



— CAROLINAS —
CREDIT UNION
FOUNDATION

Awards Gala

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FEBRUARY 9, 2023

— CAROLINAS —
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2022 Awards Gala HONOREES

2022 CUNA STATE-LEVEL WINNERS

SRP
ALLEGACY
PALMETTO CITIZENS
CAROLINA TRUST
SPC

STATE EMPLOYEES'
TRULIANT
REV
TELCO COMMUNITY
SPERO

GREENVILLE
SUMMIT
ACCLAIM

2022 HEROES

ANDREW WILLIAMS, MY CU MORTGAGE

Partner in Philanthropy Award

CAROLINA Foothills FCU

Advancing Equity Award

COASTAL CU

Advancing Equity Award

VALERIE MARSH, President & CEO, Acclaim FCU

Lifetime Achievement

CHUCK PURVIS, President & CEO, Coastal CU

Lifetime Achievement

NICK WODOGAZA, President & CEO, Palmetto Citizens FCU

Lifetime Achievement

2022 AWARDS GALA EMCEE

CREIGHTON BLACKWELL, CUDE

Coastal CU Chief Culture & Impact Officer



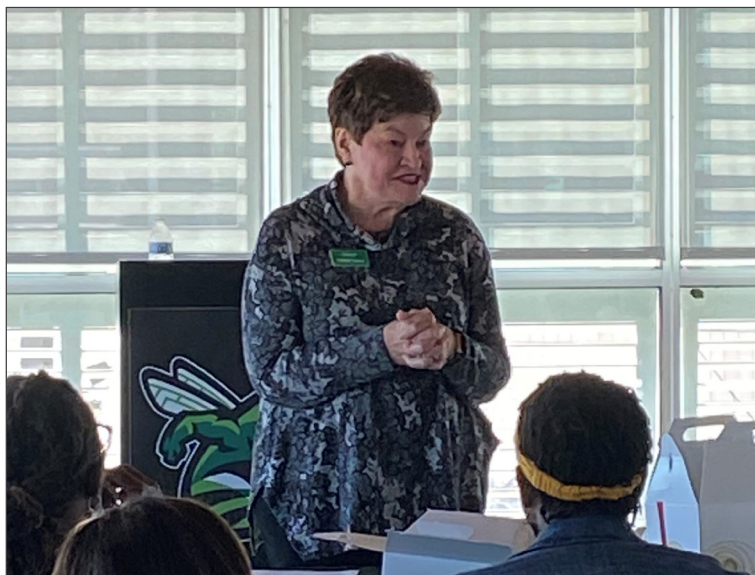
DESJARDINS

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.

1ST PLACE | SRP FEDERAL CREDIT UNION | MORE THAN \$1 BILLION IN ASSETS

SRP FCU serves members in both underserved, less affluent counties and counties growing economically. Their goal is to have financial education in every county it serves and to help any age group learn money management. SRP focused successfully for many years on youth financial education and in 2021, the credit union reached more than 7,000 students in a variety of ways! Since COVID-19, SRP decided to increase its adult financial literacy efforts. With many adults struggling with a variety of economic challenges, the credit union ramped up in-person and virtual financial education sessions, as well as financial counseling offered by SRP's team of Certified Credit Union Financial Counselors. All told, these efforts resulted in nearly 1,700 adults receiving financial education in 2021!



2ND PLACE | ALLEGACY FEDERAL CREDIT UNION | MORE THAN \$1 BILLION IN ASSETS

Allegacy FCU's Employee Financial Health Initiative emerged from a survey of its staff to measure their overall financial health. The results of this survey provided incredible insights into the needs of Allegacy's team members and shaped the launch in January 2022 of a comprehensive financial wellness plan to address those needs and provide financial education via multiple touch points throughout the year. Having insightful data, a high level of employee engagement, and a decades-old internal wellness initiative to support the program proved essential for success. While the survey results showed that Allegacy's employees are more financially healthy than average, staff concerns centered on the need for building short and long-term savings. A variety of savings-related topics framed Allegacy's Employee Financial Health Initiative in 2022. Topics covered in Allegacy's Wellness Wednesday employee newsletter, videos, quarterly workshops and other touch points included 401k savings, Health Savings Accounts, saving for education and building an emergency savings fund among other topics.

FINANCIAL FRIDAY

CREDIT SCORE *Week 3: Credit* **Is Having Good Credit Important?**
Your credit score impacts all areas of your life from the interest rates and credit limits on your credit cards to whether you're extended a job offer or an apartment rental.

DID YOU KNOW?
Walter Cavanagh of Santa Clara, California, holds the Guinness Book of World Records title of "Mr. Plastic Fantastic," and has 1,497 valid credit cards, adding up to \$1.7 million in available credit.

5 Tips for a Healthy Credit Score

1. Focus on paying down your revolving debt (credit cards and department store cards), as it is considered more toxic than installment debt (mortgages, auto loans, student loans, etc).
2. Try to limit your credit utilization (the balance you owe vs. the card's credit limit) to 30% to avoid becoming overextended.
3. Explore different repayment strategies to determine which approach will help you pay down debt in the shortest amount of time at the lowest possible interest rate.
4. Consider consolidating your high-interest debt to lower your interest payments and reduce the number of credit cards you carry.
5. Take proactive steps to create a budget, get your spending under control, and avoid taking on any additional debt.

This week's events

- Quantify your debt using Allegacy's [Debt Challenge Spreadsheet](#)
- Assess your student loans using Enrich's [Student Loan Snapshot](#)
- Pull your free credit report from the 3 credit bureaus [AnnualCreditReport.com](#)
- Complete this Enrich course [Managing Financial Stress](#)

12-WEEK Savings CHALLENGE

February 14 – May 6, 2022
Virtual Challenge

FinHealth Survey Results

9% 18 GOOD	47% 92 GOOD	44% 86 GOOD
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SPEND	SAVE	SCORE	PLAN
67 +2 vs 10 Aug '21	66 +2 vs 10 Aug '21	79 +4 vs 10 Aug '21	71 +4 vs 10 Aug '21
92 +8 vs 10 Aug '21	58 -2 vs 10 Aug '21	78 +12 vs 10 Aug '21	67 +8 vs 10 Aug '21

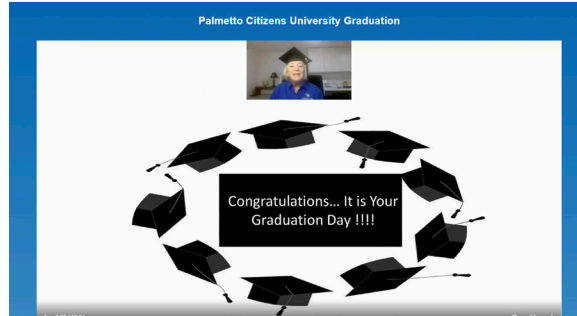
Saving as a priority in 2022
Encourage sharing of tips + best practices with members



DESJARDINS

ADULT FINANCIAL EDUCATION AWARD

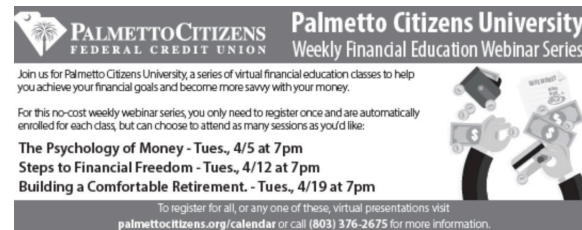
HONORABLE MENTION | PALMETTO CITIZENS FEDERAL CREDIT UNION MORE THAN \$1 BILLION IN ASSETS



With its rich history as a teacher's credit union, Palmetto Citizens prides itself as an institution dedicated to providing financial education to its members and the general public. Its efforts include webinars, in-person workshops and a long-standing segment on local station WACH-TV among other forms of outreach. Palmetto Citizens continued this tradition of financial education excellence in the past year, using Financial Literacy Month as an opportunity to create Palmetto Citizens University,

a three-part weekly series focused on financial topics including the Psychology of Money, Steps to Financial Freedom and Retirement. The goal of the series was to give participants a solid base of financial

knowledge on a variety of important financial topics necessary to be able to excel financially. By focusing on spending behavior, budgeting, wise use of credit and retirement planning, the credit union aimed to truly help attendees become more financially savvy.



NEWS & NOTES

WEBINAR SERIES

Psychology of Spending

Attend the first session of our virtual Palmetto Citizens University series about why we buy and how to create better spending habits.

REGISTER

WEBINAR SERIES

Steps to Financial Freedom

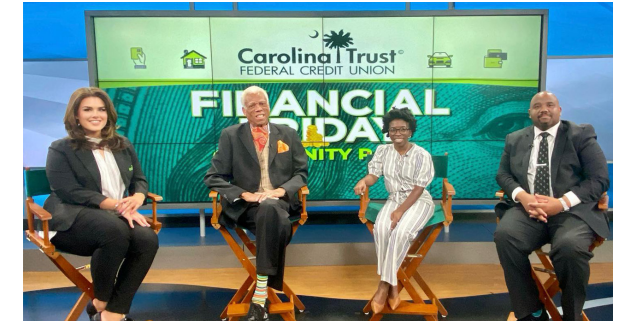
Attend the second session of our virtual Palmetto Citizens University series about setting goals, budgeting and working to reduce debt.

REGISTER



1ST PLACE | CAROLINA TRUST FEDERAL CREDIT UNION \$250 MILLION TO \$1 BILLION IN ASSETS

Carolina Trust partnered with local television station WBTW for a weekly segment called Financial Friday® on its lifestyle show, Living Local Carolina. Carolina Trust Brand Ambassador Always, August® appears in each piece to discuss various topics, including credit union products and services, local businesses, and financial tips. Carolina Trust opted to do a weekly television segment to increase brand awareness within the community, shed light on the financial capacity of the credit union, and improve the community's financial literacy. In 2021, the credit union increased its sponsorship to include a monthly panel discussion with prominent community members about topics relevant to its field of membership. Carolina Trust is also recognized in the Dora Maxwell category for the segment's focus on strengthening the community.



DESJARDINS

YOUTH FINANCIAL EDUCATION AWARD

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

Since opening the first student-run credit union (SRCU) in North Carolina in 2008, Allegacy has promoted financial education to high school students within the Winston-Salem Forsyth County Schools. With nine SRCU branches, the credit union provides real-world learning experiences to nearly 12,000 students a year. These experiences teach young people to manage their first checking account, make smart spending decisions, and build healthy financial habits to hopefully last a lifetime. In addition to the ongoing financial education provided by SRCUs, student volunteers participate in bi-annual training on member service, cash handling, and teller transactions. By managing the daily SRCU operations, student-volunteers learn critical business skills and build financial acumen. Volunteers also receive ongoing lessons



that promote financial literacy. In this year's training, Allegacy challenged students to a competition between schools. They leveraged their creative talents and unique skills to develop and execute marketing campaigns that would highlight the benefits of credit union membership and importance of saving money for the future.



2ND PLACE | PALMETTO CITIZENS FEDERAL CREDIT UNION MORE THAN \$ 1 BILLION IN ASSETS

Each year, Palmetto Citizens hosts a Teens & Money Workshop. Unlike other seminars held in a traditional classroom setting, this workshop includes an interactive "Reality of Money" experience where participants are given real life scenarios and go to a series of stations to cover all their monthly expenses. Attendees learn about the impact their financial choices make on their budget and lifestyle, as they are transformed into wage earning, bill paying and financially independent adults. Palmetto Citizens staff serve as volunteers for the event by hosting workstations that offer housing, transportation, food, communications,

clothing, entertainment and health insurance options to the student participants. The Reality of Money simulation teaches young people the importance of budgeting, money management and how their life choices impact their finances. These important lessons empower participants with information that will serve them as they enter adulthood.



1ST PLACE | SPC CREDIT UNION | \$50 - \$250 MILLION IN ASSETS

In the summer of 2021, SPC kicked off a new financial education program for local teens called All In Good Fun(ds). A week-long bootcamp experience, All in Good Funds covered topics ranging from understanding income, earning power, budgeting, net worth, credit scores, debt, and more. The SPC team made every effort to provide attendees with a quality financial education experience, while making the information as relevant to their lives and as exciting as possible. A seven-person team at SPC developed the camp content, designing it to be not only educational but also hopeful, humorous, honest and engaging. The curriculum included many real-life situations experienced by staff. SPC partnered with a local non-profit, ReSource One, to co-host the camp. Each camp participant received daily lunches, participation incentives, and a certificate of completion as part of the experience.



DORA MAXWELL

SOCIAL RESPONSIBILITY COMMUNITY SERVICE AWARD

1ST PLACE | STATE EMPLOYEES' CREDIT UNION | MORE THAN \$1 BILLION IN ASSETS

SECU Foundation, which is the charitable arm of State Employees' Credit Union, established the Mission Development Grant (MDG) program to assist North Carolina nonprofits seeking to build capacity. Over the years, SECU Foundation has had to deny requests from smaller nonprofits that didn't meet the Foundation's larger scale grantmaking criteria, which focused on high impact projects providing regional or statewide support. The Foundation Board recognized an opportunity to include smaller scale grantmaking to achieve a greater statewide reach. Through fiscal year 2022, 19 organizations have received life-changing MDG grants, which include up to \$40,000 in support for consulting services to help address organizational needs. The Foundation hopes these grants will create an opportunity for nonprofits to approach them and other funders for larger grants in the future.



SECU Foundation
PEOPLE HELPING PEOPLE®

2ND PLACE | PALMETTO CITIZENS FEDERAL CREDIT UNION MORE THAN \$1 BILLION IN ASSETS

Palmetto Citizens held three staff service days to benefit EmmanuWheel, an organization which provides wheelchair ramps at the homes of mobility-impaired individuals who cannot afford the cost of the ramps. For each of these service days, Palmetto Citizens covered the cost of all the supplies needed to build the ramps in addition to providing 30 volunteers at the three events. The beneficiaries of the ramps included a stroke patient, a person with scoliosis and an amputee who needed the ramp constructed in order to return home. In addition to EmmanuWheel, Palmetto Citizens coordinated at least one service day with each of the following organizations: Homeless No More, Transitions Homeless Center, Harriett Hancock LGBTQ+ Center, Oliver Gospel Mission, Congaree Riverkeeper, Harvest Hope Food Bank, and Camp Cole.



DORA MAXWELL

SOCIAL RESPONSIBILITY COMMUNITY SERVICE AWARD

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

In November 2021, a massive fire erupted at Pilot Mountain State Park, just north of Winston-Salem, NC. The fire burned more than 1,000 acres over several days. Friends of Sauratown Mountains, a nonprofit that supports projects at both Pilot Mountain and Hanging Rock State Parks, was already working on obtaining 300 signatures to secure a NC state license plate featuring the park at Pilot Mountain. Instead of donating directly to fire cleanup costs, the Truliant Foundation, Truliant Federal Credit Union's charitable arm, provided a \$6,000 donation to cover the fees for each person who signed up for a license plate through the end of 2021. By securing a license



plate, a \$6,000 or more annual revenue stream benefits Friends of Sauratown Mountains. These funds assist with fire cleanup in the short term, while providing a longer-term source of funding for park enhancements.



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

SRP fulfills the credit union philosophy of People Helping People through its sustained community involvement efforts. A great example of SRP's ongoing commitment includes the High School Affinity Debit Card program. Through this program, SRP donates funds to 30 area high schools. In addition to benefiting the schools financially, the program allows SRP to provide financial education to students and even some parents. In 2021, the program generated a total of nearly \$295,000 for schools involved with the program.



Since the program's inception, participating schools received nearly \$800,000 in combined funding! In addition to the debit card program, SRP benefits the community through various projects like the LLS Light the Night Campaign and the American Heart Association's Heart Walk. SRP also enthusiastically supports the United Way and many of its programs such as Stuff the Bus and Be A Bunny.



1ST PLACE | REV FEDERAL CREDIT UNION | \$250 MILLION - \$1 BILLION IN ASSETS

REV Federal Credit Union launched the REV Day for Good in 2021 to impact the communities served by the credit union. The inaugural event happened on Columbus Day, with the Federal holiday creating an opportunity for REV to designate the day as an in-staff volunteer event that engaged all 215 team members. REV partnered with 12 non-profit organizations across both North Carolina and South Carolina, and collectively donated 700 volunteer hours. The credit union's efforts gave recipient organizations a much-needed boost of support. Some of the volunteer projects included a beach clean-up, a beautification project at a local animal shelter, filling 618 backpacks for a local food bank, and marketing support for a buy local campaign.



DORA MAXWELL

SOCIAL RESPONSIBILITY COMMUNITY SERVICE AWARD

2ND PLACE | SPERO FINANCIAL FEDERAL CREDIT UNION | \$250 MILLION - \$1 BILLION IN ASSETS

Working with community partners, Spero Financial has invested considerable time, and resources to provide homeownership opportunities to the communities Spero serves. Habitat for Humanity of Greenville County serves as a key partner, committing countless volunteer hours and donating more than \$170,000 to the organization. CEO Brian McKay serves on the Major Gifts Committee of the nonprofit organization and volunteers on the Habitat CEO Build each year. Since taking up the charge of access to affordable housing, Spero has provided 51 Habitat homeowners with a 100% loan to value mortgage at a 0% interest rate for 30 years. Spero Financial also commits time and resources to Homes of Hope, an agency in the Upstate committed to providing homeownership opportunities to people living in underserved communities..



HONORABLE MENTION | TELCO COMMUNITY CREDIT UNION \$250 MILLION - \$1 BILLION IN ASSETS

For several years, Telco Community Credit Union's Weaverville branch has supported breast cancer awareness through a raffle held each October. In 2021, the branch and credit union took its commitment to a new level by selling t-shirts, candy, and nuts to help raise money for The Hope Chest for Women organization. Hope Chest for Women financially supports women with breast and gynecologic cancers in 22 western NC counties.



The organization also shares information on community resources and education on cancer prevention. Telco Community raised \$1,500 through the fundraiser, and the credit union donated an additional \$1,000 to support Hope Chest for Women. This project is one of many that Telco has been a part of in the past year in order to demonstrate concern for community.



HONORABLE MENTION | GREENVILLE FEDERAL CREDIT UNION \$250 MILLION - \$1 BILLION IN ASSETS

Greenville Federal Credit Union joined its media partner, The Greenville News, to facilitate "Community Heroes Greenville", a monthly recognition program designed to spotlight the generous, noble and unselfish work of those among us who work tirelessly – often behind the scenes – to make our community better. Each month a new "Hero" was selected from nominations submitted by the community, to be recognized by The Greenville News and Greenville Federal Credit Union through online, social and print media channels. In addition to Community Heroes Greenville, Greenville Federal Credit Union Foundation awarded five, \$10,000 grants to local non-profit organizations in 2021 through its Thanks and Giving Grants program. Additionally, the credit union provided an additional \$75,000 in funding support to more than 30 local charitable organizations in 2021, as well as many employee volunteer hours.



DORA MAXWELL

SOCIAL RESPONSIBILITY COMMUNITY SERVICE AWARD

HONORABLE MENTION | CAROLINA TRUST FEDERAL CREDIT UNION

\$250 MILLION - \$1 BILLION IN ASSETS

Carolina Trust partners with local CBS affiliate WBTW News 13 for a weekly Financial Friday segment on their lifestyle show, Living Local Carolina. Always, August®, Carolina Trust's brand ambassador, appears in each Financial Friday® piece, where she discusses various topics, such as credit union products and services, local businesses, and financial tips. On certain occasions, the credit union uses this platform to bring awareness to social issues. As a not-for-profit financial cooperative, Carolina Trust values the opportunity to elevate community voices and to make all its accessible media a vehicle for dialogue. Over the past year, the credit union used its powerful platform to promote issues, including Black History and Women's History Month, and raise awareness of breast cancer and domestic violence. Carolina Trust is also recognized in the Desjardin category for the segment's focus on financial literacy.



HONORABLE MENTION | SUMMIT CREDIT UNION

\$250 MILLION - \$1 BILLION IN ASSETS

In July 2021, Summit Credit Union hosted its first annual Charity Car Show, a collection drive and fundraiser geared to automobile enthusiasts. More than 60 car enthusiasts across the Piedmont Triad purchased a ticket to show off their cherished ride, and hundreds of spectators visited the event. All proceeds from ticket sales benefited Backpack Beginnings, a local charity geared towards area youth. In addition to ticket sales, Summit Credit Union collected non-perishable food items, toiletries, and monetary donations to benefit Backpack Beginnings. The event raised more than \$1,700 for the mostly-volunteer organization, which helps more than 21,000 children experiencing hunger and trauma in Guilford, Forsyth and Alamance Counties in NC.



1ST PLACE | ACCLAIM FEDERAL CREDIT UNION

\$50 - \$250 MILLION IN ASSETS

Founded in 1972, Acclaim Federal Credit Union is marking its 50th birthday by giving back to members and the community in a creative and fun way. The credit union launched a 50 Acts of Kindness campaign in January 2022. These acts take on a variety of forms such as kind notes, treats, giveaways, donations, and volunteer efforts. These small acts and good works create a more positive community by inspiring empathy and compassion leading to a heightened sense of interconnectedness along with enhanced physical and mental health. Examples of Acclaim's good deeds include buying lunch for the credit union's mailman, making special gift bags for all the memory care patients at an assisted living facility, sponsoring three veterans to attend the Flight of Honor, and a team member who participated in Read Across America Spirit Week at a local elementary school.



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.

1ST PLACE | STATE EMPLOYEES' CREDIT UNION MORE THAN \$1 BILLION IN ASSETS

In 2013, State Employees' Credit Union formed SECU*RE, a property management Credit Union Service Organization. The property management CUSO provided SECU an opportunity to turn foreclosed homes in NC into safe and affordable rental properties, as well as create homeownership opportunities for members and non-members. Since its creation, SECU*RE has since provided affordable rental housing to over 8,200 North Carolinians, and since 2020, 32 of these renters became first-time homeowners! SECU*RE also invests considerable resources into renovating homes in order to provide a safe, comfortable and affordable housing opportunity for the people renting the properties. Partnerships with the cities of Durham and Greenville resulted in the transformations of formerly distressed neighborhoods in these locations



FOR IMMEDIATE RELEASE
February 26, 2013

State Employees' Credit Union*

Contact: Leigh Brady, SVP - Education Services
Office: 919-807-8344 | Mobile: 919-327-8869 | leigh.brady@ncsecu.org

SECU Forms New Property Management Company --- SECU*RE

Raleigh, NC – State Employees' Credit Union's (SECU's) Board of Directors is pleased to announce the development of a new property management subsidiary --- SECU*Real Estate (SECU*RE). In its initial start-up phase, SECU*RE will provide the Credit Union with the ability to streamline management of real estate owned (REO) properties in North Carolina. The new company complements the Credit Union's ongoing Mortgage Assistance Program, which has already helped over 8,000 families avoid foreclosure. SECU*RE aims to take SECU's existing REOs and work to minimize lost equity through property revitalization efforts and partnerships with NC housing industry professionals, energy efficiency organizations and local municipalities. With service options ranging from rentals to property listings, SECU*RE's ultimate objective will be to provide affordable homeownership opportunities to SECU members and their families throughout the State.



"The positive changes that SECU*RE can bring to communities will enhance the lives of residents in many areas across North Carolina," states McKinley Wooten, SECU Board of Directors Chair. "This new property management company is an exciting endeavor for the Credit Union and one that demonstrates SECU's 'People Helping People' philosophy and 'Do the Right Thing' mentality. SECU*RE provides our not-for-profit cooperative

2ND PLACE | TRULIANT FEDERAL CREDIT UNION AND THE TRULIANT FOUNDATION MORE THAN \$1 BILLION IN ASSETS

In the fall of 2021, Truliant Federal Credit Union launched the Truliant Foundation and created an Employee Relief Fund to assist employees facing financial hardship due to disaster, sudden illness or injury. The purpose of the Employee Relief Fund is to provide funds to employees who are experiencing financial stress due to events beyond their control. The credit union identified the need for this fund after learning about accidents and illnesses faced by employees and the financial stress employees experienced. Thanks to cooperation and hard work between departments and personal donations from 100% of senior managers, the fund made its debut in November 2021, providing employees facing financial crisis with a helpful source of relief.



Truliant Employee Relief Fund FREQUENTLY ASKED QUESTIONS

Truliant strives to provide all employees with an enjoyable place to work where they feel valued, empowered and rewarded for all that they do with the understanding that work is just one part of an employee's life. Even with the best intentions, sometimes life happens and things do not go as planned. A disaster or sudden illness or injury can launch an employee into financial peril and cause additional financial stress.

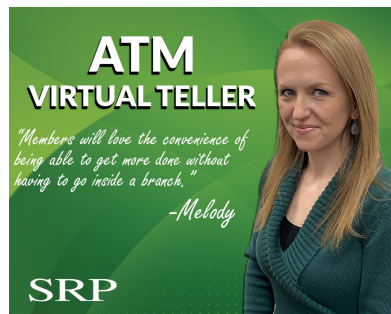
One program of the Truliant Foundation to help manage this stress is the **Employee Relief Fund (ERF)**, which was created in 2021 to provide financial assistance to Truliant employees who have experienced hardships due to events beyond their control. Through this program, Truliant provides financial resources to help employees facing disasters, illnesses or injuries in hopes of making their lives a little easier during a time of hardship.

LOUISE HERRING

PHILOSOPHY IN ACTION MEMBER SERVICE AWARD

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

Like many credit unions and businesses that navigated COVID-19 in 2020-2021, SRP Federal Credit Union carefully considered the ways it served members as a "new normal" emerged. Looking to find a more personal way to serve members throughout the pandemic and beyond, the credit union spent months investing time and considerable resources to implement Interactive Teller Machines (ITMs). The ITMs add an enhanced, flexible layer of service at 47 locations by providing the option for members to speak to a teller if needed or use the terminal as an ATM if preferred. The member needs to only press a button to speak to a live SRP teller who can assist them with their needs just as if they were in a branch. SRP advertises them as Virtual Teller Machines so members know they can interact with a teller virtually.



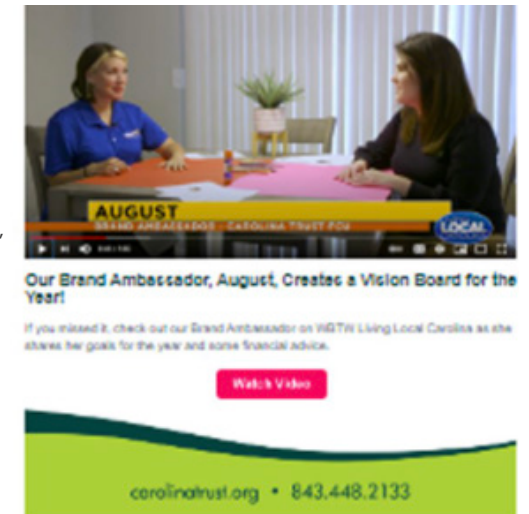
HONORABLE MENTION | PALMETTO CITIZENS FEDERAL CREDIT UNION MORE THAN \$1 BILLION IN ASSETS

Palmetto Citizens Federal Credit Union added the Zogo app to its robust financial education lineup in 2022. Zogo provides users with a fun, interactive way to learn about money management and various financial topics while earning points that can be redeemed at major retailers like Amazon and Starbucks. As part of the rollout and implementation of Zogo, the credit union registered each new staff member into the Zogo app. New staff members competed against each other to see who collected the most points on the app, called "pineapples". The staff member with the most pineapples at the end of the new hire training received an additional prize. The combination of training, certifying and promoting all the tools offered by the credit union helps with the success of this project as well as increases staff knowledge about money management.



1ST PLACE | CAROLINA TRUST FEDERAL CREDIT UNION \$250 MILLION TO \$1 BILLION IN ASSETS

Carolina Trust adopted customer relationship management provider HubSpot and aimed to improve member segmentation and implement a more robust automated marketing system. The credit union used the tool to run two full and two mini-email campaigns. The email campaigns consisted of campaign-specific blogs, downloadable checklists, and e-books. In every campaign, Carolina Trust sent emails from the credit union, followed by the credit union Brand Ambassador's emails. Emails from the Brand Ambassador help establish a sense of a personal connection, creating camaraderie and trust. These personal touch emails give members a more direct way to reach out if they have any questions or want additional information about products and services. By consistently hearing from August, members feel like they have a friend within the credit union who assists them with their financial needs.



Was spending less and saving more part of your new year's resolution this year?
Here at Carolina Trust where we put people ahead of profits, our goal is to help you reach your financial success. If you have been swimming away from your goal we are here to help. We have put together some resources to help you take a hold of your finances and tips on how to set some healthy spending habits. Check out some articles we have for you below and click here to download our Budgeting Tips and Templates eBook.

[Download Budgeting E-book and Templates](#)

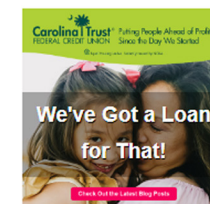


Top 10 Financial Planning Tips For Millennials



Cold, Calculated Savings: Items to Buy in Winter

Personal Loan Campaign



Sometimes you need a little extra money.
Every day we do our best to budget for anticipated and unexpected expenses. That being said, surprises always seem to pop up. One for web books. Film has another set and how the water heater is acting. Personal loans can help you pay for unforeseen expenses. Whether it's for the car, we got a loan for that!

Whether you are looking to consolidate debt, improve your credit score, take a much-needed vacation or pay for an unexpected medical or home expense, Carolina Trust has you covered!

[Check out the Loan Blog Post](#)

[View Personal Loan Rates](#)
Our Personal Loans Helping You Get Ahead and Get the Most Out of Your Money will walk you through the ins and outs of personal loans and help you get the most out of your money.

[Check if you've already borrowed the funds resources](#)

[Download Personal Loans Renewal eBook](#)

Follow along our journey on social to the latest updates, content and useful content!

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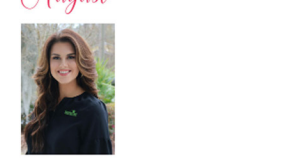


Hi There,
Did you know... fewer than 4 in 10 Americans have enough money set aside in an emergency savings account to cover an unplanned \$1,000 expense such as a medical bill, household repair, or surprise bill? According to CIBC's latest nationwide poll, the pandemic hasn't improved this statistic at all in the past year.

If you ever need a little extra money to support your personal adventures and endeavors or cover some unexpected emergencies, we've got a loan for that!

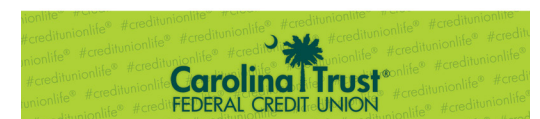
As you continue to find the best solution for your unique needs, please know I am here to help you and will connect you to the right person if I can't help you directly.

Feel free to reach out to me if you have any questions or if you are ready to apply for a personal loan to fit your needs.



Brand Ambassador
[BrandAmbassador@Carolinatrust.org](#)
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HERO

HONOREES



VALERIE MARSH

**Lifetime Achievement Award
Acclaim Federal Credit Union | President/CEO**

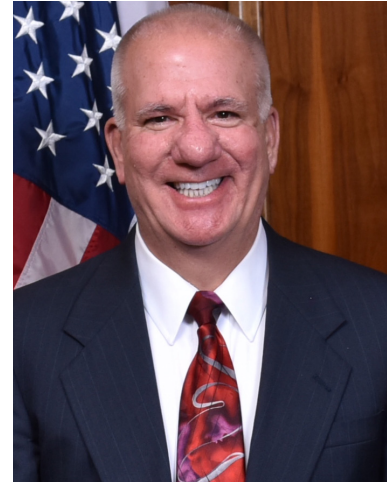
Valerie has never shied away from a challenge while serving in various accounting and operational roles over the course of her 43-year career working day in and day out at small credit unions in North Carolina. For the last 15 years as president and CEO, she has lead Acclaim's growth from \$23M to \$60M in assets and has trained, equipped, and inspired the employees to value the credit union movement and never forget the member comes first, always. Valerie has plans to retire in 2023.



CHUCK PURVIS

**Lifetime Achievement Award
Coastal Credit Union | President/CEO**

Chuck has exhibited a strong dedication to giving back, improving the lives of those around him, and serving as a leader in the global credit union system for more than 40 years. He lives and breathes Coastal's "Bank Better to Live Better" mission and has even structured the company's vision for success around a balanced approach to returning value to Coastal's membership, employees, and the community. Chuck is set to retire in March 2023 and will leave an enduring positive impact on all of us.



NICK WODOGAZA

**Lifetime Achievement Award
Palmetto Citizens Federal Credit Union
President/CEO**

Nick has served the credit union movement passionately for 41 years – 28 of those years leading Palmetto Citizens, where he oversaw the significant growth of the credit union from \$102M in assets with 70 employees to now \$1.3B in assets and over 300 employees. The movement has also benefited greatly through Nick's steadfast board leadership with the Carolinas Credit Union League (formerly South Carolina Credit Union League), where he has served for more than 20 years. Retiring in January of 2023, Nick plans to continue serving credit unions, including his volunteer commitment with the CUTogether Employees and Leadership Conferences.



Past Heroes

LIFETIME ACHIEVEMENT AWARD

ANN JOHNSTON | Allegacy FCU, Board Chair

STEVE HARKINS | SC Telco FCU, CEO

BILL SMITH | Coastal CU, Volunteer

STEVE SMITH | Sharonview FCU, CFO

MARC SCHAEFER | Truiant FCU, CEO

JOHN RADEBAUGH | Carolinas CU League, President/CEO

DORINDA EDWARDS | American Partners CU, President/CEO

MARIA SCANGA | Latino Community CU, Board Chair

JERRY MILLER | Carolina Trust FCU, President/CEO

JOAN NELSON | Coastal CU, Board Chair

GLENN KIRK | Summit CU, Treasurer/Trustee

TRAVIS WALTERS | SPC CU, Board Chair

JOHN CARLSON | Sharonview FCU, President/CEO

GEORGE PRICE | Piedmont Advantage CU, Volunteer

HERO

HONOREES



CAROLINA FoothILLS
FEDERAL CREDIT UNION
We move you forward.

CAROLINAS FoothILLS FEDERAL CREDIT UNION Advancing Equity Award

Carolina Foothills FCU designed and implemented an equitable program for homeownership for those living at or below the poverty line in the Spartanburg, Greenville and Cherokee counties of South Carolina. This member-focused strategy combines financial education requirements, down payment assistance grants, 'non-traditional' forms of credit, and partnerships with community partners to help alleviate the obstacles to building wealth through homeownership.



COASTAL CREDIT UNION Advancing Equity Award

In 2018, Coastal introduced an updated mission, vision, and values, which included Welcome Diversity as one of its core values. Since that time, Coastal has made very intentional efforts to advance its diversity, inclusion, and belonging (DIB) initiatives - educating employees (100% participation!), creating awareness against racism, increasing diversity representation in all levels, and cultivating a workplace where diverse perspectives and experiences are welcomed and respected.



ANDREW WILLIAMS Partner in Philanthropy Award My CU Mortgage

The Carolinas Clay Classic is a sporting clays fundraising tournament started by Andrew Williams in 2019 after meeting Michal Parker with Secured Advantage and her husband, Mike Hudson. Mike founded ROAR Outdoors, a non-profit with a mission to empower the disabled to get out and rediscover a love for life after a traumatic injury. Supported by the credit union industry, the Carolinas Clay Classic has raised nearly \$40,000 for ROAR over the last four years through sponsorships, team participation, silent auction, and raffles. It's Andrew's commitment to volunteerism and the credit union philosophy of people helping people that has made the Carolinas Clay Classic such a success.



Past Heroes

INDIVIDUAL ACHIEVEMENT AWARD

DEB MCLEAN | Nova CU, VP Marketing & Business Development

CATHY PACE | Allegacy FCU, President/CEO

MARK CURRAN | Lion's Share FCU, President/CEO

GENICE DECORTE | Healthshare CU, President/CEO

DAVID BREHMER | First Carolina Corporate CU, President/CEO

ADVANCING EQUITY AWARD

MAURICE SMITH | Civic FCU & Local Government FCU, CEO

PARTNER IN PHILANTHROPY AWARD

CHAMPION CREDIT UNION

PAULA RICHNAFSKY | SC Federal CU, Community Outreach

COASTAL CREDIT UNION FOUNDATION

ROBERT HARRIS | Health Facilities FCU, CEO

CREATIVE BUILDERS, INC.

YOUR MARKETING CO

CUNA MUTUAL GROUP

WHO WE ARE



CAROLINAS
CREDIT UNION
FOUNDATION

MISSION

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

VISION

We serve as a catalyst for philanthropy & community impact and a support arm for all credit unions.

We **INSPIRE** at the Annual Awards Gala where credit unions and our heroes are honored for their dedication to the industry, our cooperative principles, and for making a difference in the community.

We **EMPOWER** the credit unions in the Carolinas with our fund management partnerships and through learning opportunities centered on our history, philosophy, and social impact.

We **COLLABORATE** on opportunities and challenges impacting credit unions, employees, members and our communities.



WHAT WE DO

GRANTS & SCHOLARSHIPS



LOCAL CHARITABLE GIVING

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



COMMUNITY GRANTS

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



HARDSHIP FUNDS

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



DEVELOPMENT SCHOLARSHIPS

The Foundation offers numerous scholarships allowing employees to further their professional development and receive designations.



SCHOLARSHIP PROGRAM MANAGEMENT

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



SMALL CREDIT UNION GRANTS

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



DISASTER RELIEF COORDINATION

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

PROGRAMS & PARTNERSHIPS



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.



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.



FRIEND OF THE FOUNDATION MEMBERSHIP

Individuals join the Foundation for a \$15 annual fee to increase the Foundation's philanthropic impact. Member benefits include access to programs and resources to grow and thrive financially.



CUS TOGETHER CONFERENCES

The Foundation benefits from the proceeds of the Employees and Leadership Conferences held each year in Myrtle Beach, SC.



WORKSHOPS

We conduct and collaborate with industry partners hosting learning opportunities around our history & principles, DEI, empathy, social impact and financial well-being.



CAROLINAS CUP & VICTORY JUNCTION

Credit unions have invested more than \$5M to support Victory Junction in the last 18 years. CUNA Mutual Group partners with the Foundation to host the annual Carolinas Cup fundraiser supporting Victory Junction.



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.



FINANCIAL WELL-BEING FOR ALL

We offer financial coaching and other tools at no cost to all credit union employees and members through our partnership with GreenPath, BALANCE and Zogo.



EMPOWER. INSPIRE. COLLABORATE.

2022 IMPACT BY THE NUMBERS

SMALL CU SUPPORT

\$80,968

in Technology and Capital Improvement Grants

\$17,949

in Hamilton Professional Development Grants

ACHIEVING EDUCATIONAL DREAMS

\$512,200

in scholarships distributed to 261 credit union members

26

scholarship funds under management

\$25,000

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

FUND MANAGEMENT SERVICES

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

\$1.8M

IN GRANTS DISTRIBUTED TO LOCAL NON-PROFITS

\$375,000

IN HARDSHIP GRANTS TO EMPLOYEES AND MEMBERS MOST IN NEED



56 CU PROFESSIONALS

gathered in 2022 to learn the history and social purpose of co-ops and credit unions.

8 SCHOLARSHIPS PROVIDED TO EMPLOYEES TO ATTEND THE CONFERENCE.

3 SCHOLARSHIPS PROVIDED TO ATTEND THE NATIONAL FOUNDATION'S CUDE PROGRAM.

FUNDRAISING SUCCESS

\$148,000 raised through CUNA Mutual's Carolinas Cup for Victory Junction. **A record-breaking year!**

\$7,325 raised at the Wine Pull & Raffle for our Programs Fund.

\$15,000 raised at the Awards Gala for our Operations Fund.

SUPPORTING OUR COMMUNITIES

\$30,000

allocated to our Chapter system to support local non-profit grants

\$280,000+

raised for the Ukrainian Credit Union Displacement Fund

\$30,000

donated by the CUsTogether Employee and Leadership Conferences

AWARDING OUR HEROES

18

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

4

Honorees at the 2021 Awards Gala.

FINANCIAL WELL-BEING FOR ALL

39 CU Staff were provided FiCEP certification savings through the Foundation's partnership with the League.

4 small credit unions received free FiCEP registration.

6,000 MEMBERS AND GROWING!

OUR FRIEND OF THE FOUNDATION MEMBERSHIP PROGRAM SUPPORTS OUR PHILANTHROPIC IMPACT.

MEMBER BENEFITS INCLUDE FREE ACCESS TO:

Zogo, an app-based financial education tool. Also available for all scholarship winners.



One-on-one financial counseling for all members and credit union employees through GreenPath Financial Wellness & BALANCE.



EMPOWERING EMPLOYEES

DEVELOPMENT ISSUES WORKSHOP

Centered on social impact & financial well-being 83 employees participated in 2022

DEI WORKSHOP

200+ employees participated in 2022

CAROLINAS CREDIT UNION FOUNDATION
Board of Directors

GREAT THINGS CAN HAPPEN
 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



Brian Sponaugle
 Chair
 Greenville FCU
 Greenville, SC



David Brehmer
 Vice-Chair
 Vizo Financial
 Greensboro, NC



Leigh Brady
 Secretary
 State Employees' CU
 Raleigh, NC



Genice DeCorte
 Treasurer
 Healthshare CU
 Greensboro, NC



Jessica Baker
 Spero Financial
 Greenville, SC



Creighton Blackwell
 Coastal CU
 Raleigh, NC



Bob Bruns
 Charlotte Metro FCU
 Charlotte, NC



Frankie DeDonato
 PFP Services
 Greer, SC



Todd Hall
 Truiliant FCU
 Winston-Salem, NC



Elizabeth Orama
 Neighbors United FCU
 Greenwood, SC



Jennifer Parker
 Founders FCU
 Lancaster, SC



Ashley Ruffin
 LGFCU
 Raleigh, NC



Dan Schline
 Carolinas CU League
 Raleigh, NC



Sam Whitehurst
 Summit CU
 Greensboro, NC



Scott Woods
 SC Federal CU
 N. Charleston, SC