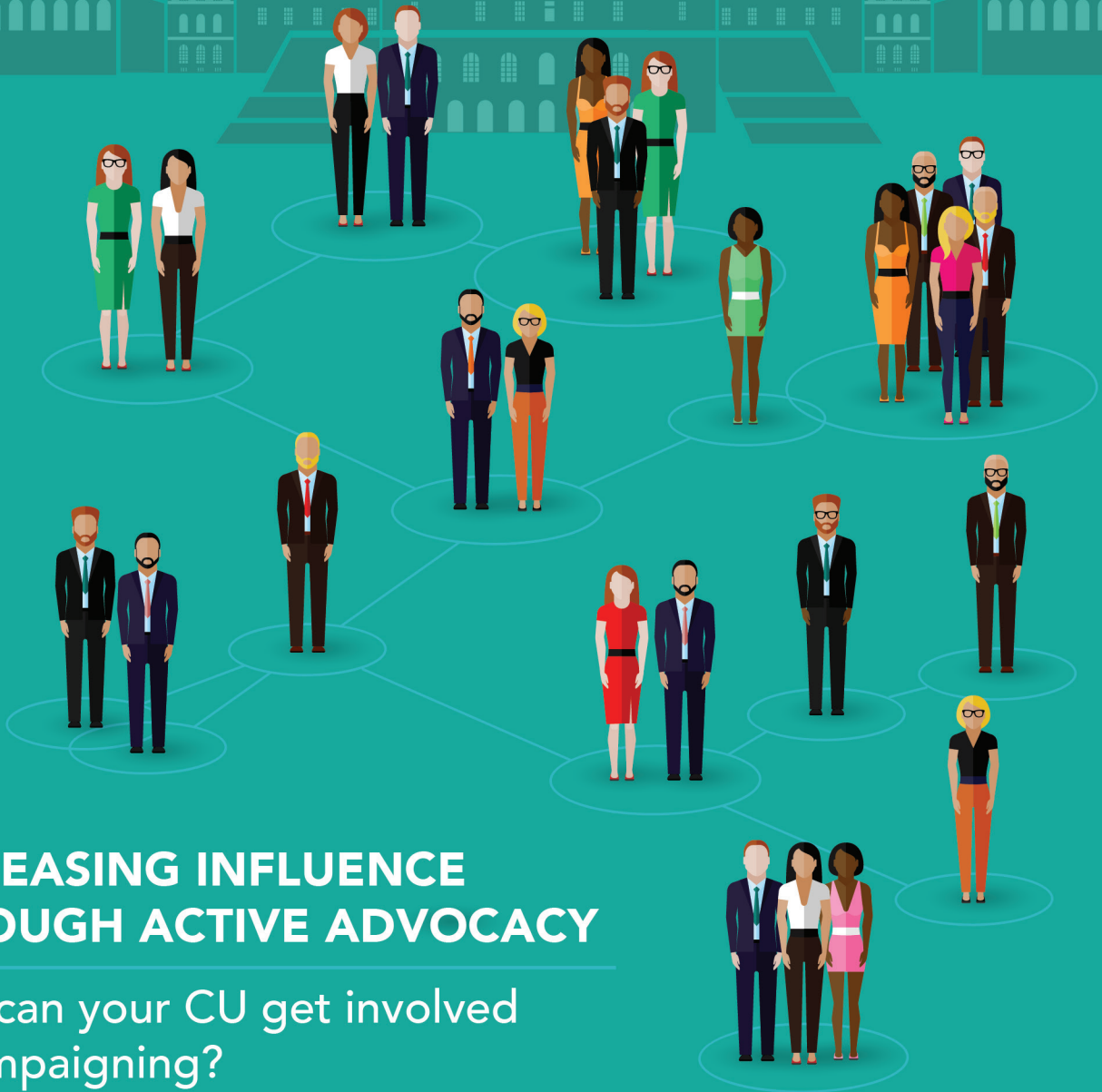


CONNECTION

Fall 2018



INCREASING INFLUENCE THROUGH ACTIVE ADVOCACY

How can your CU get involved
in campaigning?

Connection

Fall 2018

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FROM THE EDITOR

Angi Harben

This is my favorite time of the year! The summer heat (I'll never get acclimated to Georgia summers) is giving way to fall breezes that carry the smell of backyard grills and the sounds of cheering football crowds across our communities.

It's also the time of year when we do a whole lot of honoring what credit unions do in their communities.

The 70th annual celebration of International Credit Union Day is coming up on October 18. We look forward to seeing how you connect with your members and lift up the credit union movement. Next month CUNA will be announcing the national winners of the Dora Maxwell, Louise Herring and Desjardins awards. As usual, Georgia has some very strong contenders. Here at the League we're working on turning the Helping People Afford Life

stories that were collected in August into videos and printed pieces that truly illustrate the credit union difference.

As the leaves change in Georgia, so will the political landscape. Since Gov. Nathan Deal is at the end of his 8-year tenure, the November election will decide, among other things, who Georgia's next governor will be. Many legislators with ties to credit unions have races to watch. Be sure to make your voice heard with your vote!

This cover story for this issue of Connection is Advocacy, and with so much going on, it's a big story to tell!

Thank you for all you do for your credit union and your members.

Happy Fall!

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Going Viral



By Britney Bailey
Marketing Account Manager,
Growth By Design

Have you heard the phrase “gone viral” and wondered what it meant? Viral marketing is the use of social media to increase brand awareness or achieve objectives such as sales through peer-to-peer sharing. The phrase gets its name from how the message spreads, from one person to another, much like a virus. Consumers are encouraged to share information about a company, product or service through social media. With the high level of information consumed on these channels, a successful viral marketing campaign can be a cost-effective method to drive engagement.

There are four key elements to a successful viral campaign:

- Provides a message and media for effortless referral to others
- Scales easily from small to very large
- Utilizes existing communication networks

■ Appeals to a far-reaching audience

The internet is home to millions of viral promotions. One of the most widely recognized is the ALS Ice Bucket Challenge which raised an estimated \$115 million in donations to Amyotrophic Lateral Sclerosis (Lou Gehrig’s Disease) research and reached as high as engaging President Obama. Other viral efforts are less noble. Examples of this are the endless dance and beauty challenges found on YouTube.

How do you know if a viral campaign is the right approach to engage for your credit union?

■ Investigate the “why” behind the initiative.

Consider the original motivation for the message. Much like a virus, these campaigns can continue to evolve and change as they

are distributed. The Ice Bucket Challenge was initially created to encourage people to donate to ALS rather than dumping ice water on their heads. However, because of the success of the viral campaign, more users posted funny and creative videos of themselves taking the plunge rather than contributing to the cause. Consider the initial motivation and confirm all aspects align with your brand image.

■ Consider who else is sharing.

Viral videos tend to attract participation from all over. Before tying your name to a challenge, take some time to research who else has been involved. Determine if these participants’ views and comments fit with your message before jumping on board.

■ Find ways to create a positive message that fits the purpose of your social media presence. Remember,

you could be sharing someone else's message, but by putting it in your own words you preserve your voice and control the tone of your engagement.

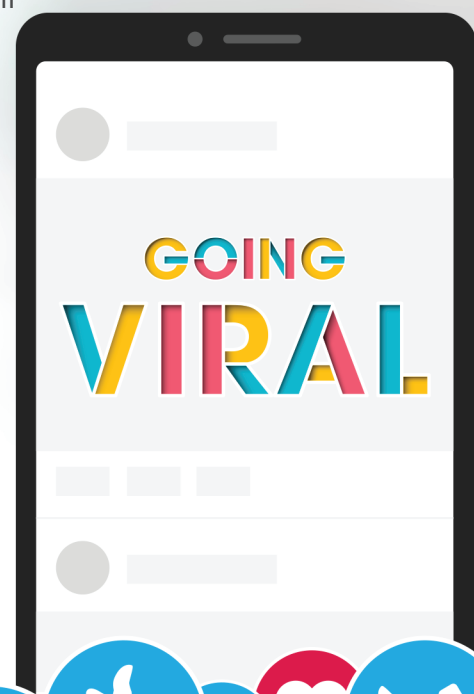
Creating a viral marketing campaign takes time and a great deal of thought. Some key considerations as you develop a viral marketing strategy include:

- **As viral campaigns are shared over social media channels, it is important for your message to be visually oriented.** Strong graphics and powerful video makes the content easy to quickly process and distribute. Be mindful, though, of your audience and ensure visuals cannot be interpreted in a way that is counter to your brand's intent.
- **The success of a viral marketing campaign hinges on the success of stimulating emotions.** One of the main

reasons people spread viral content is because of the feeling it elicits. Choose the emotion you want to inspire in your audience and maximize the impact.

- **Your viral campaign must have a clear call to action.** Determine the goal of the initiative and design in a way that helps to drive action.
- **While launching the campaign, be sure to choose the most appropriate platform.** It is inevitable that consumers will adopt the message across multiple channels, however in the initial launch choose the method that makes sense for your message.

Viral marketing is organic and cannot be forced. Choosing the right message, platform and representation of your brand can boost your brand presence.





By Cailin O'Brien
Media Relations Coordinator,
GCUA

VP of Compliance Services Comes "Home" to GCUA



About 12 years after leaving Georgia Credit Union Affiliates to pursue her professional fishing career, Laura Gober has returned to lead the department she helped create.

"It's like I never left," she said. "A lot of the people I worked with are still here and they forget I've been gone for 12 years because I've just jumped right back into it. I love it."

Gober recently filled the vice president of compliance services position. She comes to the role with more than 20 years of credit union compliance experience and multiple designations both in compliance and internal auditing, including: Bank Secrecy Act Compliance

Expert, Credit Union Enterprise Risk Management Expert, Credit Union Compliance Expert and Certified Credit Union Internal Auditor.

Gober said she has some clear goals in mind for GCUA's Compliance Services.

"We are going to revamp and really find out what credit unions want to see in the compliance program," she said. "Since the program began 16 years ago, things have evolved to be more risk-based. So, we're trying to incorporate some of that into our program and just kind of refresh it."

Gober is well equipped to speak on the evolution of GCUA's

compliance program – she helped launch it when she was hired as the first compliance specialist in 2002.

"Since I was the first one, they didn't really have anything laid out," she said. "So, we had to create the program. And from there I became the director of compliance services. I worked for a credit union – Atlanta Postal CU – part time and I managed the program part time."

Gober, a Florida native, gained her interest in compliance working her way up as a teller at a financial institution when she was 18. She said she found her niche when she began working with credit unions.

"I love compliance within the credit union world," Gober said. "It's a chance to help credit unions do well on their exams. I get to help them make sure they're doing things right, but still serving their members."

In fact, there's only one activity Gober loves more than helping credit unions with compliance; and that's fishing. She began fishing professionally around 2005, influenced by her fishing-crazy husband.



Register Now for Sept. 27 Compliance Council Meeting

The Georgia Credit Union Compliance Council strives to provide education, engagement and information exchange opportunities for credit unions of all sizes.

The Council's next meeting is scheduled for Thursday, Sept. 27, at Atlanta Postal Credit Union. The agenda features Jared Ihrig, Chief Compliance Officer at the Credit Union National Association. He'll discuss current hot topics in the compliance arena and share what's ahead for 2019.

After lunch, Glory LeDu, CEO of League InfoSight, will deliver a presentation on complaint management.

The meeting is scheduled to begin at 9:30 a.m. with registration and breakfast. It will include an open forum discussion toward the end of the program, and is scheduled to conclude at 2:30 p.m.

"Attendees at Compliance Council meetings get the latest and greatest updates on topics that are important to their credit unions," said Laura Gober, Vice President of Compliance Services at Georgia Credit Union Affiliates. "They have the opportunity to provide input on topics they'd like to talk about in an open forum with other credit unions. We're building a stronger compliance community here in Georgia and the Council plays an important role in that."

The Council meets twice yearly, and annual dues are \$150.

For more information on the upcoming meeting or to join the Compliance Council, email Compliance@gcua.org.



COMPLIANCE
Council

"My husband and I began to fish tournaments together and we still do to this day," Gober said. "I actually left GCUA around 2005 because I fished professionally on the Women's Bassmaster Tour and I only wanted to work part-time because I was travelling a lot and fishing."

During that time, Gober won a Women's Bassmaster Tour tournament in Shreveport, La. Her first-place finish came with a boat.

But Gober never really left the credit union compliance world. During her time fishing professionally, she managed Atlanta Postal Credit Union's compliance program part time. In 2008, she was ready to return her full focus to credit unions. She accepted a full-time position at Atlanta Postal CU and began the credit union's enterprise risk management program.

Now, Gober said she's pleased to return to GCUA.

"I'm so happy to be back," she said. "I'm ready to bring the knowledge I've gained over the past 16 years to help all of GCUA's credit unions."

GCUF Makes an Impact in Multiple Areas

In March of 2007, a string of seven tornados moved through the Macon area. One passed over the home of Robby Glore, who was at the time the new Director of Lending at CGR Credit Union in Macon.

"After making the jump from the dark side (banking) to the credit union movement, I would go to functions and hear about the Foundation, but I guess I never had the inquiring mind to ask what it was about," noted Glore, who is now CEO of Combined Employees Credit Union in Warner Robins. "After several years working in the credit union movement, I was about to find out firsthand something that the Foundation does for people."

A tornado deposited several 60-foot tall pine trees on his cars, and another sliced right through his house. Even with homeowners' insurance, there were expenses that needed to be covered.

One of the most visible missions of the Foundation is to provide direct assistance to Georgia credit union staff and officials impacted by disasters. The GCUF also promotes and coordinates assistance for the National Credit Union Foundation's CU Aid program to help credit union people nationwide who are facing the aftermath of disasters.

"(CGR CEO) Jerry Jordan knew how the storms had damaged the homes of another coworker and me. He saw the way it affected both of

us. He turned to the Foundation for help, and we both received a grant to help us through the ordeal. That's when I became a believer in supporting the Foundation through credit union activities."

Fast forward to 2017. Glore had moved on from CGR to Georgia Heritage Federal Credit Union, where he spent seven years as VP of Operations before leaving to accept his current position.

"I know the value that the GCUA Annual Convention brings every year to its attendees," noted Glore, who was in cost-cutting mode at his new credit union. "I enjoy the learning, networking, and bonding that goes on at the convention. However, I could not justify the costs involved to attend."

The Foundation once again stepped in, this time on the basis of its commitment to financial education. Part of the Foundation's mission is to assist in developing credit union staff and volunteer education in the areas of compliance, operations and management training.

"After speaking with Ralph Jones about a grant for a credit union in our situation, I was able to obtain the grants for the GCUA 2017 convention and another one for the 2018 GCUA convention," explained Glore. "We were also able to obtain an educational grant to send one of our staff to the Supervisory Conference this past July."

Glore said he is grateful for the Foundation and what it provides for people and the smaller credit unions in Georgia.

"To say 'Thank you,' just doesn't seem to be enough," noted Glore, who takes advantage of opportunities to personally support Foundation fundraising efforts whenever he can.

Glore's story is one of many that illustrates the beneficial impact of the Georgia Credit Union Foundation on people's lives and on the success of Georgia's credit unions.

"It is very rewarding to hear comments from the credit unions that receive assistance grants from GCUF," said the Foundation's executive director, Ralph Jones. "They appreciate the opportunity to participate in events, such as the annual meeting and SRCUS, where they get a chance to meet peers and learn from each other as well as the presenters. The challenges of running a small credit union – wearing all the different hats – is daunting. And having help and knowing there are others is encouraging to them. Knowing the credit union community supports them and wants to see them succeed is also encouraging."

The National Credit Union Foundation has activated aid efforts to assist those who suffered damages due to Hurricane Florence.

Donations sent directly to the Georgia Credit Union Foundation for this or any disaster will go first to any Georgia credit union people impacted, with remaining funds forwarded to CUAid in your credit union's name.

For more information on aid efforts, you can reach out to Ralph Jones at GCUF via email at RalphJ@gcu.org.



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6 Key Differences Drive Multicultural Consumer Behavior

Over the past five years, multicultural consumers* have accounted for 100 percent of the U.S. population growth and 61 percent of credit union membership growth. As the population becomes increasingly diverse, understanding cultural differences might cause credit unions to reconsider their communication messages and product delivery channels.

Our *What Matters Now™*: *Insights from Multicultural Consumers* research uncovered significant differences in behavioral areas like financial product ownership and research behaviors. It also uncovered six attitudinal themes where multicultural consumers ranked considerably higher than white consumers: optimism, hustle, living in the moment, worry, generosity, and community spirit.

Optimism. A mindset that includes hopefulness and confidence about the future.

People of color view optimism as an element of their identity significantly higher than the white population. In addition, African American, Hispanic, and Asian consumers responded “yes” twice as often than White consumers when asked whether they believed they would become rich in their lifetime.

Hustle. It’s more than having multiple streams of income.

Our research showed a much deeper definition—one of resilience and creativity and, like optimism, hustle is often fueled by hopes and dreams, as well as concern for others.

Multicultural consumers feel that always striving for excellence is an important part of their personal identity and growth. Think of all the ways you can align with multicultural consumers as they strive to achieve their financial goals. Loans for school and businesses, savings plans

for reaching larger goals, retirement, and giving back to the community are just a few!

Living in the moment. This doesn’t just mean spontaneous purchases.

We found that multicultural consumers value the experiences around purchases and sharing those purchases with others more than the material item itself. Living in the moment is a goal, with 42% of Hispanic consumers, compared to 23% of White consumers, saying they strive to live in the moment.

Worry. What people worry about varies greatly among racial/ethnic groups. While one in five Asian consumers worries about having enough money to care for a parent or loved one, White consumers are most concerned about retirement and health care costs. African American consumers share the same concerns, plus paying bills and



mortgages. Hispanic consumers' worries are more pronounced across all areas.

Generosity. While White and Asian consumers might be more likely to purchase traditional passive investment products—like mutual funds—Hispanic and African American consumers might take a more active approach. They prefer to finance a family or local business, something that's connected to them, something they can touch and feel rather than giving their money to an impersonal, financial institution.

Community Spirit. Multicultural consumers think about their family, extended family, and even their community more often when it comes to financial decisions. African American and Hispanic consumers believe they can achieve more by working together, eight to 16 percentage points above that of White consumers.

Consider how these cultural differences **can** and **will** impact your credit union's performance.

Download our e-book at cunamutual.com/whatmattersnow to learn more.

** For this research our definition of multicultural focused specifically on race and ethnicity as defined by the U.S. Census: African American, Asian, Hispanic, and Non-Hispanic White.*

Opal Tomashevska is the Multicultural Business Strategy Manager at CUNA Mutual Group, the leading provider of insurance and financial services to credit unions and their members. In this role, Opal is responsible for advancing the efforts of the Multicultural Center of Expertise, which includes gaining a deeper understanding of underserved consumers. Contact her at Opal.Tomashevsk@cunamutual.com.

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Reaching Minority Households Incubator

Over the past 18 months, Filene Research Institute has conducted prototype testing of five different types of financial products aimed to specifically meet the needs of minority households across North America. The findings are included in the recently released “Reaching Minority Households Incubator” report. The report is accessible to all (Filene members and non-members) [via this link](#).

Through this incubator, **more than 58,000 loans have been issued to more than 18,559 underbanked households by 40 credit unions across the U.S. and Canada.** With grant support from Visa and the Ford Foundation, the “Reaching Minority Households Incubator” resulted in \$84.8 million in total loans issued and the research provides tactical implications for financial institutions seeking to serve traditionally underserved populations. The most successful program in the incubator testing was ITIN Lending, in which credit unions were able to offer loans and credit to non-citizen members using an individual taxpayer identification number instead of traditional forms of identification.

Accompanying this report is [one credit union member's personal story](#) of how she started her own business with

support from Point West Credit Union in Portland, Oregon. Sara Rodriguez, a non-US citizen, now has a thriving business all because of a \$500 business loan issued to her by her credit union in spite of the fact that she didn't have a social security number.

Excerpt from “Reaching Minority Households Incubator” report:

“...a lack of banking relationships isn't the only indicator of many minority households' financially precarious state. They are twice as likely as white households to live in asset poverty which means they wouldn't be able to access funds to support three months of living expenses. Although minorities make up 30% of all US households, they hold just 10% of net household wealth. Could traditional financial institutions find financially sustainable

ways to make a difference for financially vulnerable minority households? That was the question Filene Research Institute, Visa, and the Ford Foundation sought to answer.”

This research answers the question.

According to one of the report's authors and chief knowledge officer at Filene, George Hofheimer, “Meeting the needs of financially vulnerable populations and pursuing financial stability do not have to be mutually exclusive pursuits. Financial institutions are at the front lines of changing the disparity in access to basic financial services for African-American and Hispanic households. Providing products like those tested in the incubator program can be a win-win-win for the customer, financial institution and community.”

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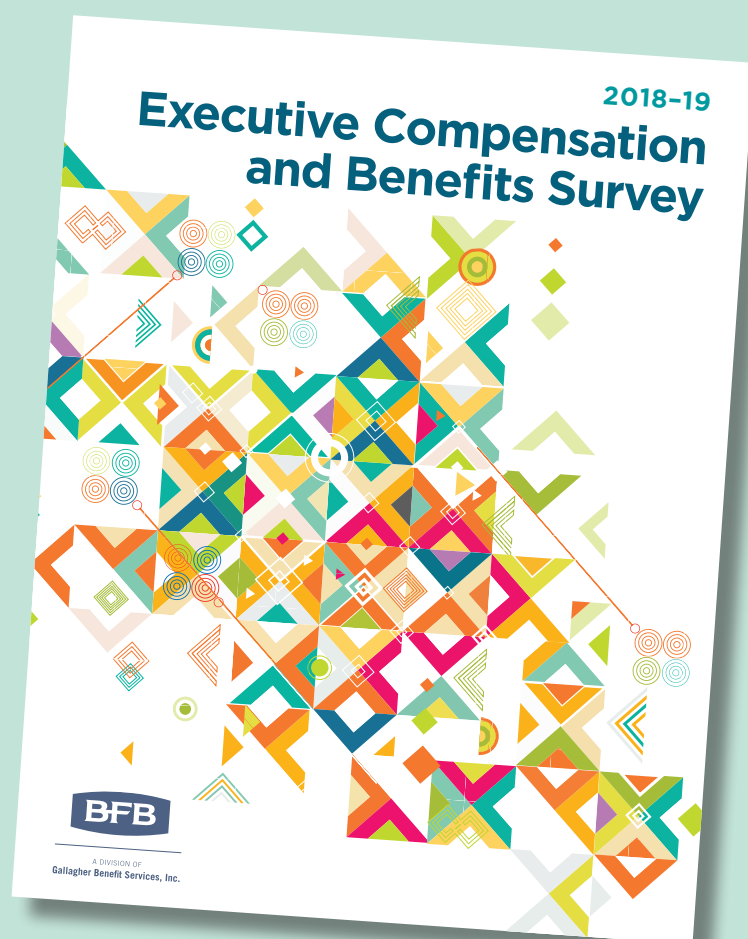
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Increasing Influence Through Active Advocacy

Georgia credit union representatives recently embarked on the 16th annual Hike the Hill event – an important cornerstone of Georgia Credit Union Affiliates' advocacy efforts.

"Everything in politics and advocacy hinges on relationship building," said Cindy Connelly, senior vice president of government influence for GCUA. "During Hike the Hill, we build those relationships."

On Sept. 12, a total of 19 credit union employees and volunteers from 13 credit unions braved the pending arrival of Florence and traveled to D.C. to meet with regulators and elected officials to discuss the issues impacting credit unions and their members. The next day, the advocates started the morning with a breakfast with one of the staunches credit union supporters from the delegation, Rep. Rob Woodall. After the breakfast, the credit unions separated into small groups to meet with other Georgia elected officials and their staff to discuss the credit union difference and concerns such as data breaches and preserving the credit union tax exemption.

The credit union advocates visited

with legislators who represent their credit unions' members.

"While it's great that we do 'Hikes at Home' and visit legislators in their districts, they've got to know the credit union message means enough to us to take the time to fly up to D.C. and visit them in their offices," Connelly said. "A Hike is a chance for us to sit down in an intimate setting with legislators and their staff to either share what it is that makes credit unions unique or hot issues that are impacting the industry at that time."

During this Hike, Georgia credit union representatives talked to their legislators about the importance of credit unions maintaining their tax-exempt status, the need for federal legislation to establish data security standards, the struggles of credit unions to comply with vague American with Disability Act guidelines and more.

"We took time to talk about the value credit unions provide to legislator's constituents," Connelly said.

Since legislators have been gearing up for the impending 2018 elections,

Connelly said she doesn't expect discussions from this Hike to lead to any significant legislation before the end of 2018. But she said that didn't make this hike less important than past Hikes.

"We're setting the stage for what happens starting in January 2019," Connelly said. "Our issues don't just go away because there's an election. We still have them. We still have to influence, and we still have to try to get things done."

"Most folks have a tendency to think, 'Oh, elected officials are so difficult to talk to,'" Connelly said. "They're just human beings like all of us. But you've got to build relationships so that when you really need them, they already know they're talking to a friend."

Special thanks to the participants from Associated CU, Delta CU, DOCO CU, Family Savings CU, GEMC FCU, GCUA, Georgia United CU, Georgia's Own CU, North Georgia CU, Peach State FCU, Robins Financial CU, Rome Kraft Employees CU, United 1st FCU and United Methodist Connectional FCU that attended the hike and shared the credit union message to our elected officials.





How can your CU get involved in campaigning?

The 2018 general elections are rapidly approaching — has your credit union gotten involved?

Politics are undeniably linked to the well-being of the credit union industry. When S.2155 passed this summer, for instance, it reduced the aggregate paperwork burden at Georgia credit unions by about 600 hours. And nobody can deny the importance of the political battle over whether to maintain credit unions' tax-free status.

It's crucial to the industry that these issues continue to receive attention from credit union political allies on both the state and national levels. Cindy Connelly, senior vice president of government influence for Georgia Credit Union Affiliates, said it's impossible for the industry to maintain these key contacts if credit unions don't make their voices heard.

But how can your credit union effectively influence politics? You're busy serving Main Street each day; so how can you become more involved at the state and national capitols?

Connelly said there are several ways highly effective credit unions can aid political campaigns. Here are just a few:

- 1) Encourage your members to vote.** There are more than 2 million credit union members in Georgia. That's a significant block of people who would likely be glad to vote on behalf of the industry's agenda. Show your members how their vote can help their credit unions, regardless of political preferences, with ElectionWatch, an online tool that provides voters with key dates, candidates to watch and a breakdown of important issues. Credit unions are welcome to post ElectionWatch on their sites and are encouraged to share it with members.
- 2) Let a legislator tour your credit union.** Touring a credit union in his or her district allows legislators to put a human face to the credit union movement. Connelly suggested credit unions use tours as an opportunity to discuss how their products and services directly benefit members, allowing legislators to understand how credit unions are important to their constituents. To open the doors of your credit union to a legislator, reach out to the advocacy team or contact either Connelly at cindyc@gcuu.org or Brandee Bickle at brandeeb@gcuu.org.

3) **Issue partisan**

communications. After a tour or other positive interaction with law makers, consider writing an article to publish in your newsletter, post on your website or send out via social media channels to share with your members. This type of communication is known as a partisan communication, meaning it is only shared with members and should focus on letting readers know the legislator cared enough to find out more about credit union issues. Avoid explicitly instructing readers about how to vote.

4) **Press release**

communications. After the visit or other positive interaction, also consider writing an OpEd, letter to the editor or press release to share with local media.

The article should focus on the lawmaker's interest in your credit union as well as the service you provide to members.

5) **Offer physical campaign**

assistance. GCUA occasionally issues email requests asking for help with the campaigns of credit-union-friendly candidates. Connelly said even seemingly simple assistance – like volunteering on a phone bank or offering to post a yard sign – can make a real difference in the course of a campaign.

6) **Donate to campaigns.**

Each monetary donation made to the industry's political action committees goes toward supporting beneficial candidates. Connelly said these legislators are carefully

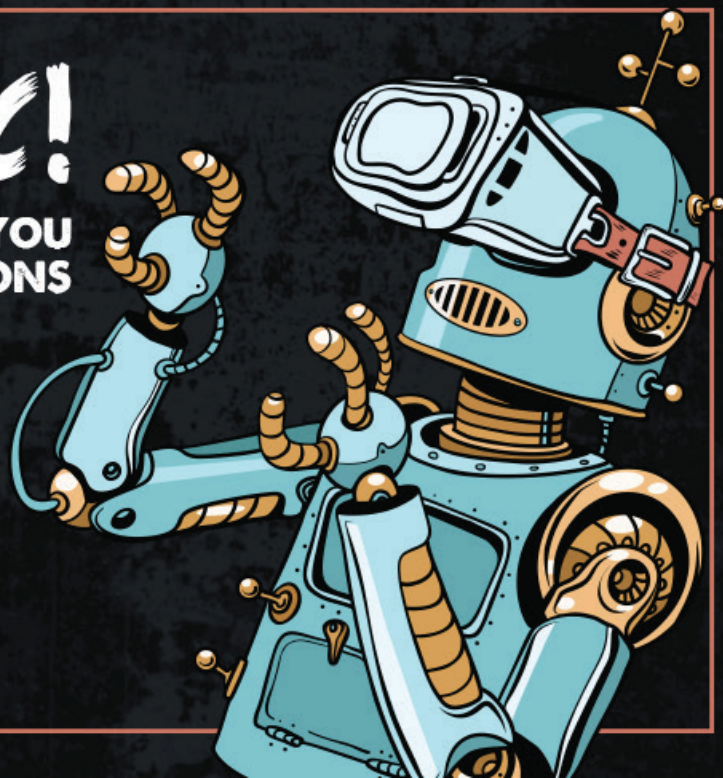
vetted by GCUA to identify those most understanding of and sympathetic to the credit union movement. This money helps candidates cover the high costs of campaigning and could help ensure a political ally for you and your credit union.

There are plenty of ways to become involved in campaign activities. Connelly said she encouraged credit unions to pick an activity that best suits them. There are no wrong choices – just get your credit union involved!

"The reality of the matter is if credit union people do not get involved and build relationships with those people who make decisions and impact the way we serve our members, then we have no chance of making sure our road is open to all avenues," Connelly said.

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Full Circle: Larry Hayes takes the reigns of CSI



By Angi Harben
Director of Communications,
GCUA



In 1986, 26-year-old Larry Hayes was in the MBA program at George Washington University and working as a marketing specialist in Washington, D.C. A fellow MBA student and friend working at HUD Federal Credit Union let Hayes know the credit union was looking for a marketing director.

"I said, 'Credit union? Isn't that kind of like a bank? Didn't we study credit unions for about 30 seconds in business school?' wryly noted Hayes, whose professional goal had been to get a job at a bank. "They provided lunch. I took the interview."

He accepted the job offer for the director of marketing position, but really became a project manager for, well, everything.

"(CEO) Lee Hancock said he was going to teach me how to do everything. Lending, data processing, financials, take board minutes, planning sessions, how to load an ATM, run batch processing, produce reports...pretty much anything and everything. I did that with his leadership," Hayes recalled fondly of his credit union mentor. "A kind, benevolent, wonderful man, whose leadership was centered

in understanding that we are different from banks. That word membership was very important in our foundation."

From that first job at what was a \$25 million credit union when he started, Hayes transitioned to a President/CEO role managing a variety of Credit Union Service Organizations, with stops along the way in California (San Diego, Ridgecrest, Ventura and Redding), Hawaii, Houston and Overland Park, KS.

Earlier this summer, he left his position in Kansas as President/CEO of a credit union holding company with six CUSOs to accept the position of Chief Operating Officer of Cooperative Services, Inc., which is also the umbrella organization for Members ATM Alliance (MAA) and Members Core Alliance (MCA).

"I can't say 20 years ago I would have been drawn to Atlanta, but, today, I believe it's an international city," said Hayes, who grew up in Virginia. "It's a perfect setting for me. It puts me closer to my family, and I am

partial to warm climates. This is an opportunity to utilize all of the things that I've done on the for-profit and not-for-profit side and leadership side. From the beginning of my career until now, I have been comfortable working outside of my comfort zone and growth has come out of that. And this is similar to that."

Even with all the geographical location has to offer, Hayes said it's the culture at the state league that has him most looking forward to working with Georgia credit unions.

"When you're a veteran and you've been around the block, you have seen every cultures ranging from "my way or the highway" to leadership that was only communicated what benefited them", noted Hayes, who officially started in his role on July 2. "What I hear consistently from Mike (Mercer) and the team is not a discussion about how much money are we going to make. But a discussion of this being about the credit unions and their members. This is about leveraging our relationships with the credit unions and with vendors to

help these members who have trusted us to be stewards of their financial lives. You have to be profitable to be sustainable, but this is about helping credit unions serve members."

It's a return to his credit union roots, while using all the knowledge and tools he gained along the way while coming full circle.

"Every day I come in," he said, "and I'm getting back to where I once belonged."



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DELIVER THE UNEXPECTED

Georgia credit unions have been challenged to prepare for the 2019 Annual Convention in an unexpected way.

Inspired by the way its credit unions serve their members and communities on a daily basis, Georgia Credit Union Affiliates has adopted DELIVER THE UNEXPECTED as the theme for next year's convention in Jekyll.

To underscore how credit unions consistently DELIVER THE UNEXPECTED, GCUA has launched a "Random Acts of Kindness" challenge for Georgia credit unions through the end of November. Each credit union recently received a message in a bottle encouraging them to do something kind and unexpected for their members, their community, complete strangers – anybody!

[Click here](#) to view the challenge as well as our online toolkit with fun, easy-to-implement ideas and strategies for its completion. Around the holidays, GCUA will produce a compilation video showing the results of the challenge.

GCUA will begin the challenge with its own acts of kindness. Most recently, the Affiliates gathered blankets, towels, dog food and other donations from its staff to donate to a local animal shelter. And GCUA has pledged to keep the good deeds coming alongside its affiliated credit unions.

We can't wait to work with our affiliated credit unions as they DELIVER THE UNEXPECTED.





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Helping People Afford Life – Georgia father finds hope and help at his credit union

NOTE: Angela Richardson of Health Center Credit Union submitted this true member story in this year's Helping People Afford Life story contest.

Congratulations to Angela for making such a positive impact on a member's life, and for winning the \$1000 grand prize for the top story submission!

"A member came in, sat down with me and just looked defeated," said Angela Richardson, a member service representative at Health Center Credit Union based in Augusta, GA. "He said he needed a personal loan but didn't feel he could get approved. After asking a few questions, I discovered he was a single father taking care of a special needs child. He needed to renovate his bathroom so he could install a special bathtub for bathing that child."

The credit union member told Richardson he had just left another financial institution where staff told him his debt-to-income ratio was too high and there was nothing they could do for him. Carrying the weight of hopelessness and helplessness, he came to HCCU to see if there was any way the credit union could help.

Although he said he needed a \$10,000 loan, he also admitted to being stretched fairly thin financially. Already paying on significant credit card debt, he didn't know how he would afford the payments on another loan. But his son needed that bathtub, so he had to find a way to make it happen.

"After further conversation with the member, I found out he had maxed out several credit

cards with high interest rates, and typically he lives paycheck to paycheck caring for his child," Richardson said. "Where other saw this member as being too risky to lend to, I saw this as an opportunity to help save him some money."

After more discussion, Richardson suggested they investigate a home equity line of credit to consolidate the member's credit card debt plus make the necessary renovations to properly care for his son.

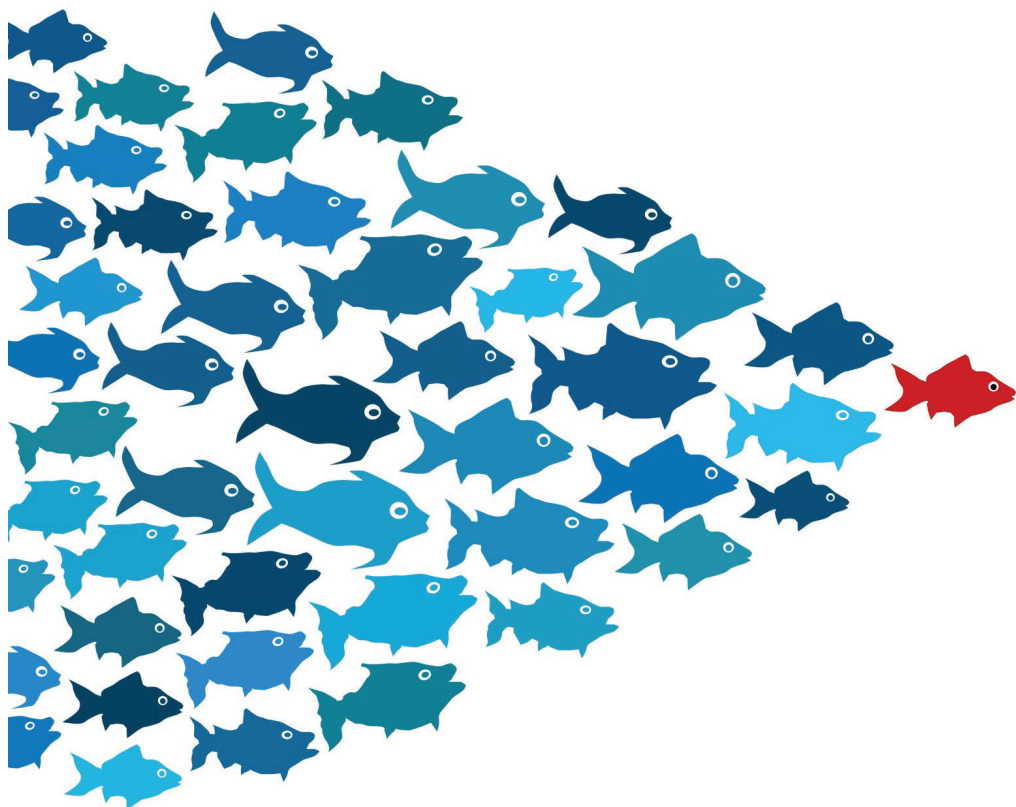
"He said he had considered that in the past, but another financial institution said he didn't have enough equity in the home to qualify for a HELOC, so he didn't think it would be an option," Richardson explained. "I told him it never hurt to sit down with a specialist at our credit union just to see what we could do to help."

After meeting with the HELOC specialist, it was determined he did in fact have enough equity in his home to consolidate his debt plus have enough money to renovate the bathroom and accommodate his son's needs.

After the credit card debt was gone and the tub was installed, the member still saved money every month. His debt was paid off 16 months faster than it would have been, and he saved around \$6350 in interest. Then the payment plan on the HELOC was structured so it would be paid off in five years rather than the standard 15-year term.

"He came in with no hope," noted Richardson. "And he left in tears because, in fact, there was hope for him here at his credit union."

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The Evolution of Auto & Home Insurance in 2018

From Amazon and Alexa to Uber and Zillow, we don't need to look far to see how technology and connectivity have changed our way of life, how we communicate, and how we do business. The auto and home (A&H) insurance industry is no exception. Regardless of whether your credit union currently offers A&H insurance, trends in the marketplace can help you evaluate, update, or implement new insurance offerings

The biggest trend to watch in 2018 will be continued direct channel growth. Whether researching or purchasing insurance online or through a call center, a consumer's desire to instantly fulfill their needs is driving the rapid and continued rise of direct channels. Access to smartphones is one factor driving this desire. As of today, 77 percent of adults in the United States now use a smartphone, a significant increase from just 35 percent in 2011.¹ Geico and Progressive, two profit leaders that only sell in direct channels, are proof that the strategy works. In addition to the direct channel growth, five other

trends that will drive the evolution of A&H insurance in 2018 include:

- 1. The prevalence of web and mobile as a research platform.** Statistics show that 74 percent of insurance shoppers research online before they buy, yet only about 25 percent actually close the deal online.² This gap signifies an opportunity for credit unions to better enable purchase completion.
- 2. A continued desire to shop around.** Better technology, like safety sensors in bumpers and windshields, and an increase in the frequency and severity of accidents are driving insurance prices up. A recent review found the cost to fix a fender bender of the same make and model almost doubled over just two years due to these additional sensors³. Consumers are very price sensitive, and when premiums increase, the shopping starts. So, expect the year ahead to be a

busy one for comparison shopping.

- 3. Creating a one-stop member experience.** Best practices generally recommend that drivers review their car insurance policy whenever it's up for renewal (typically every six months to one year), and consumers typically compare quotes from at least three companies. The ability to provide comparison quotes for your members within a single experience delivers increased value to those you serve and helps them find the best product to meet their needs.
- 4. The "Internet of Things" will further personalize pricing.** In our data-driven world, anything and everything that tracks personal data could affect insurance. Smart devices have the potential to record data about everything from miles driven to acceleration and braking rates. New smart devices for the home, including thermostats and



fire detection devices, could help decrease risk of serious damage, thereby offering insurers the opportunity to personalize pricing for policyholders.

- 5. Momentum for ride sharing and autonomous cars will continue.** Major shifts in how we approach transportation—either due to increases in ride sharing or the advancements of autonomous cars—have already created a demand for insurance products to meet these changes. As a result, we’ve seen insurance companies begin to innovate their products. One example is insurance that covers only the number of miles you drive or ride. You can expect continued innovation in auto insurance as this trend progresses.

Credit union members have many choices for how, when, and where they shop for insurance, in addition to many reasons why. Therefore, it’s vital for credit unions to stay relevant with their members’ insurance needs. From increasing your insurance marketing efforts to align with high comparison shopping rates, to improving your online content to ensure it’s easy to use on any device and creating stronger sales propositions and multiple channel choices for your members

to use, the time is now to take another look at your A&H offering and how it can help you capitalize on these trends.

Corrin Maier is the VP of Partner Management for CUNA Mutual Group, the leading provider of insurance and financial services to credit unions and their members. In this role, Corrin is responsible for leading the strategic partnerships with Liberty Mutual, Esurance, and GoHealth, and ensuring credit union members get the protection they need. Contact her at corrin.maier@cunamutual.com.

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Corporate headquarters are located in Madison, Wis.

SOURCES:

1. Pew Research Center, “[Record shares of Americans now own smartphones, have home broadband](#),” January 12, 2017.
2. J.D. Power, “[2016 U.S. Insurance Shopping Study: Insurers Lean on Online Presence to Grow Premiums](#),” May 1, 2016.
3. Moody’s Investors Services, Insurance Industry Overview, October, 2017.

On the Rise Financial Center: Partner in revitalizing Atlanta's West Side



By Cailin O'Brien
Media Relations Coordinator,
GCUA

A few months ago, a woman living on Atlanta's west side finally became fed up with the low credit score that had held her back for years. This woman knew she needed to raise the score – she just didn't know how. She wasn't sure where to start or even if she could expect anything better for her future.

So, she headed to the On the Rise Financial Center for help.

"It turns out, she had some student loans she wasn't paying off that were affecting her score," said Regina Grant, executive director at On the Rise. "She hadn't even thought about those loans when she came in here. She's on a fixed income and figured she'd just never be able to pay them off. We were able to show her a path out of that debt and it was amazing how her determination and confidence rose out of that."

Only a year old, the On The Rise Financial Center has already established itself as a force for financial confidence in the impoverished west side of Atlanta.

Born out of a collaboration between Equifax, The Arthur M. Blank Family Foundation and the Federation of Community Development Credit Unions – spearheaded by Peach State Federal Credit Union, 1st Choice Credit Union and BOND Community Federal Credit Union in Atlanta – the On the Rise Financial Center officially moved into the small, non-descript building on Joseph E. Boone Boulevard in Atlanta in April 2017. By July of that year, the financial coaches employed by the center began guiding the center's first few clients toward financial wellness.

Those few clients multiplied quickly.

"It didn't take much promoting on our part – some outbound telephone calls and that kind of thing – but hardly as much as our success would indicate," said Anna Foote, who came on board as the Southeastern Regional Director of the Federation of Community Development Credit Unions and overseer of the center in April.

Today, the center coaches about 140 individual clients and interfaces with 25 community partners to teach classes and spread financial literacy within prominent community organizations. According to every metric they track, Grant and Foote said the On the Rise Financial Center had a successful first year.

"So far, we have met or exceeded every goal set for the center in 2018," she said. "That's one of my favorite things to say right now."



Rising for the Westside

The On the Rise Financial Center's goals are all centered around a specific purpose – to help bring a level of financial independence to the residents of the Historic Westside of Atlanta.

"The historic Westside – English Avenue, Vine City; the historic neighborhoods in this area – have an extraordinary lack of financial resources and a depth of poverty and disengagement," Foote said. "Many have been caught in a cycle of poverty for generations."

This collection of neighborhoods, just 15 minutes west of Old Fourth Ward, is one of the last in the area to feature cheap housing. Around 2013, Atlanta officials, led by Mayor Kasim Reed, began to realize gentrification was inevitable in the area.

While they embraced the growth change would bring, officials realized existing residents weren't prepared to thrive in a gentrified area.

"So how do you allow gentrification to happen in a way that preserves the legacy of residents," Foote said. "How do you protect them from being pushed out of the communities they call home? And how do we preserve the culture and the heritage of the area as we also work to stabilize it economically and bring in additional resources?"

To help address that question, Reed partnered with Atlanta Falcons owner and The Home Depot co-Founder Arthur Blank in December 2014 to set up the Westside Future Fund, an organization serving as the backbone for dozens of non-profit partners working to disrupt the cycle of poverty in the area.



Westside residents attend a homebuyer readiness seminar held at the On the Rise Center in August. At this seminar, participants learned about down payment assistance and other programs helping Westside residents realize their dream of homeownership.



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There are groups working to better healthcare, groups working on schooling and – of course – groups working to better economic conditions. It didn't take officials long to realize credit unions could provide invaluable insight into this last category.

"Out of the economic collaborative came an initiative to find financial resources and provide financial literacy into these communities," Foote said. "So, in steps Equifax, which had begun a similar initiative in St. Louis – and they looped in the Federation, which reached out to its local members. Together, they figured out how to stand up this program here."

On the Rise has become an important cornerstone of the Westside Future Fund. It's even listed as one of the Fund's accomplishments on its webpage.

"We're definitely in this Westside Economic Collaborative," Foote said.

"We are at the table with most of those involved with the economic development and economic improvement of this community."

Rising into its Own

The On the Rise Financial Center's importance at that table has become apparent over the past year.

A few months ago, for example, Trees Atlanta asked On the Rise to provide financial education to its Youth Tree Team, a selection of young adults who receive job experience weeding, mulching pruning and planting along the Atlanta Beltline Arboretum and neighborhoods.

Trees Atlanta wanted the teens who went through its program – many of whom came from financially challenged households – to understand how they realistically could afford to live on their \$8 an hour salary.

Trees Atlanta trusted On the Rise to get that message across.

"After they created their budgets, a lot of them realized it'd take years for them to responsibly buy those Beats headphones or that new car," Grant said. "It was inspiring to watch some of them understand for the first time what it takes to make it financially." Dozens of organizations like Trees Atlanta have approached On the Rise over the last year. Some want financial literacy taught as a part of their programs. Others, like Habitat for Humanity, want a pipeline of financially-sound homebuyers ready for their upcoming affordable housing.

All, presumably, were attracted by the Center's unique and individualized approach to financial literacy.

"We didn't walk into the Westside with a solution looking for a problem," Foote said. "We walked in and really listened to what the community needs, to what our partners need and to what our stakeholders and funders need."

Grant and Foote were able to entirely base their curriculum and decisions around those needs because, from the time it opened its doors, designing and implementing that curriculum was left to their discretion.

"We didn't have a set structure initially," Grant said. "The Federation trusted us enough

to let us create and manage our own processes – which has been amazing.”

For individual clients, Grant has relied on an approach based around coaching, rather than counseling. She said coaches begin by sitting down with clients, establishing financial goals and going over their budgets.

“Then we give them a series of choices they can make to help them toward their goals,” Grant said. “So we’re not saying ‘You must do this.’ We’re saying, ‘If you save some money this way, you can reach your goal in this long. But, if you choose to spend that money here instead, you could reach that goal in this long.’ We keep them in control so they’re completely accountable for their finances.”

Grant said she’s appreciated the freedom to develop her own programs. But that freedom has also brought challenges, difficult decisions and long work days.

“We’ve been planning as we go along,” Foote said. “We’re building the train as it’s already on the track and left the station, is essentially what’s happening.”

Building that train hasn’t always been easy, but it’s been a definite success that has matured rapidly as the Center’s list of clients and non-profit partners has grown over the past year. Grant said she’s come to understand a few curriculum

models that work across the board for non-profits and both she and Foote said they don’t foresee any problems bringing in more partners or clients.

Both said they expect further success from the Center in the years to come.

“Now, we know our sweet spot,” Grant said. “We’ve figured out who we are. We’ve grown up.”

Rising into the Future

There’s more growth to come for On the Rise Financial Center.

For one thing, the Center isn’t expected to operate out of 810 Joseph E. Boone Boulevard forever.

“This isn’t a permanent home for us – it’s our starting point,” Foote said. “Two years from now, we expect to be in another facility. And we expect to expand our services.”

While the center’s programs continue to mature, Foote said she expects to keep attracting non-profit partners and individual clients, alike. Eventually, she even suspects On the Rise could spread its services outside the Westside.

“There is a dedicated path for us, obviously, based on our mission to serve the financial needs of English Avenue and Vine City residents. And we’ll stay focused on that as a primary mission in the near

future,” Foote said. “But there’s only about 5,000 people who live in this community; and the reality of a gentrifying area like this one is that the people coming into the community aren’t going to need these resources as much as the ones here currently. So, the reality is that there will be a need for us to expand our footprint.”

But, no matter how much On the Rise expands, both Foote and Grant said its main focus will remain constant. On the Rise Financial Center will never stop guiding those who need it most toward financial confidence.

Grant said she knows there will be more success stories like the one about the woman optimistically digging her way out of student loan debt.

“That woman has stuck to her plan and has managed to pay off two collection items so far,” Grant said. “I won’t lie to her. I won’t tell her that her situation is perfect. But she feels hope now. And that’s why we’re here.”

7 Ways to **Attract** and **Retain** Talented Millennials



Aside from the usual suspects—flexible work hours, room to grow, and work-life balance—try these proven strategies to make your financial institution attractive to Millennials so that they want to work there and want to stay long-term.

Flexible schedules, work-life balance, more growth opportunities ... yadda, yadda, yadda. We all know Millennials want these things because ... we all want these things. Comprising 35% of the American labor force and growing, Millennial employees (those born between 1981 and 1996) pose some unique challenges to banks and credit unions, not to mention most other industries. But it's time to move beyond the obvious and start examining the nuances and outside-the-box ways that financial institutions can attract and keep Millennials.



Planning for the Future

34% of Millennials want employers to offer a **529 or college savings plan**

37% want **tuition reimbursement**



Fast Track Upward

51% of Millennials expect to be **promoted within 1-2 years** of joining a company



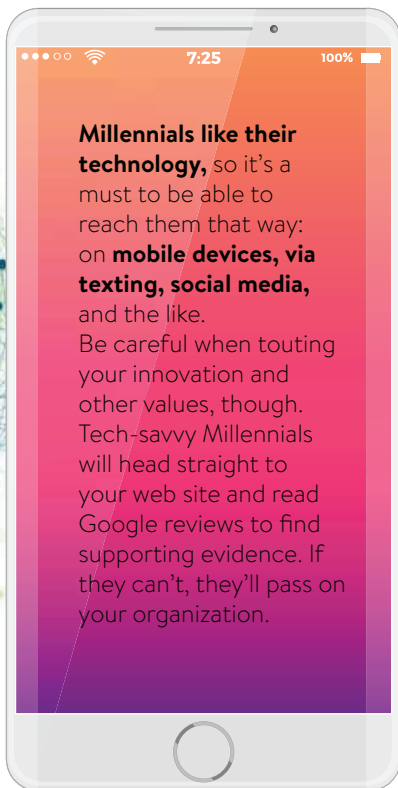
Money Matters

Millennials look for **competitive compensation** and **bonuses** or **incentive** plans paid sooner versus long-term vesting salary continuation plans

1. GIVE THEM WHAT THEY WANT

I've found that many Millennial employees have generation-specific 'wants' that banks and credit unions should consider offering.

5. REACH MILLENNIALS WHERE THEY ARE



6. FOCUS ON EARLY ENGAGEMENT

New employees often leave their jobs in the first six months of employment, regardless of their generation. Though many reasons factor into these decisions, early engagement can help quell Millennial turnover.

.....



Make an Impression

In my experience, organizations that approach recruitment as a candidate engagement process can greatly increase retention past the six-month mark.



Introduce Opportunities

Start talking about career and professional development opportunities even during the interview stage, so Millennials can see a future for themselves within your company.



Start Off on the Right Foot

An excellent onboarding strategy, with touchpoints at 30, 60, and 90 days to check in, can give Millennials the tools and confidence to carve out a spot for themselves at work. Assigning a 'buddy' for the first month to help new hires get settled in has also been very effective.

7. INVOLVE UPPER MANAGEMENT

Increase Millennial retention with leadership that engages with employees throughout the organization.



Start from Day 1

Having upper management participate in the onboarding process, including meeting new staff during their first days on the job, creates loyalty and meaningful relationships from the beginning.



Mix and Mingle

Whether it's your CEO hosting a monthly meal with small groups consisting of various members of the institution or a full-blown mentoring program, this type of face-to-face engagement works. In a Sun Microsystems mentoring program, mentees had a 23% higher retention rate than non-participants.



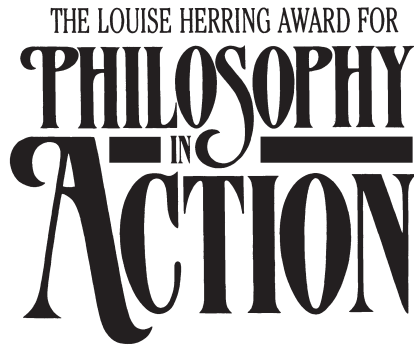
Let's all agree that flexible schedules, advancement opportunities and work-life balance are givens when it comes to satisfying Millennials. Now, we need to start addressing the nuances of how to attract and retain this diverse, complex and highly skilled generation.

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NEWS



Congratulations to Our Statewide Award Winners

Georgia credit unions help people afford life in a variety of ways and, each year, Georgia Credit Union Affiliates recognizes these efforts with its statewide awards program. The program features four awards, which credit unions compete for within categories based on asset size.

The Dora Maxwell Social Responsibility Community Services Award commends credit unions for outstanding efforts in community projects. The Louise Herring Award for Philosophy in Action honors credit unions that are making exceptional efforts to include credit union philosophy in daily operations. And the Desjardins Financial Education awards recognize leadership in both youth and adult financial literacy initiatives.

"Credit unions exist to help people afford life," said Mike Mercer, president and CEO of Georgia Credit Union Affiliates. "These awards highlight some of the creative ways our state's credit unions make a real difference to their members, to their communities and to the state."

This year, **Delta Community Credit Union** won both Desjardins awards for financial education – one for

its youth programming and one for its adult education initiatives – among Georgia credit unions with more than \$1 billion in assets. The Atlanta-based credit union has been teaching financial literacy to kids through its School Programs Financial Education project and to adults through its online Financial Education Center, which puts a variety of free educational resources at users' fingertips.

DOCO Credit Union, based in Albany, was recognized among Georgia credit unions with \$50 million to \$250 million in assets with both the Dora Maxwell Award and the Desjardins Youth Financial Education Award. The credit union won the Desjardins with its 2018 Youth Financial Education program. It won the Dora Maxwell with Memories and a Jaguar, an event DOCO put on in partnership with the Alzheimer's Association that raised awareness of the disease while providing the chance to win a Jaguar.

Georgia United Credit Union won the statewide Dora Maxwell Award for credit unions with more than \$1 billion in assets with School Crashers, a program that brings communities together to make over local schools in need.

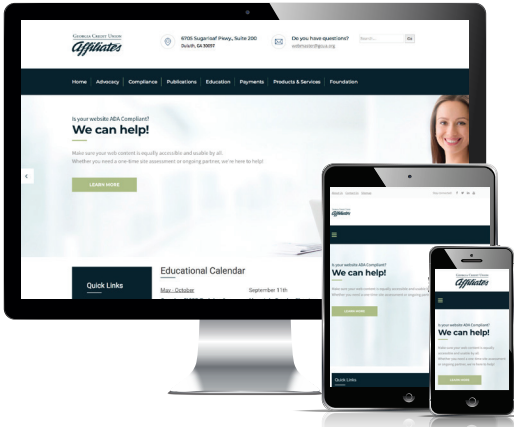
Associated Credit Union won the Louise Herring Philosophy in Action Award for Georgia credit unions with more than \$1 billion in assets. The credit union won with its ACU Wallet, a phone app providing members with better security and control of their credit and debit cards.

Health Center Credit Union won the Desjardins Adult Financial Education Award among state credit unions with \$50 million to \$250 million in assets for its Financial Wellness Series with Augusta University, which offered classes to all Augusta University and AU Health employees

1st Choice Credit Union won the Dora Maxwell award among Georgia credit unions with less than \$50 million in assets for Dreams Start Here, a program the credit union uses to guide underserved members toward financial stability.

The award-winning submissions from Georgia have been entered in the national awards program administered by the Credit Union National Association. The results of the national contest will be announced in October.

GCUA Launches New Responsive Site



The Georgia Credit Union Affiliates (GCUA) has launched a newly designed website at www.gcu.org. Created with the user experience in mind, the completely revamped website features a fresh look, responsive nature, improved functionality and enriched content.

"We are thrilled to debut our new responsive web presence to credit unions, business partners, legislators, media outlets and industry colleagues," said Mike Mercer, President/CEO of Georgia Credit Union Affiliates. "We believe the new site helps to strengthen and modernize how we represent our association, promote the industry and deliver information to our varied audiences."

The new website is informative, intuitive and interactive. It offers resources, learning tools and detailed information for credit unions and other industry partners. GCUA hopes all site visitors will take the time to search, explore and discover the new and improved [gcu.org](http://www.gcu.org).

Celebrating International Credit Union Day on October 18

This year's 70th annual ICU Day theme from the World Council of Credit Unions and Credit Union National Association is **"Find your platinum lining in credit unions."**

ICU Day is an opportunity to create awareness about the tremendous value that member-owned credit unions offer consumers, not just in Georgia, but nationally and internationally. Credit union membership continues growing worldwide. Nearly 235 million members in 109 countries benefit from and celebrate the unique ownership structure of credit unions.



International Credit Union Day is a celebration of the collective impact of the Credit Union Difference - as well as the storied history of how credit unions have always been committed to Helping People Afford Life. (Click out this [video](#) by [CUNA Mutual Group](#) that traces the roots of the credit union movement.)

Celebration ideas, products and resources are available from the [World Council of Credit Unions](#) and the [Credit Union National Association](#). The Cooperative Network also offers a [suite of materials](#) to celebrate Co-op Month in October.

And please keep GCUA informed of your ICU Day activities! Send us information and photos of your local celebrations to publicrelations@gcu.org so we can document them and help amplify the collective message that **Georgia Credit Unions Help People Afford Life!**



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A new online adventure awaits at gcua.org!

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Health And Financial Well-Being: Two Good Things That Go Better Together

National Credit Union Foundation releases brief linking financial wellness to overall physical wellness and what to do about it.

The National Credit Union Foundation (the Foundation) has released a special brief entitled, "Health and Financial Well-Being: Two Good Things That Go Better Together" describing the need for financial service and health care professionals to collaborate to improve outcomes for the individuals they serve.

The Foundation is focused on improving the financial health of credit union members. Towards the end of 2017, the Foundation wrapped up a year-long grant funding effort to conduct consumer financial health check-ups with the Center for Financial Services Innovation (CFSI). This work, generously funded and supported by CUNA Mutual Group, included financial health check-ups for six credit unions.

"Knowing that the greatest driver of bankruptcy is consumer medical debt, the need for collaboration and the integration of financial literacy, capability and resilience with health care decisions has never been greater," said Gigi Hyland, Foundation Executive Director. "Our continued research has shown health care providers

and credit unions share much in common. By working together, they can create improved outcomes for members and patients alike."

In 2018, the Foundation continues to work with credit unions to develop products and solutions in the areas of consumer saving, borrowing, spending, and planning. By expanding the focus of financial health to examine the links to physical health, the Foundation is driving new conversations about the ways that credit union members and employees can achieve better financial health.

Available through the Foundation, funding of \$90,000 is available to "seed" up to five credit unions to develop financial health-related KPIs to measure the financial health impact of

a specific product, service and/or campaign using quantitative data that the credit unions have in their databases, identify business metrics or KPIs that may be affected by the specific product, service, and/or campaign, test drive KPIs and reporting process, and share measurement and impact learnings with the credit union community. The deadline to apply is August 31, 2018.

The grant application is available [here](#) through the Foundation's website.





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Open Your Eyes

Digital marketing initiative to launch in January 2019



The Credit Union National Association (CUNA), the national trade organization advocating on behalf of America's 110 million credit union members, announced during the America's Credit Union Conference (ACUC) that it will launch the consumer components of a modern, research-driven national credit union awareness program, "Open Your Eyes to a Credit Union (TM)," in January 2019. The program is part of a \$100 million marketing initiative funded over three years, led by credit unions and initiated and funded by the trade group.

"The future of our movement depends on more Americans than ever opening their eyes to everything a credit union offers them," said CUNA President/

CEO Jim Nussle. "By leveraging modern digital media tools to reach the right consumers at the right time, we'll create a fresh image for credit unions and challenge their assumptions about who we are and what we do. When they open their eyes to a credit union, they'll be pleased by what they see."

America's credit unions, leagues and business partners, with support from CUNA, are supporting a funding goal of \$100 million to sustain the effort through 2021. Credit unions will receive an operating plan with further details.

"Open Your Eyes to a Credit Union" is an industry-wide initiative to increase consumer consideration

of the industry. Based on data-driven research conducted by CUNA, the engaging creative campaign will position credit unions as America's preferred financial services provider.

CUNA invested over \$2 million to fund the initiative to date. Guided by the Creating Awareness Advisory Group comprised of credit union executives, the initiative is designed to combat two primary myths consumers believe: they can't join a credit union and they can't access their money. Now credit unions across the country are joining together to tell a new, compelling story to disrupt the financial services industry and retain relevancy in the future.

"This national program is designed by credit unions for credit unions," said Teresa Freeborn chair of the Creating Awareness Advisory Group and president/CEO of Xceed Financial Credit Union. "It is critical that we embrace this long-term initiative that will dispel the myths associated with credit unions and establish the credit union category clearly in the consideration set for consumers. It's time."

To learn more about the "Open Your Eyes to a Credit Union" initiative go to awareness.creditunion (password: openyoureyes).



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2 HAPPENINGS



Atlanta Postal Credit Union APCU Announces Promotions



Greg Jamison

Greg Jamison has been promoted to Loan Servicing Manager at APCU. He began working at the credit union in September 1986. In his 31 years at APCU, Jamison has worked as a Consumer Lending Representative, Collections Representative, Mortgage Loan Officer, Mortgage Manager, and, most recently, Consumer Loan Manager.



Ashley Kelley

Ashley Kelley has been promoted to Vice President of Enterprise Risk Management (ERM) at APCU. Kelley, who began working for the credit union in 2011, assisted in the establishment and development of the ERM department at APCU. She served as ERM Analyst and Compliance Specialist prior to her current role as ERM Manager. Kelley holds certifications in Bank Secrecy Act, Compliance, ERM, and Internal Audit.

Coca Cola Credit Union Credit Union Names New Execu-



Vikki Sifuentes

tive Vice President
Coca-Cola Credit Union (CCCU) welcomes Vikki Sifuentes as the new Executive Vice President. With more than 27 years of experience in the financial industry, Sifuentes will bring her expertise to work for CCCU and will be responsible for all revenue-producing departments. She will be instrumental in the development of the credit union's long-term financial planning, programs and strategies.

Most recently, Sifuentes was the Executive Vice President/Chief Experience Officer at Alabama State Employees Credit Union in Montgomery, AL and began her 12-year credit union career as Chief Lending Officer at Tuscaloosa Credit Union in Tuscaloosa, AL. Sifuentes has a proven record of developing strong interpersonal relationships in order to achieve common corporate goals and has dedicated her career to motivating those around her to providing excellent member service.

Geovista Credit Union Credit Union Serves Members



GeoVista Volunteered to serve lunch to the Troops on July 4th at Fort Stewart in Hinesville to help celebrate Independence Day and the 100th birthday of the 3rd Infantry Division at Fort Stewart.

CEO Elaine Tuten inducted into Hall of Honor

Elaine Tuten, CEO GeoVista Credit Union was inducted into the Defense Credit Union Council Hall of Honor during the 55th Annual Conference in August. Elaine received this very prestigious award for her devotion and passion for the credit union community, the members and employees.

At the ceremony, it was noted the success and growth of the credit union are largely due to Tuten's leadership and guidance during her 44 years of employment. The military holds a special place in her heart as she has always been and continues to be dedicated to serving those who serve their country.



Photo left to right – Krystal Tarr, GeoVista DCUC Crasher – Susan Ammonda, GeoVista Board Chair – Elaine Tuten, CEO – Vanessa McGarry, GeoVista CFO

Credit Union of Georgia



Brian Albrecht

Credit Union Welcomes New President/CEO
Credit Union of Georgia has select-

ed Brian Albrecht, current Vice President of Accounting and Finance, as their new President and Chief Executive Officer.

"We believe Brian is an outstanding choice to serve as the new President and CEO and lead Credit Union of Georgia. Brian has a very strong financial, lending

and operational background that we feel will serve as an excellent President and CEO and guiding voice of our credit union," said Mr. David Digiovanni, Chairman of Credit Union of Georgia's Board of Directors.

"I've had the unique opportunity to spend the last 10 years of my career working and growing alongside Credit Union of Georgia," commented Albrecht. "Today I'm honored by the Board's willingness to entrust in me the opportunity to lead as President and CEO. The Credit Union has experienced tremendous growth over the last few years, and I look forward to working closely with our Board, staff and membership so that we can continue to provide our members with extraordinary products, services and experiences."

Albrecht has more than 12 years' experience in the financial industry, with 10 of those years being here at Credit Union of Georgia. He began his career with Credit Union of Georgia as a Member Service Representative and quickly worked his way up to a Branch Manager before becoming Director of Lending where he was responsible for oversight of the credit union's lending program before taking on his most recent role of VP of Finance and Accounting. He has been directly involved with strategic planning, consumer and commercial lending, product development, digital delivery channels, payment services, industry partnerships, political advocacy and overall company financial health. Before joining Credit Union of Georgia, Albrecht served in a variety of roles at SunTrust Bank. He holds Bachelor of Business Administration Degrees in Management & Finance from Valdosta State University and a Master of Business Administration from Kennesaw State University.

Albrecht took over as President and CEO on August 1, 2018 after the planned retirement of previous President and CEO, Jerry Ragan.

FT. McPherson Credit Union Credit Union Celebrates 70th Anniversary

On July 26, almost 200 people attended a cookout to honor Fort McPherson Credit Union's 70th anniversary.

"I'm so happy we're getting to 70 years," said Fort McPherson Credit Union Board Chairman Norman LaBrecque. "I think it's a tribute to the people who work here and really believe in the credit union. The staff has a commitment to serving members and trying to improve financial situations. They never lose sight of serving those members."



FMCU opened in 1948, after a group of civilians working at Fort McPherson gathered money into a cigar box to begin their own credit union. In the years that followed, the credit union quickly became a staple of the community.

In 2011, the closing of Fort McPherson by the U.S. Army threatened the existence of the credit union — but, thanks to dedicated employees as well as mergers with The East Point Municipal Employees Credit Union and the MARTA Employee Federal Credit Union in 2002 and 2007, respectively, Fort McPherson Credit Union remained open long after the post closed.



"It's been a really interesting evolution. The closure process took away our primary sponsor: the Army," LaBrecque said. "For us to still be going nearly seven years later and to still be healthy is incredibly remarkable."

Attendees celebrated FMCU's remarkable journey at the July 26 event with hamburgers, hot dogs and a recount of the credit union's history. They also participated in drawings for cash, Braves tickets and a 70-inch flat screen TV.

"Members and family commented very favorably on the event and many stayed to catch up on old acquaintances or reminisce," LaBrecque said. "The event was so well received that the FMCU Board is considering making this an annual event going forward. The Board and staff would like to thank the sponsors and members for their part in making this a most successful event."

Kinetic Credit Union Celebrating Christmas in July

On July 26, Kinetic Credit Union wrapped up a month of celebrating Christmas in July by donating items to local agencies. Kinetic employees and their families donated school supplies, children's clothing, non-perishable food, toys, and much more. Kinetic also donated Cubby Bears to the Phenix City Police Department and the Harris County Sheriff's Department. Cubby bears are given to children during emergency situations.

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Peach State Federal Credit Union

Peach State FCU Awards More Than \$158,000 in Scholarships and Educational Grants

Peach State Federal Credit Union is proud to announce the winners of over \$158,000 in scholarships and educational grants. Since 2002, Peach State has awarded almost \$1.3 million through its scholarship program to students and career professionals seeking to further their education. Credit union staff and representatives from the Board of Directors gathered with the recipients to celebrate their achievements with a reception at Gwinnett Technical College.



2018 Peach State Federal Credit Union Scholarship Recipients with Peach State President/CEO, Marshall Boutwell and Peach State Board Members, Dr. James Washington, David Welden and Kay Yetter

Twenty-three \$2,000 **Career Advancement Scholarships**, were awarded to members to assist in their continuing education in honor of the credit union's founders.

- Rachel Bien Aime | Trickum Middle School
- Tanisha Banks | Give Center East Alternative School
- Shelly Gleaton Blair | Walker Park Elementary School
- Desiree Cottle | FedEx
- Megan Fambrough | Monroe Animal Care Hospital
- Markise Foote | Clarke County School District
- Venice O. Hinds | Norcross Elementary School
- Stephanie C. Mack | A. Brian Merry Elementary School
- Susan Mathew | Shiloh High School
- Candice Mathews | Baggett Elementary School
- Allison Miller | West Jackson Middle School
- Mariea Pettaway | Gwinnett Medical
- Ebony Roberts | GCPS - Speech Language Program
- Ashton E. Simpson | Jenkins Elementary School
- Angela Ann Smith | DeKalb County Government
- Bryce Smith | Trip Elementary School
- Nicole Smith | Benefield Elementary School
- Rebecca Streetman | South Gwinnett High School
- Julia Villalobos | Norcross High School
- Brandon Vinson | Jefferson Middle School
- Rachel Hunter White | Rosebud Elementary School
- Rona Williams | Collins Hill High School

- LaPorsha Zanders | Deer Chase Elementary School

Legacy Student Scholarships were awarded to nine high school seniors who will be attending college to pursue a degree in education. These \$2,000 scholarships were established in honor of past and present board members and employees who have served Peach State for 20 years or more.

- Haley Alveraz | Central Gwinnett High School
- Ryan Arrowood | Lanier High School
- Taylor Burns | Loganville Christian Academy
- Keyla Faith Doblado | North Gwinnett High School
- Jasmine Little | Shiloh High School
- Deja Mason | Mill Creek High School
- Maya Murphy | Mountain View High School
- Heather Perry | Winder Barrow High School
- Melanie Trager | Collins Hill High School

Sixteen \$2,000 school system and community honoree scholarships were awarded as a tribute to the following school systems and leaders:

- **Marion Barnes** | Nolan Cupp, Cross Creek High School
- **Anderson Byers** | Desiree Green, East Jackson Comprehensive High School
- **Rick Cost** | Yazmeen Mayes, Grayson High School
- **Dan Cromer** | Emily L. Brown, Apalachee High School
- **Dr. Frances Davis** | Molly Wolf, North Gwinnett High School
- **Gracewood Student Scholarship** | Sarah Martinez
- **Gary Hobbs** | Rylee Wallace, Walnut Grove High School
- **Dr. John Jackson** | Turner Daniel, North Oconee High School
- **Brian J. Mulherin, Sr.** | Edward Rails, A.R. Johnson Magnet School

- **Peach State FCU Student Scholarship** | Jarrett Kelly, North Augusta High School
- **Peach State FCU Student Scholarship** | Olivia Stringfield, Aiken High School
- **Pomeroy Woods Student Scholarship** | Shanyia Smith, Cedar Shoals High School
- **Pomeroy Woods Student Scholarship** | Jaron Washington-Thomas, Clarke Central High School
- **Louise Radloff** | Freddy Ayala, Central Gwinnett High School
- **Richmond County Teachers Student Scholarship** | Kayla Washington, Westside High School
- **Alvin Wilbanks** | Isabella Rose Fiorentino, Dacula High School

Peach State is also proud to support the following organizations with a combined total of \$62,000 in scholarships and educational grants:

- Athens Technical College
- Georgia Gwinnett College
- Gwinnett County Public Schools
- Gwinnett Technical College
- University of North Georgia

"Peach State was founded by educators more than 55 years ago and remains dedicated to supporting teachers and students," remarked Peach State President/CEO, Marshall Boutwell. "The scholarship program is one of our most important traditions, honoring the educators who founded the credit union by supporting the educators and community leaders of the future."

Home Renovations for Vietnam Veteran Completed with Purple Heart Homes

Home renovations for local Vietnam veteran, Gary Roseman, and his wife Denise, were completed as part of Purple Heart Homes' annual campaign Operation: Veteran Home Renovation program.

"I can't believe the kindness extended to me and my wife," said Roseman. "This provides tremendous peace of mind so I can focus on supporting and enjoying the time with our three young grandsons."

Operation: Veteran Home Renovation was established to raise awareness about the housing challenges faced by service connected disabled veterans and their caregivers.

"Purple Heart Homes has partnered with Peach State Federal Credit Union for the second year in a row to sponsor an approved local veteran to enable him to live safely and with dignity in his home, said John Gallina, Executive Director and Co-founder of Purple Heart Homes. "We are grateful for the support provided by Peach State Federal Credit Union, Gwinnett County Senior Services, Home Depot, contractors and volunteers to help us improve veterans' lives one home at a time."

Roseman was selected for the program with help from Gwinnett County Senior Services, who identified local veterans with a need for home repairs.

Roseman was a Staff Sergeant in the U.S. Air Force, serving from 1973-1978. The renovations allow him and his wife to focus on their three young grandchildren



Vietnam Veteran, Gary Roseman and his wife, Denise Roseman

instead of worrying about home improvement issues. Interior and exterior improvements were planned following an evaluation of his needs. Skilled contractors and volunteers were secured to complete the home improvements.

Jose's Painting was engaged to repair siding, pressure-wash the house and driveway, and paint the entire exterior of the home. The ceiling inside the home was also repaired. Bob Cooper's B&D Landscaping spent several days repairing the deck, making it safe for the children to play.

"As a Vietnam veteran, our work with Purple Heart Homes holds a special place in my heart," said Peach State President/CEO Marshall Boutwell. "I understand the challenges faced by veterans and how hard Purple Heart Homes works to support the veteran community. Our commitment to Purple Heart Homes is an important part of our ongoing support of the Peach State community."

Peach State also works with Purple Heart Homes to help veterans secure mortgages and participating in this program was an organic extension of those efforts. Many veterans live on fixed incomes and may have service connected disabilities, so maintenance on their homes can sometimes prove challenging and difficult.

About Purple Heart Homes

Purple Heart Homes is a national public charity cofounded by Dale Beatty and John Gallina, two Iraq combat wounded veterans that remain on a mission to provide housing solutions to service connected disabled veterans and their families. Driven by the belief that no veteran should be left behind, Purple Heart Homes together with community, is

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committed to ensuring quality of life solutions for disabled American veterans from all eras. For more information, visit www.phhusa.org

Peach State Federal Credit Union Donates \$5,000 to Currahee Military Museum

Peach State Federal Credit Union has made a \$5,000 donation to the Currahee Military Museum, an addition to the Stephens County History Museum in Toccoa. The museum will receive \$1,000 per year through 2022 from the credit union beginning this year.

Peach State's President/CEO, Marshall Boutwell, and Chief of Staff, John Fair both served in the military prior to their careers with the credit union.

"We have a special place in our hearts for those who have served in the armed forces," remarked Boutwell. "Many of our employees and members are veterans. This donation is a tribute to their service to our country," said Fair.



Peach State President/CEO, Marshall Boutwell; Currahee Military Museum Executive Director, Brenda J. Carlan; Peach State Chief of Staff, John Fair; Toccoa Branch Manager, Eddie Powers; Peach State Regional Business Executive, Scott Roland

"The museum was established to preserve the legacy of Camp Toccoa," said the museum's Executive Director, Brenda J. Carlan. "Through this donation, Peach State will help us share this important part of local history with residents and tourists."

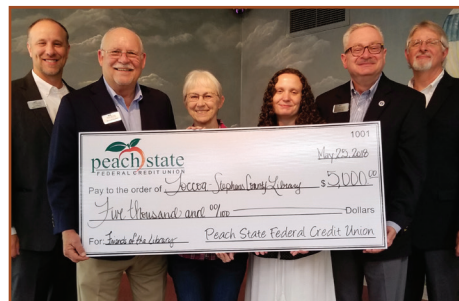
The Currahee Military Museum and Stephens County History Museum are located in the Train Depot in historic downtown

Toccoa. The museum is supported exclusively through donations, volunteers, sales, admission fees and memberships.

Peach State Federal Credit Union Supports Toccoa-Stephens County Libraries with \$5,000 Donation

Peach State Federal Credit Union has presented a \$5,000 donation to a Northeast Georgia library. The Toccoa-Stephens County Library will receive \$1,000 per year through 2022 from the credit union beginning this year.

"Our foundation in education coupled with our sense of community leads us to make connections such as these," remarked Marshall Boutwell, Peach State's President/CEO. "Libraries are an important component in the learning process, and we hope that this donation will open new avenues for education in the Stephens County area."



Pictured: Peach State Regional Business Executive, Scott Roland; Peach State President/CEO, Marshall Boutwell; Friends of the Library President, Margo Taylor; Toccoa-Stephens County Library Branch Manager, Emily McConnell; Peach State Chief of Staff, John Fair; Toccoa Branch Manager, Eddie Powers

"The library is an important resource to residents of Stephens County," said Library Manager, Emily McConnell. "This donation will help us work to foster literacy and lifetime learning in our community by enabling us to purchase the tools we need to help others."

The Toccoa-Stephens County Library is the Central Library for the Northeast Georgia Regional Library System, which has six affiliated libraries in Habersham, Rabun, Stephens, and White Counties.

Credit Union Purchases Branch in LaFayette

Peach State Federal Credit Union has purchased a new branch in LaFayette. The Lafayette branch is a full service location featuring an ATM and drive through. Lobby hours are Monday-Friday from 9:00 a.m.-5:00 p.m.

The purchase of the branch is part of the credit union's plans to offer convenient branch locations in rural or underserved areas throughout the North Georgia and Southwest South Carolina.

"Our strategy to provide financial services to those in underserved areas has brought us to the LaFayette area and we're eager to bring a smart place to bank to this community," said Peach State's President/CEO, Marshall Boutwell.

Peach State Federal Credit Union Gives \$5,000 Donation to Trion City Schools for REACH Georgia Scholarships

Peach State Federal Credit Union has committed to donating \$5,000 to Trion City Schools' REACH Georgia Scholarships over the next five years. The school system will receive \$1,000 each year through 2022 from the credit union.



Pictured: Peach State Regional Business Executive, Ronnie White; REACH Coordinator for Trion City Schools, Cindy Anderson; Peach State Senior Vice President of Business Development, Ryan Hawk; Trion City Schools Superintendent, Dr. Phil Williams; Peach State Chief of Staff, John Fair; Vice President of the Georgia Student Finance Commission, Brad Bryant; Business Management Consultant for the REACH Scholarship Program, Sara Neely

REACH (Realizing Educational Achievement Can Happen) Georgia is the first needs-

based mentorship and college scholarship program launched by Governor Nathan Deal as a key component of the state's Complete College Georgia Initiative. The program, launched in 2012 was created to help ensure that academically talented students from low-income families in Georgia have the academic, social and financial support they need to graduate from high school and complete college.

"The REACH Scholarship provides an opportunity for several students to continue their education, who may not otherwise have the financial means for a post-secondary pathway. Trion City Schools is very thankful for the donation from Peach State Federal Credit Union and the commitment they have made to help students achieve successes. 'Only the useful attain happiness' and Peach State has provided that opportunity for students to become prosperous adults," remarked Dr. Phil Williams, Superintendent of Trion City Schools.

"Peach State was founded by educators more than 55 years ago. We honor our roots as well as our members who are educators through contributions like these," remarked Marshall Boutwell, Peach State's President/CEO. "We understand the positive impact of education on a community—that's why donations like this are so important."

Peach State Federal Credit Union Partners with Berenstain Bears to Encourage Financial Literacy
Inspired by a foundation built by educators and a dedication to citizenship, Peach State has partnered with The Berenstain Bears Financial Literacy Program to

educate children about the money management concept, Save, Share, Spend, Earn.

The program includes the Credit Union Financial Literacy Series of books featuring the beloved Berenstain Bears, the Cub Account, and associated lesson plans and activities developed by early childhood education experts.

As part of the program, Peach State will now offer a Cub Account, a savings account available for children up to age 13. Children who open Cub Accounts will receive a special welcome kit that includes a piggy bank, "The Berenstain Bears Visit the Credit Union" book and special membership card.

Members of the credit union's Business Development team will share the program when visiting schools, libraries and at events that offer an opportunity for financial literacy.

"The program is a fun way to introduce people of all ages to the credit union difference and educate children about financial responsibility," remarked Peach State's Senior Vice President of Marketing, Kristen Patton. "We offer products and services to members of all ages and life stages—we're excited to introduce an account created just for our youngest members."



Ed Presnell

Peach State Names Business Presnell to Development Team
Peach State Federal Credit Union is pleased to announce the addition

of Ed Presnell to its Business Development team. Presnell is a business Development executive who will be responsible for the cultivation and management of relationships in Richmond County, Georgia and Aiken County, South Carolina.

Presnell's background includes more than 13 years of experience within the credit union industry. His deep-rooted connection to Augusta began in 1971 when he moved to the area following his graduation from Clemson University with a degree in Economics. Since then, he has served the community in a variety of ways including as past President of the Augusta Rotary Club, Board Member and Treasurer for the African American Credit Union Association, the Imperial Community Theatre and the Augusta Sports Council to name a few.

"I'm excited to be a part of the Peach State family. Their connection to community through their scholarship program, charitable donations, and commitment to providing excellent service to their membership aligns with my values and what I would want for the community where I live and work," remarked Presnell.

Peach State entered the Augusta market in 2015 when it merged in Richmond Community Federal Credit Union. The following year brought continued expansion with the addition of Richmond

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Pictured: Marshall Boutwell, President/CEO at Peach State; Jennifer Marshall, CEO/Manager at Towns-Union; Margaret Forrester, Chairman of the Board at Towns-Union; John Fair, Chief of Staff at Peach State

Towns County Government, and Union County Government. Its footprint encompasses the towns of Hiawassee, Young Harris, Blairsville, and Suches, Georgia.

"Our decision to merge with Peach State was a strategic action to ensure a strong future for our credit union and our member-owners," said Jennifer Marshall,

County Teachers FCU, which aligned with Peach State's roots as an education-based credit union. Beech Island Credit Union also joined Peach State in 2016, providing another branch to Augusta area members and marking the credit union's expansion into South Carolina.

"We have seen success in the Augusta market since Richmond Community joined us in 2015, but we're pleased to have someone as connected to the community as Ed," said Peach State President/CEO, Marshall Boutwell. "His shared values and commitment to serving the community made him the perfect addition to our team and we look forward to deepening our relationship with that community."

Towns-Union Educators' Federal Credit Union Members Approve Merger with Peach State Federal Credit Union

The members of Towns-Union Educators' Federal Credit Union approved a merger with Peach State Federal Credit Union. A vote was held at the City of Young Harris Community Room on July 23rd during a Special Meeting of Members. The financial merger, which has been approved by the National Credit Union Administration, was effective August 1, 2018. The merger is the result of a mutual goal on the part of both credit unions' boards and management to ensure that quality financial services are available throughout the community.

Towns-Union was chartered to serve the needs of the employees of the Towns County School System, Union County School System, Young Harris College,

CEO/Manager for Towns-Union. "With an enhanced suite of products and services, Peach State is better positioned to have a positive impact on the lives of our members and their families."

Marshall Boutwell, President/CEO of Peach State, is pleased to bring new products and services to the Towns-Union members.

"This is an important time for our credit union," he commented. "Peach State is growing rapidly with a goal of meeting the needs of credit union members throughout the entire Northeast Georgia and Southwestern South Carolina region. We look forward to welcoming Towns-Union and their members to the Peach State family."

Peach State FCU Supports Golden Harvest Food Bank

Peach State is sponsoring three of Golden Harvest Food Bank's delivery trucks this year, contributing \$15,000 to help feed people in more than 30 counties in the Central Savannah River Area and upstate South Carolina.

"The sponsorship allows retail stores to avoid wasting food by efficiently delivering it to people in need," remarked Golden Harvest's Director of Marketing, Ann Visintainer. "Since 1982, we have distributed more than 250 million pounds of food and fed more than 14 million people. It's the generosity of organizations like Peach State that help us make this happen."

The credit union has also collected and donated food to the Golden Harvest Food Bank warehouse in Augusta, Georgia. Peach State collects non-perishable food items from members and staff at branches and their corporate headquarters throughout the year, and makes quarterly donations to food banks in their service area.



Pictured: TOP, Peach State Staff Members Nicole Casler, Alicia Fitts, and Shonda Lundy with the Golden Harvest Food Bank truck in front of Peach State's Gracewood branch on Tobacco Road in Augusta, Georgia; BOTTOM, Deborah Fancher, Business Development for Peach State with Melissa Brown, Golden Harvest Food Bank

"As our service area grows throughout North Georgia and Southwestern South Carolina, we have continued our commitment to support organizations that support our communities. We're especially pleased to take our ongoing food collection efforts to the next level with the sponsorship of three Golden Harvest trucks," said Marshall Boutwell, Peach State's President/CEO. "We recognize that hunger is not seasonal, so it is important to us to support these organizations year-round."

Robins Financial Credit Union Credit Union Continues Support of Habitat for Humanity

Robins Financial Credit Union recently made a corporate donation to the Macon Area Habitat for Humanity. In addition to the corporate donation, a team of Robins Financial Credit Union employees met at a home in Lynmore Estates for Habitat's "Women Build Day." These awesome ladies worked

on three habitat houses and completed projects like insulation, vinyl siding and painting the exterior of the houses.



Caption: Robins Financial Credit Union employees volunteered their time at Women Build Day

Robins Financial Credit Union has partnered with the Macon Area Habitat for Humanity since 2008, and employees have frequently donated their time to construct Habitat homes.

Credit Union Awards Annual Scholarship



Caption: Donna Drummond with Robins Financial Credit Union presents an award to 2018 scholarship recipient Jada Pemberton.

Robins Financial Credit Union recently awarded \$2,000 scholarships to 11 high school seniors. This is the 22nd year Robins Financial has presented this scholarship to graduating seniors and has given close to \$500,000 in college scholarships to date. The recipients of the 2018 Scholarship are:

- Alexandra Estrada, Peach County High School
- Courtney Gay, Rutland High School
- Alexis Jackson, Central High School
- Myles Johnson, Mary Persons

- High School
- Dylan Miller, Jefferson High School
- Marissa Molnar, Houston County High School
- Jada Pemberton, Howard High School
- Tiffany Pike, Perry High School
- Sean Watkins, Warner Robins High School
- Hunter Wealot, Jones County High School
- Ayanna Wright, Dublin High School

Robins Financial Credit Union Sponsors American Heart Walk

Robins Financial Credit Union is proud to sponsor the American Heart Walk by contributing to the American Heart Association. The event was held on Thursday, September 13th at Amerson River Park in Macon.



Caption: Cheri Daniels with Robins Financial Credit Union presents a check to Julie Adams with American Heart Association

Robins Financial Participates in Community Project

Robins Financial Credit Union recently contributed more than \$132,000 to eight organizations as part of its annual Community Project. Organizations are selected by a board committee based on the groups' reputations and the work they do for the community.

Robins Financial is committed to the communities they serve and give back whenever possible. The funding from this year's Community Project will fill a specific need for the selected organizations as follows:

Cherished Children Daycare

provides quality, educational daycare for all families but with a focus towards low-income working parents or parents returning to school. They received \$7,000 to strip and wax floors, repaint classrooms, and purchase storage cubicles, bookshelves, gazebo for playground, and dishwasher.



Caption: Ashley Minshew and Shane Reagan with Robins Financial Credit Union present the Community Project check to Cherished Children Daycare

Children's Miracle Network

increases awareness for children's hospitals. They received a total of \$150,000 to be paid out over the course of three years. This funding will go to the construction of the new Beverly Knight Olson Children's Hospital in Macon.

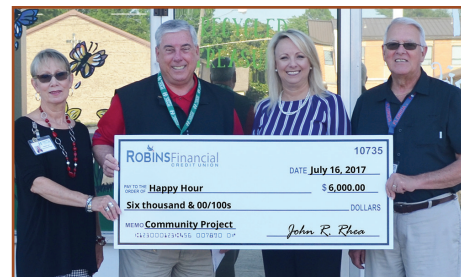


Caption: John Rhea, Christina O'Brien and Amy Etheridge with Robins Financial Credit Union present the Community Project check to Children's Miracle Network

Happy Hour Service Center

serves the developmentally disabled citizens in Houston County. Individuals are trained in daily living skills, communication

skills, social skills and work adjustment skills. They received \$6,000 to renovate their Thrift Store into a Coffee Shop.



Caption: Tammy Ross with Robins Financial Credit Union present the Community Project check to Happy Hour

Houston County Volunteer Medical Clinic

improves the healthcare of the communities they serve by providing patient focused, high quality, cost-effective services while promoting health and wellness. They received \$6,600 to purchase new technology updates including tablets with accessories and a new document scanner.

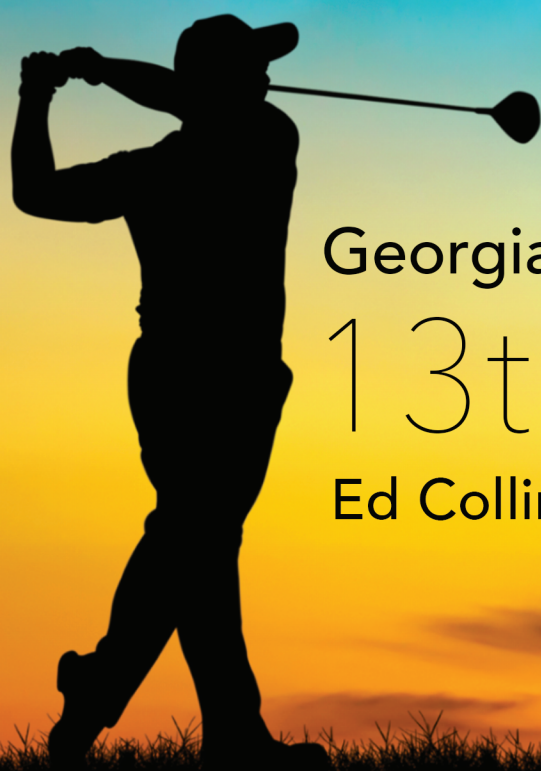


Caption: Amy Etheridge with Robins Financial Credit Union presents the Community Project check to Houston County Volunteer Medical Clinic

Make-A-Wish Georgia creates life-changing wishes for children facing critical illness. They received \$50,000 to grant the wishes of five children in the Middle Georgia area.



Caption: John Rhea, Christina O'Brien, Dee Dee Côté and Amy Etheridge with Robins Financial Credit Union present the Community Project check to Make-A-Wish Georgia and wish families



Georgia Credit Union Foundation
13th ANNUAL
Ed Collins Memorial Golf Tournament

Join us for a day of golf on a beautiful course named one of the Top 3 Best Courses You Can Play in Georgia by *Golf Week* and the #4 Best Course You Can Play in Georgia by *Golf Magazine*, while interacting with many Georgia credit union executives and supporting the small credit union community of Georgia.

Registration includes green fees for 18 holes of golf, cart rental, arrival gift, lunch, refreshments and an awards reception following the tournament.

Visit GCUA.org to register. See you on the links!

THURSDAY • OCTOBER 11TH • 2018
HARBOR CLUB ON LAKE OCONEE



Rainbow House Children's Resource Center serves child sexual abuse victims by offering crisis counseling, referrals to community resources and court accompaniment. They also provide parenting programs to help new mothers as well as child development and growth, effective discipline for your child and support with continuing education or job advancement. They received a total of \$18,398 for renovations including new windows, landscaping, and installing a new security system.



Caption: Kathy Sianis and Scott Kletcke with Robins Financial Credit Union present the Community Project check to Tanya Zellner with Rainbow House

United in Pink enhances the quality of life for breast cancer survivors and their families by addressing their unique physical, psychological, relational and educational needs. They received \$16,000 to create a Rolling

Resource Center to provide access to services and expand the direct community impact.



Caption: John Rhea, Christina O'Brien and Dee Dee Côté with Robins Financial Credit Union assist at the Ribbon Cutting for the Community Project donation to United in Pink

VECTR Center serves as a gateway for veterans' re-entry into Georgia's public postsecondary educational systems and workforce. The center is designed to serve veterans and their families through career counseling, educational coaching, workforce training, and more. They received \$4,173.50 to create information guides on education and Veterans benefits.



Caption: Christina O'Brien with Robins Financial Credit Union presents the Community Project check to Patricia Ross with the VECTR Center

Robins Financial Credit Union Supports Rescue Mission of Middle Georgia

Robins Financial Credit Union recently gave a corporate donation in support of the Rescue Mission of Middle Georgia. The Rescue Mission of Middle Georgia provides residential shelter and meals to those in need in the Middle Georgia community. For more information, visit the Rescue Mission of Middle Georgia's website at <https://www.rescuemissionga.com/>.



Caption: Amy Etheridge with Robins Financial Credit Union presented the check to Pat Chastain with Rescue Mission of Middle Georgia

Credit Union National Association



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