



For 25 years, the Carolinas Credit Union Foundation has worked to ensure that your dollars truly make a difference in communities across North and South Carolina. Now, after successfully weathering the financial storms of the last recession, we are expanding our programming goals to renew our commitment to what matters most: People.

## Support your Carolinas Credit Union Foundation

### A new way to give

To meet the needs of today and tomorrow, the Foundation will introduce the **Community Endowment Fund**, similar to the existing Community Investment Fund, in partnership with Vizo Financial.

Unlike a traditional endowment, credit unions will retain ownership of the deposit in the Community Endowment Fund. This will be a 0% yield deposit account on a credit union's balance sheet and callable after five years. Both members and non-members of Vizo will be eligible to participate.

100% of the interest earned in the Community Endowment Fund will go back into local communities through grants and programs that support the Foundation's mission. Participating credit unions will be "endowment trustees" and may help lead the direction of this innovative community grant program.

The hope is to engage and re-energize the credit union chapter network, to identify local nonprofits in need of support as they focus on the areas of teaching, feeding and healing our children locally.

As your longtime partner in philanthropy, the Carolinas Credit Union Foundation knows that great things happen when we unite. Take the challenge and invest in enriching lives through the Community Endowment Fund.



*"As we focus on fiscally-responsible ways of doing business, we're creating a new long-term source of funding to achieve our mission to enrich the lives of children in the Carolinas."*

*Lauren Whaley, President*

Carolinas Credit Union Foundation

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[www.carolinasfoundation.org](http://www.carolinasfoundation.org)





# The Community Endowment Fund: How & Why

## The terms

- You retain ownership, as a 0% yield deposit account on your credit union's balance sheet.
- You donate 100% of interest earned on the deposit to the Carolinas Credit Union Foundation.
- Five-year initial term, after which funds are callable for withdrawal any time with 30 days' notice.

## The money

- 100% of your donated interest is used to support high-impact community projects in the Carolinas.
- The Community Endowment Fund creates a long-term revenue source for these mission-critical projects to heal, teach and feed children.
- All funds are managed by Vizo Financial.

## Your role

As a Fund participant you become an Endowment Trustee, and provide direction on how community grant funds are distributed to support local nonprofits.

## The bottom line

- The Community Endowment Fund is an opportunity for credit unions to invest in the lives of children.
- It's a way to ensure that your dollars truly make a difference in our communities, for generations to come.

For more information,  
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