



Southeastern
Credit Union Foundation
Charity. Community. Cooperation.

MID YEAR REPORT

OVERVIEW OF CONTENTS

Financial Education (2018-2019 School Year)

- **934** presentations made by FL Credit Unions reached **51,509** students
- **112** presentations made by AL Credit Unions reached **19,348** students
- **8** chapters with **36** teams competed in the 2019 Financial Fitness Tournament.



Presentations include: Reality Fairs, Cash Hash, Story \$ense, Financial Fitness Tournaments

FiCEP

- **48** credit union professionals enrolled to become Certified Credit Union Financial Counselors



Professional Development

- **\$9,500** awarded to credit union employees and volunteers for professional development



Thank you for your support!

- **52%** of credit unions gave through Fair Share for a total of **\$86,833**
- **MORE THAN \$32,000** raised through the SCUCE Golf Tournament and Raffle



Proud to announce:

- **3** CDFI credit unions in AL
- **3** Juntos Avanzamos designations in FL
- **17** CDFI credit unions in FL

Mission

To serve as a catalyst for credit unions to collectively effect change through charitable giving and education.

Vision

To enrich and elevate our communities by applying the credit union philosophy of “People Helping People.”

The Southeastern Credit Union Foundation is active in and dedicated to:

- Promoting financial education to benefit credit union members, students, and the public at large;
- Helping credit unions implement programs within their communities that fulfill their social responsibility to make financial services affordable and accessible to all members, including those of modest means, or to areas in financial distress;
- Providing professional development grants to assist credit union employees and volunteer leaders with the training to achieve professional excellence; and
- Offering financial relief to credit unions, their employees, volunteers and their communities in the wake of disasters such as hurricanes, tornadoes, etc.

LETTER FROM THE CHAIR

Foundation Friends & Supporters,

We are excited to present you with a glimpse of the first half of 2019 and how the Southeastern Credit Union Foundation (SECUF) worked to fulfill our four main initiatives of; 1) providing financial education resources to credit unions in order for them to assist members in improving their financial health, 2) assisting credit unions to better serve all segments of their communities by connecting them with community partners and helping to find potential grant funding, 3) furthering professional development by making scholarships available to credit union staff and volunteers and 4) assisting with disaster preparedness, relief and recovery.

From continued Hurricane Michael disaster relief to an increase in financial education efforts and community partnerships, the Foundation has been instrumental in the impact that credit unions are making across Florida and Alabama. Credit unions are reaching more students and are thinking outside the box with new community partnerships while also investing in their own employees through leadership development, training and financial counseling certifications.

As we continue to grow the resources that we can provide, we would be remiss if we didn't express our gratitude to all those credit unions, partners and individuals who support the Southeastern Credit Union Foundation and help make this growth possible.

Moving into the second half of 2019, with your continued support and the investment of new supporters, we will be on track to add regional roundtable-type workshops throughout our states, allowing more flexibility for credit unions of all sizes to participate and to experience an even greater benefit from the SECUF initiatives. Listening and responding to credit union needs is our top priority.

Thank YOU for all you do to support the Southeastern Credit Union Foundation and our programs and services.



Tina Williams

Tina Williams
SECUF Board Chair
President/CEO Mobile Educators Credit Union

FINANCIAL EDUCATION

The Southeastern Credit Union Foundation's goal is to promote long-term financial capability through credit unions and community partners. The Foundation is committed to improving the financial health of as many people as possible.

Financial Education Outreach

As we encourage credit unions to report their financial education outreach through the National Youth Involvement Board (NYIB) website our financial education outreach continues to grow.

For the 2018-2019 school year, Florida ranked 5th for the number of students reached while Alabama ranked 12th, up from 8th and 26th places (respectively) last year.

2017-2018 & 2018-2019 School Year Financial Education Stats

State	# of K-College Presentations	U.S. State Ranking for Presentations	Total # of Students Reached	U.S. State Ranking for Students Reached
2018-2019 Florida	934	7	51,509	5
2017-2018 Florida	574	11	31,327	8
2018-2019 Alabama	112	18	19,348	12
2017-2018 Alabama	76	22	2,382	26

Financial Fitness Tournament

The Southeastern Credit Union Foundation's Financial Fitness Tournament is a competition for high school students aimed at increasing financial literacy. Once a team is sponsored and registered, students are given a link to access the game online reviewing approximately 2,000 financial literacy questions. Students study as credit union coaches and teachers help to motivate!

Competitions in March and April determine regional champions, each regional champion then competes online to achieve an overall Financial Fitness score. In June, the top team from each state and two additional highest scoring teams move on to compete for the League Championship at the Southeast Credit Union Conference & Expo live in Orlando. Students are soaking in financial education, having fun and competing for nice prizes and bragging rights!

This year's Financial Fitness Tournament was a huge success, 8 Chapters were represented and a total of 36 teams participated. The Sardis High School team, from the Cheaha Chapter and sponsored by Family Savings Credit Union, came in first place securing the championship. The Demopolis High School team, first-time competitors from the Mobile Chapter and sponsored by Naheola Credit Union, came in second place. Florida teams from Key West Collegiate Academy and MacArthur High School in Hollywood came in third and fourth. Thanks to our sponsoring credit unions and our prize sponsors, Corporate America CU and Everfi, students took home up to \$1,000 each in prize money and experienced an all-expenses paid trip to Orlando!



2019 Championship Team from Sardis High School along with their teacher, Natalie Strickland, and their credit union sponsor, Jessica Brown from Family Savings Credit Union.

“All the of the students from Sardis High School just completed the 10th grade and were very excited about the opportunity to compete on the Financial Fitness Team. From the beginning they were determined to make it to Orlando to compete for the championship. We took first at the Etowah County Tournament, the Cheaha League Tournament, and was the top team from Alabama for the online tournament. The students got more determined and more excited after each win. Besides the valuable financial information that they have learned that will go with them into adulthood, this endeavor has provided them with multiple opportunities that they will cherish for a lifetime. None of the members on the team had ever flown and only one had been to Disney World as a small child. This team started out as three individuals that really didn’t associate with each other, but ended up being a true team that depended on each other and became friends along the way.”

---Natalie Strickland, teacher, Sardis High School

Take the field for financial education and get ready for our 2020 Financial Fitness Tournament! Registration will start in September and more teams are expected as we expand into Georgia!

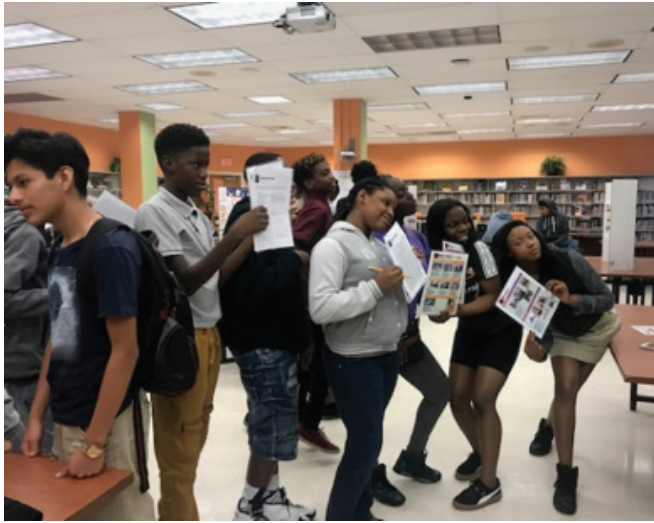
Reality Fairs

Reality Fairs provide students with hands-on budgeting experience and get them thinking about their financial future. Students are assigned life scenarios complete with careers and obligations. The students are tasked with balancing careers and family life while taking care of obligations such as credit card debt, student loans, medical co-pays and unexpected expenses along the way.



“ I didn’t realize all of the things my parents have to deal with. I’m going to think twice before I ask for stuff I don’t really need. ”

-Reality Fair Participant



Reality fairs at Demopolis High School (left), and Bak Middle School (right), facilitated by the Southeastern Credit Union Foundation, Naheola Credit Union and Guardians Credit Union

Financial Literacy Month



The Southeastern Credit Union Foundation celebrated Financial Literacy Month (April) by putting together quick video trivia bites through social media and heading to our state capitols.

The Southeastern Credit Union Foundation held meetings at the State Capitols in Tallahassee and Montgomery to discuss the importance of financial education and ways credit unions can partner with the State Treasury Offices for state-wide initiatives. State level involvement in financial literacy not only increases credit union awareness but also gives us a larger platform to increase the financial health of our members, potential members and future leaders.

FiCEP Financial Counselor & Training Certification

FiCEP enables credit union staff to become more confident in helping members build a stronger financial future. FiCEP is designed for credit union staff members who work in the financial counseling, collections, and loan departments, or any others who are committed to helping members gain control of their financial futures.

The SECUF welcomed 48 new participants to the 2019 Certified Credit Union Financial Counselor (FiCEP) program, our largest class! In the true spirit of cooperatives, we have partnered with the Louisiana League to host the webinars. Graduation is set for November.

COMMUNITY DEVELOPMENT

The Southeastern Credit Union Foundation helps credit unions implement programs within their communities that fulfill their social responsibility to make financial services affordable and accessible to all members, including those of modest means, or in areas in financial distress.

Currently the SECUF coordinates efforts to assist credit unions in applying for federal grant money through the U.S. Treasury for community development and acquiring Juntos Avanzamos designations.

TO DATE, WITH ASSISTANCE FROM THE FOUNDATION, 10 CREDIT UNIONS IN ALABAMA AND FLORIDA HAVE BEEN CDFI CERTIFIED AND AWARDED COMMUNITY DEVELOPMENT GRANTS TOTALING \$9,437,250 AND 4 CREDIT UNIONS HAVE RECEIVED THEIR JUNTOS AVANZAMOS DESIGNATIONS.



Congratulations to Tampa Bay FCU in Tampa, FL and Guardians CU in West Palm Beach, FL, the latest Juntos Avanzamos designation recipients.

The SECUF facilitated a session at the Community Development Financial Institution (CDFI) convening in San Juan, Puerto Rico. This event served to assist credit unions in understanding and obtaining the CDFI certification and working to create partnerships between credit unions in Puerto Rico and Florida.



PROFESSIONAL DEVELOPMENT

The Southeastern Credit Union Foundation awards scholarships throughout the year for credit union CEOs, employees, board members, and supervisory committee members to attend the League of Southeastern Credit Unions & Affiliates and Credit Union National Association educational events.

Scholarships are awarded to those individuals who best exemplify the credit union philosophy, and whose attendance at approved programs would be beneficial in the perpetuation of credit union goals and ideas on an as-needed basis.

In addition to individual scholarships, the Southeastern Credit Union Foundation awards each Chapter one \$500 scholarship annually to present to the person of their choosing (within LSCU guidelines). The scholarships are presented at the last Chapter meeting of the year, to be used the following year. Our 2018 Chapter Champions were very grateful to receive the news of their scholarships and have been making plans to advance their professional development.

SCHOLARSHIPS AWARDED AS OF 6/30/2019:

11 TOTALING **\$9,500**



Thank you for your assistance in attending the LSCU SCUCE in Orlando, FL! I gained valuable information and made connections with other credit union employees and executives that will help promote the growth and stability of our credit union. Thank you for all that you do to help small asset sized credit unions like mine thrive and succeed!



Michele Days

Manager of Sixth Avenue Baptist Credit Union

“Being a recipient of the Chapter Champion Scholarship has been the greatest honor I have received in my career. I am humbled and appreciative that my colleagues at LSCU Broward Chapter recognized my hard work and deep love for the credit union movement. I try to live the mantra of People Helping People every day. This scholarship will help me attend LSCU’s Young Professional Think Tank. I hope to take what I have learned at Think Tank back to the Broward Chapter and my credit union. I would like to thank LSCU, LSCU Broward Chapter and my Power Financial Credit Union family.”

-Nicole Phillips, Power Financial



DISASTER RELIEF

In times of natural disasters, concern for our credit unions and the communities they serve is a top priority for the League of Southeastern Credit Unions & Affiliates and the Southeastern Credit Union Foundation. To support our credit unions in times of disaster, the Foundation has a disaster relief fund that is available to assist our credit unions, staff, and volunteers. Thanks to the generous donations of our credit unions, partners and other Leagues around the United States, the Foundation assisted credit union employees and volunteers impacted by Hurricane Michael with more than \$547,000.00 in disaster recovery grants.

The Foundation began a third phase of disaster relief in 2019 and approved an additional \$100,000.00 in grants to Hurricane Michael victims. Many of our credit union families in the Florida Panhandle are still dealing with insurance companies and contractors and have a long road ahead. These funds continue to give glimmers of hope, helping the families to continue the recovery process.

Donations collected through the Southeastern Credit Union Foundation and the National Credit Union Foundation (CUAid) are making differences and truly exemplify the credit union principles and the motto of “People helping People”.



“Thank you so much from the bottom of my heart to you and to the entire committee for helping me and my family and all of us, credit union employees who have been affected by the hurricane. This amount is a big help in our road to recovery.

I also want you to know that what the organization is doing is very inspiring, lending a hand to those people who are in need, is a noble work, a work of love. I hope someday when I’m able and have the opportunity, I wish, I can do the same.

And yes, my account information is still the same.

Again, my sincerest gratitude to all of you in the committee, “THANK YOU VERY MUCH”. God is watching up above, all good deeds done here on earth will never be forgotten. This will never be forgotten....”

---Bay CU Employee



Your support makes our work possible!

Fair Share Annual Campaign

Our Fair Share Campaign is the Southeast Credit Union Foundation's largest fundraiser of the year. More than 110 credit unions chose to support the Foundation through this campaign. It is the easiest way to help support the Southeastern Credit Union Foundation and ensure the continued growth of the foundation and ultimately enrich and elevate our communities.

The Fair Share Campaign began in October 2018 and ran until March 2019. We are grateful for all the credit unions who choose to support us through this effort.

FAIR SHARE CAMPAIGN:
111 (53 FROM AL @ \$45,616 AND 58 FROM FL @ \$41,217) CREDIT
UNIONS GAVE TO FAIR SHARE AND HELPED RAISE OVER **\$86,000.**

Clubs for a Cause

The Southeastern Credit Union Foundation holds two annual golf tournaments during the Southeast Credit Union Conference and Expo (June) and the Southeast Leadership Development Conference (November).

Thank you to those who participated in and supported this year's SCUCE Charity Golf Outing. It was a beautiful day and with your help we were able to raise over \$16,000 to support the Foundation's programs and services.

Don't miss the 2019 Charity Golf Tournament and Poker Run at SLDC this year. Register now at www.lscu.coop/conferences/sldc.



Annual Raffle Fundraiser

The 2019 Raffle Ticket Fundraiser was also a big hit this year. Thank you to all the credit unions in FL who helped sell tickets, with all your help, we raised **\$16,753!**

This year's \$5,000 raffle winner was Suncoast Credit Union's member Steve from Punta Gorda. When asked what he was going to do, this 40-year post office employee exclaimed, "I think I'm going to go lay down!"

Mid-Year Report Financials - January 1, 2019 through June 30, 2019

Revenue and Other Sources

Fair Share (Jan. 1 - Jun. 30)	\$42,962	13.21%
Community Investment Fund (CIF)	\$14,472	4.45%
Special Events	\$20,568	6.33%
Financial Education Initiatives	\$36,450	11.21%
General Donations	\$24,475	7.53%
Investment Returns	\$137,634	42.33%
Disaster Relief	\$17,280	5.31%
In-Kind Contributions	\$31,334	9.64%
Total	\$325,175	100%

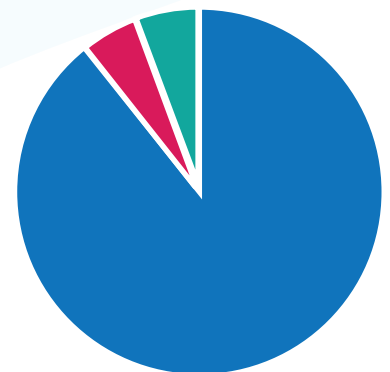


FOR EVERY **\$1** DONATED TO THE
SOUTHEASTERN CREDIT UNION FOUNDATION,
90¢ GOES DIRECTLY TO OUR PROGRAMS TO ENRICH AND ELEVATE OUR
COMMUNITIES BY APPLYING THE CREDIT UNION PHILOSOPHY OF
“PEOPLE HELPING PEOPLE.”

Program Expenses & Supporting Services

Program Expenses

Disaster Relief	\$154,351	
Scholarships	\$9,542	
Community Development	\$5,000	
Financial Education Initiatives	\$14,691	
Program Services	\$39,488	
Other	\$470	
Total Program Expenses	\$223,542	90.37%
Management and General	\$11,053	4.47%
Fundraising	\$12,761	5.16%
Total Expenses	\$247,356	100%



2019 BOARD OF TRUSTEES



Tina Williams
Chair
Mobile Educators Credit
Union (AL)



Kevin Johnson
Chair-Elect
Suncoast Credit Union (FL)



Henry Armstrong
Vice-Chair
Auburn University Federal
Credit Union (FL)



Rick Skaggs
Treasurer
USF Federal Credit Union
(FL)



Sharon Downing
Secretary
Alabama River Credit
Union (AL)



Alvin J. Cowans
Immediate Past Chair
McCoy Federal Credit
Union (FL)



Patrick La Pine
LSCU CEO



Brent Lister
First Florida Credit Union
(FL)



Jan Page
Community South Credit
Union (FL)



Pete Pritts
Corporate America Credit
Union (AL)



Derrick Ragland
APCO Credit Union (AL)

2019 STAFF



Jordan Burroughs
Director, Membership Relations



Juli Lewis
Director, SECUF



Bobbi Grady
Foundation Development
Coordinator

2019 PROUD SUPPORTERS OF THE SOUTHEASTERN CREDIT UNION FOUNDATION

Thank you to all who gave any amount to help the Foundation advance the credit union movement.

121 Financial Credit Union	Daniels, Simi	Jacksonville Firemen's CU	Powernet Credit Union
Achieva Credit Union	Davis, Gwendolyn	Jax Federal Credit Union	Print Resources
ACIPCO Federal Credit Union	DCH Credit Union	Jefferson County Teachers	Progressive FCU
Acorn Consulting Group	Delta Consulting Group	Credit Union	PSCU
Alabama Credit Union	Dovenmuehle Mortgage	Kelly, Denise	Q2 Software
Alabama Law Enforcement CU	Doxim	Kelly, Sherry	Raymond James
Alabama One Credit Union	East Alabama Community	Keys Federal Credit Union	RiverFall Credit Union
Alabama River Credit Union	FCU	La Macchia Group	Ross, Jared
Alabama Rural Electric CU	eCO Credit Union	LaPine, Patrick	Rothell, John
Alabama Teachers CU	Emerald Coast FCU	Leaders Credit Union	Saint James the Fisherman
Alive Credit Union	Envision Credit Union	Legacy Community FCU	Salter, Alexandria
Allied Solutions	EverFi	Lendkey Technologies	San Antonio Citizens FCU
American Share Insurance	Everglades FCU	LEVERAGE	Servion Mortgage
America's First FCU	Family Savings Credit Union	Lewis, Juli	Share One
APCO Employees CU	Family Security Credit Union	Listerhill Credit Union	Shared Services for CUs
ASE Credit Union	FBMC Benefits Management	Local 606 Electrical Workers	SHAZAM Network
Auburn University FCU	Federal Employees CU of	FCU	Shelter Bay Marina
Azalea City Credit Union	Alabama	Local Awards & Engraving	Silent Hunter Boat Yard
Babcock, Alan	Fedmont Federal Credit Union	Madison Education Assoc. CU	Singer Scott Marketing Group
Bascom Grooms Real Estate	Felder, Lisa	Manatee Community FCU	Sixth Avenue Baptist FCU
Bay Credit Union	Ferris, Louise	Markey Marine Service	Social Security Credit Union
Beemer, Brett	FiCare Federal Credit Union	Martin, Jennifer	Stair, Alisha
Berg, William	Financial Facilities	Marvel City FCU	State National Companies
Bipram, Erika	First Coast FCU	McCants, Nicole	Strategic Resource
Blue Flame Credit Union	First Commerce Credit Union	McCoy Federal Credit Union	Management
Brady Jr, John	First Florida Credit Union	McIlwain, Taylor	Sun Credit Union
Brady, Kate	First Street FCU	McSwain Jr, Gerald	Suncoast Credit Union
Brassies Credit Union	Five Star Credit Union	Mead Coated Board FCU	Suwannee River FCU
BreakAway Incentives	Florida Customs Federal	Members First CU of Florida	Tallahassee-Leon FCU
Burroughs, Jordan	Credit Union	Members First Mortgage	Tampa Postal FCU
Campus USA Credit Union	Florida Keys Electric	Memorial Employees FCU	TownFI
Catalyst Corporate FCU	Cooperative	Midflorida Credit Union	Tropical Financial Credit Union
Central Credit Union of Florida	Four Seasons FCU	Mobile Educators Credit Union	Tuscaloosa VA FCU
CFS Solutions	Frazee, Karen	Mobile Postal Employees CU	Tuskegee Federal CU
Chattahoochee FCU	Frenchtown	MTC Federal Credit Union	TVA Community Credit Union
Check Printing Contract	FSU Credit Union	Naheola Credit Union	University of South Alabama
Consulting	Garner, Candace	New Pilgrim FCU	Federal Credit Union
Chemco Credit Union	Gay, Kimberly	Northeast Alabama Postal	Vann, Laura
City Credit Union	Geiger	FCU	Vining Sparks
Clark, Cara	Georgia Credit Union Affiliates	Nucor Employees FCU	Walton City Teachers FCU
Coast 2 Coast FCU	Gilmore, Zane	NXT Soft	WCU Credit Union
Coastline Federal Credit Union	Grady, Bobbi	O'Connor, Ryan	Westbrook, Blake
Cochran, Jason	Gray, Teresa	Okaloosa County Teachers	White, Leia
Community South Credit Union	Greiwe, Cindy	Federal Credit Union	Williams, Robert
Coosa Pines FCU	Guardian Credit Union	O'Neal Credit Union	Willis, Steve
Corporate America CU	Guardians Credit Union	Onkst, Amanda	WinSouth Credit Union
Council Federal Credit Union	Gulf Coast FCU	Opp-Micolas Credit Union	
Credit Union Deals	Health Credit Union	Panhandle Educators FCU	
CU Alternative Lending	Heard, Laura	Pen Air Federal Credit Union	
Solutions	Hogan, Mary	Phenix Pride FCU	
CU Strategic Services	IBMSE Credit Union	Pompano Beach City	
CUNA Mutual Group	Jackson County Teachers CU	Employees Credit Union	

***based on contributions from 1/1/2019 to 6/30/2019. We extend our sincerest apologies to any donor who may have been incorrectly reflected or unintentionally omitted. Please let us know of any discrepancies at 866-231-0545 ext. 2128.**

ALABAMA OFFICE: 22 Inverness Center Pkwy, Suite 200 Birmingham, AL 35242

FLORIDA OFFICE: 3692 Coolidge Court, Tallahassee, FL 32311

GEORGIA OFFICE: 6705 Sugarloaf Pkwy, Suite 200, Duluth, GA 30097

www.lscu.coop/foundation

866.231.0545



**Southeastern
Credit Union Foundation**
Charity. Community. Cooperation.