

# Awards-Gala-

CREDIT UNION FOUNDATION

www.carolinasfoundation.org

FEBRUARY 3, 2022

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# 2021 Awards Gala **HONOREES**

#### **2021 CUNA STATE-LEVEL WINNERS**

ALLEGACY

**TRULIANT** 

**GREENVILLE** 

SRP

**ACCLAIM** 

PIEDMONT ADVANTAGE

PALMETTO CITIZENS

CAROLINA FOOTHILLS

#### **2021 HEROES**

#### CHAMPION CREDIT UNION MEMBER & EMPLOYEE RELIEF FUND

Partner in Philanthropy Award

PAULA RICHNAFSKY

#### Partner in Philanthropy Award

Community Outreach Representative for South Carolina Federal Credit Union & Administrative Coordinator for the South Carolina Federal Credit Union Foundation

#### **MAURICE SMITH**

#### **Advancing Equity Award**

CEO of Local Government Federal Credit Union and Civic Federal Credit Union

**ANN JOHNSTON** 

Lifetime Achievement

Board Chair of Allegacy Federal Credit Union

#### **2021 AWARDS GALA EMCEE**

CREIGHTON BLACKWELL, CUDE

Coastal CU Chief Culture & Impact Officer



# DESJARDINS

## ADULT FINANCIAL EDUCATION AWARD

The Desjardins award program was created to recognize leadership within the credit union movement on behalf of financial literacy for all ages. Named after credit union pioneer Alphonse Desjardins, the program emphasizes the movement's longtime commitment to youth and personal financial education.

#### 1<sup>ST</sup> PLACE | ALLEGACY FEDERAL CREDIT UNION | MORE THAN \$1 BILLION IN ASSETS

In an uncertain environment, Allegacy's members had a hunger for timely and relevant information that impacted their finances. In response, Allegacy created a Financial Health + Wellbeing webpage to be a clearinghouse of educational content, recorded webinars, blog posts, EVERFI links, and downloadable resources to promote financial wellbeing. This comprehensive resource was layered on top of the credit union's financial coaching efforts, regular webinars plus training to SEGs and community organizations. To encourage members to implement what they learned, Allegacy launched a 12-week savings challenge as well as a debt freedom challenge. These efforts engaged an estimated 20,000 members and moved nearly 200 members to set savings and debt reduction goals.











#### 2<sup>ND</sup> PLACE | SRP FEDERAL CREDIT UNION | MORE THAN \$1 BILLION IN ASSETS

Early in the pandemic, SRP moved from seminars and events in the community to working with organizations and members online, and even to one-on-one counseling when needed, to help both members and non-members through their financial worries. The credit union's efforts included traditional financial education topics along with content specific to consumer finances in times of crisis or uncertainty. More than 4,700 members were impacted by SRP's efforts through the year.









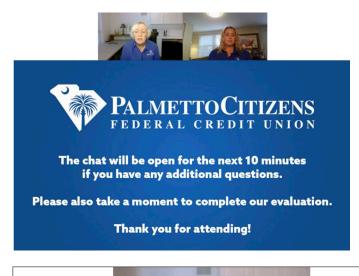
# DESJARDINS

## ADULT FINANCIAL EDUCATION AWARD

## HONORABLE MENTION | PALMETTO CITIZENS FEDERAL CREDIT UNION MORE THAN \$1 BILLION IN ASSETS

Palmetto Citizens developed and implemented a webinar series in order to provide financial education to members. The webinars touched on a variety of topics rooted in needs that members shared were most important. These included budgeting, car buying, home ownership & mortgages, credit reports & scores, debt management and many more.

PALMETTO CITIZENS







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## HONORABLE MENTION | TRULIANT FEDERAL CREDIT UNION MORE THAN \$1 BILLION IN ASSETS

Truliant partnered with nonprofit agencies to deliver financial education webinars to clients and credit union members served by the nonprofit. The nonprofit agencies were located in communities served by Truliant and the topics were developed by the credit union based on the specific needs of the nonprofit's clients. These efforts included a webinar to provide single mothers tips to help stretch their food dollars, and a presentation on budgeting tips for high school students who are in the work force. Clients at a total of 15 nonprofit agencies in North Carolina benefited from the webinars.











# DESJARDINS

YOUTH FINANCIAL EDUCATION AWARD

# DORA MAXWELL

SOCIAL RESPONSIBILITY COMMUNITY SERVICE AWARD

# 

## **1**ST **PLACE** | ALLEGACY FEDERAL CREDIT UNION MORE THAN \$ 1 BILLION IN ASSETS

Allegacy developed age-appropriate and engaging content to capture the attention of young people. Knowing that much of student's lives during the past year was spent interacting with screens, the credit union incorporated interactive games, surveys and simulations to bring financial education content to life and make it relevant. Allegacy also hosted an Instagram Live session or an AMA (Ask Me Anything) session in which students

could ask questions in relative anonymity and without judgment. The credit union used these virtual engagements to encourage students to interact with Allegacy's digital tools in order

to further their financial education, and encourage young people to engage in money talks with their closest friends and families outside of class.

## **2<sup>ND</sup> PLACE** | PALMETTO CITIZENS FEDERAL CREDIT UNION MORE THAN \$ 1 BILLION IN ASSETS

To help teens and young adults get on the right path with their finances, Palmetto Citizens hosted a webinar that provided a worthwhile virtual educational opportunity. During this webinar, the credit union walked attendees through the basics of money management, how to budget and manage monthly expenses, the best approaches to manage credit and how to pay for college. With teens and young adults facing critical life choices, Palmetto Citizens provided key information to help young people plan their financial future.











The Dora Maxwell Social Responsibility Community Service Award is given to a credit union for its external social responsibility projects within the community.

#### 1<sup>ST</sup> PLACE | ACCLAIM FEDERAL CREDIT UNION | \$50 - \$250 MILLION IN ASSETS

Acclaim raised nearly \$7,300 to benefit Restoration Place Counseling in Greensboro. RPC is a non-profit organization that provides significantly discounted professional counseling services to girls, women, and couples. The credit union organized a team to raise money and run in the May the Course 5K, a Star Wars themed fundraiser organized by RPC each year. The credit union boosted its fundraising totals through sponsorships, a skip-a-pay promotion and member donations. The efforts of Acclaim staff and members combined to raise enough money to provide one month of counseling to 24 people.















# DORA MAXWELL

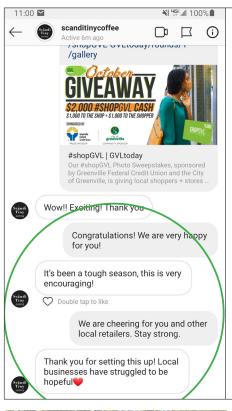
## SOCIAL RESPONSIBILITY **COMMUNITY SERVICE AWARD**

#### 1<sup>ST</sup> PLACE | GREENVILLE FEDERAL CREDIT UNION | \$250 MILLION - \$1 BILLION IN ASSETS

Greenville Federal Credit Union facilitated campaigns to help support local business, including the Dinner on Us Giveaway and the ShopGVL Sweepstakes. The credit union encouraged the public to patronize small, local businesses as many struggled to stay afloat while awaiting the return to full-service operations. The Dinner on Us Giveaway provided gift cards to area restaurants, which were hard hit during and after the COVID19 lockdown. The ShopGVL giveaway offered an incentive for the community to venture back out to their favorite retailers, spend money and share their experiences online. Winners received store credit to spend at their favorite retailers, and the winning retailers received additional financial support and wide promotion of their goods and services.













Greenville



#### 1<sup>ST</sup> PLACE | TRULIANT FEDERAL CREDIT UNION | MORE THAN \$1 BILLION IN ASSETS

Truliant Federal Credit Union created the Brighter Days Initiative as the 2020 holiday season approached, in an effort to provide community investments in local nonprofit organizations who supported its members during the pandemic. Truliant provided donations to nearly 40 nonprofit organizations across three states totaling more than \$75,000. The Brighter Days Initiative impacted more than 10,000 people directly through programs provided by local nonprofit



organizations. One example is the credit union's partnership with Family Services of the Piedmont to provide \$2,000 in matching funds to seed a savings program for families living in domestic violence shelters. Family Services experienced an increase in demand at its domestic violence shelters during the COVID pandemic.









# DORA MAXWELL

# SOCIAL RESPONSIBILITY COMMUNITY SERVICE AWARD

## **2<sup>ND</sup> PLACE** | PALMETTO CITIZENS FEDERAL CREDIT UNION MORE THAN \$1 BILLION IN ASSETS

Despite the challenges posed by COVID19, Palmetto Citizens staff generously volunteered their time and effort to support a variety of community projects. Between July 2020 and June 2021, the credit union provided 22 separate community service project options for staff members to engage in and support. Ten staff members worked together to build one large and one smaller ramp at the home of a local resident. The ramp construction project supported the nonprofit EmmanuWheel. The wideranging volunteer efforts also included packing box-style lunches for residents at an area shelter for homeless people, and singing Christmas Carols at an area retirement community.











## HONORABLE MENTION | ALLEGACY FEDERAL CREDIT UNION MORE THAN \$1 BILLION IN ASSETS



In 2020, Allegacy made a three-year commitment to serve as the presenting sponsor of Winterlark, Wake Forest Baptist Health's fundraiser to support the Cancer Patient Support Program, which provides no-cost counseling, patient education, support groups and other services at the Comprehensive Cancer Center. Credit union staff engaged friends, business partners and vendors to raise funds, and supported the event through personal donations in memory of friends and loved ones who battled cancer. Allegacy raised more than \$42,000 to benefit Winterlark, which put the credit union at the top of the list of corporate donors to the event.

## **HONORABLE MENTION |** SRP FEDERAL CREDIT UNION MORE THAN \$1 BILLION IN ASSETS

SRP's Random Acts of Kindness campaign gave credit union staff the rare opportunity to help both members and non-members in its community during a difficult time in a very one-on-one, person-

to-person way. SRP staff and Board members were given a budget and tasked with finding creative ways to do nice things for people in the area such as buying someone a tank of gas or picking up a restaurant bill. After paying or gifting the item, a business sized card would be given saying it was a Random Act of Kindness paid for by SRP, and it was hoped recipients would share kindness with others. In total, the credit union provided more than \$31,000 in combined Random Acts of Kindness. The campaign was so successful, it was extended through 2021.





Grocery shopping note: Be You @ All Times Someone's Watching. Standing in line waiting for my time to purchase my groceries. The bagger ask the lady in front of me did she need help putting her groceries in her car & she replied "yes". The thought of who's going to bag my groceries & then a praise comes out of my mouth. I spoke to the clerk whispering a worship in the midst of our conversation. I look around ... no bagger so I did the next best thing so the long line wouldn't have to wait a long time. I started bagging groceries. The lady behind me, who is employed by SRPFCU ntroduced herself & said we need more people like you. To show her appreciation, she handed this \$50 gift card to help with my groceries. I instantly start looking to the other lins wanting to pay it forward. I did use for my groceries & it felt good because I'm usually on the giving end & doing for others. I will continue to trust in this walk of life. He provides me with everything I need and want. I will pay it forward to someone. God has been so good to me so I shall rejoice



# LOUISE HERRING

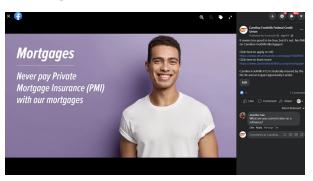
## PHILOSOPHY IN ACTION MEMBER SERVICE AWARD

The Louise Herring Philosophy-in-Action Member Service Award 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.

#### 1<sup>ST</sup> PLACE | CAROLINA FOOTHILLS FEDERAL CREDIT UNION \$50 - \$250 MILLION IN ASSETS

Carolina Foothills rolled out a Financial Inclusion Mortgage for First Time Homebuyers, a 30-year loan product that includes a 97% loan to value maximum, low closing costs, no private mortgage insurance required and down payment assistance through various programs. The credit union formed partnerships with local non-profits that were seeking to make homeownership a reality for people of color and were offering down payment assistance grants based on household income or physical location of the home purchased. Through these partnerships as well as financial coaching for prospective applicants, the credit union went on to originate more than 20 loans totaling more than \$3 million.













## **Closing Day!**











#### 1<sup>ST</sup> PLACE | PIEDMONT ADVANTAGE CREDIT UNION \$250 MILLION - \$1 BILLION IN ASSETS

Piedmont Advantage created a Diversity and Inclusion Committee to affect positive change and provide financial security in the most vulnerable communities. In year one, the credit union focused on creating a sustainable infrastructure of employee empowerment in order to impact employee engagement, employee retention, talent recruitment, innovation and market share growth. With this employee-driven infrastructure now in place, Piedmont Advantage has created a bottom-up approach to diversity and inclusion in the workplace in order to combat financial insecurity among vulnerable populations. The committee participated in a Juneteenth Fun Run as one external event. The internal activities and events of the committee resulted in 27% staff participation at typical DI Committee events, plus enhanced staff engagement and retention during a challenging year.







# LOUISE HERRING

# PHILOSOPHY IN ACTION MEMBER SERVICE AWARD

## **2<sup>ND</sup> PLACE** | GREENVILLE FEDERAL CREDIT UNION \$250 MILLION - \$1 BILLION IN ASSETS

Greenville Federal created a Brand Ambassador Campaign to train employees across all departments to be advocates for the credit union while providing exceptional service. The Brand Ambassador training workshop covers skills that are not included in most credit union's training programs. The workshops focus on topics imperative to success when networking, engaging, and building relationships with members and community partners. From 2016 to 2021, 36 credit union employees completed the Brand Ambassador Program, with 23 of those employees still employed by the credit union.













## **1**<sup>ST</sup> **PLACE** | PALMETTO CITIZENS FEDERAL CREDIT UNION MORE THAN \$1 BILLION IN ASSETS

Palmetto Citizens placed a bright spotlight on the topic of elder abuse by enhancing its training to staff members. With seniors isolating as a result of COVID, the credit union's staff play an especially critical role in detecting elder abuse. In June of 2021, Palmetto Citizens posted daily messages on its intranet sharing how to spot the signs of elder financial abuse, the affect it has on the community, and how to build a more trusting relationship in an effort to help thwart abuse. To tie these efforts together, a real world elder financial abuse scenario was posted on the credit union's internal newsletter. Staff members were asked for their ideas on how to handle the situation. The credit union posted many staff responses to its intranet in order to help staff members connect the information and apply it to working with members.





#### **2<sup>ND</sup> PLACE** | SRP FEDERAL CREDIT UNION | MORE THAN \$1 BILLION IN ASSETS



SRP gave members attending its annual meeting a special \$100 gift. Grateful for the support and relationship the credit union has with its members and knowing that 2020 was a difficult year due to the pandemic, the SRP board of directors decided to do an extra special giveaway to the members in attendance at the Annual Meeting on March 16, 2021 to help alleviate some of the financial strain they may have been under. The gift was not part of a marketing campaign, so members did not learn of the project until after usual prize drawings at the end of the meeting. With 455 members in attendance, a total of \$45,500 was distributed.







## HERO HONOREES





CHAMPION CREDIT UNION MEMBER & EMPLOYEE RELIEF FUND Jake Robinson, CEO Partner in Philanthropy Award

When flooding from Tropical Storm Fred devastated Canton and Haywood County in August 2021, Champion CU created a disaster relief hardship fund providing desperately needed cash assistance. Thus far, more than 100 Champion members, business owners and employees combined have received more than \$200,000 in hardship relief grants, processed in partnership with the Foundation.







Smith initiated and led a credit union system-wide discussion about the need for an 8th Cooperative Principle centered on Diversity, Equity and Inclusion. His leadership and advocacy on the national stage resulted in the principle being formally adopted by CUNA in 2019 and the League, Foundation and numerous credit unions and industry partners in 2020. The goal is for the International Co-operative Alliance (ICA) to adopt Diversity, Equity and Inclusion as the 8th Cooperative Principle. The website DEItalks.org can serve as a resource for our industry and provides an opportunity for cooperatives to join in the call for adding an 8th cooperative principle.





#### **PAULA RICHNAFSKY**

Partner in Philanthropy Award
Community Outreach Representative |
South Carolina Federal Credit Union
Administrative Coordinator | South Carolina
Federal Credit Union Foundation

Richnafsky has been at the credit union for 17 years, most recently selected in 2019 to manage community outreach efforts on behalf of South Carolina Federal and its Foundation. Even when in-person events were put on hold, she coordinated meal deliveries to essential healthcare workers and found creative ways to sponsor virtual charity events. Countless lives have been impacted positively through her people-centered approach to leadership and volunteerism.





# ANN JOHNSTON Lifetime Achievement Award Allegacy Federal Credit Union | Board Chair

Johnston's leadership on the Allegacy FCU board of directors for the last 32 years includes 20 years as chairwoman. Under her leadership, the credit union has undergone many changes with product and service innovations, unique CUSO offerings, and incredible asset growth. She was instrumental in leading Allegacy's award-winning wellness efforts and supported those impacted by breast and ovarian cancer, bringing awareness to those in the Triad on the importance of cancer screening and early detection. A strong proponent of education, Johnson has promoted partnerships that support educators and students, including Allegacy's nine student-run branches and its new Allegacy Center for Leadership and Character at Wake Forest University.

## Past Heroes

2019	LIFETIME ACHIEVEMENT AWARD STEVE HARKINS   CEO, SC Telco FCU BILL SMITH   Volunteer, Coastal CU STEVE SMITH   CFO, Sharonview FCU INDIVIDUAL ACHIEVEMENT AWARD DEB MCLEAN   VP Marketing & Business Development, Nova CU PARTNER IN PHILANTHROPY AWARD COASTAL CREDIT UNION FOUNDATION
2018	LIFETIME ACHIEVEMENT AWARD  MARC SCHAEFER   Truliant FCU, CEO  PARTNER IN PHILANTHROPY AWARD  ROBERT HARRIS   Health Facilities FCU, CEO  PARTNER IN PHILANTHROPY AWARD  UPSTATE CHARITABLE GIVING COMMITTEE
2017	INDIVIDUAL ACHIEVEMENT AWARD CATHY PACE   Allegacy FCU, President/CEO LIFETIME ACHIEVEMENT AWARD DORINDA EDWARDS   American Partners CU, President/CEO LIFETIME ACHIEVEMENT AWARD JOHN RADEBAUGH   Carolinas Credit Union League, President/CEO LIFETIME VOLUNTEER ACHIEVEMENT AWARD MARIA SCANGA   Latino Community CU, Board Chair
2016	INDIVIDUAL ACHIEVEMENT AWARD MARK CURRAN   Lion's Share FCU, President/CEO LIFETIME ACHIEVEMENT AWARD JERRY MILLER   Carolina Trust FCU, President/CEO LIFETIME VOLUNTEER ACHIEVEMENT AWARD JOAN NELSON   Coastal CU, Volunteer/Board Chair PARTNER IN PHILANTHROPY AWARD CREATIVE BUILDERS, INC.
2015	INDIVIDUAL ACHIEVEMENT AWARD GENICE DECORTE   Healthshare CU, President/CEO LIFETIME ACHIEVEMENT AWARD GLENN KIRK   Summit CU, Board of Directors/Treasurer/Trustee PARTNER IN PHILANTHROPY AWARD YOUR MARKETING CO.

# WHO WE ARE



## **MISSION**

To empower and inspire credit unions in the Carolinas through collaborative opportunities to enrich our communities.

## **VISION**

We are a philanthropic partner to all credit unions in the Carolinas through:



#### **EMPOWERING**

social responsibility efforts that are self-directed by credit unions, chapters and business partners.



#### **INSPIRING**

credit unions by sharing and celebrating philanthropic efforts.



#### **COLLABORATING**

on programs and projects that support our cooperative principle of concern for the community.

# WHAT WE DO

## **GRANTS & SCHOLARSHIPS**



#### **COMMUNITY GRANTS**

We provide matching grants to our Chapter network when fundraising projects support local non-profits.



## DISASTER RELIEF COORDINATION

We lend a hand in times of need for our local, national and international credit union communities



#### **AWARDS GALA**

We recognize and celebrate our credit union heroes and organizations that exemplify our ideals. This is the Foundation's flagship fundraising event held each year.

**PROGRAMS & PARTNERSHIPS** 



## PRINCIPLES & PHILOSOPHY CONFERENCE

We take a deep dive into the Eight Cooperative Principles and focus on the importance of social responsibility, hosted in collaboration with the League and the CUDEs of the Carolinas.



## SCHOLARSHIP PROGRAM MANAGEMENT

Credit union members achieve their educational dreams through our streamlined scholarship program for credit unions and chapters.



#### HARDSHIP FUNDS

We manage hardship programs on behalf of credit unions, providing grants to both members and employees.



#### FICEP PROGRAM

The Financial Counseling Certification Program empowers employees to guide members to financial security. The Foundation's partnership with the League makes the program more accessible and affordable.



## FRIEND OF THE FOUNDATION MEMBERSHIP

We are expanding on the support of our shared "People Helping People" philosophy and increasing our philanthropic impact.



#### LOCAL CHARITABLE GIVING

We oversee donor funds on behalf of credit unions, business partners and chapters for non-profit grant initiatives.



## SMALL CREDIT UNION GRANTS

The Foundation provides grants for professional development and improvement projects, enhancing small credit union success.



## CAROLINAS CUP & VICTORY JUNCTION

Credit unions have invested more than \$5M to support Victory Junction in the last 17 years.
CUNA Mutual Group partners with the Foundation to host the annual Carolinas Cup fundraiser supporting Victory Junction.



## FINANCIAL WELL-BEING FOR ALL

We offer financial coaching at no cost to all credit union employees and Friend of the Foundation members through a partnership with GreenPath, a national non-profit.



# EMPOWER. INSPIRE. COLLABORATE.

# 2021 IMPACT BY THE NUMBERS

#### **SMALL CU SUPPORT**

\$80,000

in **Technology** and **Capital Improvement Grants** 

\$20,000

in Hamilton Professional Development Grants

#### **COVID RELIEF**

(APRIL 2020 TO APRIL 2021)

500 GRANTS

\$380,425

More than 500 grants were processed

provided in financial hardship grants to employees

### **FUND MANAGEMENT SERVICES**

CHARITABLE GIVING IN PARTNERSHIP WITH CREDIT UNIONS, CHAPTERS AND BUSINESS PARTNERS

\$750,000

IN GRANTS DISTRIBUTED TO LOCAL NON-PROFITS

\$375,000

IN SCHOLARSHIPS
DISTRIBUTED TO CREDIT
UNION MEMBERS

\$200,000

IN HARDSHIP GRANTS
TO EMPLOYEES AND
MEMBERS MOST IN NEED

## **ACHIEVING EDUCATIONAL DREAMS**

\$25,000

awarded in academic and needs-based scholarships to credit union members

### **EMPOWERING EMPLOYEES**

#### **EMPATHY WORKSHOP**

155 employees participated in 2021

**OFFERED AT NO COST** 

### **DEI WORKSHOP**

planned for March of 2022,

**AGAIN, AT NO COST** 

## SUPPORTING OUR COMMUNITIES

20 CREDIT

20 credit unions recognized for their achievements in CUNA's state-level award competition

\$30,000

allocated to our Chapter system to support community non-profit fundraising

## **400 MEMBERS**

## **AND GROWING**

The new Friend of the Foundation membership program will increase our philanthropic impact

## FINANCIAL WELL-BEING FOR ALL

**FiCEP certification savings** provided to **24 CUs** through the Foundation's new partnership with the League

Free access to Zogo, an appbased financial education tool, for hundreds of scholarship winners

## IN PARTNERSHIP WITH THE LEAGUE



**35 professionals gathered in 2021** to learn the history and social purpose of co-ops and credit unions



**Eight grants** provided to employees to attend



Two grants provided to employees from the National Foundation's CUDE Program

## **VICTORY JUNCTION FUNDRAISING**

CUNA MUTUAL'S 17<sup>TH</sup> ANNUAL CAROLINAS CUP
RAISED A RECORD-BREAKING





\$106,650

WHEN CREDIT UNIONS OF
THE CAROLINAS, FOCUSED ON
THE FOUNDING PRINCIPLE OF
CONCERN FOR COMMUNITY,
UNITE THEIR RESOURCES TOWARD
THE GREATER GOOD.

# CAROLINAS CREDIT UNION FOUNDATION Staff



**Lauren Whaley, CUDE**President & CEO



**Jeff Hardin, CUDE**Director of Collaborative Programs

#### CAROLINAS CREDIT UNION FOUNDATION

# **Board of Directors**



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Brian Sponaugle
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Todd Hall Truliant FCU Winston-Salem, N



Creighton Blackwell Coastal CU Raleigh, NC



**Bob Bruns** Charlotte Metro FCI Charlotte, NC



Brian McKay Spero Financial FCU Greenville, SC



Elizabeth Orama Neighbors United FC Greenwood, SC



Jennifer Parker Founders FCU Lancaster, SC



Ashley Ruffin Local Government FCU Raleigh, NC



**Dan Schline** Carolinas CU League Raleigh, NC



Sam Whitehurst Summit CU Greensboro, NC