



Executive Committee Meeting Agenda

November 7, 2019

9:00 am at FreeStar Financial Credit Union

Call to Order – Drema I

Roll Call

Approval of Previous Meeting Minutes from October 3, 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 – Ashley M
- 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, Dec. 5 at 10:30 am at Ike's Restaurant.**

Adjournment



EXECUTIVE COMMITTEE MEETING MINUTES

October 3, 2019

Drema Isaac called the meeting to order at 9:32 am at Christian Financial Credit Union in Sterling Heights.

PRESENT: Amanda Troia, Drema Isaac, Deirdre Taylor, Fabian Ellis, Gail Hernalsteen, Jennifer Martines, Megan White, Jennifer Nelson, Rebekah Monroe, Stephanie Heidt, Theresa Hing, Nicole Parnell.

GUESTS PRESENT: None.

COMMITTEE MEMBERS EXCUSED: Debbie Fahrney, Donna Siejutt, Steve Andrews, Vicki McIntosh.

PREVIOUS MEETING MINUTES:

Motion was made by Gail Hernalsteen and supported by Deirdre Taylor to approve the minutes of the September 5, 2019 regular meeting. Motion carried.

TREASURER'S REPORT (Report attached):

The committee reviewed the Treasurer's report in Steve Andrews' absence. There is still an outstanding check for Friends of Foster Kids. Checks are still coming in for the charity golf outing but projected profit is around \$15,674. A motion was made by Jennifer Martines and supported by Theresa Hing to approve the Treasurer's Report.

GOVERNMENT AND POLITICAL AFFAIRS FORUM:

Jennifer Martines reported the following:

- Senator MacDonald's reception occurred last month. Four representatives from Metro East attended.
- Local Representative Paul Mitchell will not be running again, several people are speculated to run for his seat.
- Electronic recording – the MCUL is supporting a state funding initiative for technology upgrades for counties that don't have the technology for this so it can be rolled out statewide.
- Elder abuse – Sen. Pete Lucido has introduced Financial Exploitation Prevention Act.
- Data breach – On the State level, this legislation is making its way back this fall, as well as Military Escheats legislation.
- The SAFE Banking Act made it through the House, needs to go through the Senate.

MCUL DIRECTOR:

Drema and Vicki attended the League planning meeting this month. The board discussed options for raising capital for MCUL with the potential absence of Sprint because of Sprint/T-Mobile merger.

PROGRAM & EVENTS:

Nicole Parnell reported the following:

- The golf outing was successful, \$15,000 was raised.

November 6, 2019

- Holiday luncheon coming up on Thursday, Dec. 5.
- Networking event won't happen this year, maybe 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:

- The Consumer Research survey is complete. The survey will let us know if the needle is moving on the Open Your Eyes campaign.
- The MCUL is conducting surveys with credit unions about the success of campaign. Please complete your survey if you haven't already.
- Use your reimbursement dollars if you haven't already.
- The campaign has had 18 million video completions, with the cost per completed view still out-performing standards by 20% with 100,000 sessions on the campaign website, a big increase from 2018.

CHARITY COMMITTEE (Report attached):

The committee reviewed the report provided by Paula Rose. Ashley Maye has resigned from her post. Paula Rose has scheduled a meeting to re-elect a chairperson. Rebekah to ask Ashley about the Friends of Foster Kids check. The chapter is collecting funds for Big Family of Michigan this month.

MEGAC (Report attached):

Amanda Troia reported on the following:

- We have exceeded our State PAC goal and will likely meet the Federal PAC goal with the Grand Raffle tickets.
- If you're interested in selling the Holiday Plush this year, contact Hayleigh. We will be selling the plush at the Holiday Luncheon as well.
- In order to be counted in the 2019 totals, all plush donations and PAC pin donations need to be in to the MCUL by December 15. Plush sales for 2019 will likely be counted in 2020 totals.

MCUL REPRESENTATIVE:

Stephanie Heidt reported on the following:

- No mergers or CEO changes in September.
- Hike the Hill is coming up October 15-17.
- Lending School coming up at The Henry Center, Oct. 22-23.
- Call Center Conference will be Oct. 29 and 30 in Kalamazoo at The Delta.
- Intentional Leadership coming up Nov. 5, 6 – Fuel is doing meeting on Nov. 5 prior to Intentional Leadership.
- Telephone Collections School in Novi.
- Greater Southwest Chapter and Battle Creek Chapter are merging. Downriver chapter and Metro West chapter are looking into merging in 2021.
- The MCUL expects to be down five more credit unions by 2020.
- No new products since last update.
- Late October/early November, CU Solutions Group will host a marketing networking event.
- Compliance event coming up, marketing compliance.
- 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:

No report. International UAW Credit Union moving in in November to new building. Groundbreaking for FreeStar Financial Credit Union's St. Clair Shores branch is October 18th, Shelby Twp on the 21st.

NEXT MEETING DATE: The next meeting date will be held on Nov 7 at FreeStar Financial Credit Union in Clinton Twp.

ADJOURNMENT: The meeting was adjourned at 10:31 a.m. Motion made by Jennifer Nelson and supported by Gail Hernalsteen. Motion carried.

METRO EAST CHAPTER OF CREDIT UNIONS OCTOBER 31, 2019

	Jan.	Feb.	March	April	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
Balance Forward	\$ 28,223.63	\$ 34,521.14	\$ 33,095.82	\$ 34,007.56	\$ 35,505.85	\$ 35,761.41	\$ 35,823.41	\$ 22,710.26	\$ 26,077.09	\$ 35,699.56		
Income/Receipts	\$ 6,297.51	\$ 200.00	\$ 21,995.00	\$ 2,336.74	\$ 1,086.21	\$ 62.00	\$ -	\$ 3,366.83	\$ 21,127.98	\$ 8,692.96		
Sub-Total	\$ 34,521.14	\$ 34,721.14	\$ 55,090.82	\$ 36,344.30	\$ 36,592.06	\$ 35,823.41	\$ 35,823.41	\$ 26,077.09	\$ 47,205.07	\$ 44,392.52	\$ -	\$ -
Expenses	\$ -	\$ (1,625.32)	\$ (21,083.26)	\$ (838.45)	\$ (830.65)	\$ -	\$ (13,113.15)	\$ -	\$ (11,505.51)	\$ (6,365.79)		
Bank Balance	\$ 34,521.14	\$ 33,095.82	\$ 34,007.56	\$ 35,505.85	\$ 35,761.41	\$ 35,823.41	\$ 22,710.26	\$ 26,077.09	\$ 35,699.56	\$ 38,026.73	\$ -	\$ -
Outstanding Checks	\$ (3,023.85)	\$ (8,829.84)	\$ (5,778.32)	\$ (5,817.87)	\$ (4,987.22)	\$ (17,422.36)	\$ (4,987.22)	\$ (5,103.22)	\$ (5,916.84)	\$ (9,963.86)		
Book Balance	\$ 31,497.29	\$ 24,265.98	\$ 28,229.24	\$ 29,687.98	\$ 30,774.19	\$ 18,401.05	\$ 17,723.04	\$ 20,973.87	\$ 29,782.72	\$ 28,062.87	\$ -	\$ -

Savings Bal	\$ 38,026.73	
Charity	\$ -	
O/S Checks	\$ (9,963.86)	
Committed Funds	\$ (10,500.00)	
	\$ 17,562.87	
<u>Income/Receipts</u>		
Golf Outing	\$ 8,692.96	
Total In	\$ 8,692.96	
<u>Expenses/Out</u>		
Holiday Luncheon	\$ (600.00)	
Golf outing baskets	\$ (778.57)	
Friends of Foster Care	\$ (4,987.22)	
Total Out	\$ (6,365.79)	
<u>Outstanding Checks</u>		
10/2/2019 Operation Care Package	\$ (9,812.81)	1279
9/18/2019 Golf outing baskets	\$ (151.05)	1272
Total Outstanding Chks	\$ (9,963.86)	

Charity Total -

Submitted by: Steven Andrews, Treasurer, Metro East Chapter

**METRO EAST CHAPTER OF CREDIT UNIONS
COMMITTED FUNDS
OCTOBER 31, 2019**

EDUCATION EVENTS:	1,500.00
REMAINING FUNDS:	<u>1,500.00</u>

YOUNG PROFESSIONALS:	500.00
REMAINING FUNDS:	<u>500.00</u>

CHAPTER SCHOLARSHIPS:	1,500.00		
Eastpointe Comm-BSA	1/31/19	(500.00)	1245
Scholarship - Motor city	3/1/19	(500.00)	1250
REMAINING FUNDS:		<u>500.00</u>	

WELCOME COMMITTEE:	500.00
REMAINING FUNDS:	<u>500.00</u>

CHARITY:	16,000.00		
2018 Remianing Balance	4,000.00		
Capuchin Soup Kit - 2018	2/26/19	(2,000.00)	1247
Friends of Foster Care - 2018	3/1/19	(2,000.00)	1249
Rainbow Connection	6/13/19	(4,500.00)	1263
Operation Care Package	10/2/19	(4,500.00)	1279
REMAINING FUNDS:		<u>7,000.00</u>	

MEGAC COMMITTEE:	500.00
REMAINING FUNDS:	<u>500.00</u>

TOTAL COMMITTED 10,500.00

**Metro East Chapter of Credit Unions
Charity Committee Update
Oct. 21, 2019**

Ruthann Varosi, Extra Credit Union, volunteered to serve as Chair of the Charity Committee.

Paula Rose, FreeStar Financial, will continued to serve as Co-Chair of the committee.

Several charities were discussed for the 2020 calendar year including: 4 Paws 1 Heart, Angels of Hope, Mittens for Detroit, Turning Point, and Wigs 4 Kids. Committee members gathered information regarding the individual charities and the information was forwarded to committee members.

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.

Mittens for Detroit: is a nonprofit that collects, purchases and distributes new mittens and gloves to children, teens, and adults in need in Detroit.

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.

We need more volunteers for this committee. If interested, email prose@freestarfinancial.com or 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, sent PR and Flyers. This will run Sept-November.

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: (see other side)

Metro East Running Total of Funds Raised							\$388,371.79
Metro East Chapter Charity Committee 2019 TOTALS	Rainbow Connection Ashley & Anickia 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		
Charity Totals	\$12,399.95	\$9,812.81	\$4,500.00	\$2,000.00	\$15,500.00		
Raffle Basket (BINGO)	\$4,633.00						
Denotes IN KIND							



Program & Events Committee

November 2019 Report

- **Holiday Luncheon**
 - Thursday December 5th
 - Ike's in Sterling Heights
 - Make sure to RSVP

- **Annual Meeting**
 - Dates – Early April?

- **BINGO Night**
 - Erlinda has committed to plan again for 2020

- **Networking Event**
 - Barry Demp Coaching, LLC

MEGAC UPDATE 11-07-2019: Amanda Troia

As of 11/5/19

State PAC Metro East

Goal: \$10,409.71 Amount raised: \$14,950.04

State PAC Programs

- Lapel Pin - The premier fundraising program for the MCUL state PAC, resulting in over half of the money raised annually. Donate today and receive your lapel pin.
- Casual Days - Employees get to unwind while you build awareness and teamwork.
 - Holiday Plush Fundraiser- \$10 each. (We will be selling them again at the Holiday Luncheon)

Federal PAC Metro East

Goal: \$19,683.31 Amount raised \$17,380

Federal PAC Programs

- Grand Raffle - The Grand Raffle is one of the largest fundraising events in the entire credit union movement. The grand prize for this drawing is a choice between \$20,000 towards the purchase of a pre-selected vehicle or \$20,000 cash with the seller of the winning ticket receiving \$500 cash.
- Candy Bars - Selling candy bars in your lobby is a great way to get both members, and credit union employees involved in supporting our movement.

2020 MEGAC 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

Held a meeting on 10-30-19

Discussed, 2020 events, goals, ideas and networking.

November 2019 MI CU Statistics and Highlights: 220- Total Affiliated MI CUs 100%

Mergers/Liquidation

Metro North FCU CN#7604 merged into Birmingham-Bloomfield CU CN#61698 effective August 1, 2019.

Account Name Changes

My Personal CU became Bloom CU effective August 19, 2019

CEO Changes

Julie Kreinbring has been named new CEO of Zeal

Upcoming 2019 Events

Intentional Leadership – November 5 to 6, Consumers CU, Kalamazoo

Telephone Collections School - November 13, Novi

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

For more information on any of the solutions below please contact your League Representative

Payzur P2P - The United States Person-to-Person (P2P) payment market is expected to reach \$200 billion by 2020. Is it time to worry? Not at all—when your credit union offers Payzur P2P to enable debit cardholders to send or receive money person-to-person via their smartphone or 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.
- **Demo Video**

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.

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. In addition, if your credit union is a full fair-share credit union, you are eligible to use up to 50% of your campaign contribution for integration.

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, please check out the MCUL & Affiliates Awards portal at 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

The categories for the MCUF awards are:

- Award for Excellence in Consumer Education Credit Union Community Volunteer Award

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

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! Managing employee training is even easier now that TLC 360 integrates with Performance Pro.

CU Solutions Group (CUSG) and CULedger, a provider of distributed ledger solutions, have announced a new partnership. CU Ledger provides a cutting-edge technology, MyCUID, which is the first global digital identity ecosystem for credit unions and their members. With MyCUID, credit union members can keep their accounts safe from fraud and identity theft, in a way that is simple, fast and multi-factor secure.

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.

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.

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.

Increase and Enhance Loan Volume/Non-Interest Income - we have products that will help.....

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: Save to Win Product Overview \(41 min\)](#)

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

Save to Win will help your credit union:

- 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

CRI Grants:	\$ Approved	Activities to be funded by grant
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	"Adulging" 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 & Govt CU	\$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