

**Attention:** Contact your league for additional information and their submission deadline. Deadlines included in the information below pertain to the leagues for the national judging. Entries **must be** submitted directly to your league for initial judging at the state level. Entries will not be accepted that are sent directly to Credit Union National Association (CUNA). Thank You.

**2010-2011**

***Dora Maxwell Social***

***Responsibility Recognition Award***

***and the***

***Louise Herring Award***

***for Philosophy in Action***

***Program Packet***

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## Award Program Suggested Action Plan

### Credit Union Leagues Actions

1. The 2010-2011 Dora Maxwell Social Responsibility Recognition Award and Louise Herring Award for Philosophy in Action program materials are received from the Credit Union National Association (CUNA) and reviewed.
2. The league establishes and announces the deadline for entries in the state competitions. First-place award winners for judging in the national competition must arrive at CUNA by **Friday, August 27, 2010**.
3. A league staff member is appointed to serve as project manager.
4. The project manager customizes the sample letter from the league president encouraging credit union participation in both recognition programs.
5. The sample newsletter article and electronic logos are printed in league publications.
6. State-level judges are selected and a method to review and score the entries is determined. (Be sure to verify the asset size of each credit union submitting an entry and ensure that the entry form is complete for each prior to judging.)
7. All state-level judging is conducted.
8. Leagues announce their state winners.
9. Leagues forward the first-place winners and a share draft to arrive at CUNA by **Friday, August 27, 2010**. Use the League Submission Sheet found in this packet to list all the first place entries you're submitting to CUNA. Complete the Entry Fee Payment Form and forward a share draft to the address indicated on the form.

### CUNA Actions

1. Members of CUNA's Awards Committee judge entries during the national competition in late September. Winners in both the Dora Maxwell and the Louise Herring programs are chosen.
2. To ensure the integrity of the awards, first place, second place and honorable mention awards will be presented only if the judges determine that the criteria for each category are met and the award is warranted.
3. CUNA's staff liaison to the Awards Committee notifies the leagues of national winners from their state. Each winning credit union or credit union chapter/multiple credit unions group is then notified.
4. CUNA sends press releases to national winners' leagues and to trade publications.
5. National winners will be recognized at an Awards Reception held during the 2011 Governmental Affairs Conference in Washington, D.C.

## Checklist for Leagues on Submitting Award Program Entries

The following checklist should be used as a guideline for verifying the entries you are forwarding to the national judging are complete.

- \_\_\_\_\_ The credit union should answer all questions on the entry form and follow the format. Is the entry form the correct version? The year listed on the entry form should be "2010."
  
- \_\_\_\_\_ Are all materials either in a three-ring binder, album, or a spiral-bound book?
  
- \_\_\_\_\_ Does the entry include **one** completed entry form listing the credit union's name, address, FOM, number of members, number of employees, number of employees responsible for implementing the project, a contact person, and phone number.
  
- \_\_\_\_\_ Does the entry form reflect the credit union's current asset size? Please verify the asset size that is checked on the form.
  
- \_\_\_\_\_ Does the entry form describe **one**, single project? Does the entry describe the program's goals and the actual results, including budgets, numbers of people involved, etc.?
  
- \_\_\_\_\_ Is the entry form concise and readable? (Remember, more isn't always better!) A typed entry form is appreciated.
  
- \_\_\_\_\_ Does the project fit within the description listed on the top of the entry form? **Dora Maxwell entries are for projects that benefit the community or a specific charity. Louise Herring entries are for projects that benefit the credit union's members.**
  
- \_\_\_\_\_ Does the entry include promotional materials, descriptions and photos of the project and/or event?
  
- \_\_\_\_\_ **Louise Herring Entries Only** - Does the entry include current and previous years' (2 years total) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR)?

## Commonly Asked Questions About the National Recognition Awards

**Q:** Who was Dora Maxwell?

**A:** Dora Maxwell was an early credit union pioneer. One of the original signers of CUNA's constitution at Estes Park, Colorado, she worked as an organizer for the movement's trade association (then called the Credit Union National Extension Bureau) and held numerous volunteer positions at the local and national level. In addition to organizing hundreds of credit unions, she developed volunteer organizer clubs and worked with organizations on behalf of the poor.

**Q:** Who was Louise Herring and why is the award named for her?

**A:** Louise Herring was an active supporter, organizer and champion of credit unions. She was the Ohio delegate to the 1934 national credit union conference in Estes Park, Colorado, where she signed the original constitution for a national credit union association. Louise Herring believed that credit unions should work in a practical manner to better people's lives. She saw the credit union as more than just a financial institution. In her own words, "The purpose of the credit union is to reform the financial system, so that everyone can have his place in the sun."

**Q:** What time period do the award entries cover?

**A:** Leagues determine any qualifying time frames. In general, entries should cover the previous year's activities, but there are no exact deadlines prescribed. A good rule of thumb is that entries submitted by the August 27, 2010, deadline should cover activities taking place between May 2009 and May 2010.

**Q:** What's the difference between the Louise Herring Award and the Dora Maxwell Award?

**A:** The Dora Maxwell Social Responsibility Recognition Award is given to a credit union or chapter/multiple credit union group for its **social responsibility projects within the community**. The **award is given for external activities**. The Louise Herring Award for Philosophy in Action is given to a credit union for its practical application of credit union philosophy **within the actual operation of the credit union**. It is **awarded for internal programs and services that benefit membership**.

**Q:** Can a credit union enter both competitions?

**A:** Yes. Just be sure to clearly define which program the credit union is entering and how the activities submitted meet the program guidelines.

**Q:** Can a credit union enter the same entry in both competitions?

**A:** No. Because each program has different objectives and requirements, entries should be tailored to match the defined goals of the particular competition.

**Q:** Can a credit union submit the same entry to more than one league for state-level judging?

**A:** No. A credit union's entry may only be submitted to one league, even if the credit union pays dues in more than one state.

- Q.** Can a credit union submit more than one entry in either competition?
- A.** A credit union should submit only one entry per competition. Each entry can list the number of projects conducted in the timeframe established by the league, but the credit union **must select one** project that best exemplifies the criteria for each award. The questions on the entry form must be completed detailing the one project that was selected.
- Q:** Can a credit union chapter/multiple credit union group enter the Louise Herring Award for Philosophy in Action competition?
- A:** No. The Louise Herring Award for Philosophy in Action criteria is based on individual credit union performance.
- Q:** Why must a credit union supply financial information with its entry in the Louise Herring Award for Philosophy in Action?
- A:** A credit union must be in solid financial condition in order to provide the highest level of service to its members. Sound financial management ensures a credit union's ability to continue to provide that service, as well. Therefore, the entry **must** include current and previous year's (2 years total) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR). Entries received without the financial information will be disqualified.

### **Entry Fees**

The fee for each entry submitted by a league for national judging is \$50, with a maximum payment of \$550. Leagues must complete an entry fee payment form and include a share draft or check payable to CUNA, Inc. Mail the form and payment to the address listed on the form, not the address where entries are sent.

Mailing address for entry fee payment form:

Credit Union National Association  
Accounting Department  
P.O. Box 78546  
Milwaukee, WI 53278-0546

## The Dora Maxwell Social Responsibility Recognition Program

### Purpose

To promote social responsibility among credit unions by formally recognizing their social achievements.

### Procedure

Prior to judging, ensure you verify the credit union's asset size. Each league will select winners from each of the following categories:

- Less than \$5 million in assets
- \$5 - \$20 million in assets
- \$20 - \$50 million in assets
- \$50 - \$100 million in assets
- \$100 - \$200 million in assets
- \$200 - \$500 million in assets
- \$500 million or more in assets
- Credit union chapter/multiple credit union group

**Only the first place winner in each category will advance to the national competition. If more than one has been chosen, please send just one for judging at the national level. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.**

Plaques for state-level winners are available at cost to leagues. Credit Union National Association (CUNA) will provide the national award plaques.

Enclosed is an entry form to reproduce and distribute to credit unions along with information about the program. The program entry form included in the packet **must be completed** and submitted with the entry. (Entries received at the national level without completed entry form will be returned.) We also strongly recommend that the credit union completes and follows the checklist that is provided.

Leagues determine any qualifying time frames.

Chapter/multiple credit unions groups' entries should describe a project or activity that was conducted as a chapter/multiple credit union group, not credit unions' individual contributions or projects.

Submit only one entry form, even if there were multiple projects. If a credit union conducted multiple projects, they must pick their most successful and/or unique project and complete the entry form based on that one project. Providing promotional materials for that one project is essential but additional materials for other projects can be included in the entry.

### Eligible Activities

Credit unions could receive an award for involvement in almost any kind of activity that helps other people or strengthens the structure of a community. This might include raising funds for charity, educational activities, or community involvement projects, such as a volunteer fair, building low-income housing, or loaning employees a few hours a week to work in hospitals, retirement homes, schools, etc. In the resource section of this packet, a summary of 2009-2010 national winners, which provides additional ideas, is included.

## The Selection Process

Credit unions will submit their project binder, album or spiral bound book, along with a completed, typed entry form (**required**). Support materials for the project should be included in the binder, album or book. Please no electronic media. We also strongly recommend that the credit union completes and follows the checklist that is provided.

Each league will appoint a selection committee. Some leagues have judged each other's state entries. Leagues should judge the entries using the same guidelines. In addition to using the enclosed standardized score sheet, the judges should also take into consideration the following:

1. What were the goals of the project and how did they show social concern for the community?
2. How did the project help support the needs of the community?
3. Were the project's target audience(s) defined, including who was involved and who benefited?
4. What strategies were used to reach the project's goal?
5. How were the project's promotional materials targeted to the intended audience(s) and how did they communicate the project's goals?
6. How is this project unique? How does it demonstrate extraordinary effort and devotion of time and organization by the credit union?
7. Were the measurable or defined results of the project achieved?
8. Did the project demonstrate credit union values of mutual self-help, cooperation, economic empowerment and volunteerism?

## Submitting Winning Entries

Leagues then select winners in each category and prepare to forward their **first-place selections**. First, the League Submission Sheet is completed and sent along with the winning entries to CUNA at the address indicated on the sheet. Next an Entry Fee Payment Form is completed and sent along with a share draft to CUNA at the address indicated on the form. (Reminder: Only one first-place winner per asset category can advance to the national competition. If multiple first-place awards are given at the state level, a tiebreaker must be conducted. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.)

In the national competition, CUNA's appointed Awards Committee judges the entries.

## 2010 Entry Form for the Dora Maxwell Social Responsibility Recognition Award

*The Dora Maxwell Social Responsibility Recognition Award recognizes a credit union or chapter/multiple credit union group for its social responsibility work and charitable projects that support its community. This award is not for projects that are directed at and/or benefit a credit union's membership but rather focus on work in the community.*

- Please include significant promotional materials, descriptions and photos of project/event with your entry form.
- Submit materials in a three-ring binder, album, or spiral-bound book.
- Follow the format of the entry form. Type your responses on the form provided.
- Please no electronic media.

Contact Person \_\_\_\_\_

Title \_\_\_\_\_ E-mail address \_\_\_\_\_

Credit Union Name \_\_\_\_\_

Street Address \_\_\_\_\_ P.O. Box \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number \_\_\_\_\_ Fax Number \_\_\_\_\_

**Asset size:** \_\_\_ Less than \$5 million    \_\_\_ \$5 - \$20 million    \_\_\_ \$20 - \$50 million

      \_\_\_ \$50 - \$100 million    \_\_\_ \$100 - \$200 million    \_\_\_ \$200 - \$500 million

      \_\_\_ \$500 million+    \_\_\_ Chapter/Multiple Credit Union Group

Credit union's field of membership: \_\_\_\_\_

Number of credit union branches: \_\_\_\_\_

Number of credit union members: \_\_\_\_\_

Number of credit union employees: \_\_\_\_\_

Number of credit union employees responsible for implementing the project: \_\_\_\_\_

### Answer the following questions (use additional paper if necessary):

a. If your credit union was involved in multiple projects, **please list them here**. If not, proceed to the next question.

b. Describe the **one** project that was the most successful and/or the most unique -- the **one** that best exemplifies the Dora Maxwell Social Responsibility Recognition Award. (The ensuing questions must be answered based on this **one** project.)

1. What were the goals of your project and how did they show social concern for the community? (Include measurable goals such as dollars budgeted, number of people impacted, etc.)
2. How did the project support the needs of the community?
3. Define the project's target audience(s), including who got involved and who benefited from the project.
4. What strategies were used to reach the project's goal?
5. How were the project's promotional materials targeted to the intended audience(s) and how did they communicate the project's goals?
6. How is this project unique? How does it demonstrate extraordinary effort and devotion of time and organization by the credit union?
7. Please describe the measurable or defined results the project achieved.
8. How does the project demonstrate credit union values of mutual self-help, cooperation, economic empowerment and volunteerism?

**Include this form in your entry and return to your league by the deadline.**

## **Checklist for Dora Maxwell Social Responsibility Recognition Award Entries**

The following checklist will ensure that Dora Maxwell Social Responsibility Recognition Award entries are complete. Please include the completed checklist with your entry form.

- \_\_\_\_\_ Does the entry include **one** completed, typed entry form listing the credit union's name, address, FOM, number of members, number of employees, number of employees responsible for implementing the project, a contact person, and a description of **one** project (Question b)?
  
- \_\_\_\_\_ Does the entry form state that it is intended for the Dora Maxwell Award program? Does the project fit within the description listed on the top of the entry form?
  
- \_\_\_\_\_ Does the entry form reflect your credit union's current asset size?
  
- \_\_\_\_\_ Are all materials either in a three-ring binder, album or a spiral-bound book?
  
- \_\_\_\_\_ Does the entry describe the measurable goals of the program, including budgets, numbers of people involved, etc.?
  
- \_\_\_\_\_ Does the entry list the groups the program tried to reach and describe outreach strategies?
  
- \_\_\_\_\_ Does the entry show how activities were promoted and include sample articles, ads, flyers, brochures, descriptions and photos?
  
- \_\_\_\_\_ Does the entry include a timetable, budget, and results in the project description? (Be sure and include dollars and numbers.)
  
- \_\_\_\_\_ Is the typed entry form concise and readable? (Remember, more isn't always better!)

**Include this checklist with your entry and return to your league by the deadline.**

## The Louise Herring Award for Philosophy in Action

### Purpose

To promote credit union philosophy by formally recognizing credit unions that demonstrate in an extraordinary way the practical application of that philosophy.

### Procedure

Prior to judging, ensure you verify the credit union's asset size. Each league will select winners from each of the following categories:

- Less than \$50 million
- \$50 - \$250 million
- More than \$250 million

**Only the first place winner in each category will advance to the national competition. If more than one has been chosen, please send just one in each category for judging at the national level. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.**

Plaques for the state-level winners are available at cost to leagues. Credit Union National Association (CUNA) will provide the national award plaques.

Enclosed is an entry form to reproduce and distribute to credit unions along with information about the program. The program entry form included in the packet **must be completed** and submitted with the entry. (Entries received at the national level without completed entry form will be returned.)

Leagues determine any qualifying time frames.

### Eligible Activities

Credit unions could receive an award for programs or policies that demonstrate their commitment to the practical application of the "People-Helping-People" philosophy. Some examples of eligible activities are:

Provisions for the small saver or borrower.

Member programs for groups that are often economically challenged.

Internal programs or services that help to differentiate the credit union from other financial services' providers.

Programs that do an extraordinary job of encouraging thrift and provide a source of unbiased money management and consumer information, which would be difficult or impossible to obtain elsewhere.

Evidence of an exceptional degree of service to members.

In the resource section of this packet, a summary of 2009-2010 national winners is included which provides additional ideas.

## The Selection Process

Credit unions will submit to their league a project binder, album, or spiral bound book, along with a completed, typed entry form **(required)**, and 2 years' (current and previous year - **required**) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR). Support materials for the project should be included in the binder, album, or book. Please no electronic media. We also strongly recommend that the credit union completes and follows the checklist that is provided.

**Before entries are judged, analyze the financial statements to determine whether the credit union is operating in a safe and sound manner. This criterion must be met in order for a credit union's entry to be considered for the award.**

In addition to using the standardized scoring sheet, the following should be taken into consideration:

1. Is the credit union operating in a safe and sound manner?
2. Did the credit union's project help their members and demonstrate the credit union philosophy?
3. How did the implementation steps allow the credit union to achieve its results in putting its philosophy in action?
4. Did the credit union's contribution go beyond what is normally expected of a credit union? Was project different from day-to-day operations?
5. How well did the credit union educate its members about the program/project and demonstrate that it showed true credit union philosophy?
6. Is it a program/project that will serve members on an ongoing, consistent basis?
7. Did the credit union show its commitment to credit union principles of democratic structure, service to members, ongoing financial education, and social goals?
8. Did the credit union list the measurable and defined results achieved?

## Submitting Winning Entries

Leagues then select winners in each category and prepare to forward their **first-place selections**. First, a League Submission Sheet is completed and sent along with the winning entries to CUNA at the address indicated on the sheet. Next an Entry Fee Payment Form is completed and sent along with a share draft to CUNA at the address indicated on the form. (Reminder: Only one first-place winner per asset category can advance to the national competition. If multiple first-place awards are given at the state level, a tiebreaker must be conducted. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.)

In the national competition, CUNA's Awards Committee judges the entries.

## 2010 Entry Form for the Louise Herring Award for Philosophy in Action

*The Louise Herring Award for Philosophy in Action is given to a credit union for its practical application of credit union philosophy within the credit union. It is awarded for extraordinary, internal programs that are focused on its membership and create services that benefit its members. This award is not for charitable work that is directed outside or extended beyond a credit union's membership.*

- Please include promotional materials, descriptions and photos of project/event with your entry form. Please no electronic media.
- Current and previous years' income statements and balance sheets and/or NCUA Financial Performance Report **must** be included with the entry materials.
- Submit materials in a three-ring binder, album, or spiral-bound book
- Follow the format of the entry form. Type your responses on the form provided.

Contact Person \_\_\_\_\_

Title \_\_\_\_\_ E-mail address \_\_\_\_\_

Credit Union Name \_\_\_\_\_

Street Address \_\_\_\_\_ P.O. Box \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number \_\_\_\_\_ Fax Number \_\_\_\_\_

### Asset size:

\_\_\_\_ Less than \$50 million    \_\_\_\_ \$50 - \$250 million    \_\_\_\_ Greater than \$250 million

Credit union's field of membership: \_\_\_\_\_

Number of credit union branches: \_\_\_\_\_

Number of credit union members: \_\_\_\_\_

Number of credit union employees: \_\_\_\_\_

Number of credit union employees responsible for implementing the project: \_\_\_\_\_

### Answer the following questions (use additional paper if necessary):

a. If your credit union was involved in multiple projects, **please list them here**. If not, proceed to the next question.

b. Select and describe the **one** project that was the most successful and/or the most unique -- the **one** that best exemplifies the Louise Herring Award for Philosophy in Action. (The ensuing questions must be answered based on this **one** project.)

1. How did your project help your members?
  
2. Describe how your credit union implemented the project (i.e., explain the process).
  
3. How does the project differ from day-to-day operations? How could it be used throughout the credit union system?
  
4. Explain how members were educated about the project/process and how it showed true credit union philosophy.
  
5. How is this project going to be used to serve the credit union's members on a consistent basis?
  
6. How does the project show your credit union's commitment to the credit union principles of democratic structure, service to members, on-going financial education, and social goals?
  
7. Please describe the measurable or defined results the project achieved.

**Include this form in your entry and return to your league by the deadline.**

## Checklist for Louise Herring Award for Philosophy in Action Entries

The following checklist will ensure that Louise Herring Award for Philosophy in Action entries are complete. Please include the completed checklist with your entry form.

- \_\_\_\_\_ Does the entry include **one** completed entry form listing the credit union's name, address, FOM, number of members, number of employees, number of employees responsible for implementing the project, a contact person, and a description of **one** project?
- \_\_\_\_\_ Does the entry form state that it is intended for the Louise Herring Award for Philosophy in Action program? Does the project fit within the description listed on the top of the entry form?
- \_\_\_\_\_ Does the entry include current and previous years' (2 years total) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR)?
- \_\_\_\_\_ Does the entry form reflect your credit union's current asset size?
- \_\_\_\_\_ Does the entry include promotional materials, descriptions and photos of the project and/or event?
- \_\_\_\_\_ Are all materials either in a three-ring binder, album, or a spiral-bound book?
- \_\_\_\_\_ Does the entry describe the program's goals and the actual results, including budgets, numbers of people involved, etc.?
- \_\_\_\_\_ Is the entry form concise and readable? (Remember, more isn't always better!)
- \_\_\_\_\_ Does the entry explain how the program demonstrates credit union philosophy in actual operations?
- \_\_\_\_\_ Does the entry show how the program went beyond what is normally expected of a credit union?
- \_\_\_\_\_ Does the entry demonstrate how members were educated about credit union philosophy?

**Include this checklist with your entry and return to your league by the deadline.**

## Sample Award Program Activities

**The award programs differ in the following way: The Dora Maxwell Social Responsibility Recognition Award recognizes credit unions for external activities within the community; the Louise Herring Award for Philosophy in Action honors credit unions for exemplary internal programs and services.**

The following examples help clarify activities appropriate to each award category.

Sample Dora Maxwell Award activities include, but are not limited to:

- Helping solve core community problems, such as housing, transportation, hunger, or literacy.
- Food, clothing, or school supply drives for the needy.
- Raising money on behalf of charitable organizations, such as the United Way or Credit Unions for Kids®.
- Helping an organization or agency with events or projects, such as coaching a Special Olympics team.
- Tutoring or reading to students at a local school.
- Sponsoring a community volunteer of the year award.

Sample Louise Herring Award activities include, but are not limited to:

- Services for members with unique financial needs, such as savings clubs for children or discounts for senior citizens, or other extraordinary efforts to serve the membership.
- Counseling for members facing financial difficulties.
- Educational seminars for members on retirement planning, car buying, budgeting or college financing.
- Efforts to educate members on the credit union difference.

## Publicizing The Programs

### Model Letter to Credit Unions from League President

(Date)

(Name and Address)

Dear Credit Union Manager (Name):

The (League Name) and Credit Union National Association are pleased to sponsor two recognition programs for credit unions: the Dora Maxwell Social Responsibility Recognition Award Program and the Louise Herring Award for Philosophy in Action.

Both programs identify credit unions that demonstrate the credit union "People-Helping-People" philosophy. The Dora Maxwell Award program honors the work of credit unions in the community, and the Louise Herring Award program recognizes the practical application of credit union philosophy in daily internal operations.

When you enter the Dora Maxwell competition, your credit union will compete with others in the same asset category. Chapters/multiple credit unions involved in community activities are eligible to enter the chapter/multiple credit unions category. Entrants in the Louise Herring competition will also compete with credit unions in the same asset category. There is no chapter/multiple credit unions category for the Louise Herring Award program.

State winners in both programs will advance to national competition for judging. All state entries must be submitted to the League office by (date).

I strongly encourage you to enter either or both programs. These programs are an excellent way for your credit union to be honored for its efforts and serve as an example for others to follow.

Enclosed you'll find a brochure and entry forms for the awards programs. An updated handbook on organizing community programs and other materials are available from the League. Please contact (Name), (title) at (phone number) for more information.

Sincerely,

(Name)  
President, (League)

Enclosures

## Sample Newsletter Article, #1

### **NATIONAL SOCIAL RESPONSIBILITY RECOGNITION AWARD PROGRAMS HELP TO DEMONSTRATE THE “CREDIT UNION DIFFERENCE”**

As in past years, the National Recognition Awards Program has a special significance. But as we move into a new era, one where the credit union industry will be a major player in the political arena, it's more important than ever to recognize that credit unions are unique providers of life-line financial services for millions of working Americans.

Developing and entering your social responsibility project helps your local community -- and its representatives in state and federal government -- better understand the *credit union difference*. The greater the understanding of this difference, the greater chance that the credit union tax exempt status will be preserved and accessibility to credit unions guaranteed for all consumers.

Since 1987, the Dora Maxwell Social Responsibility Recognition Award has honored credit unions for their charitable works in their communities. Some credit unions have ongoing programs and establish a special relationship with local social service agencies or school programs. Other programs address many different needs in the community. No matter the size or scope of a project, each participating credit union builds its reputation as a good corporate citizen along the way.

Credit unions enter the Dora Maxwell Award program in one of seven asset categories or the chapter/multiple credit unions category.

Beginning in 1990, the Louise Herring Award for Philosophy in Action has commended credit unions that make exceptional efforts to include credit union philosophy in their daily operations and member service. Programs that provide financial education to particular member groups within the credit union or special assistance to low-income members struggling to pay heating bills, for example, are clear examples of the philosophy that sets credit unions apart from other financial institutions.

## **Sample Newsletter Article, #1 - Page 2**

Entrants in the Louise Herring Award program compete in three asset categories.

Send your entry to (LEAGUE CONTACT) by (DATE). First place winners will advance to the national competition. National winners will be honored at the Governmental Affairs Conference in Washington, D.C., in February 2011.

By entering the National Social Responsibility Recognition Awards Program, you're accomplishing many goals: you are helping your community and your members, and showing lawmakers that credit unions are something special -- and should remain that way.

For more information, contact (LEAGUE CONTACT) at (TELEPHONE NUMBER).

## Sample Newsletter Article, #2

### TEN TIPS FOR A TOP NOTCH AWARD PROGRAM ENTRY

You'll soon be preparing your entry for the Dora Maxwell Social Responsibility Recognition Award program or the Louise Herring Award for Philosophy in Action, and you're probably wondering how to submit an award-winning record of your credit union's accomplishments.

On the state level, your entry competes with others in your asset group.

At the national level, CUNA's Awards Committee members will review more than 160 entries for both programs. Here are ten ways you can help judges get a clear picture of your program:

1. Clearly state what your goals are and how you set out to accomplish them.
2. Set aside a specific file for all your program documents -- you'll need those photos, thank-you notes, and newspaper clippings when you actually put your entry together.
3. Plan to track your program's progress from the beginning. Document the project's activities and events, funds raised and distributed or number of people served, and letters and media coverage received.
4. Keep in touch with the agencies or groups you're working with for any information they can provide on the impact your involvement is having on those they serve.
5. Get your awards packet from the league and review it carefully. Call (CONTACT) with any questions.
6. Follow the format of the entry form and answer all questions when describing your project. The Awards Committee carefully considers the answers to questions on goals, implementation, results, coverage, etc., to help them judge your entry.
7. Include those items you've been saving that will bring your entry to life for the judges. Photos, thank-you letters, articles, etc., all help the judges get a better look at your program.

## Sample Newsletter Article, #2 - Page 2

8. Keep in mind that quality, not quantity, is the key. Choose the most representative items to include rather than everything associated with your program.
9. The more concise, clear and to the point your entry is, the easier time the judges will have doing their job.
10. Put yourself in the judge's shoes. What would you look for in an entry?

## Judging The Dora Maxwell Award Program Entries

### League Guidelines for Selecting Judges

1. Choose at least three people to judge the entries. Your committee may include one or two people affiliated with your league, but you may want to have at least one outside person. This person may be someone from a professional communications organization or someone from outside the league that has a background in public relations, communications or community relations projects. Many leagues are exchanging entries with other leagues to assist with the judging process.
2. A personal call of invitation to each prospective judge is recommended. During the call, describe the process of the judging, how many entries there are in each category, and a suggested timeline.
3. Provide the judges with the set of guidelines and scoring sheets for judging the entries. A score sheet is included in this kit.
4. Give the judges enough time to appropriately judge the entries. The amount of time will vary depending upon the number and length of the entries.
5. Don't forget to send a thank you letter and/or a small gift to the judges. A sample thank you letter is provided in this kit.

### Guidelines for Judging the Dora Maxwell Award Program

1. Does the credit union/chapter/multiple credit unions have a plan for its social responsibility program? How was the plan implemented?
2. Has the credit union included the required entry form? (Entries received at the national level without the entry form will be returned.) Does the entry form detail the successful outcome of **one** project?
3. Does the entry demonstrate how the credit union is helping to support the needs of the community?
4. What results were achieved?
5. Is there evidence that an extraordinary contribution of time, talent or resources was made? Does the contribution to society go beyond what is normally expected of an organization?
6. How did the credit union/chapter promote its involvement: through newsletter articles, lobby displays, its annual report, news releases, radio and television coverage or through other means? Were the promotions creative and effective?
7. Does the project relate to core credit union values of mutual self-help, cooperation, economic empowerment and volunteerism?

## Model Thank You Letter For Dora Maxwell Award Program Judges

(Date)

(Judge's Name and  
Address)

Dear Mr./Ms. (Name):

On behalf of the (Name of League), thank you for judging the entries in the Dora Maxwell Social Responsibility Recognition Award Program for Credit Unions. We certainly appreciate your help with this project and your expert knowledge in the area of (community relations/communications/public relations).

We have sent the winning entr(ies)(y) to the Credit Union National Association (CUNA) for the national competition. We will inform you of any winners from our state.

Once again, thanks for helping us with this important service project.

Sincerely,

(Name)  
(League President)

**Model News Release For Dora Maxwell Award State Winners**  
For Distribution to Local Press

(CREDIT UNION/CHAPTER/MULTIPLE CREDIT UNIONS) WINS COMMUNITY AWARD

(Name of Credit Union/Chapter/Multiple Credit Unions) of (City) has won a first place award in the Dora Maxwell Social Responsibility Recognition Award Program for credit unions. The Social Responsibility Recognition Award Program, sponsored by (League) and the Credit Union National Association (CUNA) honors credit unions for their involvement in community projects and activities.

The credit union's program was (Description of Program).

The (Name of Credit Union/Chapter/Multiple Credit Unions)'s winning entry will advance to the national competition, where it will compete with other projects from credit unions in the same asset category nationwide.

The competition is named after Dora Maxwell, a credit union pioneer, who worked with several organizations to improve the living standards of the poor and needy.

## Judging The Louise Herring Award Program Entries

### League Guidelines for Selecting Judges

1. Choose at least three people to judge the entries. They should be elected or appointed officials from the league. League staff should coordinate only the process. Judges should have credit union operational experience, be capable of reading and understanding a financial statement, and have a strong commitment to credit union philosophy. Again, trading with another league may be a way to fairly judge the entries.

**Before entries are judged, the financial statements must be analyzed to determine whether the credit union is operating in a safe and sound financial manner. This criterion must be met in order for a credit union's entry to be considered for the award. This step is essential to maintain the integrity of the award; for example, a credit union that won the award and soon is liquidated or put into conservatorship would cause serious public relations implications for the movement.**

2. A personal call of invitation to each prospective judge is recommended. During the call, describe the process of the judging, how many entries there are in each category, and a suggested timeline.
3. Provide the judges with the set of guidelines and scoring sheets for judging the entries. A score sheet is included in this kit.
4. Give the judges enough time to appropriately judge the entries. The amount of time will vary depending upon the number and length of the entries.
5. Don't forget to send a thank you letter and/or small gift to the judges. A sample thank you letter is provided in this kit.

### Guidelines for Judging the Louise Herring Award Program

1. Did the credit union's project help their members and demonstrate the credit union philosophy?
2. How did the implementation steps allow the credit union to achieve its results in putting its philosophy in action?
3. Did the credit union's contribution go beyond what is normally expected of a credit union? Was project different from day-to-day operations?
4. How well did the credit union educate its members about the program/project and demonstrate that it showed true credit union philosophy?
5. Is it a program/project that will serve members on an ongoing, consistent basis?
6. Did the credit union show its commitment to credit union principles of democratic structure, service to members, ongoing financial education, and social goals?
7. Did the credit union list the measurable and defined results achieved?

## Model Thank You Letter For Louise Herring Award Program Judges

(Date)

(Judge's Name and  
Address)

Dear Mr./Ms. (Name):

On behalf of the (Name of League), thank you for judging the entries in the Louise Herring Award for Philosophy in Action. We certainly appreciate your help with this project and your expert knowledge in the area of credit union philosophy and operations.

We have sent the winning entr(ies)(y) to the Credit Union National Association (CUNA) for the national competition. We will inform you of any winners from our state.

Once again, thanks for helping us with this important service project.

Sincerely,

(Name)  
(League President)

**Model News Release For Louise Herring Award State Winners**  
For Distribution to Local Press

(CREDIT UNION) HONORED FOR COMMITMENT TO PHILOSOPHY

(Name of Credit Union), (City) has won first place in the Louise Herring Award for Philosophy in Action competition. The competition, sponsored by (League) and the Credit Union National Association (CUNA), honors credit unions for their practical application of the "People-Helping-People" philosophy that is the hallmark of the credit union movement.

The credit union was cited for its (description of program).

(Name of Credit Union's) winning entry will advance to national competition, where it will compete with other state winners from throughout the country.

The competition is named after Louise McCarren Herring, a credit union pioneer, who believed that the operational application of credit union philosophy helped better people's lives.

# 2010 Dora Maxwell & Louise Herring League Entry Submission Sheet

**ENTRIES DUE FRIDAY, AUGUST 27,  
2010**

**League** \_\_\_\_\_

**League Contact:** \_\_\_\_\_

**Contact's E-mail  
Address:** \_\_\_\_\_

**Complete this form and send with your credit union entries to:**  
Lisa Pierick, Credit Union National Association, 5710 Mineral Point Road, Madison, WI 53705.

Total number of Dora Maxwell entries received this year: \_\_\_\_\_

Total number of Dora Maxwell entries forwarded to CUNA: \_\_\_\_\_

Dora Maxwell Award entries enclosed (List credit union and/or chapter names)	Asset Size Category

Total number of Louise Herring entries received this year: \_\_\_\_\_

Total number of Louise Herring entries forwarded to CUNA: \_\_\_\_\_

Louise Herring Award entries enclosed (List credit union names)	Asset Size Category

Entries will be returned to you following judging except for those winning at the national level. Entries winning at the national level will be returned directly to credit unions.

# 2010 Dora Maxwell & Louise Herring Award Programs League Entry Fee Payment Form

Your name/title \_\_\_\_\_

Your e-mail address \_\_\_\_\_

Name of League \_\_\_\_\_

Total fees: \_\_\_\_\_ entries @ \$50 each = \$\_\_\_\_\_ enclosed.  
(Maximum payment of \$550 per league.)

Mail this form and a share draft payable to CUNA, Inc., to:

Credit Union National Association  
Accounting Department  
Box 78546  
Milwaukee, WI 53278-0546

The deadline for entries is **FRIDAY, AUGUST 27, 2010**

DNLDC10

## State Winners Plaque Order Form

To: **Championship Awards**  
2813 Royal Avenue  
Madison, WI 53713  
Fax 608-226-0443

From: \_\_\_\_\_  
League

Year to be Listed on Award Plaque: \_\_\_\_\_

Page: \_\_\_\_\_ of \_\_\_\_\_

Enclosed are the following orders:

_____	Dora Maxwell 1st place plaques @ \$66 =	_____
_____	Dora Maxwell 2nd place plaques @ \$64 =	_____
_____	Dora Maxwell honorable mention plaques @ \$64 =	_____
_____	Louise Herring 1st place plaques @ \$66 =	_____
_____	Louise Herring 2nd place plaques @ \$64 =	_____
_____	Louise Herring honorable mention place plaques @ \$64 =	_____

TOTAL \$ \_\_\_\_\_

**Note:** Orders for Hawaii & Alaska will be charged shipping. Please contact Championship Awards directly with order 608-226-0440.

Plaques needed by \_\_\_\_\_ [date]

- Share draft/check **payable to Championship Awards** is being mailed
- Please bill me

This page must accompany **ALL** orders

**The Dora Maxwell Social Responsibility Recognition Award Program Plaque  
Order Form**

**STATE-LEVEL FIRST PLACE PLAQUES**

This form may be mailed or faxed to Championship Awards, 2813 Royal Avenue,  
Madison, Wisconsin 53713; phone 608-226-0440; fax 608-226-0443.

**To ensure accuracy, please type:**

League \_\_\_\_\_

Name \_\_\_\_\_

Shipping Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone Number \_\_\_\_\_

I would like to order \_\_\_\_\_ first place plaques at \$66 each. (This includes shipping and engraving costs. Shipping not covered to Hawaii or Alaska. Please call Championship Awards directly with orders for these states.)

**ALL PLAQUES WILL BE SHIPPED DIRECTLY TO YOUR LEAGUE.**

First Place Winners/All Asset Categories  
(PLEASE TYPE EXACTLY AS IT IS TO APPEAR ON THE PLAQUE)

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Chapter/Multiple Credit Unions Names: \_\_\_\_\_

**Important:** Cover page must be completed and included with order

**The Dora Maxwell Social Responsibility Recognition  
Award Program Plaque Order Form**

**STATE-LEVEL SECOND PLACE PLAQUES**

This form may be mailed or faxed to Championship Awards, 2813 Royal Avenue, Madison, Wisconsin 53713; phone 608-226-0440; fax 608-226-0443.

**To ensure accuracy, please type:**

League \_\_\_\_\_

Name \_\_\_\_\_

Shipping Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone Number \_\_\_\_\_

I would like to order \_\_\_\_\_ second place plaques at \$64 each. (This includes shipping and engraving costs. Shipping not covered to Hawaii or Alaska. Please call Championship Awards directly with orders for these states.)

**ALL PLAQUES WILL BE SHIPPED DIRECTLY TO YOUR LEAGUE.**

Second Place Winners/All Asset Categories  
(PLEASE TYPE EXACTLY AS IT IS TO APPEAR ON THE PLAQUE)

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Chapter/Multiple Credit Unions Names: \_\_\_\_\_

**Important:** Cover page must be completed and included with order

**The Dora Maxwell Social Responsibility Recognition  
Award Program Plaque Order Form**

**STATE-LEVEL HONORABLE MENTION PLAQUES**

This form may be mailed or faxed to Championship Awards, 2813 Royal Avenue, Madison, Wisconsin 53713; phone 608-226-0440; fax 608-226-0443.

**To ensure accuracy, please type:**

League \_\_\_\_\_

Name \_\_\_\_\_

Shipping Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone Number \_\_\_\_\_

I would like to order \_\_\_\_\_ honorable mention plaques at \$64 each. (This includes shipping and engraving costs. Shipping not covered to Hawaii or Alaska. Please call Championship Awards directly with orders for these states.)

**ALL PLAQUES WILL BE SHIPPED DIRECTLY TO YOUR LEAGUE.**

Honorable Mention Winners/All Asset Categories  
(PLEASE TYPE EXACTLY AS IT IS TO APPEAR ON THE PLAQUE)

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Chapter/Multiple Credit Unions Names: \_\_\_\_\_

**Important:** Cover page must be completed and included with order

## The Louise Herring Award for Philosophy in Action Plaque Order Form

This form may be mailed or faxed to Championship Awards, 2813 Royal Avenue, Madison, Wisconsin 53713; phone 608-226-0440; fax 608-226-0443.

**To ensure accuracy, please type:**

League \_\_\_\_\_

Name \_\_\_\_\_

Shipping Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone Number \_\_\_\_\_

I would like to order \_\_\_\_\_ **first place** plaques at \$66 each.

I would like to order \_\_\_\_\_ **second place** plaques at \$64 each.

I would like to order \_\_\_\_\_ **honorable mention** plaques at \$64 each.

Plaque costs include engraving and shipping. Shipping not covered to Hawaii or Alaska. Please call Championship Awards directly with orders for these states.

**ALL PLAQUES WILL BE SHIPPED DIRECTLY TO YOUR LEAGUE.**

(PLEASE TYPE EXACTLY AS IT IS TO APPEAR ON THE PLAQUE)

### State-Level First Place Winners

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

### State-Level Second Place Winners

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

### State-Level Honorable Mention Winners

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

Credit Union Name: \_\_\_\_\_

**Important:** Cover page must be completed and included with order

## 2009 DORA MAXWELL AND LOUISE HERRING AWARD WINNER SUMMARIES

### DORA MAXWELL SOCIAL RESPONSIBILITY RECOGNITION PROGRAM

#### Dora Maxwell (Less than \$5 million in assets)

##### First Place:

##### **Great Horizons Federal Credit Union (IN)**

A team from Great Horizons FCU raised \$1,166 for the local American Cancer Society's Relay for Life, exceeding its \$1,000 fund-raising goal. The team's members included the entire staff of the credit union and ranged in age from 14 to 71. Funds were raised through sales of items such as candy bars, "beanies," and event luminarias, a donation of a portion of a loan skip-payment program fee as well as donations from members and area businesses.

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#### Dora Maxwell (\$5-\$20 million in assets)

##### First Place:

##### **PeeDee Federal Credit Union (SC)**

The sale of baked goods, logo items and backpacks, lobby collection jars and staff dress down days enabled PeeDee FCU to raise \$1,400 for Big Brothers Big Sisters, surpassing its \$1,000 fund-raising goal. The credit union also set out to assist in the recruitment of Big Brothers and Big Sisters, and succeeded in finding a volunteer to serve as a Big Sister. PeeDee raised awareness of the organization, which seeks to provide at-risk children with adults who serve as mentors and friends, through lobby displays, flyers, and its Web site.

##### Second Place:

##### **Clarence Community & Schools Federal Credit Union (NY)**

To expand its community outreach and provide students with hands-on financial experience, Clarence Community & Schools FCU opened a branch in the high school, the first student-run credit union in Western New York. The student-run branch offers greater accessibility to the credit union for students and staff, and promotes the benefits of saving money. The branch also helps prepare students for future employment by providing them with application, interview and work experience.

##### Honorable Mention:

##### **Wyrope Williamsport Federal Credit Union (PA)**

Wyrope Williamsport FCU helped members of their community protect themselves against identity theft at the same time it battled hunger. The credit union sponsored a Community Shredder Day and invited area residents to bring both personal documents to be destroyed and non-perishable food items to be donated to the Central Pennsylvania Food Bank. Credit union staff and volunteers from the National Honor Society also collected monetary donations and sold refreshments.

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#### Dora Maxwell (\$20-\$50 million in assets)

##### First Place:

##### **Hawaii First Federal Credit Union (HI)**

Hawaii First FCU's Community Resource Center is a one-stop shop offering no-cost support to any resident of the county. The goal of the Resource Center is to help people overcome poverty and become self-sustaining. It offers a wide array of help including financial education, debt solutions, Individual Development Accounts, fraud prevention, job search assistance, small business development, computer

access and training, vocational training and foreclosure prevention. Since opening in November 2008, the Center has provided more than 1,900 residents with hope for the future.

**Second Place:**

**Communicating Arts Credit Union (MI)**

Providing inner city students with the skill sets needed to succeed in the work place is the goal of the Academy of Finance (AOF) and one that Communicating Arts CU helps facilitate. AOF provides exposure to role models in business through classroom presentations, mentors, paid internships, special events, job shadowing and class trips. Each year CACU participates in these activities, including hiring at least one intern, and looks to this group for future staff. Typically, up to six AOF graduates are working at the credit union, including a branch manager. CACU also solicits support for AOF from other Michigan credit unions, both financial and hands-on.

**Honorable Mention:**

**Coastal Community Federal Credit Union (TX)**

After Hurricane Ike devastated the main and branch offices of Coastal Community FCU on Galveston Island, the credit union undertook a project to beautify the exterior of those offices, and to nourish the spirit, the body and the senses of the community. The result is the Coastal Community Garden, a unique effort designed to help feed the community's homeless. The community garden provides fresh fruits and vegetables to those in need, and a sense of belonging to all on the Island. One resident commented: "This is exactly what Galveston needs to cultivate—the ideas of creative, generous people who care about the island and its future."

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**Dora Maxwell (\$50-\$100 million in assets)**

**First Place:**

**Latino Community Credit Union (NC)**

To help community members better understand the process of buying a home, Latino Community CU (LCCU) created a film, *Angelica's Dreams*. Produced with a grant from the Community Development Financial Institutions Fund, a program of the U.S. Treasury Department, the film tells the moving story of Roberto and Angelica, an immigrant Latino couple torn between staying in the U.S. and returning to their native land. The scenario gives a real-life depiction of the decisions involved in the home buying process, as well as some of the pitfalls. It also gives hope to those who thought they could not afford a home of their own. LCCU produced 1,200 DVDs of the film, created 25,000 copies of an accompanying viewing guide, publicly screened the film in five locations nationwide, involved all credit union staff, and continues to screen the movie in its seven branches.

**Second Place:**

**North Central Area Credit Union (MI)**

The Christmas Charity Challenge food drive conducted by North Central Area CU challenged each of the credit union's 50 employees to participate. Employees answered the call, and the result was a total of more than 17,000 canned and dry goods donated to local food pantries by members and staff. Program incentives included a \$500 award given to the food pantry of the branch collecting the most food items, and \$100 awards to the credit union's other four branches for their local pantries. Employees were gratified by the number of members who provided donations. Even non-members gave food at credit union branches.

**Honorable Mention:**

**Jersey Shore Federal Credit Union (NJ)**

The Atlantic City Rescue Mission (ACRM) provides lifesaving care for homeless men, women and mothers with children in the southern New Jersey area. Jersey Shore FCU partnered with the Mission in a Bowl-A-Thon and a Help Feed the Hungry campaign to raise funds for the agency. Help Feed the Hungry included a plate drive, basket drawing and employee jeans days. These projects raised a total of \$6,775 to

support the Mission's ongoing outreach programs. Like Jersey Shore FCU, the ACRM encourages individuals to volunteer to help empower others to become independent and self-supporting.

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### **Dora Maxwell (\$100-\$200 million in assets)**

#### **First Place:**

##### **Case Credit Union (MI)**

CASE Cares, a nonprofit charitable organization formed by the credit union, focused its efforts on facilities to serve 108,000 special needs children in the Lansing community. The organization developed plans for a barrier-free playground and a Miracle League baseball field with a specially designed rubber turf surface. CASE Cares raised more than \$35,000 and received real estate donations to site the facilities. The organization brings people together to demonstrate credit union ideals of cooperation, economic empowerment and volunteerism.

#### **Second Place:**

##### **O Bee Credit Union (WA)**

O Bee CU's Amazing Money Maze, a corn maze in the shape of the credit union's logo, helped teach basic financial facts to children, youth and adults in an entertaining manner. The project also raised funds for the Asset Building Coalition. As participants worked their way through the maze, they answered questions about savings, budgeting, investing, debt, credit and other financial subjects. Participants were eligible for a variety of rewards announced each week. More than 15,000 individuals participated, and the maze raised \$17,000 for the Asset Building Coalition. An official of the Washington State Department of Financial Institutions said the maze was "one of the largest outbound educational programs the DFI participated in."

#### **Honorable Mention:**

##### **Industrial Federal Credit Union (IN)**

The goal of Industrial FCU's Annual Food Finders Food Bank Community Harvest food drive is to raise funds to meet a growing demand for basic human services in Lafayette and 16 surrounding counties, in order to help those in need through the winter months. Children, seniors and the working poor are among the populations targeted by the food drive. With the region's economy in crisis, food banks saw a spike in demand coupled with a reduced ability to give. Despite these impediments, the Community Harvest food drive achieved a record response, with donations of food and other items topping 105,000 pounds, and monetary donations exceeding \$26,000.

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### **Dora Maxwell (\$200-\$500 million in assets)**

#### **First Place:**

##### **Rogue Federal Credit Union (OR)**

Rogue FCU's Building Hope Foreclosure Prevention and Assistance Plan became a statewide project for individual communities. The program consisted of three classes addressing issues of 1) budgeting and the wise use of community resources; 2) steps to prevent foreclosure; and 3) how to rebuild credit after foreclosure has occurred. More than 450 individuals, both Rogue FCU members and others, attended these classes at no cost. The Building Hope program was later developed into a seminar-in-a-box and promoted throughout the state of Oregon. The credit union followed up its education program with Rogue Solution Loans to help members with rising interest rates, loss of jobs, reduction in hours and restructuring of debt.

#### **Second Place:**

##### **Self-Help Credit Union (NC)**

In an effort to help low-income families achieve the dream of home ownership, Self-Help CU developed its Walltown Home Ownership Project, a comprehensive redevelopment of a low-income neighborhood. Over a period of 12 years, the program has provided 57 home mortgages and renovated 82 homes, leading to

reduced crime and increased services in an at-risk section of Durham. Over the life of the program, the Walltown Home Ownership Project secured a total of \$6.3 million in first mortgages from eight lenders; \$3.4 million in first mortgages from Self-Help CU; and subordinated debt and grants to homebuyers from 11 different funders. In addition the project raised \$2.1 million in direct support from eight organizations and \$2 million in loans from Self-Help for a charter school and a children's theater.

**Honorable Mention:**

**Credit Union West (AZ)**

Partnering with community advocates, Credit Union West sponsored Home Preservation Forums to help answer questions posed by residents of the West Valley. The goal was to provide unbiased answers for families and individuals threatened with potential foreclosure. More than 500 residents attended the forums. Nearly 40% of these families received confidential counseling sessions as well. Bilingual counselors were available to help homeowners. The City of Surprise recorded the forum and made it available for replay for 30 days on the city's TV station.

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**Dora Maxwell (\$500+ million assets in assets)**

**First Place:**

**Chartway Federal Credit Union (VA)**

Chartway Federal Credit Union sponsored a Black Tie and Bogey's event to benefit the Make-A-Wish Foundation. Credit union staff and volunteers contributed nearly 2,000 volunteer hours to make the event successful. The event involved significant campaign development, employee and member promotion, and donor support, as well as participation by national celebrities and entertainers. Chartway's board of directors and senior management team actively promoted participation and support through sponsorship acquisition and volunteer recruitment, media promotion and campaign development. The result: a total of \$333,979 was raised to provide wishes come true for children fighting for their lives.

**Second Place:**

**Centra Credit Union (IN)**

In the aftermath of an historic flood in the Columbus, Indiana area, Centra Credit Union offered its members several programs to help them recover from the flood's devastating effects. Flood Relief Loans offered low rates and signature terms to those in need. Members were directed to other resources, including federal flood assistance. Payment extensions were granted on Centra loans, and the credit union helped members replace vehicles damaged by the flood. Centra also initiated several programs designed to aid the community at large, including contributions to relief organizations, collection of food donations, and fund-raising events to aid victims. The credit union also came to the aid of employees directly affected by the flood.

**Honorable Mention:**

**UW Credit Union (WI)**

The University of Wisconsin CU took a lead role in support of needs-based scholarships. The credit union provided a base pledge and ran a three-month member campaign to increase needs-based scholarship funds at each of the six University campuses it serves. During the campaign period, the credit union matched member gifts dollar for dollar. UW Credit Union also partnered with three foundations that provided additional matches. The total raised for the six campuses involved was more than \$1.5 million. Funds raised were placed in a permanent endowment, with earnings given as aid to students who were accepted by the schools but unable to afford the cost.

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## **Dora Maxwell (Credit Union Chapter or Multiple Credit Union Groups)**

### **First Place:**

#### **Credit Union Miracle Day, Inc. (DC)**

Credit Union Miracle Day, Inc. is the credit union title sponsor of the Credit Union Cherry Blossom Ten Mile Run, a partnership of 83 credit union sponsors and 47 partnering organizations that unite for the benefit of the Children's Miracle Network (CMN). The Run is a world class sporting event held each spring along the memorials in Washington, D.C. It is in its 36<sup>th</sup> year of operation. The project raised more than \$1.4 million. More than \$1 million was distributed to hospitals in all 50 states to help children at risk. The project also raised awareness of credit unions by lawmakers and staff members on Capitol Hill.

### **Second Place:**

#### **Butte Credit Unions in Montana (MT)**

Butte, Montana Area Credit Unions demonstrated their commitment to social responsibility by sponsoring Volunteer Income Tax Assistance (VITA) sites to help residents complete and file tax returns at four sites within the chapter area. During the most recent tax season, these sites completed 815 returns at no cost to the taxpayers. The program returned a total of \$746,924 to the Butte community in federal and state refunds, including \$155,740 of Earned Income Credit. The average adjusted growth income of participating clients was just \$17,037, and the average Earned Income Credit was \$1,100. Twenty-two credit union volunteers gave their time to the program, which has completed three years of service.

### **Honorable Mention:**

#### **San Francisco Chapter (CA)**

The San Francisco Chapter's First Annual Credit Union Night with the Golden State Warriors created an event that united the 12 credit unions in the chapter and helped individuals within the community. The event raised funds for Children's Hospital and Research Center Oakland, a 191 bed resource for advanced pediatric care with more than 200,000 patient visits each year. More than 400 tickets to the game were sold, raising in excess of \$2,000 for the hospital.

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## **LOUISE HERRING PHILOSOPHY IN ACTION PROGRAM**

### **Louise Herring (Less than \$50 million in assets)**

#### **First Place:**

##### **Communicating Arts Credit Union (MI)**

Residents of Highland Park, Michigan, an area of extreme poverty and crime indices over four times as high as average, now have access to fairly priced financial services thanks to the commitment of Communicating Arts Credit Union. The branch office of Communicating Arts is the first financial institution to open in the community in more than 20 years. The credit union offers a menu of products and services that serves the financial needs of community members, and in doing so, has kept hundreds of thousands of dollars in their pockets -- money that would have otherwise gone to the area's predatory alternative financial providers. The branch is supporting itself financially, six months ahead of plan. A well-thought out physical design eliminated the need for bullet-resistant glass and includes a warm, open and welcoming lobby and a community room.

#### **Second Place:**

##### **Cutting Edge Federal Credit Union (OR)**

Educating members about the benefits of keeping their finances healthy is the goal of Cutting Edge FCU's Financial Check-Up program. Members are encouraged to schedule a private, one-hour appointment with credit union staff, who dress the part by wearing white coats embroidered with their names and "F.D." -- Financial Doctor. Behind closed doors, Financial Doctors address members' questions, review credit reports and scores, or suggest products and services that would be beneficial. At the conclusion of the check-up, members receive a "prescription card," which provides action items as well as answers to their

questions. Often, employees follow up with phone calls or another appointment. The one-on-one treatment is well-received by members.

**Honorable Mention:**

**Wyrope Williamsport Federal Credit Union (PA)**

Children discover both the tangible and intangible rewards of saving through the "Money Mouse Kids Club," introduced at Wyrope Williamsport FCU during Credit Union Youth Week. Club members who make a \$10 deposit receive a "money mouse dollar," which can be used to purchase prizes, ranging from gift certificates to fast food restaurants to a personal audio device. The credit union encourages Club members to save by providing a coin holder, a personal pass book and a drawing for a gift certificate to kids who are saving for a goal, such as bicycle or video game.

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**Louise Herring (\$50 to \$250 million in assets)**

**First Place:**

**Down East Credit Union (ME)**

Down East CU knew members were paying too much for credit obtained elsewhere. Its "Let's Find Some Missing Money, Yours" program offered members a no-obligation review of their credit reports. By refinancing loans, the credit union saved its members more than \$280,000 in just seven months. One member refinanced three loans and saved more than \$5,000. Magnetic posters in the lobby of each credit union branch are updated weekly to keep members informed of the amount of money saved, and serve as a reminder that the credit union has the best interests of its members in mind.

**Second Place:**

**Family Trust Federal Credit Union (SC)**

To help mitigate the effects of the economic downturn on its members and the community at large, Family Trust FCU launched "Called to Care." This comprehensive plan included stepped-up efforts in its Credit Counseling Center, outreach to business partners through employee workshops, town hall meetings and a Webcast on the economy, and in cooperation with the United Way, publication of a brochure that provided tips on surviving tough times and where to go for assistance. Financial advice also was provided in a newspaper column written by a credit union staff member.

**Honorable Mention:**

**Members Credit Union (NC)**

Members Credit Union created an innovative program to help its members reap the rewards of saving. Its "What Are You Saving For?" program seeks to make saving fun by incorporating an attractive interest rate based on account activity, the use of social media, and prizes. Members who sign up for electronic statements and make a net deposit of at least \$25 per month are eligible for double the regular share account dividend rate. The credit union built a blog on a Web site ([whatareyousavingfor.com](http://whatareyousavingfor.com)) to enable its members to openly discuss their savings goals as well as tips and strategies for reaching them. To maintain excitement, the credit union offers additional contests and prizes, including a "Biggest Saver" competition, with a grand prize of \$2,000. Since its launch, the credit union has helped 426 members set and budget for their savings goals.

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**Louise Herring (More than \$250 million in assets)**

**First Place:**

**Credit Union 1 (AK)**

While many entities offer reward plans for spending money, members participating in the "1 For All" Rewards program from Credit Union 1 earn premiums for using a full array of financial services, including deposits, credit use and general money management. For example, members earn 1 point per \$100 in savings, 50 points for receiving E-statements and 500 points for each new loan with a balance of \$2,500 -

\$19,999. Rewards include significant loan interest rate discounts and higher certificate premiums, as well as gift cards and travel rebates. Members are encouraged to set personal financial goals and choose their incentive for reaching those goals. Members also have the option of donating their points to local charities.

**Second Place (Tie):**

**Centra Credit Union (IN)**

The focus of Centra Credit Union's Helping Hand program is to offer members and others in the community the resources to help them cope emotionally and financially in the wake of unemployment or the loss of overtime pay or benefits. Helping Hand seeks to provide practical money management advice as well as assistance in dealing with the emotional issues related to job loss. The credit union created an information packet, conducted a workshop with area church pastors to help them assist members of their congregations, and sponsored a Job Transitions workshop, which offered tips on job hunting and paying bills without a paycheck.

**State Employees Credit Union (NC)**

State Employees Credit Union created a member-friendly reverse mortgage to assist its senior members who need additional income. To address concerns raised over typical reverse mortgages, the program features a fixed rate of interest, simple interest accrual on the loan, a substantially lower origination fee than the industry standard and no mortgage insurance requirement. The credit union produced a comprehensive consumer guide to give its staff and interested senior members the tools needed to assist in their decision-making. The reverse mortgage is not aggressively "sold" to members, but offered only when it is the best option to help them draw equity from their homes.

**Honorable Mention:**

**First Community Credit Union (ND)**

To offer expert help for members struggling with managing their credit, First Community Credit Union provided for credit union financial counseling certification of three of its staff members, and then launched a Credit Confidence program. The Credit Confidence program featured quarterly educational seminars in three different locations (a total of 12 annually) and individual credit counseling sessions with members. Topics covered included understanding credit reports, money management and discovering financial behaviors. A seminar was also offered to staff members and their spouses to enable them to better understand credit issues.