Principles & Philosophy
CONFERENCE

Welcome!

October 20 - 22, 2026

Sophia, NC

Brought to you by

Carolinas Credit Union League

in partnership with

Carolinas CUDE Network

Carolinas Credit Union Foundation

Principles & Philosophy CONFERENCE

Conference Welcome

Dan Schline

Carolinas Credit Union League

Lauren Whaley

Carolinas Credit Union Foundation

During this conference you will:

- Deepen your appreciation for credit union history, principles, purpose and heroes.
- Experience the struggles members and communities face.
- Learn how to develop a solutions mindset to meet member and community needs.

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OUR HISTORY

Karita Robins

Civic Credit Union

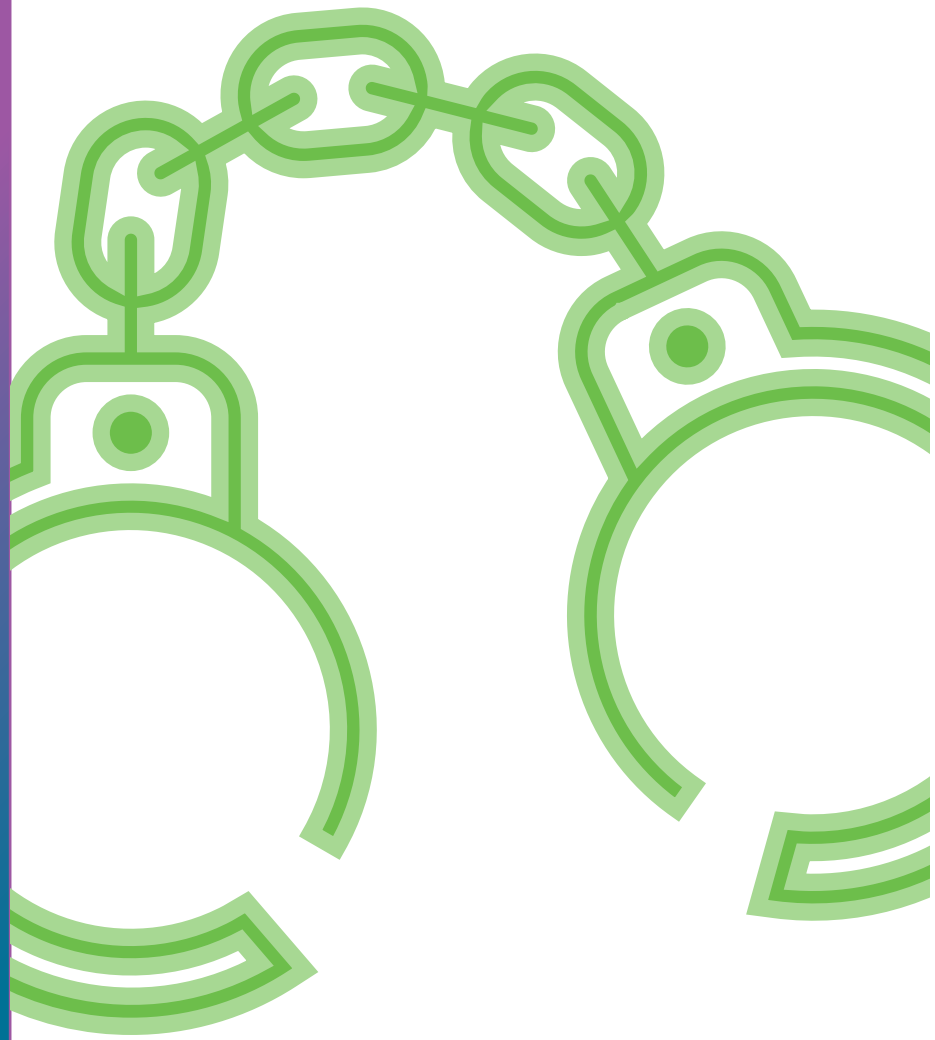
IMAGINE



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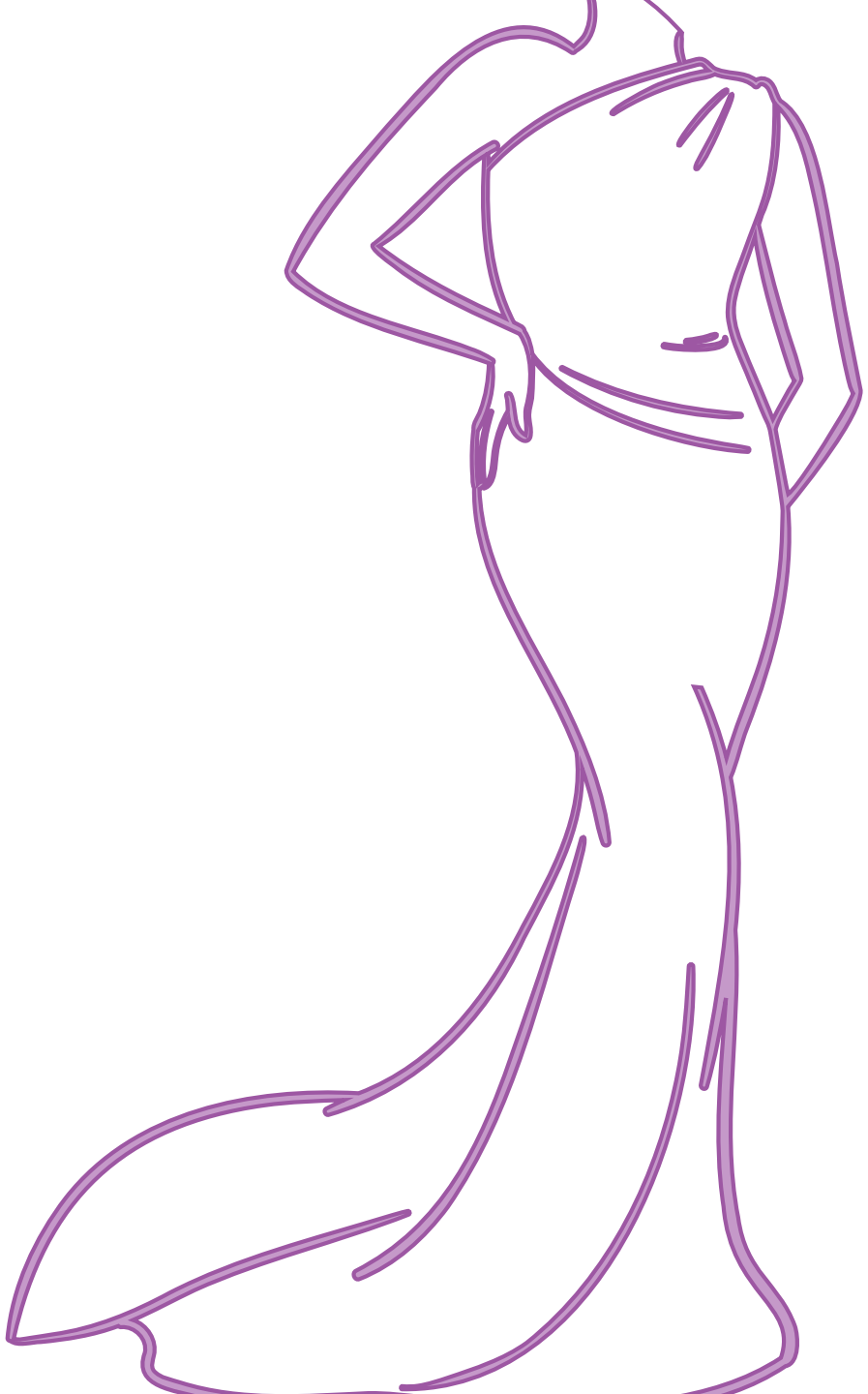
“No More”

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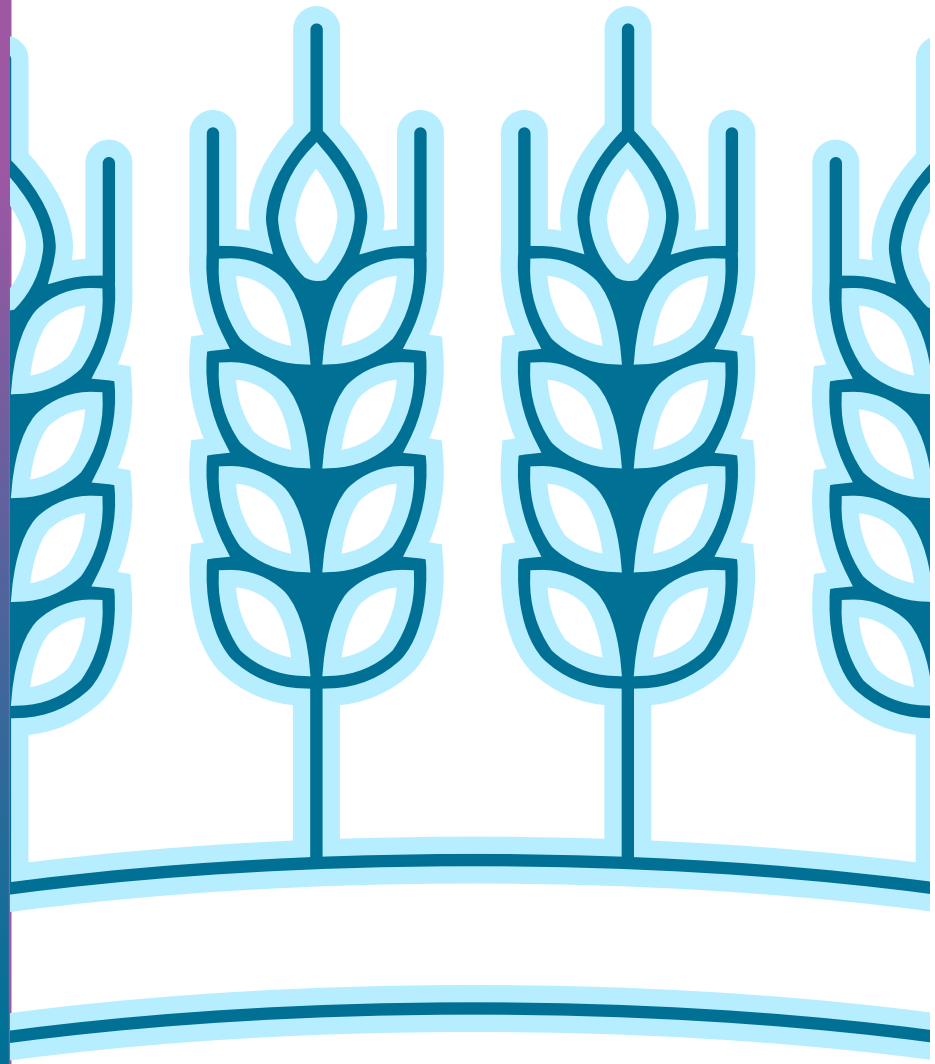
Financial Injustice

Fighting the Loan Sharks



Financial Invisibility

Empowering Self-Determination



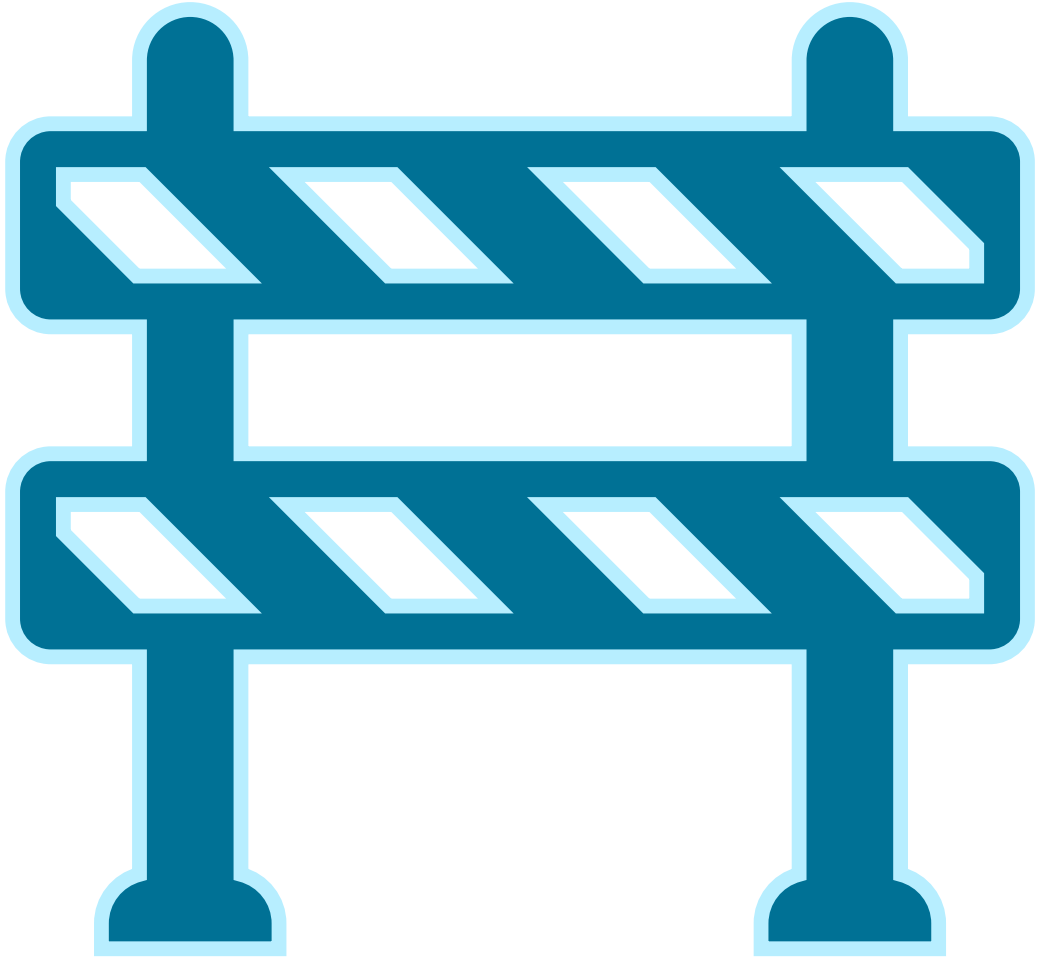
Financial Exclusion

Overthrowing the Southern Crop-Lien

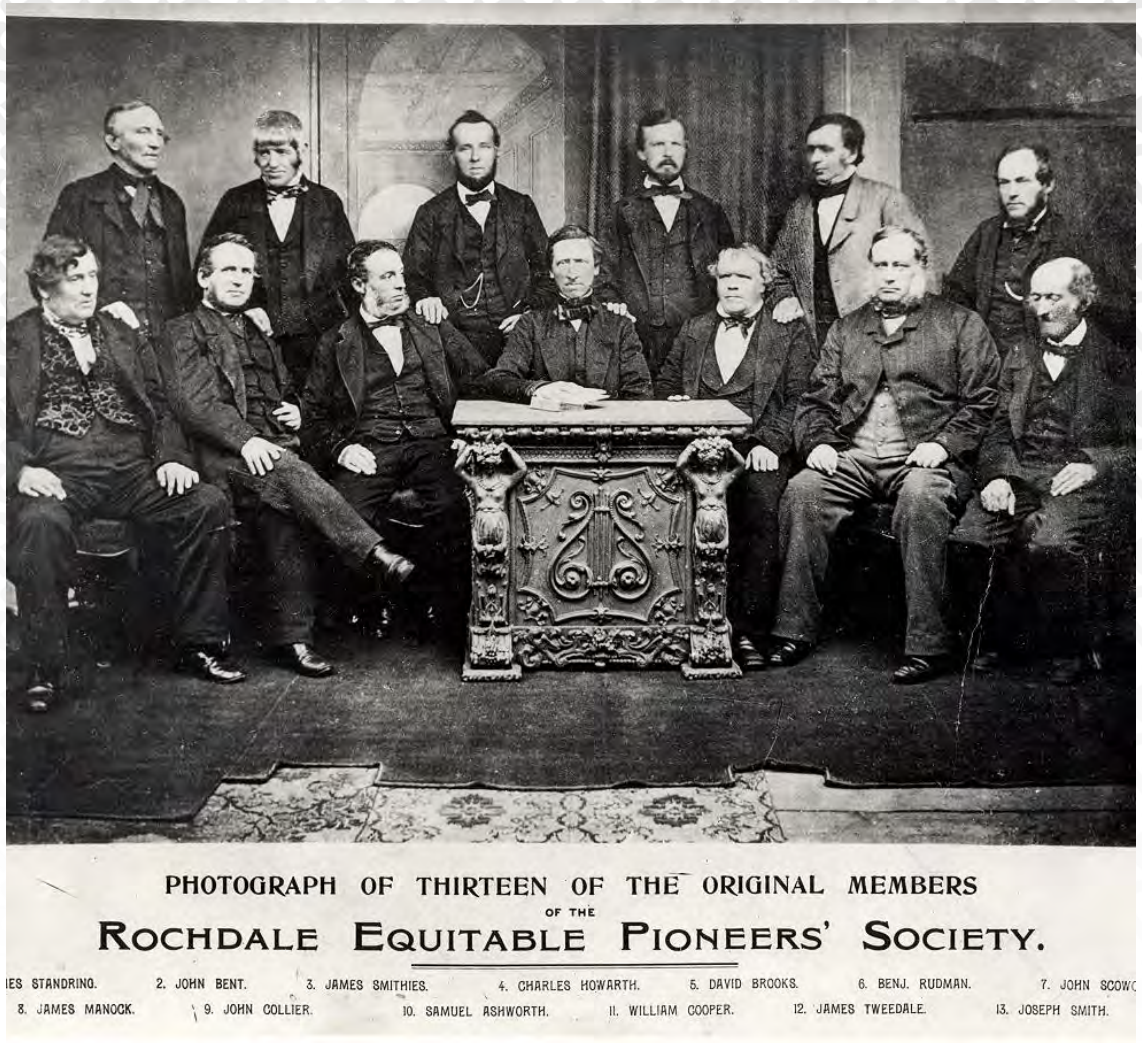
“Not for profit, not for charity, but for service.”

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BARRIERS



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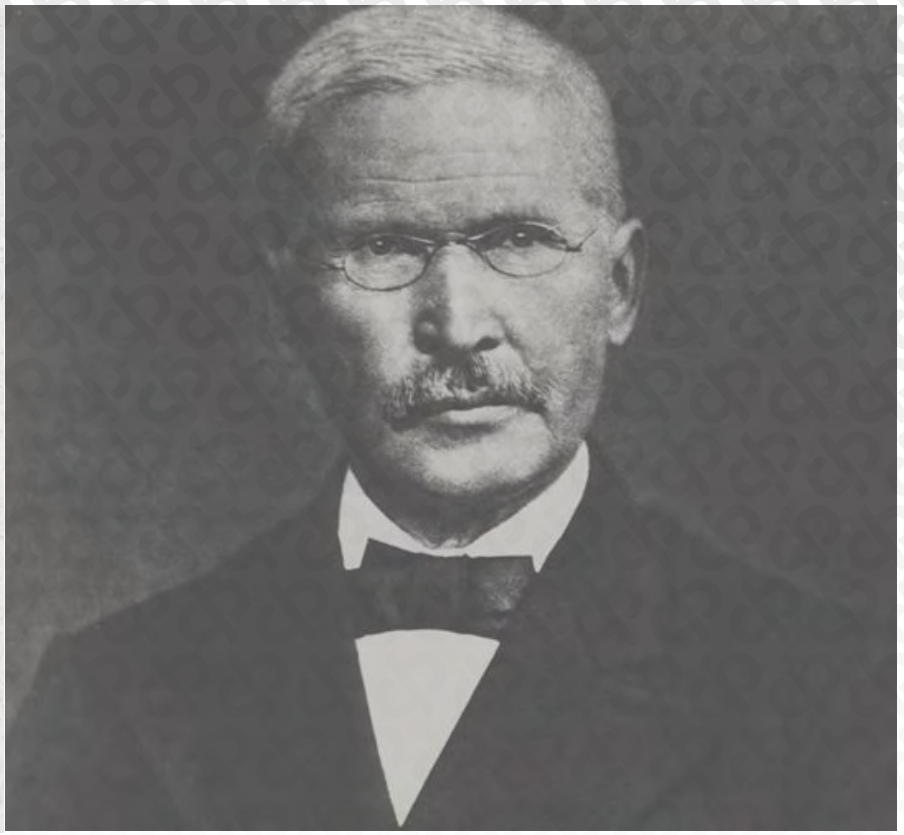


PHOTOGRAPH OF THIRTEEN OF THE ORIGINAL MEMBERS
OF THE
ROCHDALE EQUITABLE PIONEERS' SOCIETY.

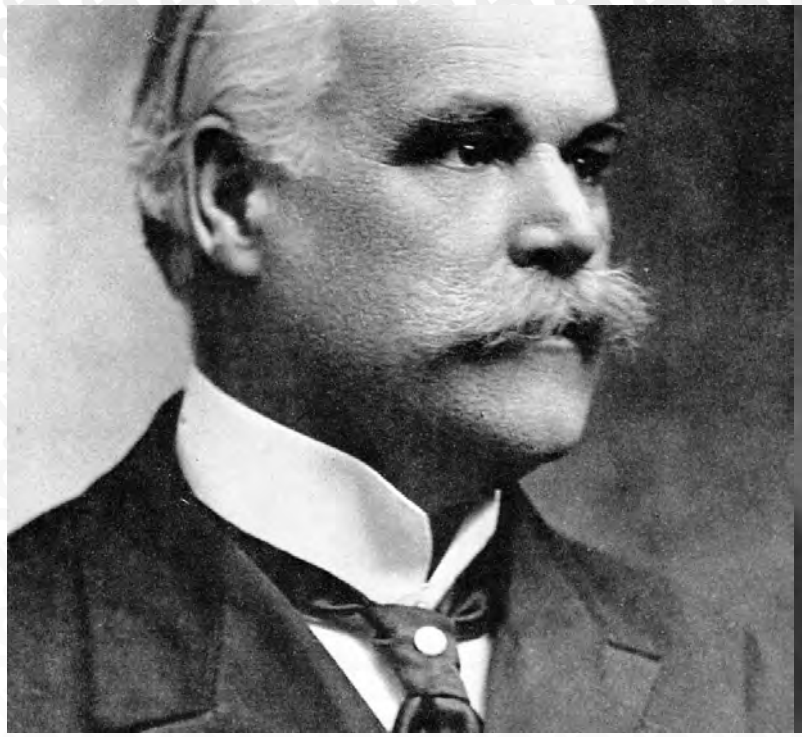
IES STANDRING. 2. JOHN BENT. 3. JAMES SMITHIES. 4. CHARLES HOWARTH. 5. DAVID BROOKS. 6. BENJ. RUDMAN. 7. JOHN SCOW
8. JAMES MANOCK. 9. JOHN COLLIER. 10. SAMUEL ASHWORTH. 11. WILLIAM COOPER. 12. JAMES TWEEDALE. 13. JOSEPH SMITH.

Cooperative Movement





Movement Begins: Germany





Movement Grows: Canada





Movement Grows: US



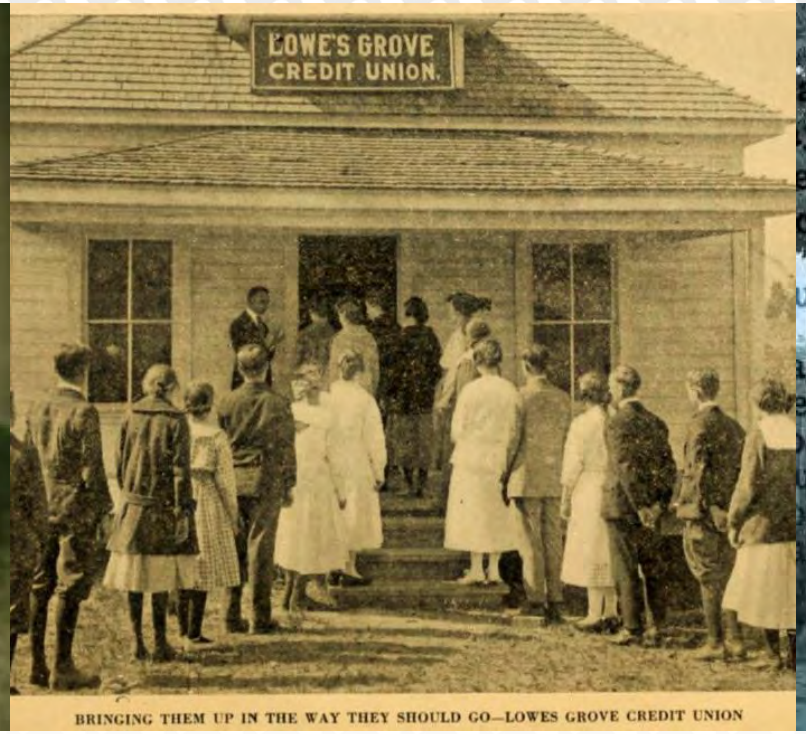


Movement Grows: US

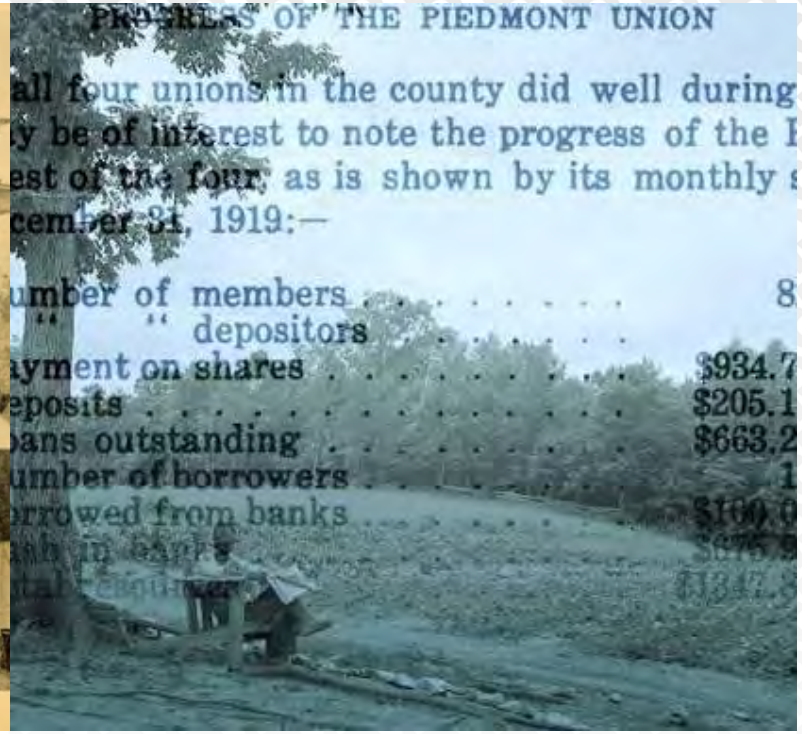


Movement Grows: US





BRINGING THEM UP IN THE WAY THEY SHOULD GO—LOWES GROVE CREDIT UNION



Movement Thrives: North Carolina



Movement Thrives: North Carolina



Movement Thrives: South Carolina



Movement Threatened

H.R. 1151



Movement Evolves

Latino Community Credit Union

People Helping People

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Pre-Work Assignment

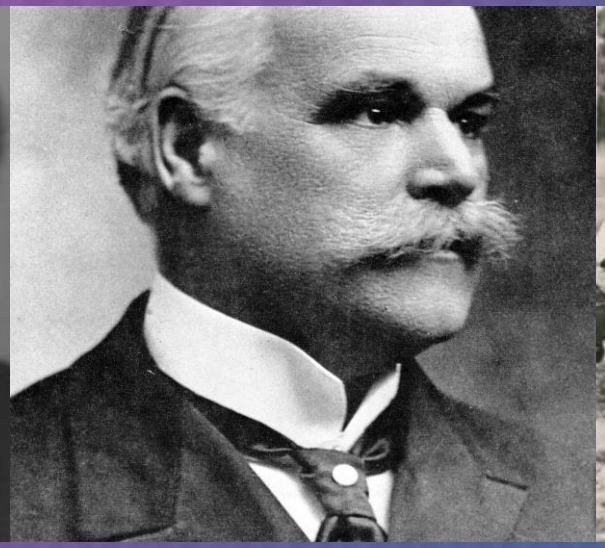
Table Group: Discuss the history of your credit union

Share Out: One person from each table will share:

- Why was your credit union established?
- What need did it meet in the community?

BONUS: How does your credit union bridge the access gap today?

Credit Union Heroes & Sheroes



Dr. Troy Hall
Cohesion Culture

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ALICE & How Credit Unions Help

Lauren Whaley
Carolinas Credit Union Foundation

Carrie Lewis
SC Federal Credit Union

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What (and Who) is A.L.I.C.E.?



Asset Limited

ALICE has no safety net for emergencies.



Income Constrained

ALICE's income falls short of basic necessities.



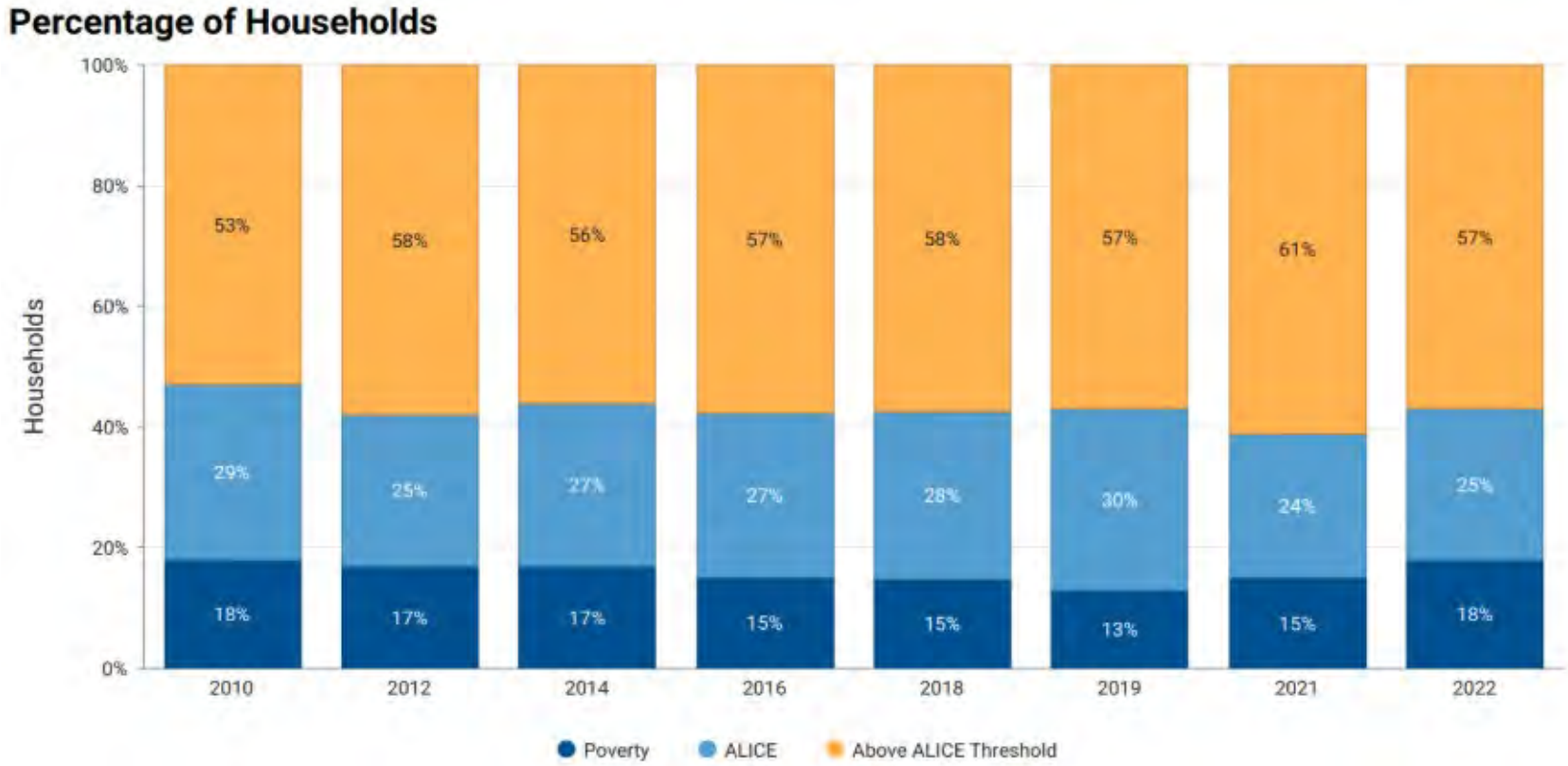
Employed

ALICE is working but can't afford the cost of living.



This definition speaks to the lived experience of millions of everyday people in America and here in the Carolinas. ALICE families make more than the Federal Poverty Level but fall below the ALICE Threshold.

Since they live above the Federal Poverty Line, ALICE households are often not eligible for Federal assistance and may not be eligible for nonprofit services.



Making Choices

Understand the choices ALICE individuals are forced to make every day.



Making Choices

How Did It Go??



Making Choices

If you allocated your smarties so that you and your family were only eating one meal a day, what affects could that have on your family?

Making Choices

- What areas did you find you were making choices between?
- What impact could sacrificing in those areas have on their future?
- What emotions did you feel while making these choices?

Meet Lauren



What (and Who) Is A.L.I.C.E.?

- What did you learn from Lauren's story?
- What stood out to you?
- Is her story familiar in your community?

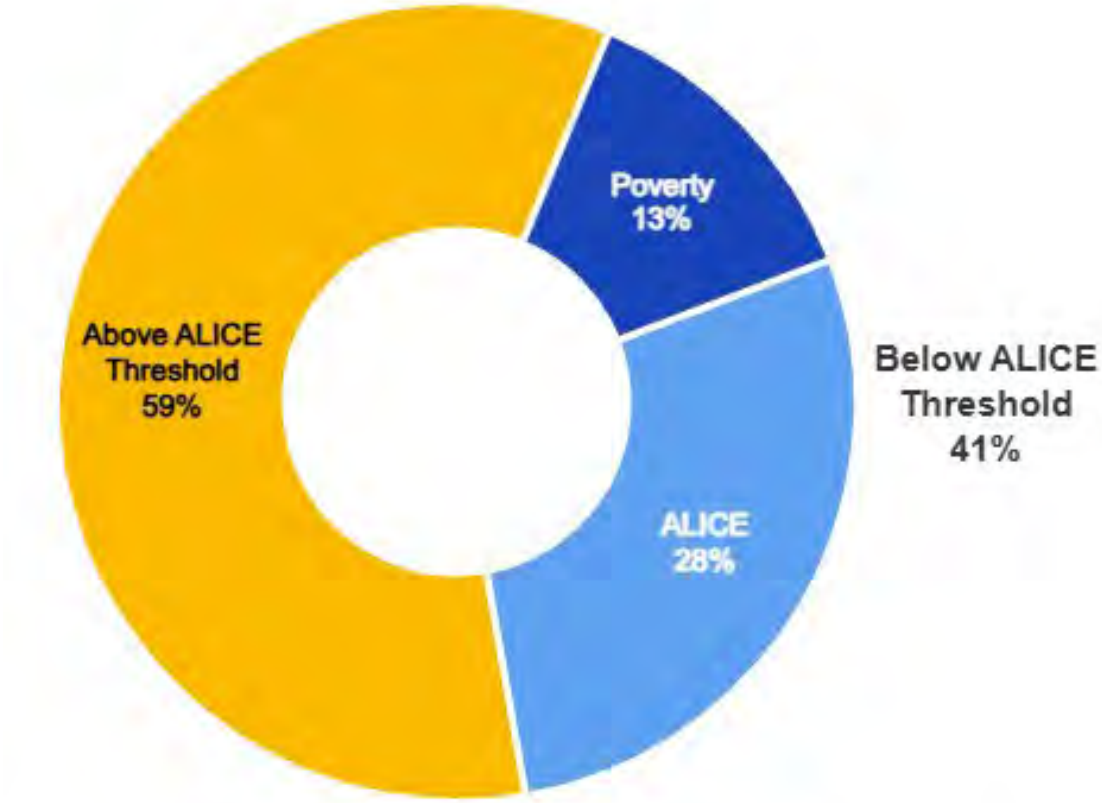
HELLO
my name is

ALICE®

I am a hard worker.
I live paycheck to paycheck.
I struggle to make ends meet.
I make tough choices daily. I am ALICE.

A.L.I.C.E. in North Carolina

Between ALICE households and those living in poverty, an estimated **41%** of households in North Carolina were below the ALICE Threshold in 2024.

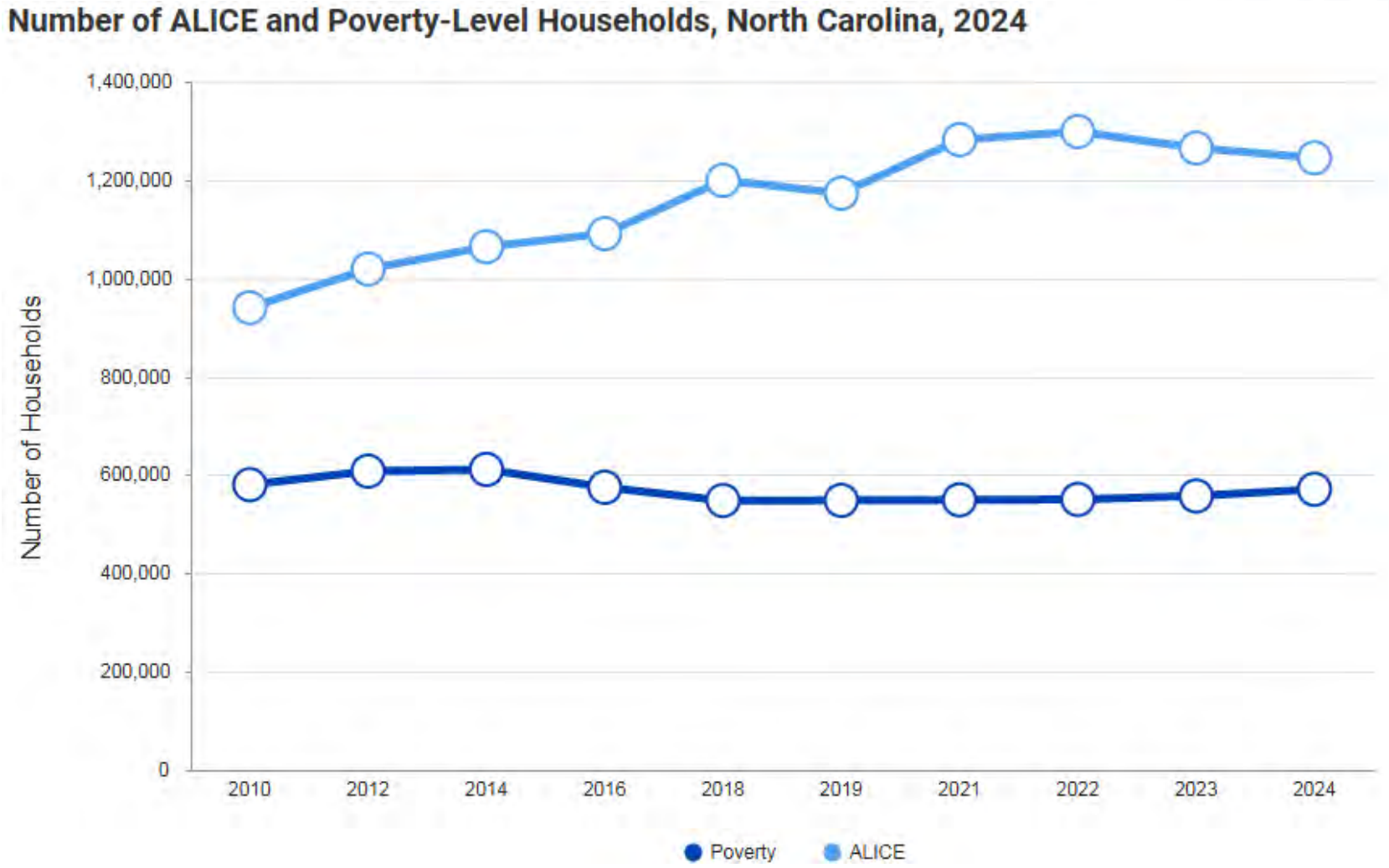


Sources: ALICE Threshold, 2010–2024; U.S. Census Bureau, American Community Survey, 2024

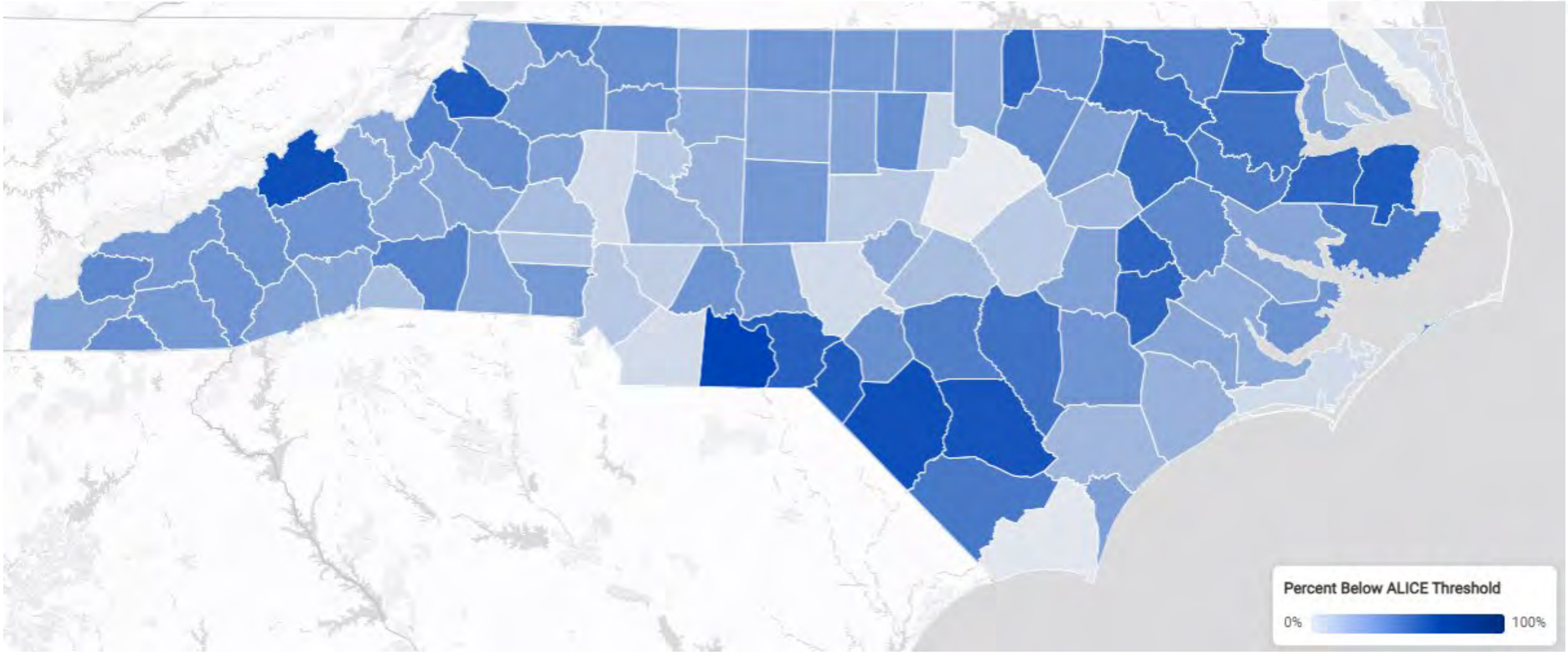
UNITED WAY North Carolina

CAROLINAS CREDIT UNION FOUNDATION

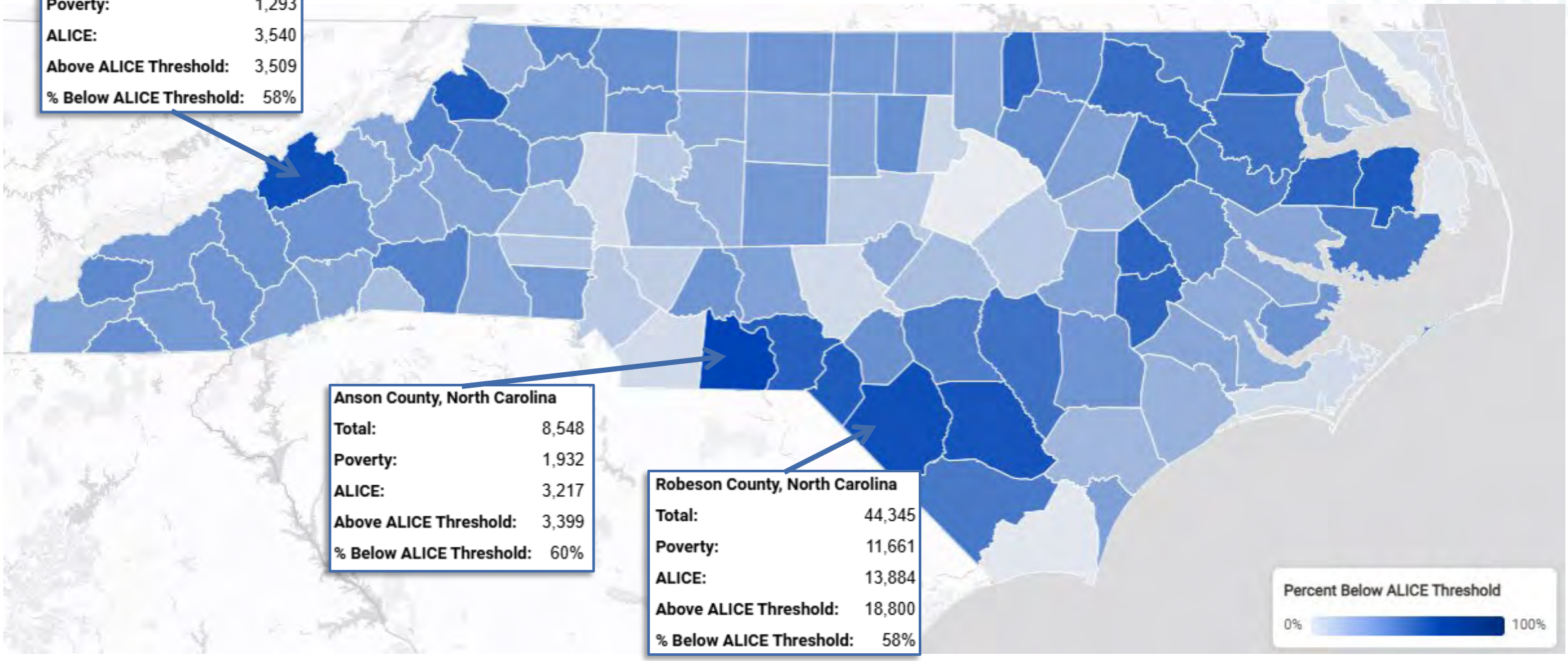
A.L.I.C.E. in North Carolina



A.L.I.C.E. in North Carolina



A.L.I.C.E. in North Carolina



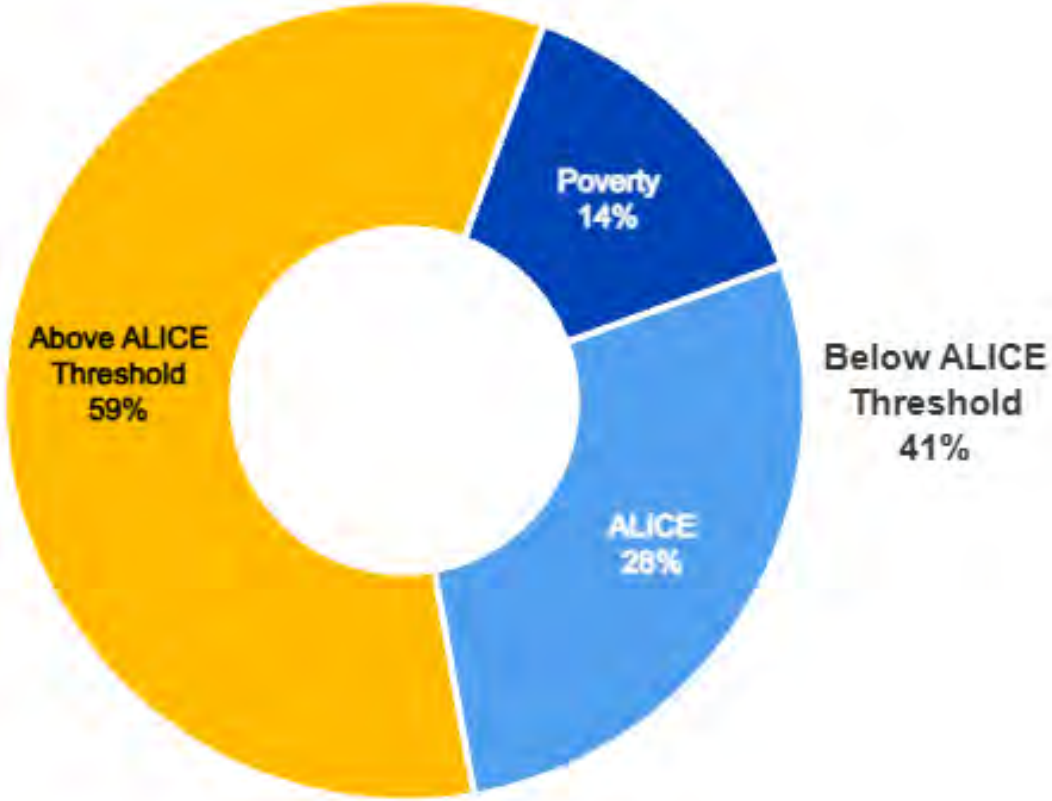
A.L.I.C.E. in North Carolina

1/3

of North Carolina's 100 counties had 41% of households unable to make ends meet in 2024.

A.L.I.C.E. in South Carolina

Between ALICE households and those living in poverty, an estimated **41%** of households in South Carolina were below the ALICE Threshold in 2024.



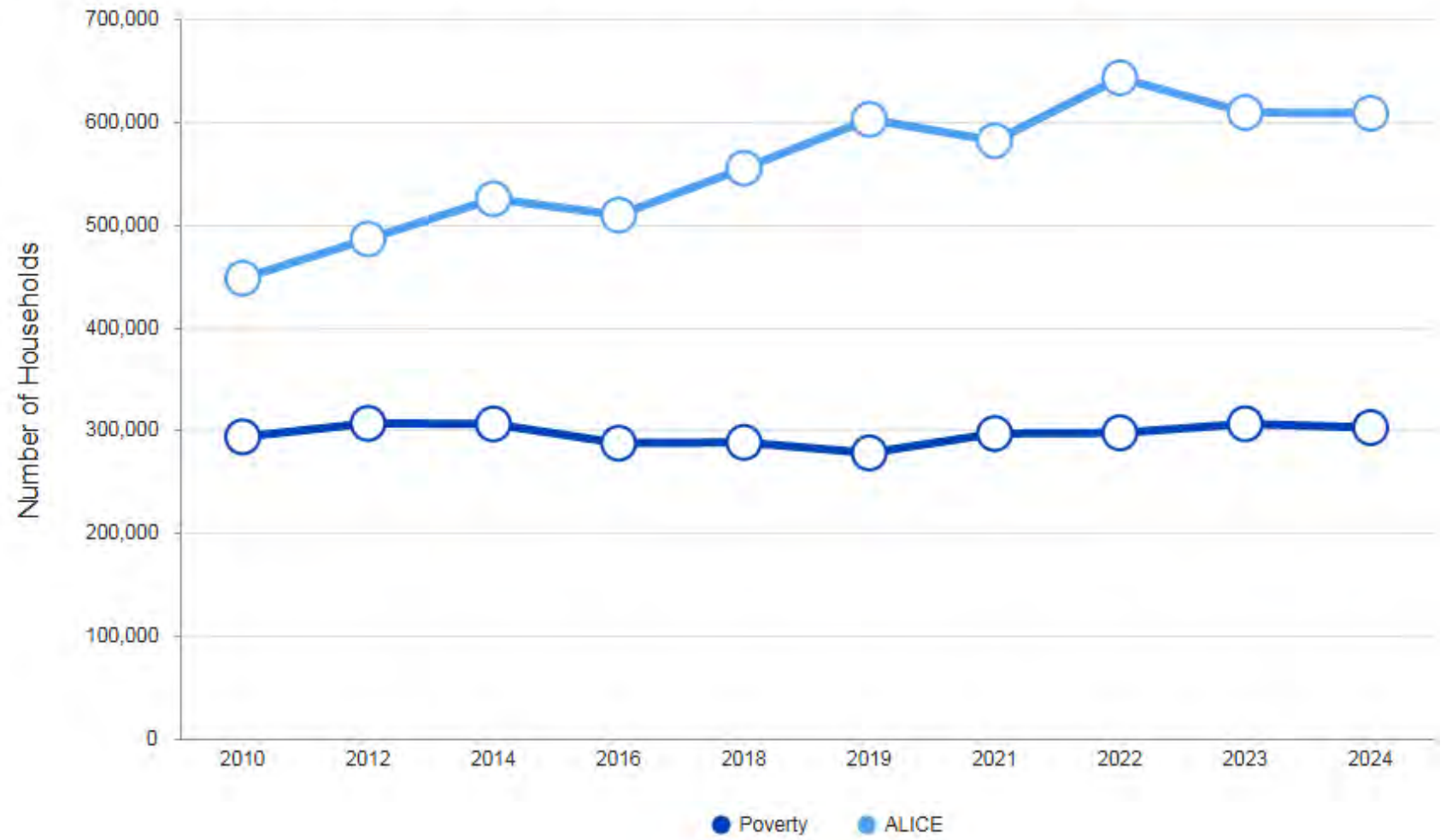
UNITED WAY
United Ways of South Carolina

Trident UNITED WAY

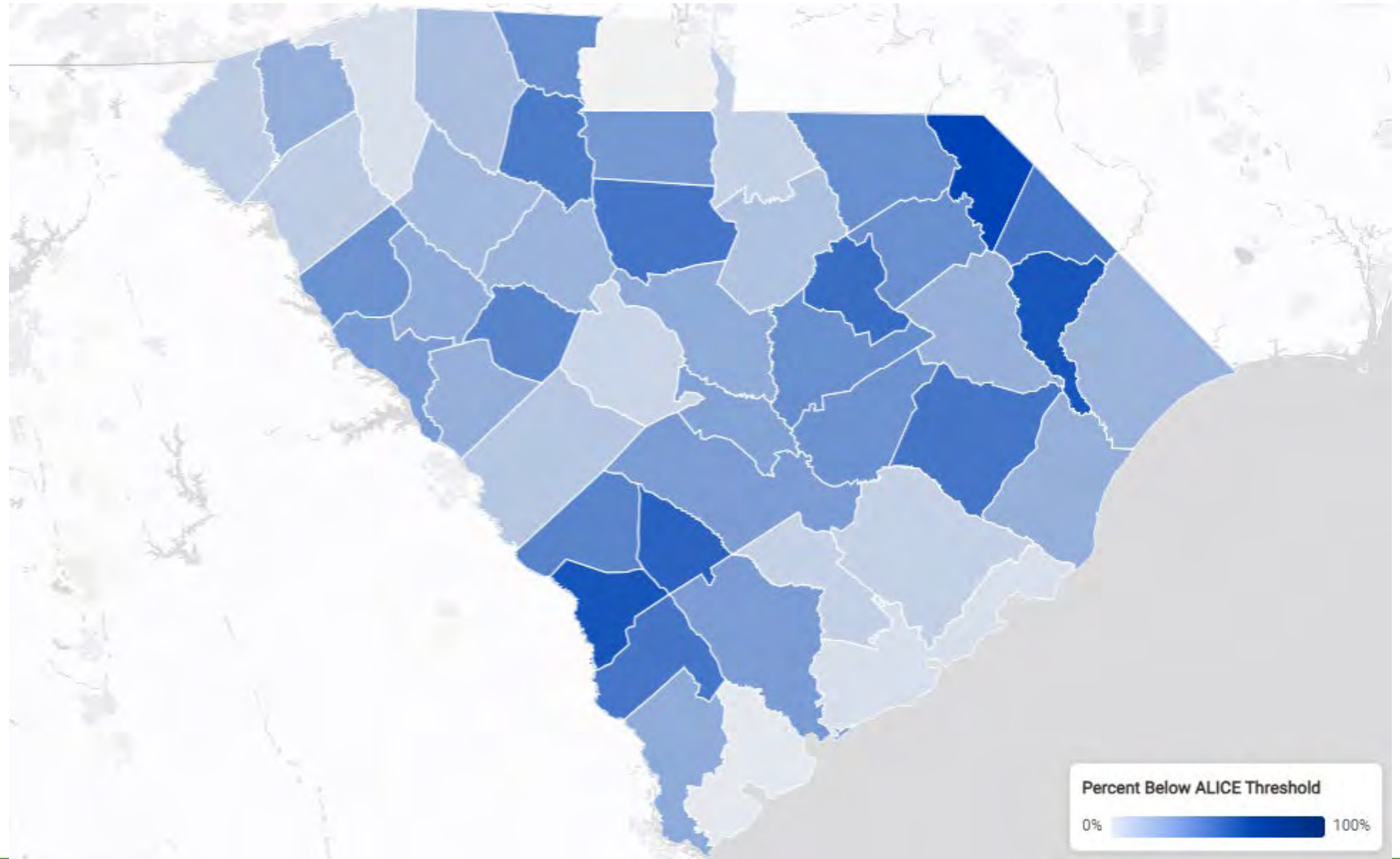
CAROLINAS CREDIT UNION FOUNDATION

A.L.I.C.E. in South Carolina

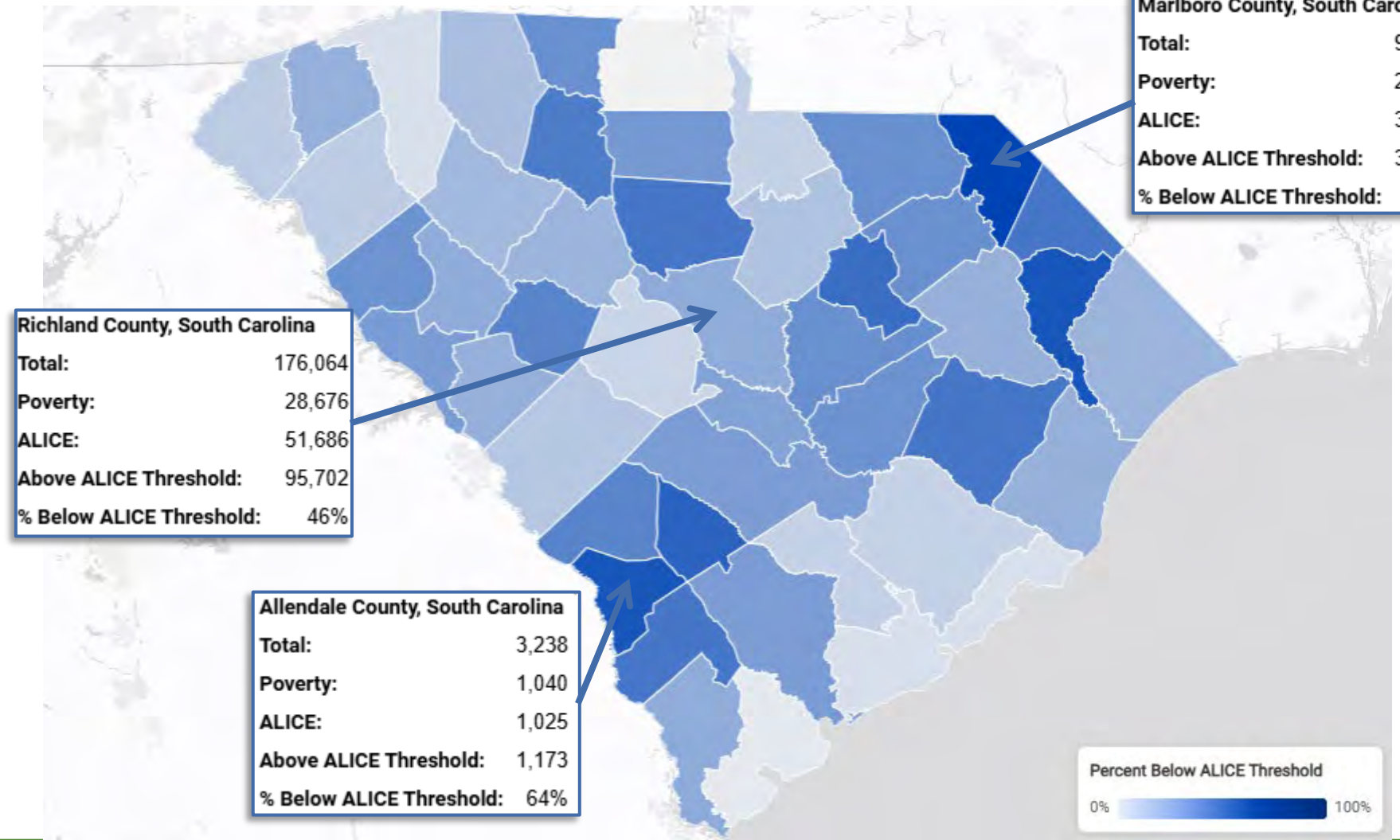
Number of ALICE and Poverty-Level Households, South Carolina, 2024



A.L.I.C.E. in South Carolina



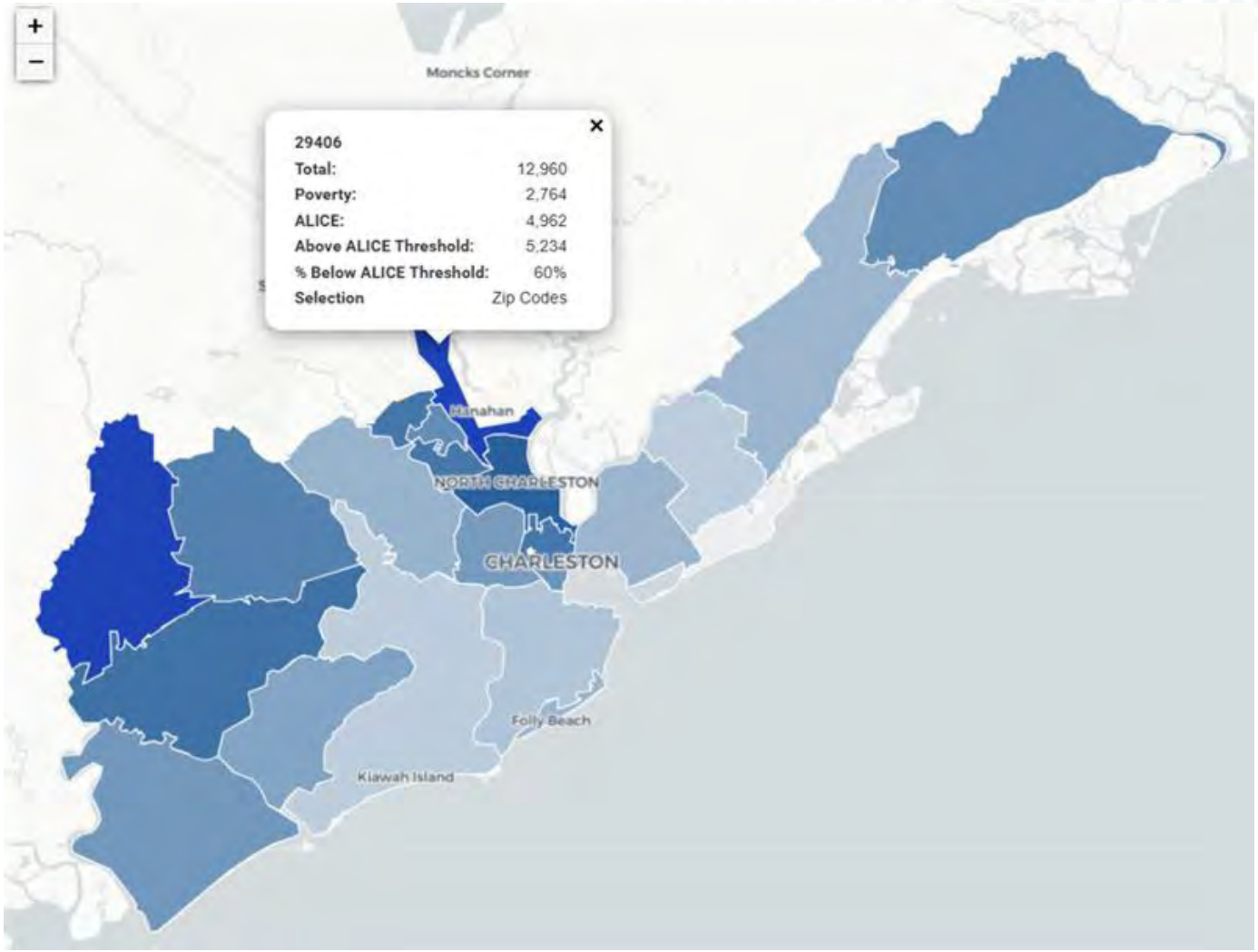
A.L.I.C.E in South Carolina



A.L.I.C.E in South Carolina

ALICE Zoom in: Charleston; 29406 Zip

Lowcountry Legislative District Pictured

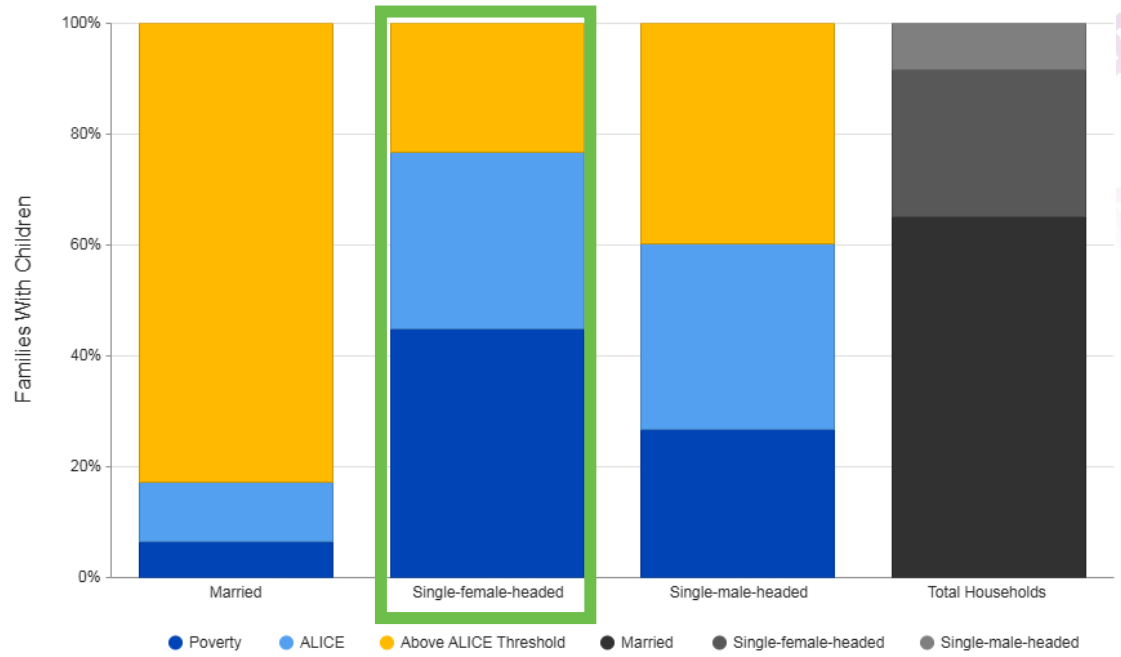


Other ALICE Data Available

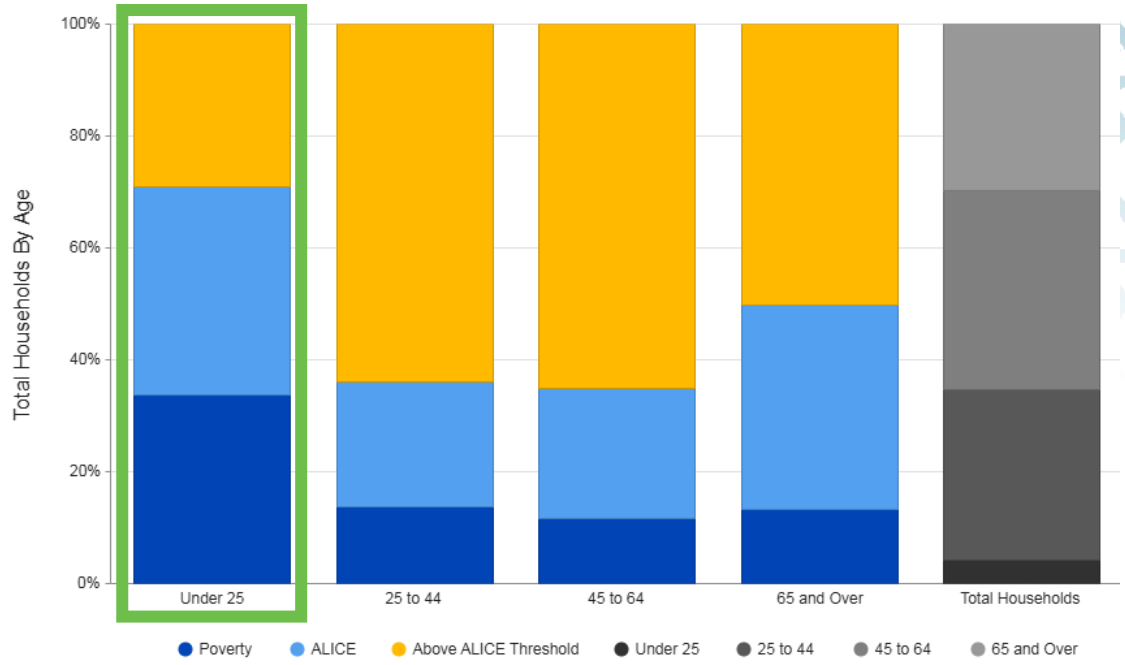
- County reports
- Legislative tracts
- By zip code or census tract
- Survival budgets by county
- Internet access
- Labor force data
- Demographic breakdowns
  - race/ethnicity, age of householder, and household composition



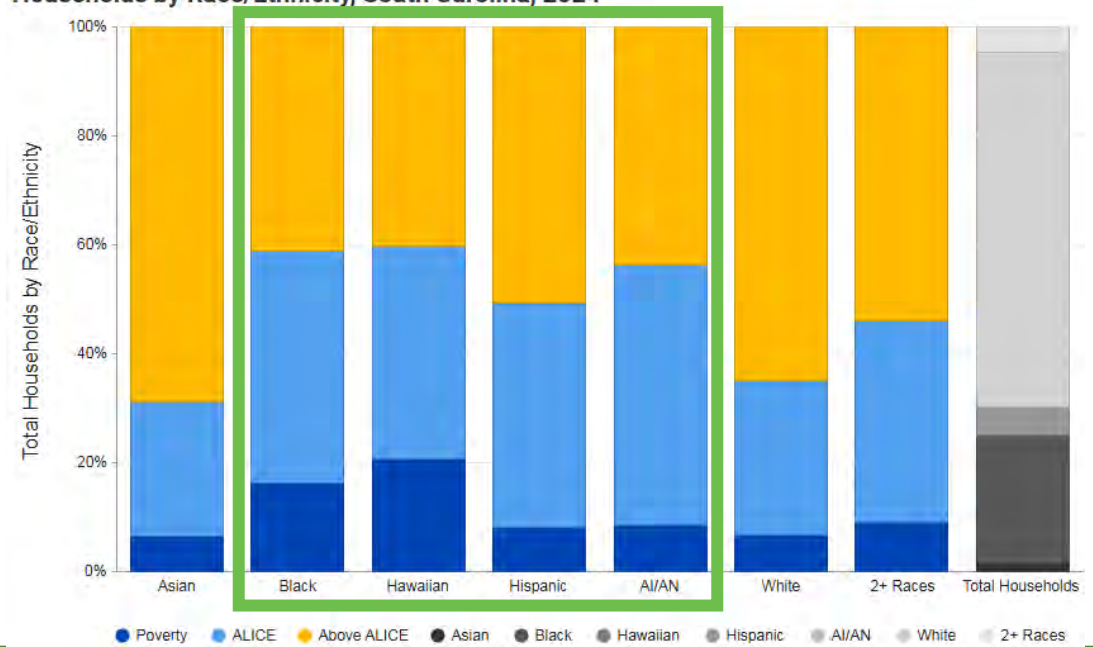
Families With Children, South Carolina, 2024



Households by Age of Householder, South Carolina, 2024



Households by Race/Ethnicity, South Carolina, 2024



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Credit Union Solutions

The Development Issues

The National Credit Union Foundation has identified 12 Development Issues that are interconnected and act as barriers to the well-being and prosperity of members and communities served by credit unions.

Once we understand these issues and their impact members' lives, we can begin to solve for them. This process reveals a holistic approach to member and community service that can help credit unions live their difference and be more than just "another financial institution".

The Development Issues




Low Income & Wealth
Savings
Credit
Poor Living Conditions
Health
Environment
Hunger
Transportation
Housing
Technology
DEVELOPMENT ISSUES
Lack of Opportunity
Diversity & Equity
Inclusion
Employment
Lack of Education
Education
THE National Credit Union FOUNDATION

Free Community Bus



Thanks to a continuing sponsorship from Family Trust FCU, Rock Hill launched My Ride Rock Hill in 2019, a city-operated, fare-free, all-electric and zero-emission bus service.

Transportation

Financial Education Workshop



Latino Community Credit Union

- Free financial education workshops in-person in all 15 branches and virtually twice a year.
- 5-part workshop:
  - Budgeting
  - Building credit
  - How to buy a car
  - How to buy a house
  - Education & retirement

Diversity

Gigi's Playhouse



SC Federal employees volunteer at GiGi's Playhouse each month. GiGi's Playhouse provides free educational and therapeutic programs for individuals with Down Syndrome and their families.

Inclusion

Park Circle Playground



SC Federal sponsors the world's largest inclusive playground. It provides a safe and engaging space for people of all ages and abilities to play.

Inclusion

Kramden Institute





Coastal Credit Union Foundation & Civic Foundation support for the Kramden Institute Refurbished computers to Triangle families in need and educational programs on basic computing skills. Aims to help bridge the digital divide.

Technology

BAND – NC (Broadband Access)



State Employees Credit Union raised money for the Building a New Digital Economy in NC initiative whose goal is to make NC the first state where every county has a digital inclusion plan.

Technology

Retirement Experience

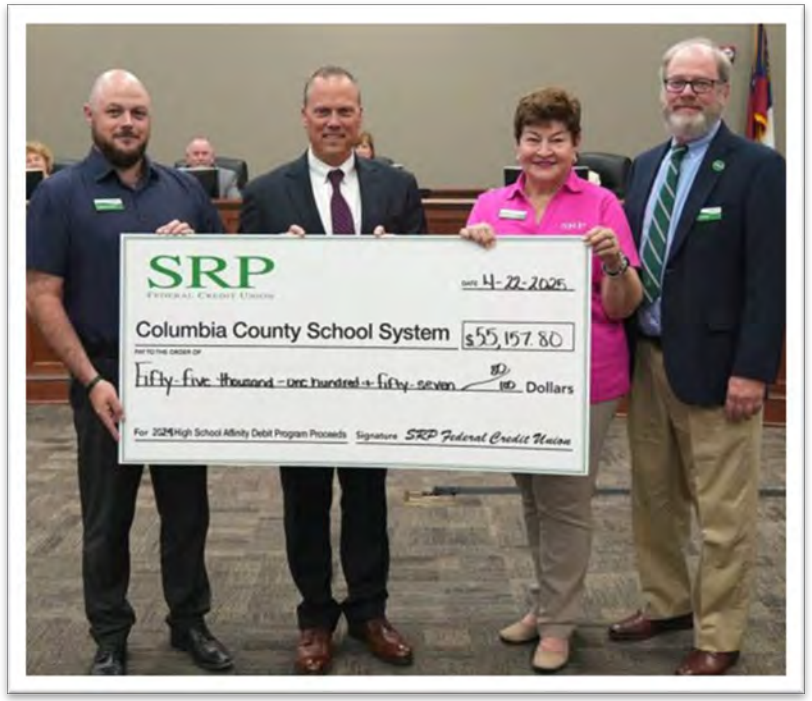




SRP Credit Union provides an experiential learning program that helps individuals think about what kind of retirement they want and then how to design a roadmap to get there.

Education

Affinity Cards





Each time an SRP member uses their card for purchase, SRP donates funds to the school displayed on the card. Since 2018, more than $2 million has been donated to 46 schools across eight countries!

Education

REV on Campus



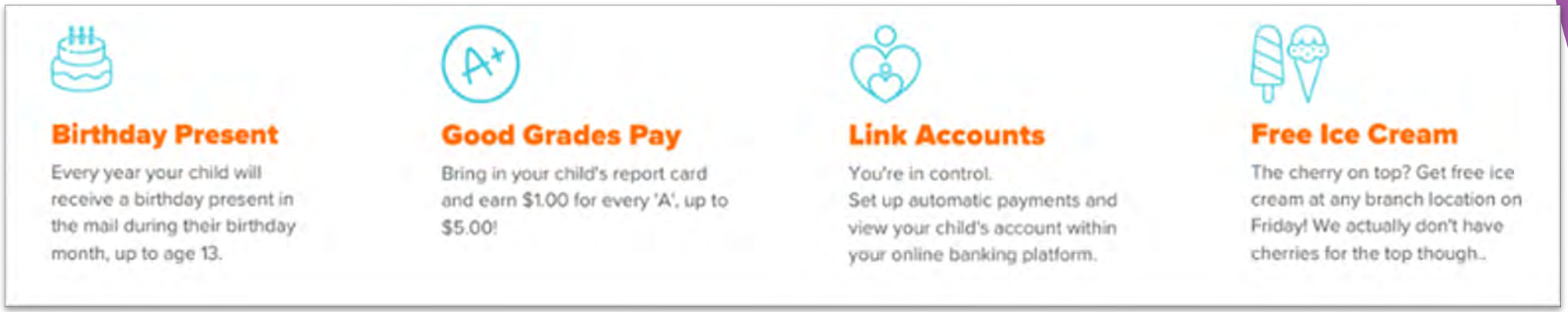
REV on Campus is a hands-on, career-building program that partners with local high schools to prepare students for real-world roles in financial services and marketing.

Employment

Kids Savings

Carolina Foothills Kids Savings Program pays students for their good grades!

Savings



Birthday Present

Every year your child will receive a birthday present in the mail during their birthday month, up to age 13.

Good Grades Pay

Bring in your child's report card and earn $1.00 for every 'A', up to $5.00!

Link Accounts

You're in control.
Set up automatic payments and view your child's account within your online banking platform.

Free Ice Cream

The cherry on top? Get free ice cream at any branch location on Friday! We actually don't have cherries for the top though..

Carolina Foothills Elementary School Branches

- 4 Elementary Schools
- My First Budget Program
- Penny and Benny's Summer Spy Academy



Savings

545

STUDENT ACCOUNTS

$64,010 +

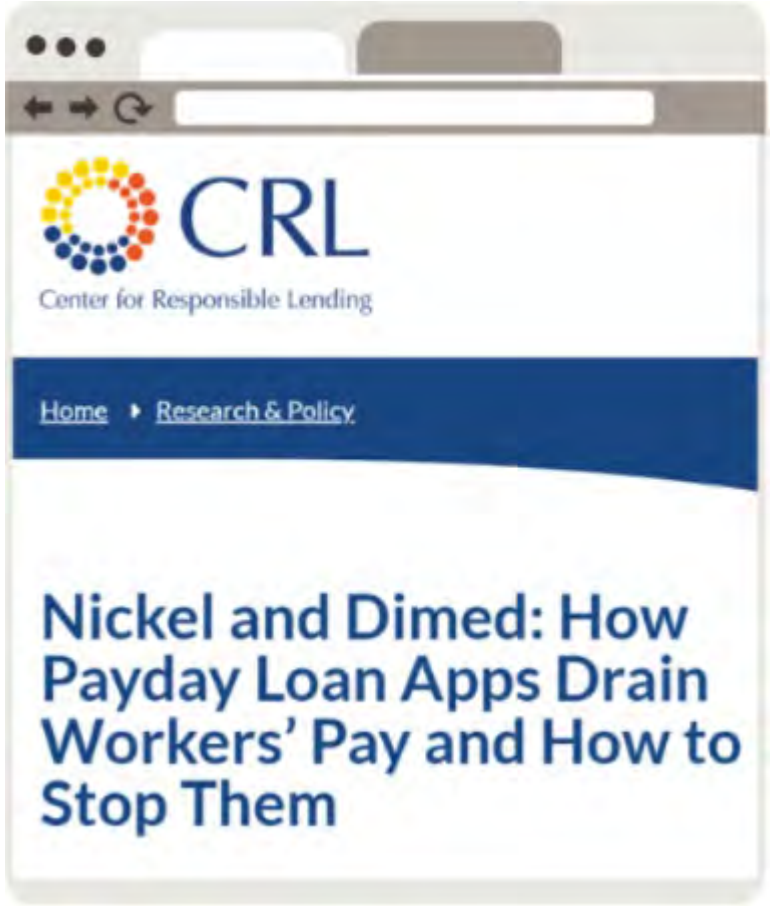
TOTAL ON DEPOSIT

The CLEVELAND Academy of Leadership

MSA SPARTANBURG MAVERICKS

MARY H. WRIGHT ELEMENTARY SCHOOL

Salary Advance Loan

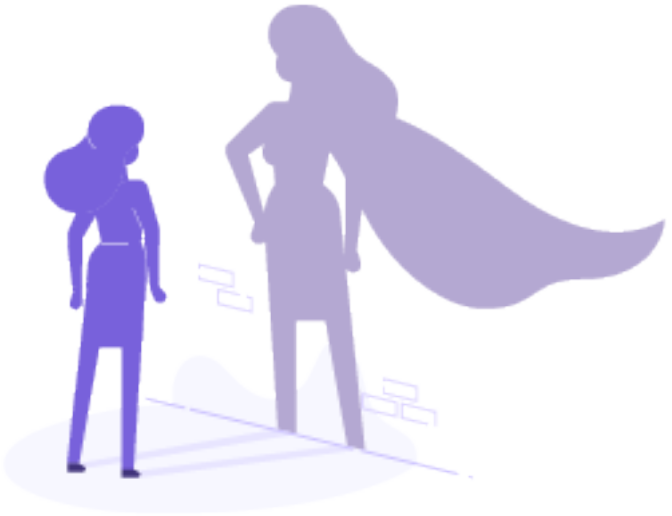


- Avoids the predatory nature of payday loans
- Max loan amount of $500 per pay period
- No loan advance or origination fees
- With each loan advance, a percentage of the advanced amount is deposited into a Salary Advance Cash Account to help one save

Credit

SECU

Hope Loan



Spero Hope Loans were designed to empower single women and female heads of household with flexible lending options that support real-life needs like housing, transportation, and financial recovery.

SPERO FINANCIAL

39 women have been impacted
$369,000 in loan origination
Supporting mostly C & D tier
70% of loan dollars went to transportation

Credit

Mobile Food Truck



COASTAL'S MOBILE FOOD PANTRY

Coastal CU's sponsorship of a Mobile Food Truck connects healthy food to communities who have a difficult time accessing it. The food truck uses a "pay what you can" model.

Hunger

Blessing Box





TCP's Blessing Box has provided food to the community and is often emptied the day it is stocked. Each year, the Blessing Box provides Thanksgiving meal items to families who may not otherwise afford a holiday meal.

Hunger

Supporting Food Banks



- In 2025, the South Carolina Federal CU Foundation donated $39,934 to local food banks.
- Volunteer monthly for the Backpack Buddies Program through the Lowcountry Foodbank to provide meals to children who might otherwise go without.
- In 2026 members were able to begin donating canned goods at free shred events.

Hunger

Housing



RISE ON CLANTON

- $2 million grant to Roof Above, a Charlotte non-profit working to end chronic homelessness through innovative solutions.
- 88-unit transitional affordable housing
- The renovated facility offers onsite access to healthcare, education, employment resources and other supportive services.

Housing

SISTAS CARING 4 SISTAS

CIVIC® Foundation

Civic Foundation awarded $25k

Community-based organization focused on improving maternal and infant health outcomes for black and brown women, low-income families, and individuals living in rural areas where access to health care providers is limited.

Funds used to expand access to doula training, pre & postpartum education, transportation assistance, and maternal mental health and wellness support.

Health

McLeod Health Cancer Center

Carolina Trust Credit Union donated $100,000 to the McLeod Health Center for Cancer Treatment and Research.



Health

Alzheimer's Research



In 2025, the South Carolina Federal Credit Union Foundation donated $57,449 to the SC Alzheimer's Association.
Funds were raised through employee giving and a credit union match. SC Fed employees also participated in the SC Walk and Ride to End Alzheimer's events.

Health

American Red Cross



In 2025, the South Carolina Federal Credit Union Foundation donated $22,041 to the American Red Cross and donated over 116 units of blood from 6 onsite blood drives.

Health

Children's Miracle Network



- In 2025, the South Carolina Federal Credit Union Foundation donated $53,958 to the Children's Miracle Network Hospitals
- Collected stuffed animals for pediatric patients on Valentines Day.
- Sponsored two power hours for MUSC's annual Radiothon.
- Volunteer each month at Shawn Jenkin's Children's Hospital

Health

Lowcountry Period Pixies





- Using funds raised from the inaugural Member Give Day, the South Carolina Federal Credit Union Foundation awarded a $5K mini grant to the Lowcountry Period Pixies.
- In one hour, SC Fed Volunteers packed over 1,000 bags of feminine products which will be distributed to women's shelters and blessing boxes throughout the community.

Health

Isle of Palms Cleanup Crew





SC Fed employees volunteer with the SC Aquarium and Isle of Palms Cleanup Crew 12 weeks of the summer to collect trash and debris from our beaches.

Environment

Marsh Cleanup



To celebrate Earth Month, REV teamed up with the Charleston Riverdogs and the SC Aquarium for marsh cleanup around the stadium.

Annual REV day for Good

Environment

Love Where You Live



SAFE employees joined Sumter County's Love Where You Live Cleanup Day to help beautify their community

Environment

Solar Energy

Truliant's major adaptive re-use project enabled them to install 880 solar panels on the roof of their operations center



Environment

Group Discussion

Share with your groups some of the solutions your credit unions have created to address the Development Issues.

Learn More!

Visit the Foundation's site to learn more!

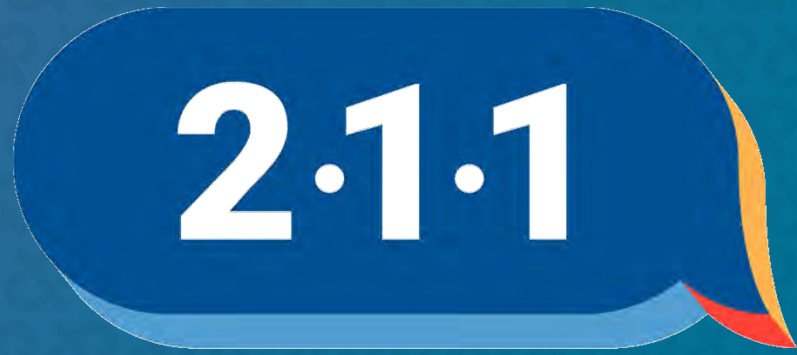
www.carolinasfoundation.org



Resources for Front Line Staff

211 is a free, non-emergency telephone service that connects people to local health and human services by providing information and referrals. You can call or text 211 for help finding resources for basic human needs like food and housing, financial assistance, child and family services, healthcare, and crisis support.

- https://nc211.org/
- https://www.sc211.org/



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ALICE & How Credit Unions Help

Lauren Whaley
Carolinas Credit Union Foundation

Carrie Lewis
SC Federal Credit Union

The Rest of the Day

- Now until 5:30 pm - Room check-in
- 5:30 – 6:15 pm - Dinner
- 6:00 pm – Until – Social by the Fire Pit (Take a pen/pencil with you)

Principles & Philosophy
CONFERENCE

Good Morning!

The Day Ahead

- Deep dive into the Eight Cooperative Principles.
- Extended Break
- Connect to Member Struggles Using the Community Action Poverty Simulation
- Victory Junction Tour this Evening!

Principles & Philosophy CONFERENCE

CONFERENCE SESSION

The Eight Cooperative Principles

The values that make credit unions different!

Jennifer Parker
Skyla Credit Union

Tiffany Segady Mazyck
Carolinas Credit Union League



TODAY'S ROADMAP

The principles are a living framework.

They connect daily decisions to the cooperative purpose: people helping people through member ownership, shared voice, and community-centered impact.

PRINCIPLE 1
Voluntary and Open Membership

PRINCIPLE 2
Democratic Member Control

PRINCIPLE 3
Member Economic Participation

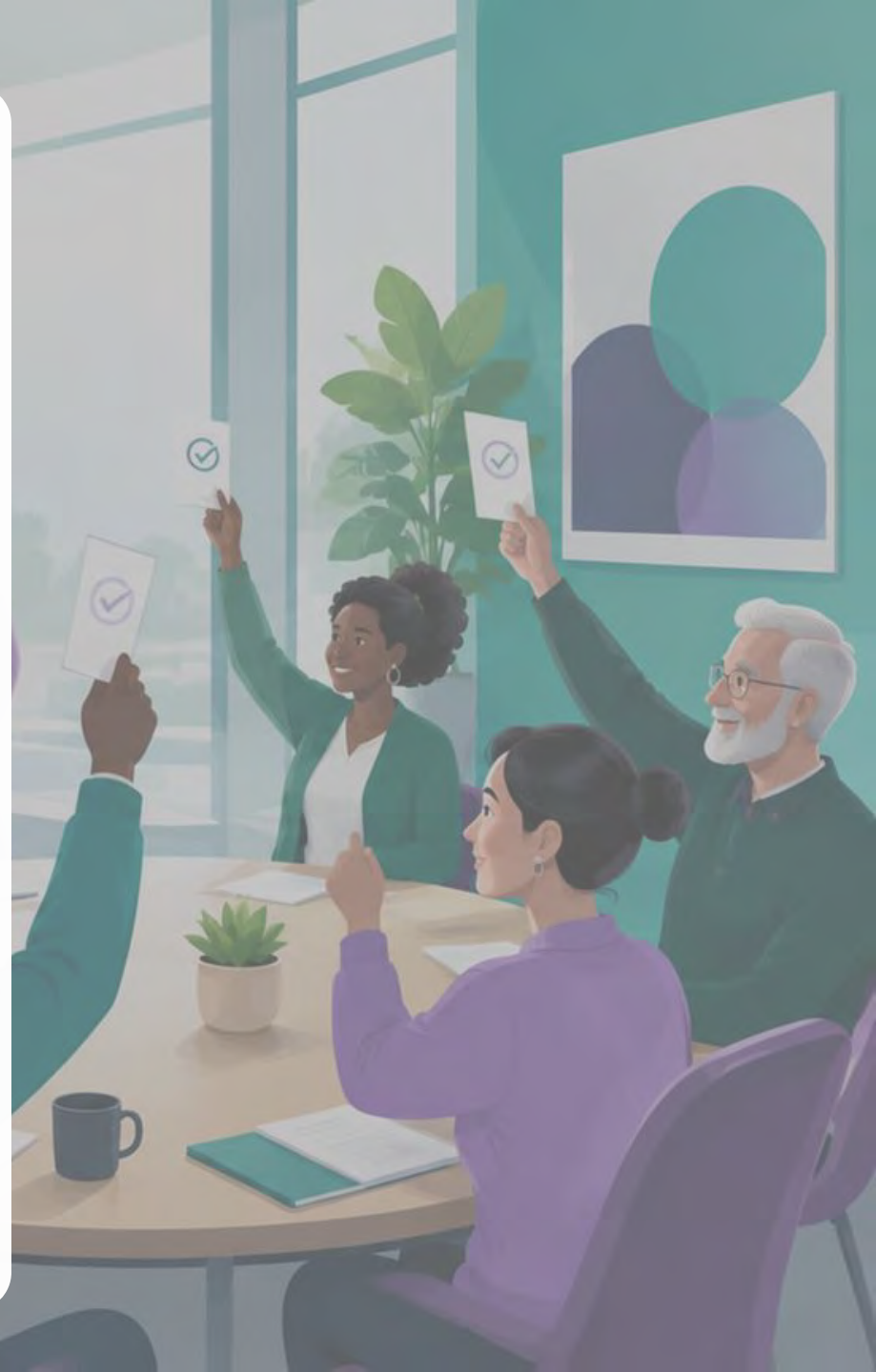
PRINCIPLE 4
Autonomy and Independence

PRINCIPLE 5
Education, Training and Information

PRINCIPLE 6
Cooperation Among Cooperatives

PRINCIPLE 7
Concern for Community

PRINCIPLE 8
Diversity, Equity and Inclusion



PRINCIPLE 01

Voluntary and Open Membership

Credit unions are voluntary, not-for-profit financial cooperatives offering services to people willing to accept the responsibilities and benefits of membership, without gender, social, racial, political, or religious discrimination.

Open doors, shared responsibility.



Definition adapted from the National Credit Union Foundation.

PRINCIPLE 01 IN PRACTICE

What this looks like in action

Open doors, shared responsibility.

1

Inclusivity

Membership pathways are clear, welcoming, and designed to meet people where they are.

2

Diverse Membership

The member base reflects the full breadth of the community the credit union serves.

3

Community Trust

People believe they can belong, participate, and be treated with dignity.



PRINCIPLE 02

Democratic Member Control

Credit unions are democratic organizations owned and controlled by their members. Each member gets one vote, no matter their financial status, to help shape the organization's policies and decisions.

One member. One voice. One vote.



Definition adapted from the National Credit Union Foundation.

PRINCIPLE 02 IN PRACTICE

What this looks like in action

One member. One voice. One vote.

1

Member Empowerment

Members are not customers on the sidelines; they are owners with a voice.

2

Transparency

Decision-making must be understandable, visible, and grounded in member benefit.

3

Accountability

Leadership answers to the member-owners and the cooperative mission.



PRINCIPLE 03

Member Economic Participation

Members are the owners of their credit union and contribute to its capital. Members, not outside shareholders, benefit from their credit union's profits in proportion to their relationship and use of its products and services.

Value returns to the people who create it.



Definition adapted from the National Credit Union Foundation.

PRINCIPLE 03 IN PRACTICE

What this looks like in action

Value returns to the people who create it.

1

Financial Stability

Capital is built for long-term member strength, not short-term outside return.

2

Shared Prosperity

Earnings are reinvested in better rates, services, access, and member value.

3

Active Engagement

Members strengthen the cooperative by participating, using services, and staying connected.



PRINCIPLE 04

Autonomy and Independence

Credit unions are independent, self-reliant organizations controlled by their member-owners, not outside stockholders. When making business deals or raising money, credit unions never compromise their autonomy or democratic member control.

Partnership without losing purpose.



Definition adapted from the National Credit Union Foundation.

PRINCIPLE 04 IN PRACTICE

What this looks like in action

Partnership without losing purpose.

1

Self-Governance

The credit union retains authority over its mission, strategy, and member-first priorities.

2

Member-Centric Decisions

Partnerships and growth choices are evaluated through the lens of member benefit.

3

Sustainable Practices

Independence is protected by thoughtful risk management and long-term planning.



PRINCIPLE 05

Education, Training and Information

Credit unions provide education and training for members, elected representatives, and employees so they can contribute effectively to the cooperative. Credit unions place particular importance on educational opportunities for volunteer directors and financial education for members.

A cooperative grows when its people grow.



Definition adapted from the National Credit Union Foundation.

PRINCIPLE 05 IN PRACTICE

What this looks like in action

A cooperative grows when its people grow.

1

Member Empowerment

Financial education helps members make confident, informed decisions.

2

Capacity Building

Directors, staff, and leaders need the knowledge to govern and serve well.

3

Community Awareness

Education strengthens the public understanding of the cooperative difference.



PRINCIPLE 06

Cooperation Among Cooperatives

Credit unions serve their members most effectively and strengthen the cooperative principles by working with other cooperatives through local, state, regional, national, and international structures.

We go farther when we build together.



PRINCIPLE 06 IN PRACTICE

What this looks like in action

We go farther when we build together.

1

Resource Sharing

Cooperatives exchange knowledge, tools, advocacy, and support to strengthen the whole system.

2

Strength in Unity

Collective action gives credit unions greater voice and resilience.

3

Enhanced Services

Collaboration helps members access broader, stronger, and more innovative solutions.



PRINCIPLE 07

Concern for Community

While focusing on member needs, credit unions work for the sustainable development of communities, including people of modest means, through policies developed and accepted by the members.

Member service and community impact are connected.



Definition adapted from the National Credit Union Foundation.

PRINCIPLE 07 IN PRACTICE

What this looks like in action

Member service and community impact are connected.

1

Community Development

Credit unions help build stronger local economies and more resilient households.

2

Social Responsibility

The cooperative mission includes acting with purpose, fairness, and long-term care.

3

Local Impact

Community work is most powerful when it reflects real local needs and member voices.



PRINCIPLE 08

Diversity, Equity and Inclusion

Credit unions support diversity, equity and inclusion as a shared credit union cooperative principle and continue to have a responsibility and leadership role in building and serving more diverse, equitable and inclusive communities.

The cooperative difference must be accessible to everyone.



Definition adapted from the National Credit Union Foundation.

PRINCIPLE 08 IN PRACTICE

What this looks like in action

The cooperative difference must be accessible to everyone.

1

Inclusive Environment

Members and employees should feel welcomed, respected, and able to fully participate.

2

Equitable Access

Products, services, and experiences should reduce barriers and expand opportunity.

3

Diverse Perspectives

Better decisions emerge when lived experiences and viewpoints are represented.



ACTIVITY

Walking through the Eight Principles

- You will find a post it note with a number from 1-6 in front of you, that is your group assignment number & the number of the station that you will begin the activity
- You will have a “tour guide” that will lead you through each station
- As you navigate through each station, you will have 20 minutes to discuss the principle in action. Come ready to share how your credit union puts each principle into action
- Bring a pen!



DEBRIEF

What will we carry forward?

- What did you learn from other CU's?
- Did you hear anything that you can take back to your CU to address an issue experienced by your member base?
- Top 3 ideas from each station



The Rest of the Day

- 11:45 am – 1:45 pm – Lunch + Break
- 1:45 – 4:30 pm – Poverty Simulation
- 5:00 pm – Leave for Victory Junction

Principles & Philosophy CONFERENCE

Missouri Community Action Network Poverty Simulation

Lauren Whaley
Jeff Hardin
Carolinas Credit Union Foundation

The Rest of the Day

- 5:00 pm – Board the Bus for Victory Junction
- 5:45 – 8:00 pm – Camp Tour & Dinner
- *Note: Please check out of your room prior to 10:00 am tomorrow

Principles & Philosophy
CONFERENCE

Good Morning!

The Day Ahead

- Learn about CU System philanthropy
- Using the framework of ALICE & the Development Issues, focus on the broad economic challenges faced by millions of people in the Carolinas
- Hear innovative solutions to these challenges
- Think about strategies you can take home to assist members struggling to make ends meet

Credit Union Philanthropy

Living Our *People Helping People* Philosophy

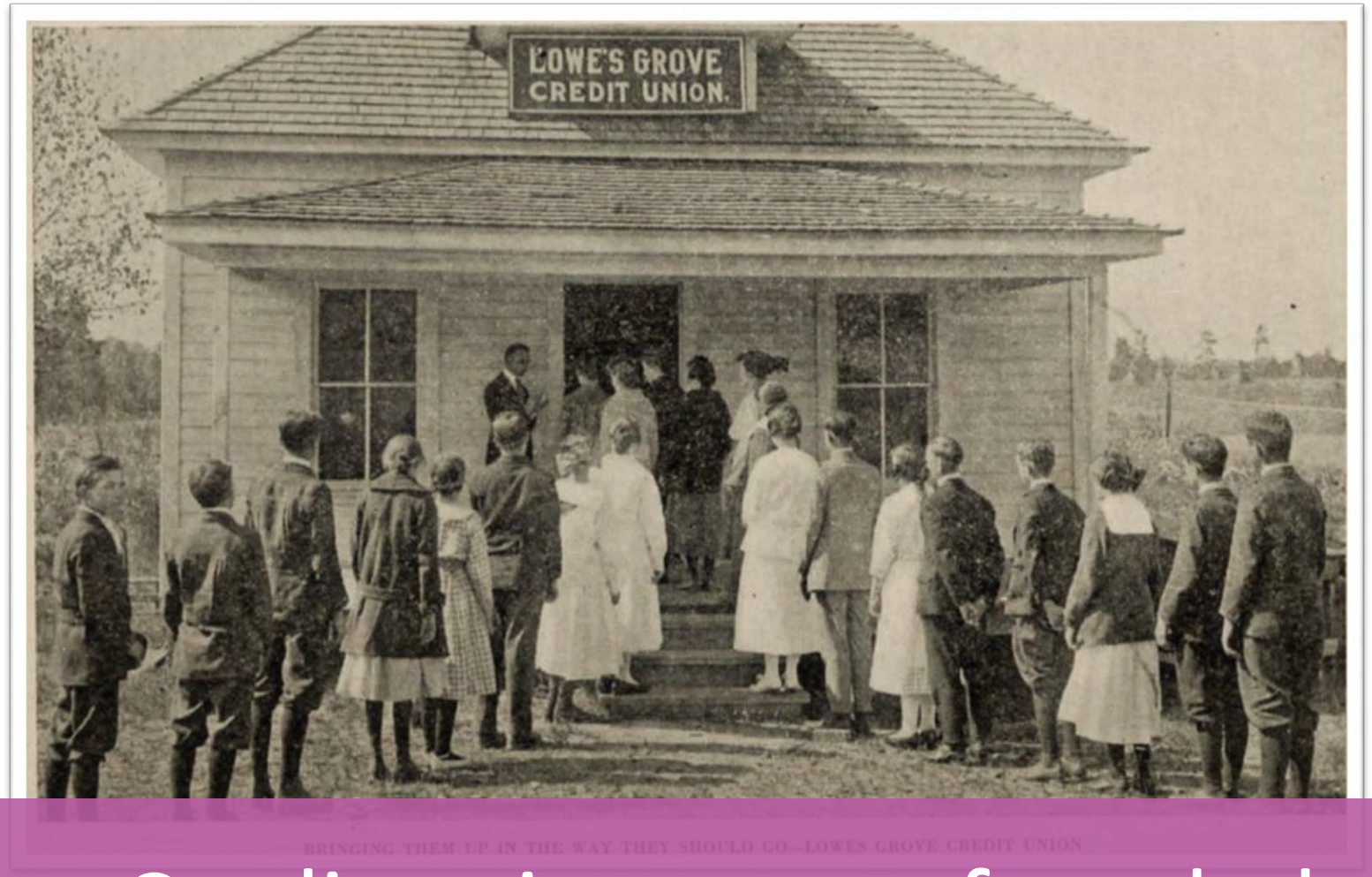
Presented by:

Lauren Whaley, CUDE

CAROLINAS
CREDIT UNION
FOUNDATION

PHILANTHROPY IS COMMENDABLE, BUT IT MUST NOT CAUSE THE PHILANTHROPIST TO OVERLOOK THE CIRCUMSTANCES OF ECONOMIC INJUSTICE WHICH MAKE PHILANTHROPY NECESSARY.

– MARTIN LUTHER KING, JR.



BRINGING THEM UP IN THE WAY THEY SHOULD GO—LOWES GROVE CREDIT UNION

Credit unions were founded to reduce inequities.



“People Helping People”

Credit unions have the ability to leverage their difference to solve for members issues in a way other financial institutions can’t or won’t.



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The 8 Cooperative Principles of Credit Unions

We believe in the ethical values of honesty, openness, social responsibility and caring for others.



Voluntary and Open Membership

1



Democratic Member Control

2



Member Economic Participation

3



Autonomy and Independence

4



Education, Training and Information

5



Cooperation Among Cooperatives

6



Concern for Community

7



Diversity, Equity and Inclusion

8

P7: Concern for the Community

People Helping People Philosophy



Principles & Philosophy CONFERENCE

LEADING WITH **HEART** AS WE AMPLIFY OUR **PURPOSE**

Philanthropic Partners in Our Industry

WORLDWIDE FOUNDATION *for* CREDIT UNIONS

THE National Credit Union FOUNDATION

CAROLINAS CREDIT UNION FOUNDATION

P6: Cooperation Among Cooperatives

World Council

America's Credit Unions

WORLDWIDE FOUNDATION *for* CREDIT UNIONS

THE National Credit Union FOUNDATION

CAROLINAS CREDIT UNION LEAGUE

CAROLINAS CREDIT UNION FOUNDATION

AACUC AFRICAN-AMERICAN CREDIT UNION COALITION

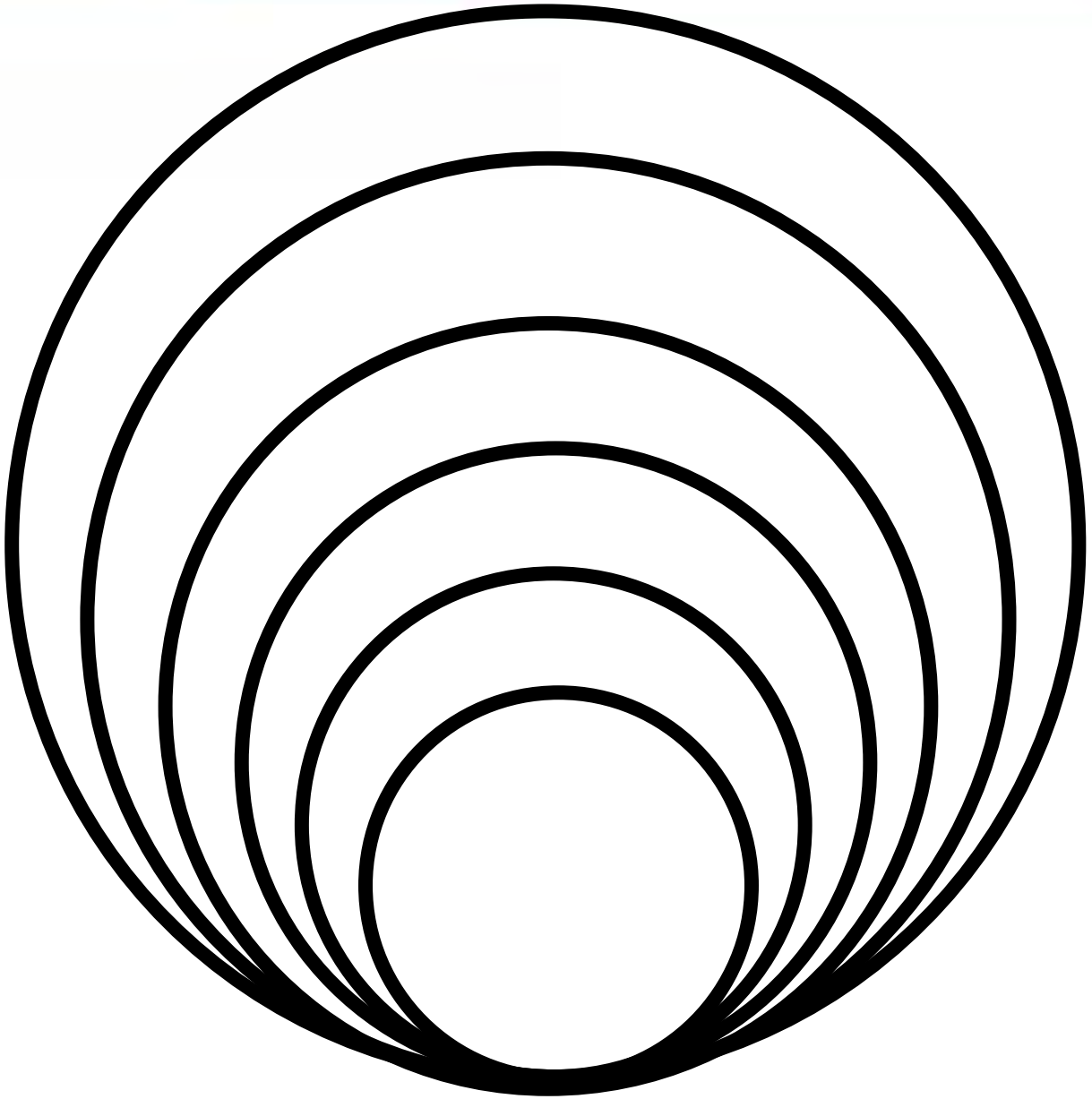
NLCUP National Association of Latino Credit Unions & Professionals

TruStage™

VIZO FINANCIAL

CUXEL EXCEL TODAY. LEAD TOMORROW.

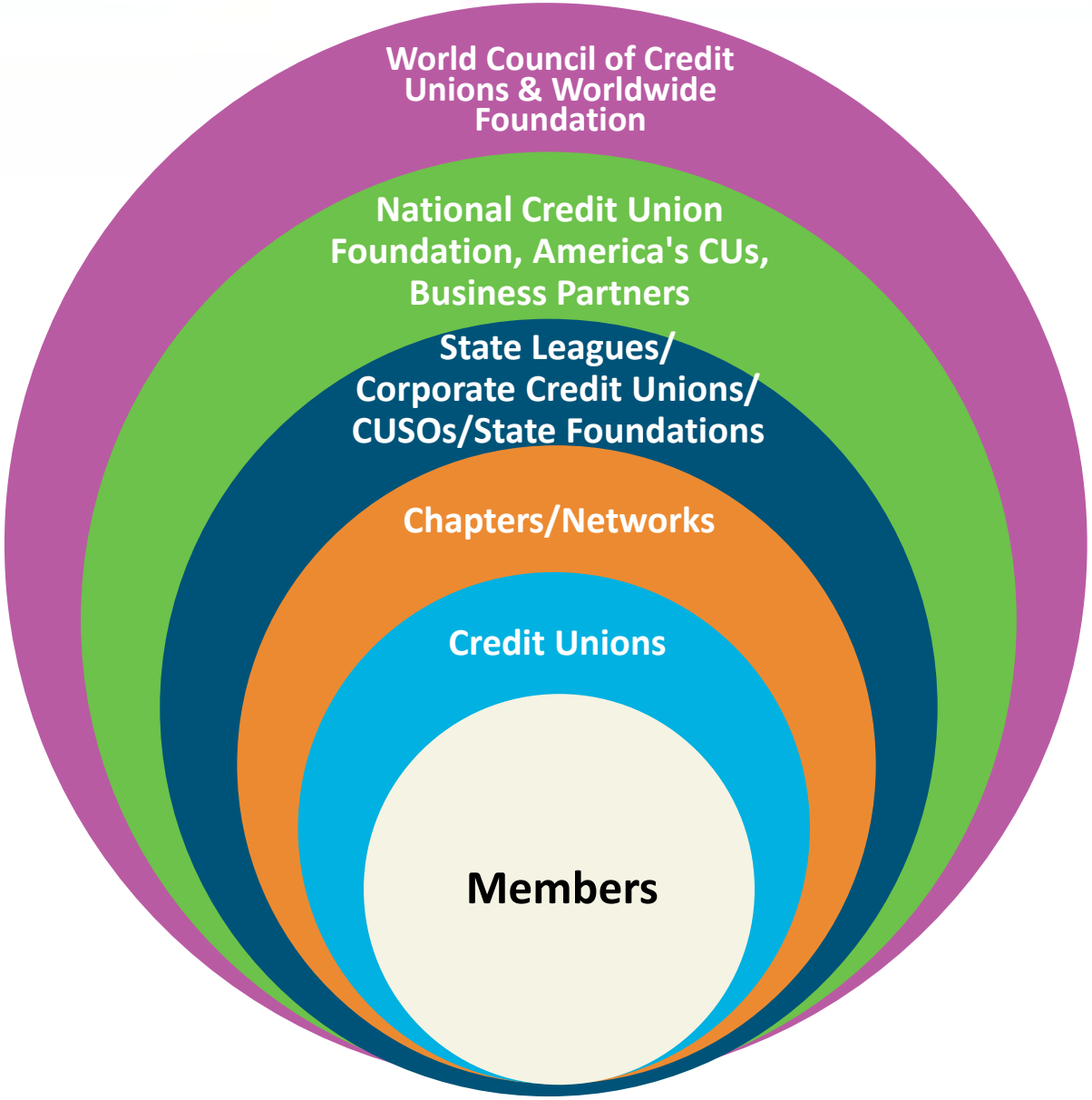
Global Women's Leadership Network™ Carolinas Sister Societies



Principles & Philosophy
CONFERENCE



Principles & Philosophy
CONFERENCE



Principles & Philosophy CONFERENCE

Credit Union Development Education Program

Inspiring change through credit unions since 1982

Global DE

Credit Union Development Education Network

US (CUDE)

Africa DE (ADE)

Advanced ADE

Asia DE (ACDE)

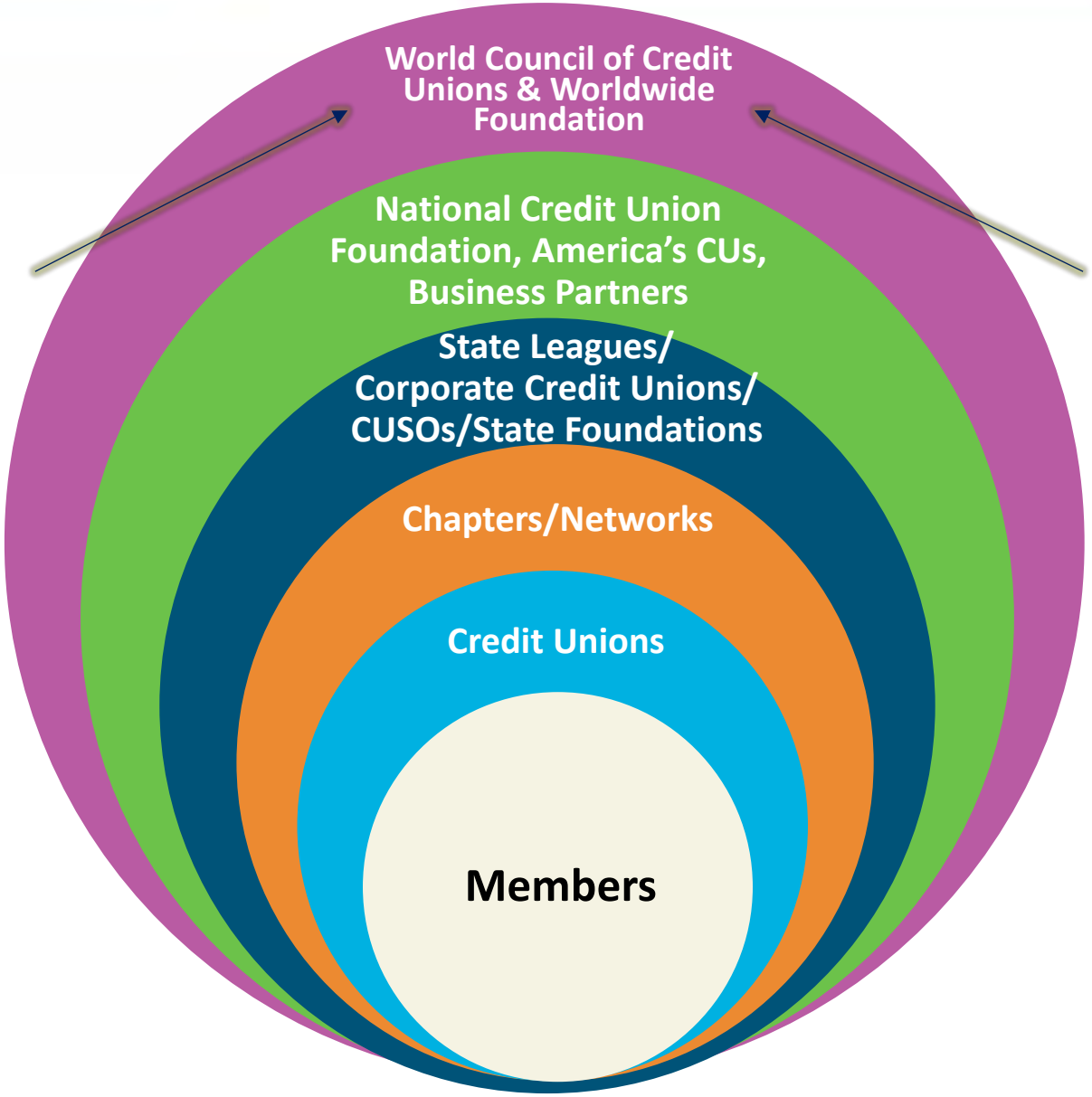
Canada DE

Caribbean DE (CaribDE)

European DE (DEEU)

Philippines DE

Principles & Philosophy CONFERENCE



Principles & Philosophy CONFERENCE

World Council



The World Council engages in advocacy, development and education to champion and grow credit unions and cooperative finance worldwide.

Principles & Philosophy CONFERENCE

WORLDWIDE FOUNDATION *for* CREDIT UNIONS

Worldwide Foundation of Credit Unions is both the international development and charitable arm of the World Council of Credit Unions.

The Worldwide Foundation compliments the work of the World Council by bridging credit unions gaps that transform member communities worldwide.

WORLDWIDE FOUNDATION *for* CREDIT UNIONS



Global DE
Credit Union Development Education Network

Global Women's Leadership Network

INTERNATIONAL CREDIT UNION DAY

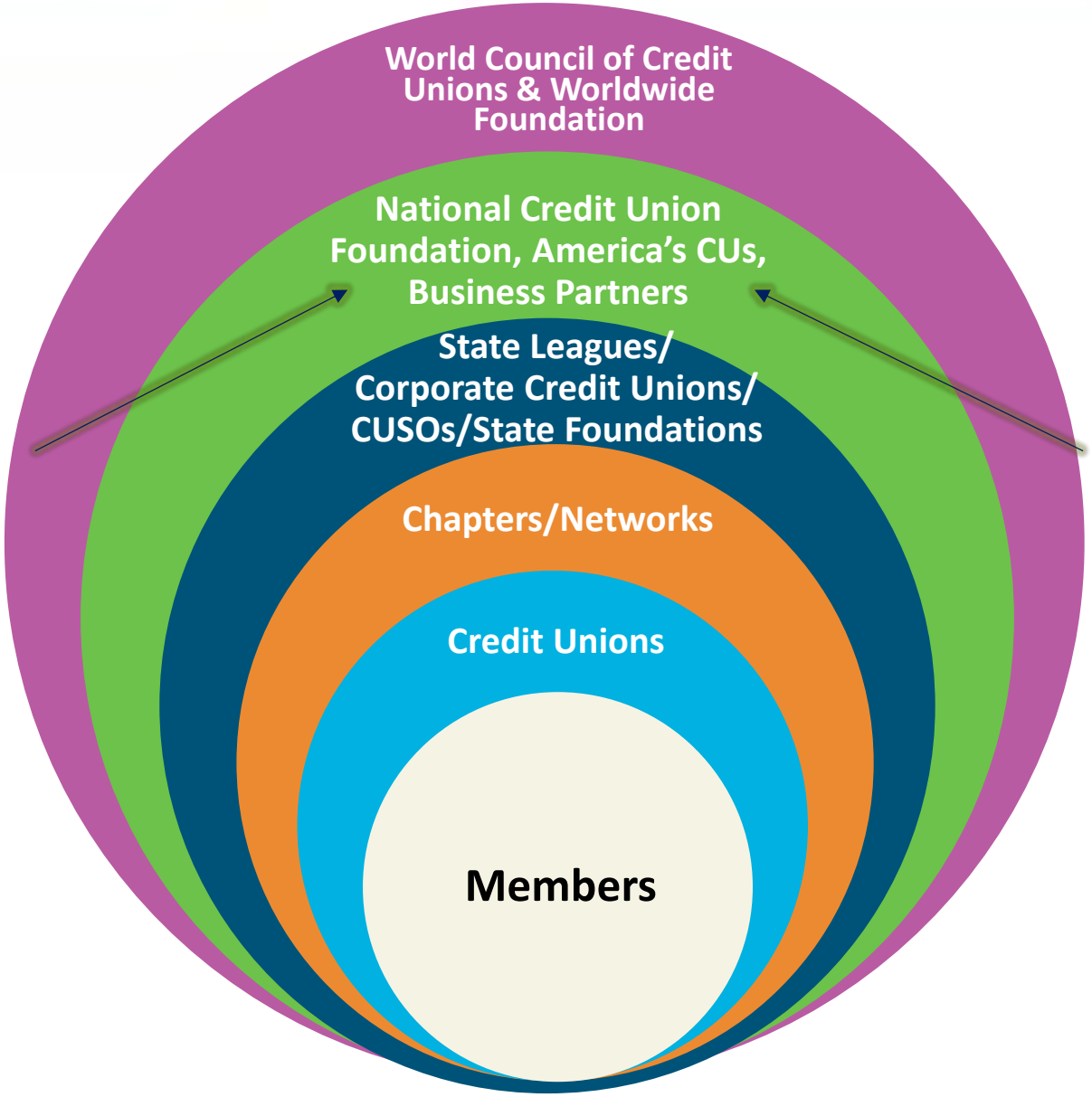
WYCUP

Ukraine Small Businesses – Worldwide Foundation

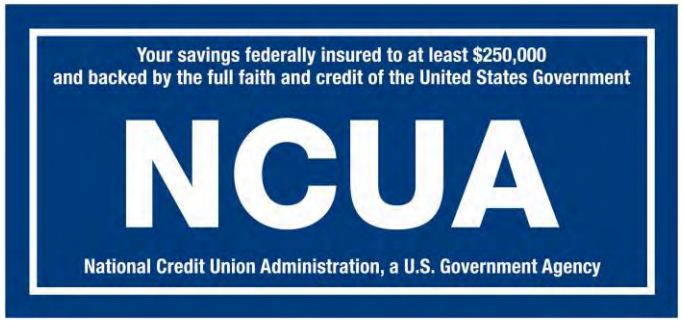
- Stimulate rural micro- and small- business recovery and growth
- $500,000 Resilience Initiative providing liquidity for low interest-rate business loans to entrepreneurs through credit unions
- To date, over 120 small businesses received loans under this initiative totaling US $650,000 - 54% are run by women







Principles & Philosophy CONFERENCE



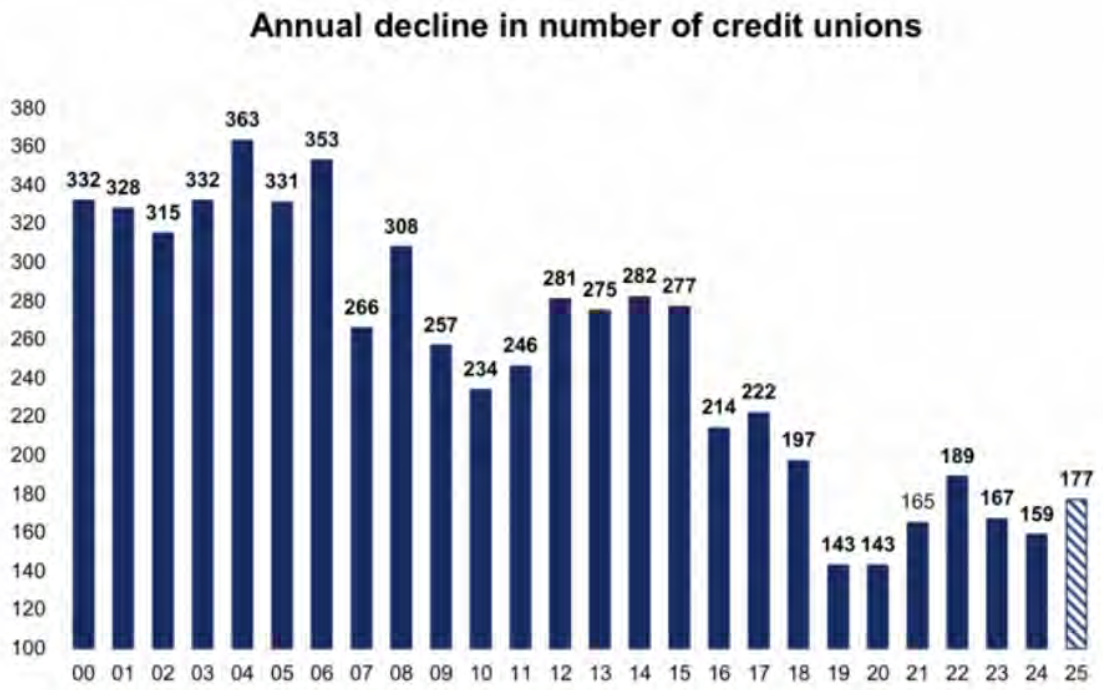
America's Credit Unions

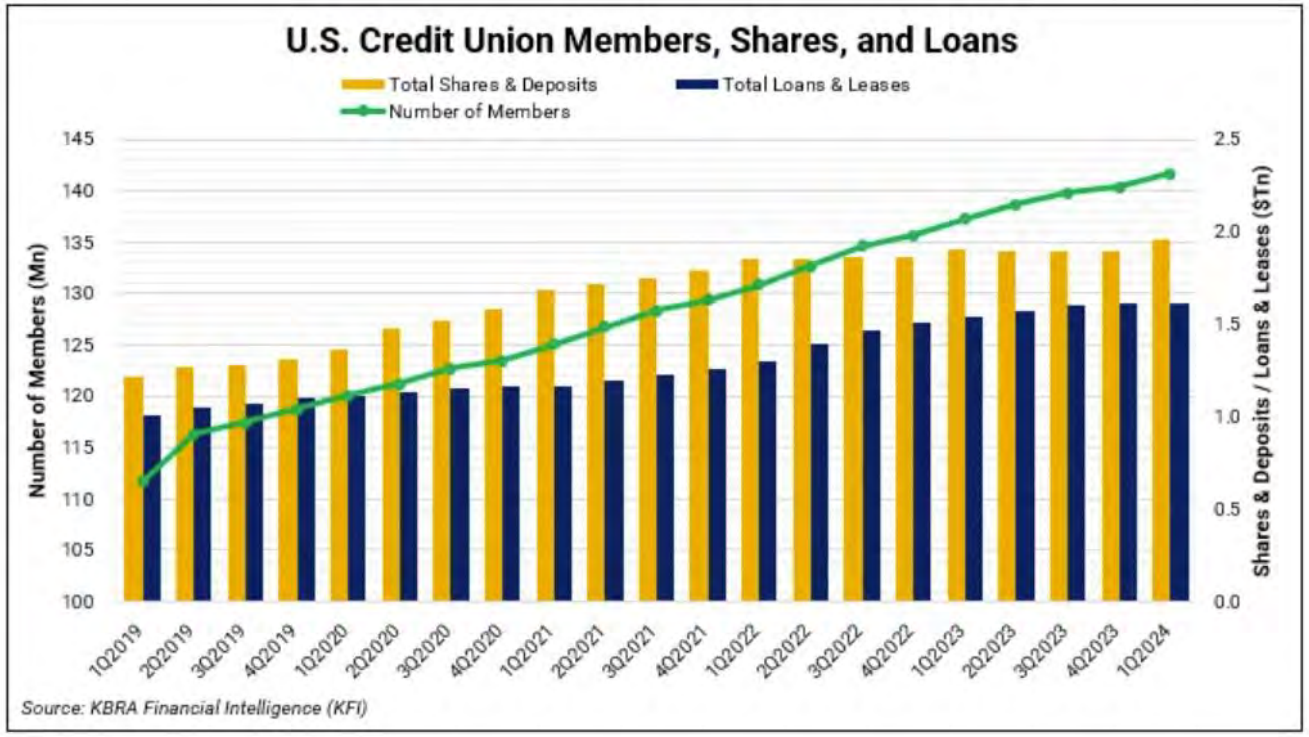
As of the first quarter of 2026 (Q1 2026), there were 4,250 federally insured credit unions, which included 2,672 federal credit unions and 1,578 federally insured, state-chartered credit unions.

This number shows a long-term trend of consolidation within the credit union industry but steady membership growth.

Principles & Philosophy CONFERENCE

These figures show a long-term trend of consolidation within the credit union industry but steady membership growth.





- A net loss of **161 credit unions** over that specific 12-month period
- It rose to **143.8 million** in Q2 2025 and officially reached **145.8 million members** as of the first quarter of 2026

Principles & Philosophy CONFERENCE

THE National Credit Union FOUNDATION®

The charitable arm of the U.S. credit union movement.
Their mission is to improve financial well-being
with and through credit unions.

Since 2005, over

$36M

has been granted to credit union organizations to improve people's financial lives.
Learn more about financial well-being

Since 1982, over

3,500

credit union leaders have been certified as CUDEs through the DE program.
Learn more about DE.

Since 2005, over

$9.5M

has been distributed in disaster relief assistance through CUAid.
Learn more about CUAid

THE National Credit Union FOUNDATION®

Programs

Credit Union Development Education Program™

Exploring "Why" Workshops

Empathy & Values Resources

Disaster Relief - CUAid

Grants (financial well-being, foster youth financial education)

National Foundation Gala & Herb Wegner Memorial Awards

Allegacy – National Foundation Grant in 2025

- Partnership with Crossnore Communities for Children's Youth Independent Living program, which provides essential life skills for youth aging out of foster care



FINANCIAL WORKSHOPS

1:1 FINANCIAL COACHING

12-WEEK SAVINGS CHALLENGE

National Foundation Grant Recipients – 2026

Carolina Foothills FCU

- Penny & Benny's Summer Spy Academy

NC Community FCU

- Mobile Financial Literacy Escape Room

Credit Union Development Education Program

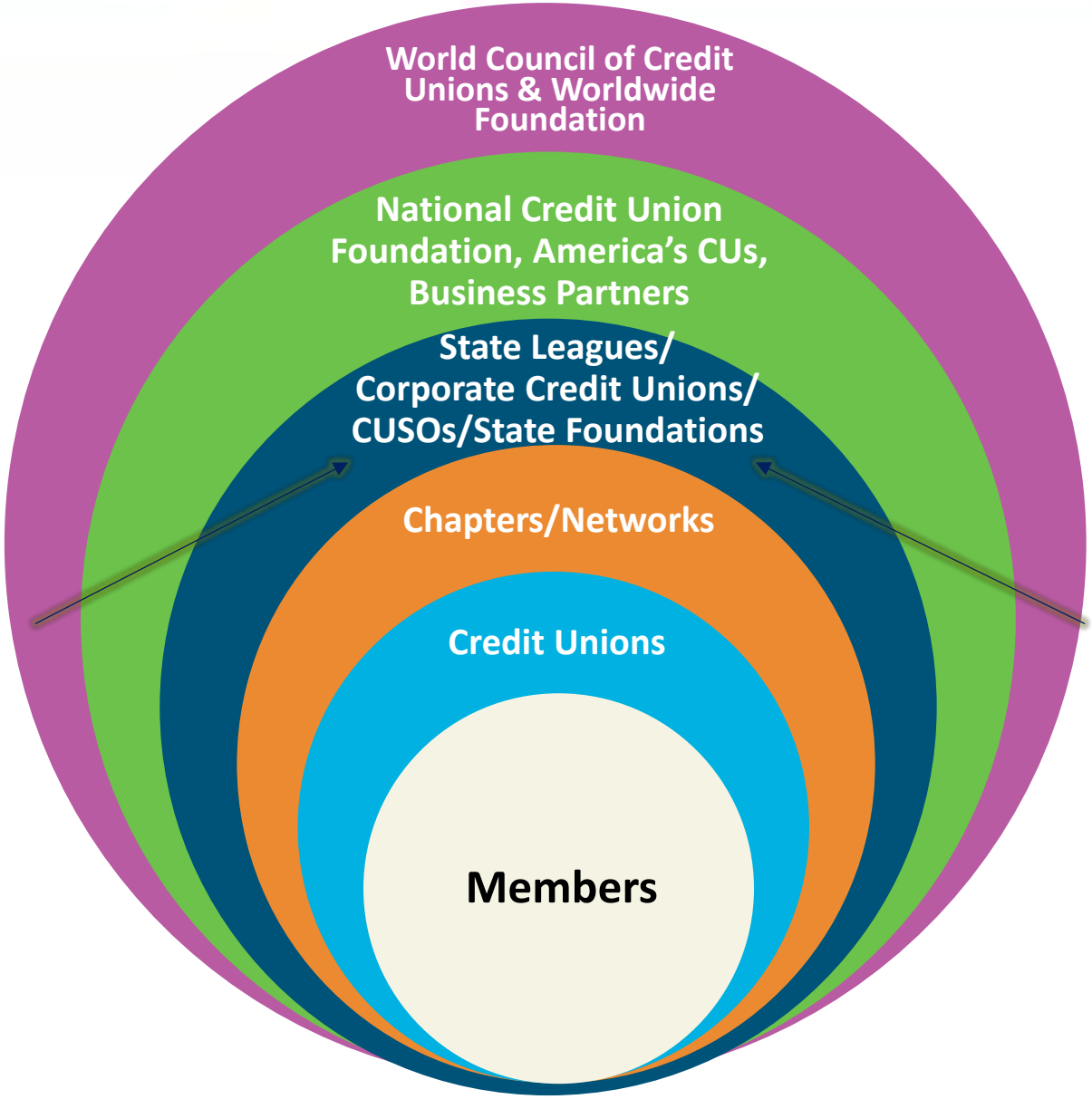
Inspiring change through
credit unions since 1982



Credit Union Development Education Program

Inspiring change through credit unions since 1982





Principles & Philosophy CONFERENCE

Advocacy	Professional Development	Risk Management	Member Resources



CAROLINAS CREDIT UNION LEAGUE

Protecting People Over Profit Since 1934

The Carolinas Credit Union League is the leading advocate and catalyst for credit union success in the Carolinas. Learn more about how we're here to serve you.

Carrick PROFESSIONALS

CAROLINAS

CREDIT UNION FOUNDATION

To empower and inspire credit unions in the Carolinas through collaboration and philanthropic leadership.



EMPOWER



INSPIRE



COLLABORATE

Board of Directors



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Chair
Spero Financial
Greenville, SC



ASHLEY RUFFIN
Vice-Chair
LGFCU/Civic FCU
Raleigh, NC



FRANK DEDONATO
Secretary
Skyla CU
Charlotte, NC



GENICE DECORTE
Treasurer
Healthshare FCU
Greensboro, NC



CREIGHTON BLACKWELL
Coastal CU
Raleigh, NC



JAMA CAMPBELL
SECU Foundation
Raleigh, NC



FRED EISEL
Vizo Financial
Charlotte, NC



TERRI HENDRIX
Carolina Foothills FCU
Spartanburg, SC



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Truliant FCU
Winston-Salem, NC



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Founders FCU
Lancaster, SC



LIZ PONDER
SRP FCU
North Augusta, SC



DAN SCHLINE
Carolinas CU League
Raleigh, NC



LINDA WEATHERFORD
SPC FCU
Hartsville, SC



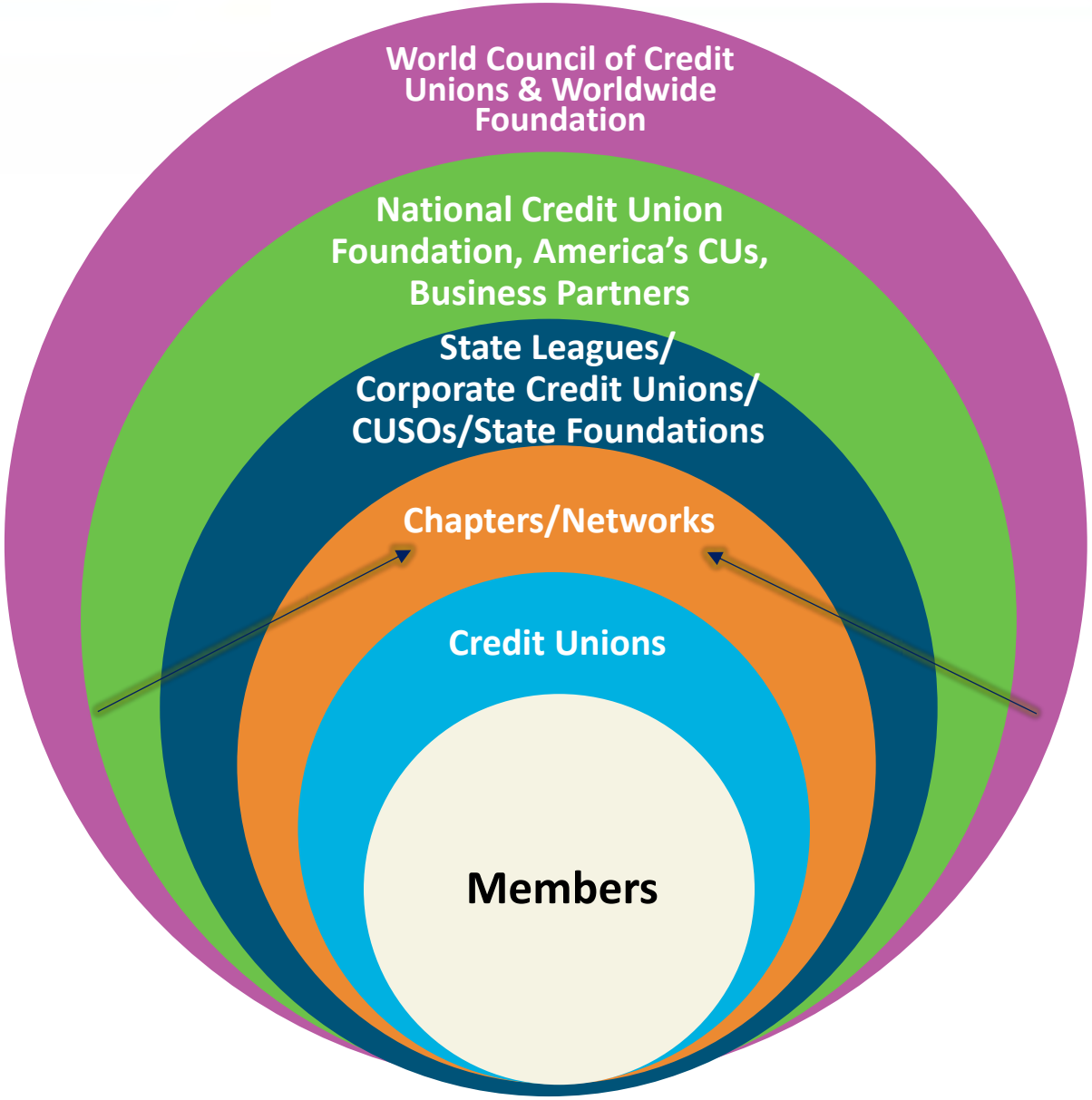
SAM WHITEHURST
Summit CU
Greensboro, NC



SCOTT WOODS
SC Federal CU
N. Charleston, SC

Grants and Scholarships

- LOCAL CHARITABLE GIVING
- SCHOLARSHIP PROGRAM MGMT
- HARDSHIP FUNDS
- DEVELOPMENT SCHOLARSHIPS
- COMMUNITY GRANTS
- SMALL CREDIT UNION GRANTS
- DISASTER RELIEF COORDINATION
- FINANCIAL EMPOWERMENT GRANTS



Principles & Philosophy CONFERENCE

COMMUNITY GRANTS

$35,000 DISBURSED TO MATCH COLLABORATIVE CHARITABLE GIVING!





SC SISTER SOCIETY LAUNCH



INSPIRE

EMPOWERED TO LEAD. CONNECTED TO INSPIRE.



CAROLINAS CREDIT UNION FOUNDATION

$5,043

donated to support Project Blossom!

Global Women's Leadership Network
Carolinas Sister Societies

CAROLINAS CUDE NETWORK





CAROLINAS cude NETWORK

$23,000 AWARDED
IN CUDE SCHOLARSHIPS.

CUxEL Global Impact Project



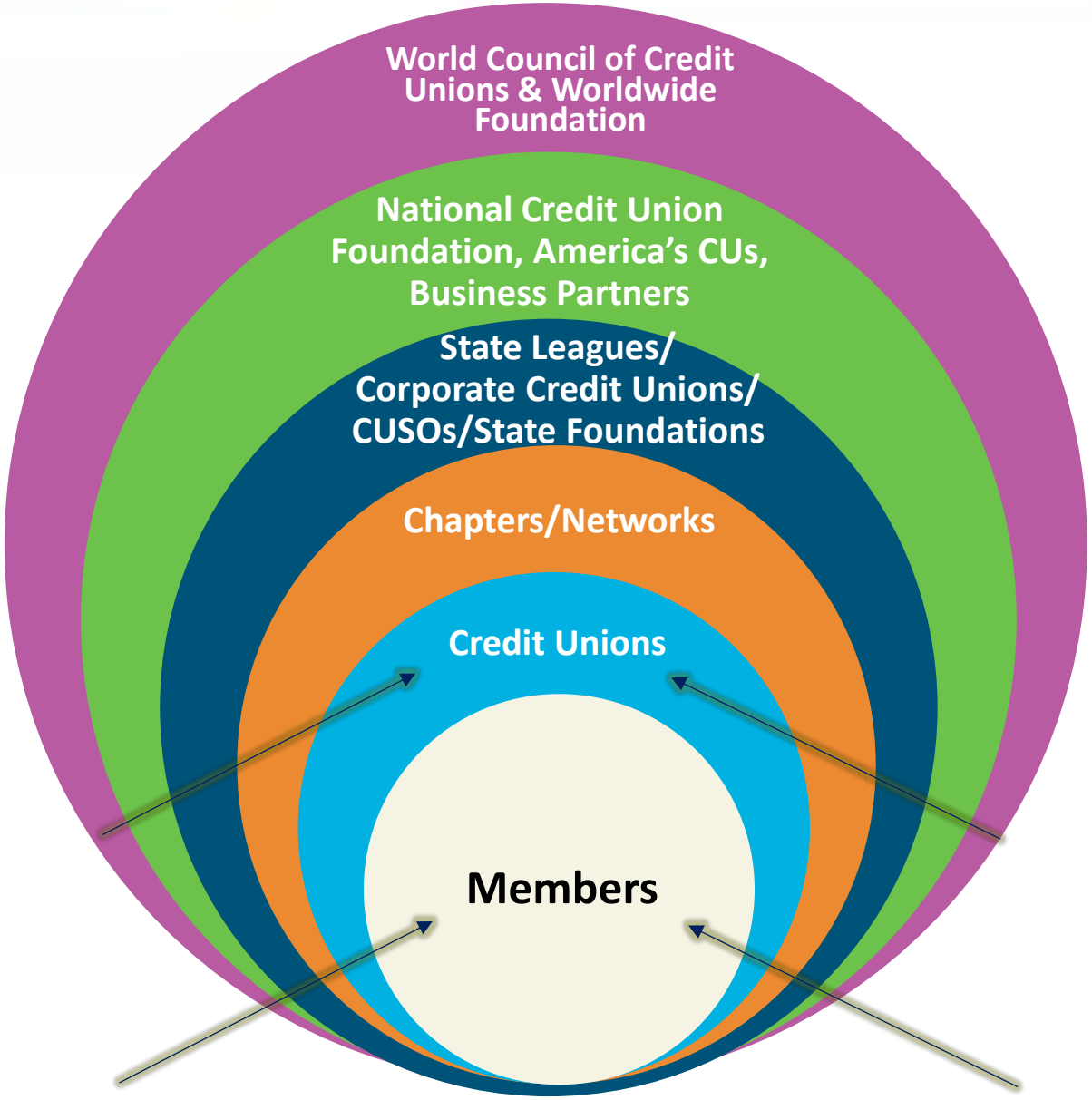


PIEDMONT CHAPTER
Carolinas Credit Union League

CUXEL
EXCEL TODAY. LEAD TOMORROW.

CAROLINAS
CREDIT UNION FOUNDATION

ACCOSCA
ACECA



Principles & Philosophy CONFERENCE

LEADING WITH **HEART** AS WE AMPLIFY OUR **PURPOSE**

TOTAL PHILANTHROPIC IMPACT

639

Grants and Scholarships Awarded

$1,942,216

In Charitable Funding

CAROLINAS
CREDIT UNION
FOUNDATION

Charitable Giving – Donor Advised Funds

#Up The Good FOUNDATION
POWERED BY REV

SPCCARES FOUNDATION

COASTAL CREDIT UNION FOUNDATION

TRULIANT FOUNDATION

PALMETTO CITIZENS FEDERAL CREDIT UNION

civic Local FOUNDATION

SPERO FINANCIAL

caro

Allegacy
be your best you.

skyla FOUNDATION

Greenville Federal Credit Union FOUNDATION

MTC FEDERAL CREDIT UNION FOUNDATION

ACHIEVING EDUCATIONAL DREAMS

ACADEMIC AND NEEDS-BASED SCHOLARSHIPS



$48,000

AWARDED BY THE FOUNDATION

$645,000

AWARDED BY 28 FUND PARTNERS

Strengthening Our Small Credit Unions

- Technology and Capital Improvements Grants
- Principles & Philsophy Scholarships
- The Carolinas CUDE Scholarships
- The Hamilton Fund
  - Professional Development
  - TalentGuided
  - FiCEP
  - Performance Pros Consulting
  - INSPIRE Scholarships



Summit Credit Union

NEW FINANCIAL EMPOWERMENT GRANTS

All credit unions can apply for grants that will fund financial education projects or programs to empower members to reach financial goals and establish a better quality of life.

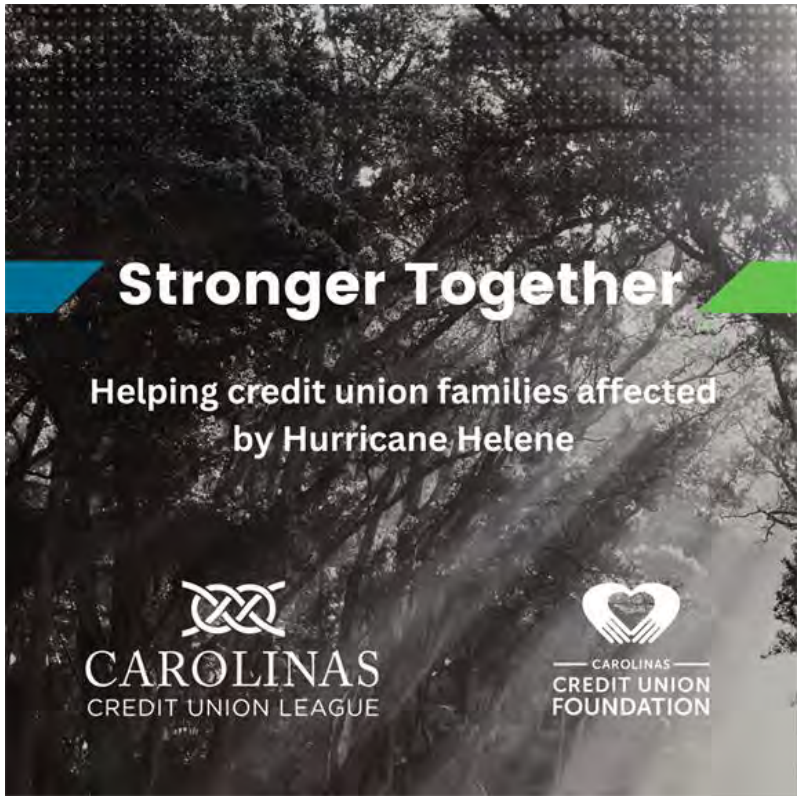
Up to $50,000 will be awarded annually.

DEADLINE EARLY APRIL

VIZO FINANCIAL

Disaster Relief Grants

- **By the end of 2024, the Foundation delivered a total of $627,976 in disaster relief grants to 696 credit union employees and volunteers, and an additional $26,500 in 2025.**
- Immediate needs such as food, temporary shelter, housing, gas, transportation and insurance deductibles.
- Phase II - personal property losses incurred that were not reimbursed by insurance.



Programs and Partnerships

- AWARDS GALA
- PRINCIPLES & PHILOSOPHY CONFERENCE
- CUS TOGETHER CONFERENCE
- WORKSHOPS
- CAROLINAS CUP & VICTORY JUNCTION
- FICEP PROGRAM
- FINANCIAL WELL-BEING FOR ALL
- FRIEND OF THE FOUNDATION MEMBERSHIP

PROTECTING CREDIT UNION MEMBERS



318 Certified Credit Union Financial Counselors in the Carolinas (FiCEP)

New **tools** under our Resources tab

New **partnerships** for classroom and retirement simulations

New **Poverty Simulation** for Principles & Philosophy and CUsTogether Conferences

New **ALICE Data**

Credit Unions & Victory Junction

- Credit unions have supported Victory Junction to the tune of more than $5 million over the last 22 years!
- Funding for two cabins, four medical units, revamping of its spiritual center and many more enhancements to its camp.
- REACH founding partner in 2015

Carolinas Cup





















People Helping People

















Principles & Philosophy CONFERENCE

BREAK



Credit Union Case Studies

Christie Smith, Acclaim Federal Credit Union
Linda Weatherford, SPC Credit Union
LaTasha Cooper, SPC Credit Union

How two credit unions moved from idea to action!

1. Identify the problem and development issue
2. Explain why it matters to your community and credit union
3. Share your plan to address the issue



IDENTIFIED PROBLEM AND DEVELOPMENT ISSUE

A $10,000 investment became more than $70,000 in youth savings

The problem

- 28% of Stoneville residents and an estimated 44% of children under 18 live in poverty.
- Median household income is about $44,630 — well below the NC median.
- Children risk growing up with no savings habit and no banking relationship.

Our simple plan

- $100 initial deposit for each of the first 100 youth accounts
- 6% APY on balances up to $3,000
- Branch beside Stoneville Elementary, backed by the VIZO Empowerment Grant

The impact

$10K
Initial investment

$70K+
Youth savings held today

100
Children with new accounts

7x
Return on the original investment

The most important number isn't the balance — it's the saving behavior we helped create.

WHY IT WAS IMPORTANT

We met families where they already live, learn and spend their time

A branch placed with purpose

Acclaim opened its Stoneville branch in an underserved part of the community, directly beside Stoneville Elementary School.

Savings linked to bigger goals

Research on Children's Savings Accounts links even small education-designated balances to stronger college enrollment and graduation.

Habits before the first loan

Financial wellness starts with learning that money can be saved and goals can be reached.



Kid Connect Savings: a $100 deposit and 6% APY turned a first account into a first step.

Small credit unions can make a big difference with the right partners



Teen Connect Savings carries the same offer forward as kids grow.

- The VIZO Empowerment Grant turned a small amount of credit union resources into a much larger community impact.
- We know our communities and can put resources where they make a tangible difference.
- $10,000 became more than $70,000 — and 100 opportunities for children to start saving.

"We don't have to be the biggest institution in the room to make a big difference."

The right community, the right partners, and a willingness to invest in the people we serve.

Align Community Giveback to Member Needs

The problem

- An 85-year legacy of community giveback with little to no reportable impact
- No alignment of resources to community need
- No formal processes or plan for community giving

Our simple plan

- Identify the greatest development needs in our market
- Establish a foundation and funding to meet those needs
- Align resources for the greatest impact, and tell the story

The impact

$300K
Initial investment (2024)

$140K+
Distributed since Dec. 2024

4 Areas
Housing, hunger, education, employment

$400K
Current fund balance

Our goal is to empower, impact and enrich the lives of others through programs and funding aligned with SPC's community focus areas.

WHY IT WAS IMPORTANT

SPC Families in Need

Four-county region households

ALICE data reports more than 30,976 households in our market, with another 22,000 at or below the poverty level. This represents 50% of households in our market.

Poverty and Single Adult Households

The 2026 federal poverty level is $15,960 for a single adult and $33,000 for a family of four. The ALICE household survival budget in our market is $28,188 and $63,612, respectively.

Filling the Gap

The SPC Cares Foundation focuses on housing, hunger, education, and employment to help members fill the gap.







We support local nonprofits that meet short-term housing, hunger, education, and employment needs. We also offer member and employee hardship grants for lost income and natural disasters.

Foundation Growth Driven by Partnerships



- SPC CDFI grant funds provided the initial investment
- Community education and events, like the Caring for Change Gala, now draw local business sponsors and investors
- A $25,000 Byerly Foundation grant funded down payment assistance for new homeowners
- Employees and volunteers give monthly through our Cares Champion Program

Every event now shows more than who we are. It shows what we do to make our community stronger.





Affordable Housing

The problem

- Low- and moderate-income households face significant barriers to homeownership
- Limited access to funding and down payment
- Increasing wealth disparities and neighborhood instability
- Lack of education and understanding to reach goals

Our simple plan

- Expand access to affordable mortgage lending
- Reduce barriers to down payment assistance
- Offer a first-time homebuyer education series

The impact

$200K
Initial investment (2024)

$50K
Distributed since Dec. 2024

10 Families
Served to date

$1.5M
New loans generated

We are focused on giving a hand up – not a hand out!

Housing: Essential Need

Community and Development Impact

Housing affects economic opportunity, financial stability, health outcomes, workforce participation and wealth creation.

Limited Access to Affordable Housing

Reduces economic mobility across entire communities and contributes to neighborhood instability.

Homeownership Matters

Helps families build equity and generational wealth, strengthens communities, and supports long-term economic development.





By increasing access to affordable housing and homeownership, SPC is helping families build wealth, achieve financial stability, and create brighter futures.

Expanding Our Reach through Partnerships



- SPC CDFI initial investment of $200K
- A $25,000 Byerly Foundation grant funded down payment assistance for new homeowners
- Butler Heritage Foundation supports the homebuyer education series
- Local experts provide guidance and encouragement

SPC's strategy is about more than financing homes. It creates opportunities for families to build wealth, strengthens communities through homeownership, and drives economic development in South Carolina's underserved neighborhoods.

Now, it's your turn!

- ✓ Within your table groups, discuss challenges and development issues that you know are impacting your community.
- ✓ As a group, choose one challenge and the development issue(s) to address.
- ✓ Brainstorm what your credit union can do, who can help, and how.
- ✓ Be creative. Just because a credit union hasn't done it before doesn't mean it can't be done!
- ✓ Choose a spokesperson to answer these three questions:

1. What is the challenge and development issue?
2. Why does it matter to your community and credit union?
3. What is your plan to address the issue?

Principles & Philosophy CONFERENCE

Putting Inspiration into Action

Linda Weatherford

SPC Credit Union

Principles & Philosophy CONFERENCE

A Final Few Steps

Tiffany Segady
Carolinas Credit Union League
Jeff Hardin
Carolinas Credit Union Foundation

During this conference you will:

- Deepen your appreciation for credit union history, principles, purpose and heroes.
- Experience the struggles members and communities face.
- Learn how to develop a solutions mindset to meet member and community needs.

Principles & Philosophy CONFERENCE

Awarding Certificates

Dr. Troy Hall

Nick Wodogaza

Principles & Philosophy
CONFERENCE

Thank You, and Congratulations!!!