way?** – Time | Planning
- **How do you hold yourself accountable?** - Turn Out | Breakeven | Profit from golf outing?
- **What events should we hold?** - Who are Credit Unions? Networking Event – guest speakers
- **Status of 2020 budget and events?**

#### Core

- Employee Appreciation - March
- Annual Meeting – May
- Golf –Sept
- Holiday Luncheon – December

## CU Difference Campaign

- **What do we want?** - Provide awareness and education to chapter.
- **What do you have to do?** - Invite others if you need assistance.
- **What can get in the way?** - National campaign
- **How do you hold yourself accountable?**

Megan White

- Status of 2020 Participation
- What can we do different to get participation?

## Charity Committee

Ruthann Varosi, Chairperson, Extra Credit Union

Paula Rose – FreeStar Financial

Adrea Graustein - Motor City

Josh Bennett – MSGCU

Connie Jones – Michigan Legacy

Maranda Isaac – Belle River

- **What do we want?** - Collaboration and Exposure | Give Back Time and Financial | Making the Difference
- **What do you have to do?** - Need participation | Press release in advance | Present at Luncheon
- **What can get in the way?** - Participating
- **How do you hold yourself accountable?** - Set Goals

### Charity Committee Planning

- **What can we do better?**
- **Is the committee doing what it needs for it to do?** Raised \$7500.00 this year from Chapter CU's?
- Select a charity that will allow Credit Union to come together in a Cooperative Spirit(March of Dimes, Soup Kitchen, Habitat for Humanity)

2020 Planning for the Charity Committee – Two Charities will be selected.



**Program & Events Committee  
December 2019 Report**

❖ **Annual Meeting**

- Patty Corkery information share – is she free on proposed date (April 2<sup>nd</sup>)
- Met with Italian Cultural Center – discussing with P&E Committee at next meeting

❖ **Employee Appreciation Night**

- Erlinda is planning and looking for dates: Proposed March 18th

❖ **Annual Charity Golf Outing**

❖ **Networking Event**

- Met with Barry Demp, discussing with P&E Committee at next meeting

**Metro East Chapter of Credit Unions  
Charity Committee Update  
December 3, 2019**

**Ruthann Varosi, Extra Credit Union, Chairperson**

Several charities have been discussed for the 2020 calendar. We were asked to choose only two charities to narrow our focus in 2020.

The charities selected for 2020 are:

**Turning Point:** their mission is to provide programs and resources that enable victims/survivors of domestic violence and sexual assault to regain control of their lives.

**Angels of Hope:** their mission is to support children and those who love and care for them as they face the many physical, emotional, and financial challenges that accompany the diagnosis and treatment of cancer.

In accordance with the directive of the Strategic Planning Committee, each credit union will be able to choose one of the two charities to focus on through 2020. The money from our Employee Appreciation BINGO will be split between the two charities. In addition, money from the 2019 Golf Outing and 2020 Golf Outing will be donated to the two charities as well.

We are actively recruiting volunteers for this committee. If you know someone who may be interested, please email [rvarosi@extracreditunion.org](mailto:rvarosi@extracreditunion.org)

**2019 Update:**

**Q1 Rainbow Connection:** All set for the year. Donated \$12,399.95. Five credit unions participated.

**Q2 Operation Care Package:** Led by Paula Rose, FreeStar Financial. Check for \$9,812.81 will be awarded to JJ Fulgenzi in October. Six credit unions participated.

**Q3 Big Family of MI:** Ruthann Varosi, Extra Credit Union, sent PR and Flyers. Ended November 30<sup>th</sup>. Donations to be collected – final total will be reported in January 2020.

**Q4/Dec: Friends of Foster Care:** We still have an outstanding check from last year. My suggestion is to combine it with this year's donation and make one big check donation at the Christmas Luncheon.



**Donation Totals Spreadsheet:**

Metro East Running Total of Funds Raised						\$388,371.79
Metro East Chapter Charity Committee 2019 TOTALS	Rainbow Connection Ashley & Andrea Feb - April	Operation Cafe Package Paula & Maranda May - July	Big Family of M Ruthann, Corrie & Josh September - November	Friends of Foster Kids December	Credit Union Totals	
ABD						
Belle River	\$62.00	\$413.58				
Bi-County PTC CU						
FreeStar Financial	\$887.21	\$2,025.40				
Christian Financial	\$1,916.74					
Eastpointe Credit Union	\$79.00	\$263.00				
Extra Credit Union		\$250.00				
Advia						
Michigan Legacy						
Michigan Schools & Government		\$1,282.40				
Motor City Co-op	\$322.00	\$1,078.43				
Tandem Credit Union						
The Local Credit Union						
Metro East - DESIGNATED FUNDS (\$16000)	\$4,500.00	\$4,500.00	\$4,500.00	\$2,000.00	\$15,500.00	
<b>Charity Totals</b>	<b>\$12,399.95</b>	<b>\$9,812.81</b>	<b>\$4,500.00</b>	<b>\$2,000.00</b>	<b>\$15,500.00</b>	
Raffle Basket (BINGO)	\$4,633.00					
Denotes IN KIND						

## New Business:

- I will be attending a meeting on December 12<sup>th</sup> where we will be able to see the results of the Consumer Research & Annual Surveys, as well as the 2020 planning.
- The pending merge of Sprint and T-Mobile is a major point of discussion in the upcoming year. As it stands there is no plan to change the cooperative campaign in 2020. Throughout the year there will be more discussion about the plan for the 2021 campaign.
- As of October 31<sup>st</sup>, the CUNA National OYE campaign has:
  - Reached 44 million consumers
  - Gained more than 385+ million impressions
  - Earned 103 million video completions
- Jim Veneskey, CEO of Peninsula Federal Credit Union, has been named the new chairperson of the CU Link Committee.

## 2019 Recap

With 100% affiliate participation, CU Link is one of the largest and longest running cooperative ad campaigns in the country. CU Link saw great success in 2019, in addition to the adaptation of the Open Your Eyes Campaign.

- This year we had \$2.3 Million planned in year round advertising.
- More downloadable and customizable assets available to Michigan Credit Unions than ever before.
- With updates to the CULinkMichigan.com website including a geo-location enhancement, new user traffic is up 52% over 2018.
- Access to business partners like DP+, Cube TV and GSTV – with a 76% satisfaction rating from our partners. We are looking into the results of the survey to find where improvements can be made.

## Performance Report:

### *Video:*

As of October 31, 2019 we have 24 million video views completed. We have nine videos running on digital platforms and top 2 videos are "CD Rates" and "Mortgages."

The "CD Rates" video has:

- A cost per completed video of \$0.015
- Completion rate of 88%
- Click-thru rate of 0.45%

The "Mortgages" video has:

- A cost per completed video of \$0.015
- Completion rate of 88%
- Click-thru rate of 0.44%

**Social:**

The top performing social creative is "Auto Loan."

Post Impressions is 26%.

Post Engagement is 25%

**Media Plan**

Media in Q4 2019 - Q1 2020:

- Streaming Radio
- Terrestrial Radio
- TV
- Digital Video
- Paid Social Media (Facebook Advertising)
- Paid Search

FULL YEAR	FLIGHTED	FLIGHT DATES
Digital Video	Streaming Radio Pandora, Spotify, iHeartRadio, TuneIn	Ended for 2019 Relaunch 2020 - January 1 - ?
Paid Search	Terrestrial Radio	Ended for 2019 Slotted for 2020 - February 11 – March 8
Paid Social	TV (Cable :30s)	Ended for 2019 Slotted for 2020 - January 20 – February 9

## November 2019 MI CU Statistics and Highlights: 219- Total Affiliated MI CUs 100%

### Mergers/Liquidation

None

### Account Name Changes

Saginaw Medical FCU name has changed to Health Advantage FCU effective November 1, 2019.

Greater Nile Community FCU is now Circle FCU

### CEO Changes

Integra First FCU- Paul Martin is no longer CEO; Mindy Brezsko in the Interim CEO

### Upcoming 2020 Events

**Compliance Conference – March 4 to 5, Double Tree, Bay City**

**Lending and Marketing Conference – March 10 to 11, Amway Grand, Grand Rapids**

**Mortgage Loan Originator Training – March 19, LAFCU, Lansing**

**MCUL Government Affairs Conference – April 29, Radisson, Lansing**

**Spring Leadership Development Conference – May 1 to 3, Grand Traverse Resort, Traverse City**

**MCUL/CUSG Annual Convention and Exposition – June 3 to 6, Amway Grand, Grand Rapids**

**Executive Summit – September 16 to 18, Inn at Bay Harbor, Bay Harbor**

**Fall Leadership Development Conference – September 18 to 20, Grand Traverse Resort, Traverse City**

**Leadership @ 11 - TBA**

**Payzur P2P** - The United States Person-to-Person (P2P) payment market is expected to reach \$200 billion by 2020. Your credit union can offer Payzur P2P to enable debit cardholders to send/receive money person-to-person by their smartphone/online.

P2P payments are a digital cash alternative that make sending and receiving money as easy as emailing and texting. Whether it's repaying family and friends, paying allowance, splitting the check, or sending a birthday gift, P2P payments allow your members to quickly transfer money from their existing debit account to almost anybody else's.

- **Fast** - Members initiate a payment from any device. The recipient receives funds almost immediately.
- **Easy** - No registration or setup required—the feature is ready to use in online, mobile and tablet.
- **Secure** - No need to share an account number with anyone. Members can securely send or receive money with just an email address or phone number.

**Nest Ready** - NestReady supports credit unions that provide mortgages, home equity line of credit or other home financing products a platform that guides their members through every single step of the home buying experience. Their proprietary real estate technology tracks, collects, and analyzes users' home buying behavior, providing lenders with invaluable insight into home buyers' personal preferences and intents.

**MemberXP** is the largest provider of credit union direct member feedback via quantitative and qualitative research in the United States. MemberXP gathers the voice of the member through net promoter and member effort scores on specific areas of credit union business. This omni-channel approach allows credit unions to capture member input when, where and how they want it. Listen to members. Every day. Everywhere. Don't limit feedback to a single channel. Create listening posts for your members at every touchpoint. MemberView's omnichannel survey system lets you customize a voice of member program that works for your credit union.

**CoreIQ** - Core iQ, the first all-in-one marketing platform for credit unions. Unlike other marketing solutions, Core iQ is integrated with the core banking system allowing credit unions to leverage their valuable member data in order to run more effective marketing campaigns. Core iQ allows credit unions to manage all communications and workflows through their easy to use software platform. Credit Unions can use the tool to help grow deposits and loans, upsell new products, and engage members like never before.

**Dolphin Debit Access** - provides credit unions with a more efficient alternative to in-house ATM management. We provide complete, worry-free ATM network services covering every aspect of ATM management, from site prep and equipment procurement to system updates and cash management

**CU Link “Open Your Eyes” Campaign** - integration assets are now available for you at [MCUL.org/integration](https://www.mcul.org/integration). Enjoy the added value of expanded campaign assets and collateral, including social media posts, digital ads, billboards, in-branch display posters, postcard templates and more.

**MCUL/MCUF Awards** – it is that time of year again; we are now accepting online through November 29, 2019. For more information and to submit your nomination online MCUL & Affiliates Awards portal at [www.mcul.org/awards](https://www.mcul.org/awards) .

The categories for the MCUL Awards include:

- Distinguished Service
- Outstanding Credit Union of the Year
- Credit Union Professional of the Year
- Young Professional of the Year
- Chapter Effectiveness
- Innovation
- Award for Excellence in Consumer Education Credit Union Community Volunteer Award (MCUF)

**PAC Plush Toys** – a fox and wolf are now available. Let me know if you are interested in selling these for PAC.

**FUEL MI Young Professionals Networking Group information** - FUEL MI Young Professionals Networking Group information and registration application is now posted on the MCUL website – shows on the Education & Networking page dropdown under resources. If anyone asks for more information or how to join you can let them know.

**QCash** is a mutually beneficial pay day lending solution for both members and your credit union. It offers a fast, easy, affordable, and trustworthy short-term loan solution to your members across the economic spectrum. It also gives your credit union a crucial way to enhance and broaden your influence in members' lives.

**The Learning Management System for Credit Unions** - TLC 360 can support the purpose of your employee learning and development needs, including their regulatory and compliance training requirements. By combining an integrated learning management system with an extensive library of almost 400 courses, TLC 360 can maximize the training investment in your most important credit union resource, your employees!

**AffirmX Compliance Solutions Suite** - CUSG to acquire majority interest in the CU sector rights of AffirmX Compliance Solutions Suite In cooperation with participating state leagues nationwide, CUSG and AffirmX plan to co-invest and co-distribute a robust suite of governance, risk and compliance (GRC) solutions that will be made affordable to credit unions of all sizes.

**Board of Directors Support** - we are developing/enhancing a few new BOD products for ease and convenience:

- Governease – A set of Governance documents/policies that help clarify roles, responsibilities and best practices.
- Board360 – Credit union specific training for board members.
- Board Portal – Your board can access agendas, policies, minutes along with communicating through the portal.

**Valassis Partnership**- cost-effective, avenue for you for your credit union market to your members. Direct Mail, Digital Marketing, Cross Device Display, Search & Email.

**Create-a-Campaign** to help you save on design costs. <http://www.cuquickcampaigns.org/>

**Planning Pro** is an all-in-one tool that handles all your strategic board, management and staff planning in an automated process. It even generates your presentation from the data you plug in as you go!

- Design and update your strategic plan with multiple team members, using a single tool.
- Monitor team member progress on key priorities, goals, action items and more.
- Create and update presentations automatically.
- Create your own surveys any time.
- Best practice tools ensure that nothing falls through the cracks

**CUSG Executive Search** a new partnership with Angott Group serves credit unions by delivering top, mid- to senior-level talent. Its business approach of identifying, qualifying and procuring the best high-caliber talent is poised to positively impact the culture and sustainability of credit unions through a customized and personalized approach.

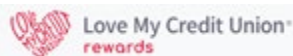
**Strategic Advisory Services** partners with you to identify priorities and objectives by developing a multiprong plan that provides high-level strategic direction. Strategic Advisory Services goes beyond the limits of consulting by collaborating with you to craft strategy, modernize governance and measure ROI through a results-driven approach.

**GSTV:** Think billboards – but with sight, sound, motion and an audience that is more than just driving by. Live interactive map now available- <http://go.cusolutionsgroup.com/2018-GSTV-Map-Form.html>

**Technology Solutions** - CUSG offers a quality cost-effective mobile banking product that has everything a credit union and its members would need for mobile banking including:

1. Account balances, transaction history and balance transfer
2. Photo check deposit, photo bill pay, card controls and more

**Website Design/Redesign** - Creating great websites along with managing your credit union's servers and networks, software, security, support, bandwidth and speed necessary for hosting a user-friendly website.



Love My Credit Union Rewards continue to provide value to your member through the recent SPRINT promotion of \$100 to switch and \$100 annual reward. LMCUR now offers SimpliSafe home security, Financial Lock identity theft protection, CarAdvise discount car maintenance and TruStage auto and home insurance.

**CU TrendScan** is a quarterly digital publication that explores trends within the credit union industry. Focusing specifically on the areas of technology, marketing, and HR performance, CU TrendScan takes a closer look at the issues that drive the industry forward. For credit unions this information is invaluable – available at [www.CUTrendScan.com](http://www.CUTrendScan.com).

**MeridianLink** has created innovative technologies that transform the way financial institutions operate by solving complex problems with streamlined, user-friendly solutions since 1998.

**AFG (Auto Financial Group)** makes it easy for you to offer leases and branded balloon loan options to your borrowers. This will allow you to offer your members lower loan payments to compete with leasing. AFG removes the risk because they guarantee the predetermined residual value of the vehicles. **We have dealers looking for credit unions to partner with on this program.**

**CU Direct (CUDL):** CU Direct is the largest indirect lending network for credit unions, connecting you with over 11,000 dealers nationwide. Their platform is the premier solution for credit unions, providing end-to-end support to drive efficiencies and grow originations and membership. Request a demo/presentation on the new solutions offered: AutoSMART , CUDL Indirect Lending, Lending 360 and Lending Insights.

**Credit Union Vendor Management CUVM:** These days it is imperative that credit unions *identify, assess, monitor,* and *manage* vendor relationships to maintain compliance with federal and state regulations.

**Compease/Performance Pro-** If you are looking to streamline your performance evaluation system or see if your compensation structure is in line with industry standards Compease and Performance Pro can help you with both. If you would like to look into this product, please let us know and we will provide you with a comprehensive demo of the products and how they can help your credit union.

**Save to Win-** Pre-recorded Webinar for Save to Win Product Overview (41 min)

<https://intercall.webex.com/intercall/ldr.php?RCID=61d7f4f4955660ad7f602ff538340365>

- Attract new members and borrowers through cross-selling opportunities
- Implement a turnkey product complete with marketing materials and training documents
- Build member loyalty through education and product retention
- Gain invaluable media buzz through local and national publications

**ComplySight** - This product serves as your credit union’s universal compliance management tool providing tracking, visibility and measurement to address compliance initiatives through a single application and automatically provides your credit union with regulatory alerts and updates. We are excited to make available a few of our **pre-recorded webinars**. When users select these webinars, they may be asked to download WebEx, which is a safe download for viewing the webinars.

[Introduction to ComplySight](#) Designed to introduce and show the many features and benefits of ComplySight

**Michigan Credit Union Foundation Impact Report**

<b>CRI Grants:</b>	<b>\$ Approved</b>	<b>Activities to be funded by grant</b>
Michigan Legacy CU	\$4,500	Grant to support MLCU's "Street Team" program which will bring financial services and financial education, including elder abuse awareness, to underserved and underbanked areas. Grant used for iPads for this initiative.
BlueOx CU	\$5,875	Grant to help BlueOx CU open a student-run CU inside Harper Creek HS.
SB Community FCU	\$7,775	Berenstain Bears Books for classroom financial education as a part of the KickStart to Career Muskegon County children's savings program. Six area credit unions are working with Muskegon Community Foundation for this program. Family Financial CU, HarborLight CU, Lakeshore FCU, Port City CU, SB Community FCU, Service 1 CU.
CP Federal CU	\$12,000	Funding for the initial \$5.01 new account deposits to help kindergarten students in Jackson County kick start their Jackson Saves savings account as part of the Jackson Saves program in partnership with the Jackson Community Foundation. CP Federal CU has committed \$300,000 to add

		a \$50 certificate of deposit for each of these accounts which will be restricted for future use in post-secondary education or training. 36.6% of the population is below the poverty line in Jackson.
Northland Area FCU	\$10,000	Financial health resources and emergency loans for Michigan Works! Safety Net employee retention program.  Small loan program with financial counseling for short-term financial crisis. This is a supplement piece to the Michigan Works! employee retention program which also includes career and life counseling. The overall goal to help keep at risk or new employees employed and on the job. This expands the successful pilot program to three counties and more members with a goal of expanding more in the future.
ELGA CU	\$9,911	Hands-on financial education sessions for youth and adults with Apps pre-loaded on iPads.
People Driven CU	\$8,725.00	Fresh Start auto loan program with financial education and counseling.  GPS tracking device. Includes required financial education in partnership with GreenPath for loan and rate reduction for meeting with in-house GreenPath financial counselor. Staff lead has successful experience with this program at other FI. Will start with 5 families, expand to 50 in first year. Expected to become self-sustaining program after first year.
Public Service CU	\$7,500.00	"Adulthood" camp for young adults including financial and career education
Limestone FCU	\$6,646.00	Reducing barriers to employment and providing business management experience to students with a cooperative childcare center. Cooperative with community partners. Helps CU with employee hiring and retention by reducing the barrier of child care. Also provides teen and young adult professional development for students in managing the business plan and accounting end of the child care business. CU will actively assist with accounting and directing students.
CASE CU	\$5,675.00	Monthly collaborative community education workshops to provide financial education and access to community services.
Soo Co-op CU	\$1,000.00	Student transportation to regional Financial Reality Fairs to increase school access and participation.
Muskegon Co Op FCU	\$750.00	Home Buying Seminar
FUELmi	\$1,125.53	Credit union young professional group community outreach project, "tie blankets" for patients at Children's Miracle Network Hospitals.
Journey Federal CU	\$1,105.00	Third-grade reading program with financial education books and credit union classroom education at Ovid-Elsie Elementary School.
First General CU	\$500.00	Fair Sign Grant
Marshall Community CU	\$500.00	Fair Sign Grant
Michigan Schools & GovtCU	\$1,000.00	Fair Sign Grant
Family Financial CU	\$1,000.00	Fair Sign Grant
HarborLight CU	\$1,000.00	Fair Sign Grant
Frankenmuth CU	\$1,000.00	Fair Sign Grant
Arbor Financial CU	\$1,000.00	Fair Sign Grant
FreeStar Financial CU	\$1,000.00	Fair Sign Grant