



To: MACUA Credit Union CEOs and Branch Managers  
Award Program Contacts

From: Douglas Thompson, Chair, Board of Directors  
Amy Jo Johnson, Education Coordinator

Subject: 2010 Dora Maxwell and Louis Herring Awards

Date: February 1, 2010

Mid-America Credit Union Association and the Credit Union National Association are pleased to sponsor two recognition programs for credit unions: the Dora Maxwell Social Responsibility Recognition Award Program and the Louise Herring Award for Philosophy in Action.

Both programs identify credit unions that demonstrate the credit union "People-Helping-People" philosophy. The Dora Maxwell Award program honors the work of credit unions in the community, and the Louise Herring Award program recognizes the practical application of credit union philosophy in daily internal operations.

When you enter the Dora Maxwell competition, your credit union will compete with others in the same asset category. Chapters/multiple credit unions involved in community activities are eligible to enter the chapter/multiple credit unions category. Entrants in the Louise Herring competition will also compete with credit unions in the same asset category. There is no chapter/multiple credit unions category for the Louise Herring Award program.

State winners in both programs will advance to national competition for judging. All state entries must be submitted to the Association office by **July 15, 2010**.

I strongly encourage you to enter either or both programs. These programs are an excellent way for your credit union to be honored for its efforts and serve as an example for others to follow.

Enclosed you'll find a brochure and entry forms for the awards programs. An updated handbook on organizing community programs and other materials are available from the Association. Please contact Debbie Kruckenberg, office assistant, at 800-279-6328, ext. 3924, or [dkruckenberg@midamericacua.coop](mailto:dkruckenberg@midamericacua.coop) for more information.

Enclosures

February 1, 2010

Dear Credit Union Manager,

As members of CUNA's Awards Committee, we thought it might be helpful for you to know how we evaluate the entries that CUNA receives each year for the Dora Maxwell Social Responsibility Recognition Award and the Louise Herring Award for Philosophy in Action.

First of all, we would like to congratulate you on your commitment to your community and to your members. You can be very proud of the efforts you and your staff have expended.

As we conclude our judging session each year, we take the time to discuss the entries received and share our overall impressions. The general consensus among the judges is that we all look for those undertakings that are unique. Fund-raising and supporting national charities are worthy projects but are not as easy to distinguish from other credit unions' projects. Because focusing on one extraordinary project with well-defined, measurable goals makes the judging and scoring more equitable, we are requiring that you compile your entry with this criteria in mind.

Each of us judge an average of 55 entries, and our job is made easier if the program entry form is filled out completely in the original format, typed, and placed at the front of your entry. Strengthen the information in your submissions by stating specific goals, expected outcomes, and your ultimate achievements. Attention to detail counts.

Lastly, volume is not an element we consider important – more is not necessarily better. The supplemental information provided should be essential to the success of your project. T-shirts, buttons, expense vouchers, and videos are interesting but don't have much impact on our scoring based on the criteria for these projects. Please see the attached Secrets of a Winning Dora Maxwell or Louise Herring Award Program Entry document for what the judges look for in a winning entry.

Again, we would like to congratulate each of you on carrying on the credit union philosophy of "people helping people." We look forward each year to reviewing and judging your entries, and we remain impressed with the many unique approaches you document.

Sincerely,

CUNA's 2010 Awards Committee

## Commonly Asked Questions About the National Recognition Awards

Q: Who was Dora Maxwell?

A: Dora Maxwell was an early credit union pioneer. One of the original signers of CUNA's constitution at Estes Park, Colorado, she worked as an organizer for the movement's trade association (then called the Credit Union National Extension Bureau) and held numerous volunteer positions at the local and national level. In addition to organizing hundreds of credit unions, she developed volunteer organizer clubs and worked with organizations on behalf of the poor.

Q: Who was Louise Herring and why is the award named for her?

A: Louise Herring was an active supporter, organizer and champion of credit unions. She was the Ohio delegate to the 1934 national credit union conference in Estes Park, Colorado, where she signed the original constitution for a national credit union association. Louise Herring believed that credit unions should work in a practical manner to better people's lives. She saw the credit union as more than just a financial institution. In her own words, "The purpose of the credit union is to reform the financial system, so that everyone can have his place in the sun."

Q: What time period do the award entries cover?

A: Leagues determine any qualifying time frames. In general, entries should cover the previous year's activities, but there are no exact deadlines prescribed. A good rule of thumb is that entries submitted by the July 15, 2010, **deadline should cover activities taking place between May 2009 and May 2010.**

Q: What's the difference between the Louise Herring Award and the Dora Maxwell Award?

A: The Dora Maxwell Social Responsibility Recognition Award is given to a credit union or chapter/multiple credit union group for its social responsibility projects within the community. The award is given for external activities. The Louise Herring Award for Philosophy in Action 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.

Q: Can a credit union enter both competitions?

A: Yes. Just be sure to clearly define which program the credit union is entering and how the activities submitted meet the program guidelines.

Q: Can a credit union enter the same entry in both competitions?

A: No. Because each program has different objectives and requirements, entries should be tailored to match the defined goals of the particular competition.

Q: Can a credit union submit the same entry to more than one league for state-level judging?

A: No. A credit union's entry may only be submitted to one league, even if the credit union pays dues in more than one state.

- Q. Can a credit union submit more than one entry in either competition?
- A. A credit union should submit only one entry per competition. Each entry can list the number of projects conducted in the timeframe established by the league, but the credit union must select one project that best exemplifies the criteria for each award. The questions on the entry form must be completed detailing the one project that was selected.
- Q: Can a credit union chapter/multiple credit union group enter the Louise Herring Award for Philosophy in Action competition?
- A: No. The Louise Herring Award for Philosophy in Action criteria is based on individual credit union performance.
- Q: Why must a credit union supply financial information with its entry in the Louise Herring Award for Philosophy in Action?
- A: A credit union must be in solid financial condition in order to provide the highest level of service to its members. Sound financial management ensures a credit union's ability to continue to provide that service, as well. Therefore, the entry must include current and previous year's (two years total) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR). Entries received without the financial information will be disqualified.

## The Dora Maxwell Social Responsibility Recognition Program

### ***Purpose***

To promote social responsibility among credit unions by formally recognizing their social achievements.

### ***Procedure***

Prior to judging, ensure you verify the credit union's asset size. Each league will select winners from each of the following categories:

- Less than \$5 million in assets
- \$5 - \$20 million in assets
- \$20 - \$50 million in assets
- \$50 - \$100 million in assets
- \$100 - \$200 million in assets
- \$200 - \$500 million in assets
- \$500 million or more in assets
- Credit union chapter/multiple credit union group

Only the first place winner in each category will advance to the national competition. If more than one has been chosen, please send just one for judging at the national level. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.

Plaques for state-level winners are available at cost to leagues. Credit Union National Association (CUNA) will provide the national award plaques.

Enclosed is an entry form to reproduce and distribute to credit unions along with information about the program. The program entry form included in the packet must be completed and submitted with the entry. (Entries received at the national level without completed entry form will be returned.) We also strongly recommend that the credit union completes and follows the checklist that is provided.

Leagues determine any qualifying time frames.

Chapter/multiple credit unions groups' entries should describe a project or activity that was conducted as a chapter/multiple credit union group, not credit unions' individual contributions or projects.

Submit only one entry form, even if there were multiple projects. If a credit union conducted multiple projects, they must pick their most successful and/or unique project and complete the entry form based on that one project. Providing promotional materials for that one project is essential but additional materials for other projects can be included in the entry.

## **Eligible Activities**

Credit unions could receive an award for involvement in almost any kind of activity that helps other people or strengthens the structure of a community. This might include raising funds for charity, educational activities, or community involvement projects, such as a volunteer fair, building low-income housing, or loaning employees a few hours a week to work in hospitals, retirement homes, schools, etc. In the resource section of this packet, a summary of 2009-2010 national winners, which provides additional ideas, is included.

## ***The Selection Process***

Credit unions will submit their project binder, album or spiral bound book, along with a completed, typed entry form (required). Support materials for the project should be included in the binder, album or book. Please no electronic media. We also strongly recommend that the credit union completes and follows the checklist that is provided.

Each league will appoint a selection committee. Some leagues have judged each other's state entries. Leagues should judge the entries using the same guidelines. In addition to using the enclosed standardized score sheet, the judges should also take into consideration the following:

1. What were the goals of the project and how did they show social concern for the community?
2. How did the project help support the needs of the community?
3. Were the project's target audience(s) defined, including who was involved and who benefited?
4. What strategies were used to reach the project's goal?
5. How were the project's promotional materials targeted to the intended audience(s) and how did they communicate the project's goals?
6. How is this project unique? How does it demonstrate extraordinary effort and devotion of time and organization by the credit union?
7. Were the measurable or defined results of the project achieved?
8. Did the project demonstrate credit union values of mutual self-help, cooperation, economic empowerment and volunteerism?

## ***Submitting Winning Entries***

Leagues then select winners in each category and prepare to forward their first-place selections. (Reminder: Only one first-place winner per asset category can advance to the national competition. If multiple first-place awards are given at the state level, a tiebreaker must be conducted. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.)

**In the national competition, CUNA's appointed Awards Committee judges the entries.**  
**2010 Entry Form for the Dora Maxwell Social Responsibility Recognition Award**

*The Dora Maxwell Social Responsibility Recognition Award recognizes a credit union or chapter/multiple credit union group for its social responsibility work and charitable projects that support its community. This award is not for projects that are directed at and/or benefit a credit union's membership but rather focus on work in the community.*

- Please include significant promotional materials, descriptions and photos of project/event with your entry form.
- Submit materials in a three-ring binder, album, or spiral-bound book.
- Follow the format of the entry form. Type your responses on the form provided.
- Please no electronic media.

Contact Person \_\_\_\_\_

Title \_\_\_\_\_ E-mail address \_\_\_\_\_

Credit Union Name \_\_\_\_\_

Street Address \_\_\_\_\_ P.O. Box \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number \_\_\_\_\_ Fax Number \_\_\_\_\_

Asset size:    \_\_\_ Less than \$5 million        \_\_\_ \$5 - \$20 million        \_\_\_ \$20 - \$50 million

\_\_\_ \$50 - \$100 million        \_\_\_ \$100 - \$200 million        \_\_\_ \$200 - \$500 million

\_\_\_ \$500 million+        \_\_\_ Chapter/Multiple Credit Union Group

Credit union's field of membership: \_\_\_\_\_

Number of credit union branches: \_\_\_\_\_

Number of credit union members: \_\_\_\_\_

Number of credit union employees: \_\_\_\_\_

Number of credit union employees responsible for implementing the project: \_\_\_\_\_

Answer the following questions (use additional paper if necessary):

a. If your credit union was involved in multiple projects, **please list them here**. If not, proceed to the next question.

b. Describe the **one** project that was the most successful and/or the most unique -- the **one** that best exemplifies the Dora Maxwell Social Responsibility Recognition Award. (The ensuing questions must be answered based on this **one** project.)

1. What were the goals of your project and how did they show social concern for the community? (Include measurable goals such as dollars budgeted, number of people impacted, etc.)
2. How did the project support the needs of the community?
3. Define the project's target audience(s), including who got involved and who benefited from the project.
4. What strategies were used to reach the project's goal?
5. How were the project's promotional materials targeted to the intended audience(s) and how did they communicate the project's goals?
6. How is this project unique? How does it demonstrate extraordinary effort and devotion of time and organization by the credit union?
7. Please describe the measurable or defined results the project achieved.
8. How does the project demonstrate credit union values of mutual self-help, cooperation, economic empowerment, and volunteerism?

**Include this form in your entry and return to your league by  
July 15, 2010.**

**Checklist for Dora Maxwell Social Responsibility  
Recognition Award Entries**

The following checklist will ensure that Dora Maxwell Social Responsibility Recognition Award entries are complete. Please include the completed checklist with your entry form.

- \_\_\_\_\_ Does the entry include one completed, typed entry form listing the credit union's name, address, FOM, number of members, number of employees, number of employees responsible for implementing the project, a contact person, and a description of one project (Question b)?
- \_\_\_\_\_ Does the entry form state that it is intended for the Dora Maxwell Award program? Does the project fit within the description listed on the top of the entry form?
- \_\_\_\_\_ Does the entry form reflect your credit union's current asset size?
- \_\_\_\_\_ Are all materials either in a three-ring binder, album, or a spiral-bound book?
- \_\_\_\_\_ Does the entry describe the measurable goals of the program, including budgets, numbers of people involved, etc.?
- \_\_\_\_\_ Does the entry list the groups the program tried to reach and describe outreach strategies?
- \_\_\_\_\_ Does the entry show how activities were promoted and include sample articles, ads, flyers, brochures, descriptions, and photos?
- \_\_\_\_\_ Does the entry include a timetable, budget, and results in the project description? (Be sure and include dollars and numbers.)
- \_\_\_\_\_ Is the typed entry form concise and readable? (Remember, more isn't always better!)

**Include this checklist with your entry and return to your league by  
July 15, 2010.  
The Louise Herring Award for Philosophy in Action**

***Purpose***

To promote credit union philosophy by formally recognizing credit unions that demonstrate in an extraordinary way the practical application of that philosophy.

***Procedure***

Prior to judging, ensure you verify the credit union's asset size. Each league will select winners from each of the following categories:

- Less than \$50 million
- \$50 - \$250 million
- More than \$250 million

Only the first place winner in each category will advance to the national competition. If more than one has been chosen, please send just one in each category for judging at the national level. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.

Plaques for the state-level winners are available at cost to leagues. Credit Union National Association (CUNA) will provide the national award plaques.

Enclosed is an entry form to reproduce and distribute to credit unions along with information about the program. The program entry form included in the packet must be completed and submitted with the entry. (Entries received at the national level without completed entry form will be returned.)

Leagues determine any qualifying time frames.

***Eligible Activities***

Credit unions could receive an award for programs or policies that demonstrate their commitment to the practical application of the "People-Helping-People" philosophy. Some examples of eligible activities are:

Provisions for the small saver or borrower.

Member programs for groups that are often economically challenged.

Internal programs or services that help to differentiate the credit union from other financial services' providers.

Programs that do an extraordinary job of encouraging thrift and provide a source of unbiased money management and consumer information, which would be difficult or impossible to obtain elsewhere.

Evidence of an exceptional degree of service to members.

In the resource section of this packet, a summary of 2009-2010 national winners is included which provides additional ideas.

### ***The Selection Process***

Credit unions will submit to their league a project binder, album, or spiral bound book, along with a completed, typed entry form (required), and two years' (current and previous year - required) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR). Support materials for the project should be included in the binder, album, or book. Please no electronic media. We also strongly recommend that the credit union completes and follows the checklist that is provided.

Before entries are judged, analyze the financial statements to determine whether the credit union is operating in a safe and sound manner. This criterion must be met in order for a credit union's entry to be considered for the award.

In addition to using the standardized scoring sheet, the following should be taken into consideration:

1. Is the credit union operating in a safe and sound manner?
2. Did the credit union's project help their members and demonstrate the credit union philosophy?
3. How did the implementation steps allow the credit union to achieve its results in putting its philosophy in action?
4. Did the credit union's contribution go beyond what is normally expected of a credit union? Was project different from day-to-day operations?
5. How well did the credit union educate its members about the program/project and demonstrate that it showed true credit union philosophy?
6. Is it a program/project that will serve members on an ongoing, consistent basis?
7. Did the credit union show its commitment to credit union principles of democratic structure, service to members, ongoing financial education, and social goals?
8. Did the credit union list the measurable and defined results achieved?

### ***Submitting Winning Entries***

Leagues then select winners in each category and prepare to forward their first-place selections. (Reminder: Only one first-place winner per asset category can advance to the national competition. If multiple first-place awards are given at the state level, a tiebreaker must be conducted. If more than one entry per asset size category is submitted for national judging, the entries will be sent back to the league to determine one winner.)

In the national competition, CUNA's Awards Committee judges the entries.

## 2010 Entry Form for the Louise Herring Award for Philosophy in Action

*The Louise Herring Award for Philosophy in Action is given to a credit union for its practical application of credit union philosophy within the credit union. It is awarded for extraordinary, internal programs that are focused on its membership and create services that benefit its members. This award is not for charitable work that is directed outside or extended beyond a credit union's membership.*

- Please include promotional materials, descriptions and photos of project/event with your entry form. Please no electronic media.
- Current and previous years' income statements and balance sheets and/or NCUA Financial Performance Report must be included with the entry materials.
- Submit materials in a three-ring binder, album, or spiral-bound book
- Follow the format of the entry form. Type your responses on the form provided.

Contact Person \_\_\_\_\_

Title \_\_\_\_\_ E-mail address \_\_\_\_\_

Credit Union Name \_\_\_\_\_

Street Address \_\_\_\_\_ P.O. Box \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number \_\_\_\_\_ Fax Number \_\_\_\_\_

Asset size:

\_\_\_\_ Less than \$50 million    \_\_\_\_ \$50 - \$250 million    \_\_\_\_ Greater than \$250 million

Credit union's field of membership: \_\_\_\_\_

Number of credit union branches: \_\_\_\_\_

Number of credit union members: \_\_\_\_\_

Number of credit union employees: \_\_\_\_\_

Number of credit union employees responsible for implementing the project: \_\_\_\_\_

Answer the following questions (use additional paper if necessary):

a. If your credit union was involved in multiple projects, **please list them here.** If not, proceed to the next question.

b. Select and describe the **one** project that was the most successful and/or the most unique – the **one** that best exemplifies the Louise Herring Award for Philosophy in Action. (The ensuing questions must be answered based on this **one** project.)

1. How did your project help your members?
  
2. Describe how your credit union implemented the project (i.e., explain the process).
  
3. How does the project differ from day-to-day operations? How could it be used throughout the credit union system?
  
4. Explain how members were educated about the project/process and how it showed true credit union philosophy.
  
5. How is this project going to be used to serve the credit union's members on a consistent basis?
  
6. How does the project show your credit union's commitment to the credit union principles of democratic structure, service to members, on-going financial education, and social goals?
  
7. Please describe the measurable or defined results the project achieved.

**Include this form in your entry and return to your league  
by July 15, 2010.  
Checklist for Louise Herring Award for Philosophy in Action  
Entries**

The following checklist will ensure that Louise Herring Award for Philosophy in Action entries are complete. Please include the completed checklist with your entry form.

- \_\_\_\_\_ Does the entry include one completed entry form listing the credit union's name, address, FOM, number of members, number of employees, number of employees responsible for implementing the project, a contact person, and a description of one project?
- \_\_\_\_\_ Does the entry form state that it is intended for the Louise Herring Award for Philosophy in Action program? Does the project fit within the description listed on the top of the entry form?
- \_\_\_\_\_ Does the entry include current and previous years' (two years total) balance sheets and income statements and/or NCUA's Financial Performance Report (FPR)?
- \_\_\_\_\_ Does the entry form reflect your credit union's current asset size?
- \_\_\_\_\_ Does the entry include promotional materials, descriptions, and photos of the project and/or event?
- \_\_\_\_\_ Are all materials either in a three-ring binder, album, or a spiral-bound book?
- \_\_\_\_\_ Does the entry describe the program's goals and the actual results, including budgets, numbers of people involved, etc.?
- \_\_\_\_\_ Is the entry form concise and readable? (Remember, more isn't always better!)
- \_\_\_\_\_ Does the entry explain how the program demonstrates credit union philosophy in actual operations?
- \_\_\_\_\_ Does the entry show how the program went beyond what is normally expected of a credit union?
- \_\_\_\_\_ Does the entry demonstrate how members were educated about credit union philosophy?

Include this checklist with your entry and return to your league by the deadline.  
**Sample Award Program Activities**

The award programs differ in the following way: The Dora Maxwell Social Responsibility Recognition Award recognizes credit unions for external activities within the community; the Louise Herring Award for Philosophy in Action honors credit unions for exemplary internal programs and services.

The following examples help clarify activities appropriate to each award category.

**Sample Dora Maxwell Award activities include, but are not limited to:**

- Helping solve core community problems, such as housing, transportation, hunger, or literacy.
- Food, clothing, or school supply drives for the needy.
- Raising money on behalf of charitable organizations, such as the United Way or Credit Unions for Kids®.
- Helping an organization or agency with events or projects, such as coaching a Special Olympics team.
- Tutoring or reading to students at a local school.
- Sponsoring a community volunteer of the year award.

**Sample Louise Herring Award activities include, but are not limited to:**

- Services for members with unique financial needs, such as savings clubs for children or discounts for senior citizens, or other extraordinary efforts to serve the membership.
- Counseling for members facing financial difficulties.
- Educational seminars for members on retirement planning, car buying, budgeting, or college financing.
- Efforts to educate members on the credit union difference.

## **2009 DORA MAXWELL AND LOUISE HERRING AWARD WINNER SUMMARIES**

### ***DORA MAXWELL SOCIAL RESPONSIBILITY RECOGNITION PROGRAM***

#### **Dora Maxwell (Less than \$5 million in assets)**

##### **First Place:**

##### **Great Horizons Federal Credit Union (IN)**

A team from Great Horizons FCU raised \$1,166 for the local American Cancer Society's Relay for Life, exceeding its \$1,000 fund-raising goal. The team's members included the entire staff of the credit union and ranged in age from 14 to 71. Funds were raised through sales of items such as candy bars, "beanies," and event luminarias, a donation of a portion of a loan skip-payment program fee as well as donations from members and area businesses.

---

---

#### **Dora Maxwell (\$5-\$20 million in assets)**

##### **First Place:**

##### **PeeDee Federal Credit Union (SC)**

The sale of baked goods, logo items and backpacks, lobby collection jars and staff dress down days enabled PeeDee FCU to raise \$1,400 for Big Brothers Big Sisters, surpassing its \$1,000 fund-raising goal. The credit union also set out to assist in the recruitment of Big Brothers and Big Sisters, and succeeded in finding a volunteer to serve as a Big Sister. PeeDee raised awareness of the organization, which seeks to provide at-risk children with adults who serve as mentors and friends, through lobby displays, flyers, and its Web site.

##### **Second Place:**

##### **Clarence Community & Schools Federal Credit Union (NY)**

To expand its community outreach and provide students with hands-on financial experience, Clarence Community & Schools FCU opened a branch in the high school, the first student-run credit union in Western New York. The student-run branch offers greater accessibility to the credit union for students and staff, and promotes the benefits of saving money. The branch also helps prepare students for future employment by providing them with application, interview and work experience.

##### **Honorable Mention:**

##### **Wyrope Williamsport Federal Credit Union (PA)**

Wyrope Williamsport FCU helped members of their community protect themselves against identity theft at the same time it battled hunger. The credit union sponsored a Community Shredder Day and invited area residents to bring both personal documents to be destroyed and non-perishable food items to be donated to the Central Pennsylvania Food Bank. Credit union staff and volunteers from the National Honor Society also collected monetary donations and sold refreshments.

---

---

**Dora Maxwell (\$20-\$50 million in assets)****First Place:****Hawaii First Federal Credit Union (HI)**

Hawaii First FCU's Community Resource Center is a one-stop shop offering no-cost support to any resident of the county. The goal of the resource center is to help people overcome poverty and become self-sustaining. It offers a wide array of help including financial education, debt solutions, individual development accounts, fraud prevention, job search assistance, small business development, computer access and training, vocational training and foreclosure prevention. Since opening in November 2008, the Center has provided more than 1,900 residents with hope for the future.

**Second Place:****Communicating Arts Credit Union (MI)**

Providing inner city students with the skill sets needed to succeed in the work place is the goal of the Academy of Finance (AOF) and one that Communicating Arts Credit Union helps facilitate. AOF provides exposure to role models in business through classroom presentations, mentors, paid internships, special events, job shadowing and class trips. Each year CACU participates in these activities, including hiring at least one intern, and looks to this group for future staff. Typically, up to six AOF graduates are working at the credit union, including a branch manager. CACU also solicits support for AOF from other Michigan credit unions, both financial and hands-on.

**Honorable Mention:****Coastal Community Federal Credit Union (TX)**

After Hurricane Ike devastated the main and branch offices of Coastal Community FCU on Galveston Island, the credit union undertook a project to beautify the exterior of those offices, and to nourish the spirit, the body and the senses of the community. The result is the Coastal Community Garden, a unique effort designed to help feed the community's homeless. The community garden provides fresh fruits and vegetables to those in need, and a sense of belonging to all on the Island. One resident commented: "This is exactly what Galveston needs to cultivate—the ideas of creative, generous people who care about the island and its future."

---

---

**Dora Maxwell (\$50-\$100 million in assets)****First Place:****Latino Community Credit Union (NC)**

To help community members better understand the process of buying a home, Latino Community CU (LCCU) created a film, *Angelica's Dreams*. Produced with a grant from the Community Development Financial Institutions Fund, a program of the U.S. Treasury Department, the film tells the moving story of Roberto and Angelica, an immigrant Latino couple torn between staying in the U.S. and returning to their native land. The scenario gives a real-life depiction of the decisions involved in the home buying process, as well as some of the pitfalls. It also gives hope to those who thought they could not afford a home of their own. LCCU produced 1,200 DVDs of the film, created 25,000 copies of an accompanying viewing guide, publicly screened the film in five locations nationwide, involved all credit union staff, and continues to screen the movie in its seven branches.

**Second Place:**

**North Central Area Credit Union (MI)**

The Christmas Charity Challenge food drive conducted by North Central Area CU challenged each of the credit union's 50 employees to participate. Employees answered the call, and the result was a total of more than 17,000 canned and dry goods donated to local food pantries by members and staff. Program incentives included a \$500 award given to the food pantry of the branch collecting the most food items, and \$100 awards to the credit union's other four branches for their local pantries. Employees were gratified by the number of members who provided donations. Even non-members gave food at credit union branches.

**Honorable Mention:**

**Jersey Shore Federal Credit Union (NJ)**

The Atlantic City Rescue Mission (ACRM) provides lifesaving care for homeless men, women, and mothers with children in the southern New Jersey area. Jersey Shore FCU partnered with the Mission in a Bowl-A-Thon and a Help Feed the Hungry campaign to raise funds for the agency. Help Feed the Hungry included a plate drive, basket drawing, and employee jeans days. These projects raised a total of \$6,775 to support the Mission's ongoing outreach programs. Like Jersey Shore FCU, the ACRM encourages individuals to volunteer to help empower others to become independent and self-supporting.

---

---

**Dora Maxwell (\$100-\$200 million in assets)**

**First Place:**

**Case Credit Union (MI)**

CASE Cares, a nonprofit charitable organization formed by the credit union, focused its efforts on facilities to serve 108,000 special needs children in the Lansing community. The organization developed plans for a barrier-free playground and a Miracle League baseball field with a specially designed rubber turf surface. CASE Cares raised more than \$35,000 and received real estate donations to site the facilities. The organization brings people together to demonstrate credit union ideals of cooperation, economic empowerment and volunteerism.

**Second Place:**

**O Bee Credit Union (WA)**

O Bee CU's Amazing Money Maze, a corn maze in the shape of the credit union's logo, helped teach basic financial facts to children, youth and adults in an entertaining manner. The project also raised funds for the Asset Building Coalition. As participants worked their way through the maze, they answered questions about savings, budgeting, investing, debt, credit and other financial subjects. Participants were eligible for a variety of rewards announced each week. More than 15,000 individuals participated, and the maze raised \$17,000 for the Asset Building Coalition. An official of the Washington State Department of Financial Institutions said the maze was "one of the largest outbound educational programs the DFI participated in."

**Honorable Mention:**

**Industrial Federal Credit Union (IN)**

The goal of Industrial FCU's Annual Food Finders Food Bank Community Harvest food drive is to raise funds to meet a growing demand for basic human services in Lafayette and 16 surrounding counties, in order to help those in need through the winter months. Children, seniors and the working poor are among the populations targeted by the food drive. With the region's economy in crisis, food banks saw a spike in demand coupled with a reduced ability to give. Despite these impediments, the Community Harvest food drive achieved a record response, with donations of food and other items topping 105,000 pounds, and monetary donations exceeding \$26,000.

---

---

**Dora Maxwell (\$200-\$500 million in assets)****First Place:****Rogue Federal Credit Union (OR)**

Rogue FCU's Building Hope Foreclosure Prevention and Assistance Plan became a statewide project for individual communities. The program consisted of three classes addressing issues of 1) budgeting and the wise use of community resources; 2) steps to prevent foreclosure; and 3) how to rebuild credit after foreclosure has occurred. More than 450 individuals, both Rogue FCU members and others, attended these classes at no cost. The Building Hope program was later developed into a seminar-in-a-box and promoted throughout the state of Oregon. The credit union followed up its education program with Rogue Solution Loans to help members with rising interest rates, loss of jobs, reduction in hours and restructuring of debt.

**Second Place:****Self-Help Credit Union (NC)**

In an effort to help low-income families achieve the dream of home ownership, Self-Help CU developed its Walltown Home Ownership Project, a comprehensive redevelopment of a low-income neighborhood. Over a period of 12 years, the program has provided 57 home mortgages and renovated 82 homes, leading to reduced crime and increased services in an at-risk section of Durham. Over the life of the program, the Walltown Home Ownership Project secured a total of \$6.3 million in first mortgages from eight lenders; \$3.4 million in first mortgages from Self-Help CU; and subordinated debt and grants to homebuyers from 11 different funders. In addition the project raised \$2.1 million in direct support from eight organizations and \$2 million in loans from Self-Help for a charter school and a children's theater.

**Honorable Mention:****Credit Union West (AZ)**

Partnering with community advocates, Credit Union West sponsored Home Preservation Forums to help answer questions posed by residents of the West Valley. The goal was to provide unbiased answers for families and individuals threatened with potential foreclosure. More than 500 residents attended the forums. Nearly 40% of these families received confidential counseling sessions as well. Bilingual counselors were available to help homeowners. The City of Surprise recorded the forum and made it available for replay for 30 days on the city's TV station.

---

---

**Dora Maxwell (\$500+ million assets in assets)****First Place:****Chartway Federal Credit Union (VA)**

Chartway Federal Credit Union sponsored a Black Tie and Bogey's event to benefit the Make-A-Wish Foundation. Credit union staff and volunteers contributed nearly 2,000 volunteer hours to make the event successful. The event involved significant campaign development, employee and member promotion, and donor support, as well as participation by national celebrities and entertainers. Chartway's board of directors and senior management team actively promoted participation and support through sponsorship acquisition and volunteer recruitment, media promotion and campaign development. The result: a total of \$333,979 was raised to provide wishes come true for children fighting for their lives.

**Second Place:**

**Centra Credit Union (IN)**

In the aftermath of an historic flood in the Columbus, Indiana area, Centra Credit Union offered its members several programs to help them recover from the flood's devastating effects. Flood Relief Loans offered low rates and signature terms to those in need. Members were directed to other resources, including federal flood assistance. Payment extensions were granted on Centra loans, and the credit union helped members replace vehicles damaged by the flood. Centra also initiated several programs designed to aid the community at large, including contributions to relief organizations, collection of food donations, and fund-raising events to aid victims. The credit union also came to the aid of employees directly affected by the flood.

**Honorable Mention:**

**UW Credit Union (WI)**

The University of Wisconsin CU took a lead role in support of needs-based scholarships. The credit union provided a base pledge and ran a three-month member campaign to increase needs-based scholarship funds at each of the six university campuses it serves. During the campaign period, the credit union matched member gifts dollar for dollar. UW Credit Union also partnered with three foundations that provided additional matches. The total raised for the six campuses involved was more than \$1.5 million. Funds raised were placed in a permanent endowment, with earnings given as aid to students who were accepted by the schools but unable to afford the cost.

---

---

**Dora Maxwell (Credit Union Chapter or Multiple Credit Union Groups)**

**First Place:**

**Credit Union Miracle Day, Inc. (DC)**

Credit Union Miracle Day, Inc. is the credit union title sponsor of the Credit Union Cherry Blossom Ten Mile Run, a partnership of 83 credit union sponsors and 47 partnering organizations that unite for the benefit of the Children's Miracle Network (CMN). The Run is a world class sporting event held each spring along the memorials in Washington, D.C. It is in its 36<sup>th</sup> year of operation. The project raised more than \$1.4 million. More than \$1 million was distributed to hospitals in all 50 states to help children at risk. The project also raised awareness of credit unions by lawmakers and staff members on Capitol Hill.

**Second Place:**

**Butte Credit Unions in Montana (MT)**

Butte, Montana Area Credit Unions demonstrated their commitment to social responsibility by sponsoring Volunteer Income Tax Assistance (VITA) sites to help residents complete and file tax returns at four sites within the chapter area. During the most recent tax season, these sites completed 815 returns at no cost to the taxpayers. The program returned a total of \$746,924 to the Butte community in federal and state refunds, including \$155,740 of Earned Income Credit. The average adjusted growth income of participating clients was just \$17,037, and the average Earned Income Credit was \$1,100. Twenty-two credit union volunteers gave their time to the program, which has completed three years of service.

**Honorable Mention:**

**San Francisco Chapter (CA)**

The San Francisco Chapter's First Annual Credit Union Night with the Golden State Warriors created an event that united the 12 credit unions in the chapter and helped individuals within the community. The event raised funds for Children's Hospital and Research Center Oakland, a 191 bed resource for advanced pediatric care with more than 200,000 patient visits each year. More than 400 tickets to the game were sold, raising in excess of \$2,000 for the hospital.

---

***LOUISE HERRING PHILOSOPHY IN ACTION PROGRAM***

**Louise Herring (Less than \$50 million in assets)**

**First Place:**

**Communicating Arts Credit Union (MI)**

Residents of Highland Park, Michigan, an area of extreme poverty and crime indices over four times as high as average, now have access to fairly priced financial services thanks to the commitment of Communicating Arts Credit Union. The branch office of Communicating Arts is the first financial institution to open in the community in more than 20 years. The credit union offers a menu of products and services that serves the financial needs of community members, and in doing so, has kept hundreds of thousands of dollars in their pockets -- money that would have otherwise gone to the area's predatory alternative financial providers. The branch is supporting itself financially, six months ahead of plan. A well-thought out physical design eliminated the need for bullet-resistant glass and includes a warm, open and welcoming lobby and a community room.

**Second Place:**

**Cutting Edge Federal Credit Union (OR)**

Educating members about the benefits of keeping their finances healthy is the goal of Cutting Edge FCU's Financial Check-Up program. Members are encouraged to schedule a private, one-hour appointment with credit union staff, who dress the part by wearing white coats embroidered with their names and "F.D." -- Financial Doctor. Behind closed doors, Financial Doctors address members' questions, review credit reports and scores, or suggest products and services that would be beneficial. At the conclusion of the check-up, members receive a "prescription card," which provides action items as well as answers to their questions. Often, employees follow up with phone calls or another appointment. The one-on-one treatment is well-received by members.

**Honorable Mention:**

**Wyrope Williamsport Federal Credit Union (PA)**

Children discover both the tangible and intangible rewards of saving through the "Money Mouse Kids Club," introduced at Wyrope Williamsport FCU during Credit Union Youth Week. Club members who make a \$10 deposit receive a "money mouse dollar," which can be used to purchase prizes, ranging from gift certificates to fast food restaurants to a personal audio device. The credit union encourages Club members to save by providing a coin holder, a personal pass book and a drawing for a gift certificate to kids who are saving for a goal, such as bicycle or video game.

---

---

**Louise Herring (\$50 to \$250 million in assets)****First Place:****Down East Credit Union (ME)**

Down East CU knew members were paying too much for credit obtained elsewhere. Its "Let's Find Some Missing Money, Yours" program offered members a no-obligation review of their credit reports. By refinancing loans, the credit union saved its members more than \$280,000 in just seven months. One member refinanced three loans and saved more than \$5,000. Magnetic posters in the lobby of each credit union branch are updated weekly to keep members informed of the amount of money saved, and serve as a reminder that the credit union has the best interests of its members in mind.

**Second Place:****Family Trust Federal Credit Union (SC)**

To help mitigate the effects of the economic downturn on its members and the community at large, Family Trust FCU launched "Called to Care." This comprehensive plan included stepped-up efforts in its Credit Counseling Center, outreach to business partners through employee workshops, town hall meetings and a Webcast on the economy, and in cooperation with the United Way, publication of a brochure that provided tips on surviving tough times and where to go for assistance. Financial advice also was provided in a newspaper column written by a credit union staff member.

**Honorable Mention:****Members Credit Union (NC)**

Members Credit Union created an innovative program to help its members reap the rewards of saving. Its "What Are You Saving For?" program seeks to make saving fun by incorporating an attractive interest rate based on account activity, the use of social media, and prizes. Members who sign up for electronic statements and make a net deposit of at least \$25 per month are eligible for double the regular share account dividend rate. The credit union built a blog on a website ([whatareyousavingfor.com](http://whatareyousavingfor.com)) to enable its members to openly discuss their savings goals as well as tips and strategies for reaching them. To maintain excitement, the credit union offers additional contests and prizes, including a "Biggest Saver" competition, with a grand prize of \$2,000. Since its launch, the credit union has helped 426 members set and budget for their savings goals.

---

---

**Louise Herring (More than \$250 million in assets)****First Place:****Credit Union 1 (AK)**

While many entities offer reward plans for spending money, members participating in the "1 For All" Rewards program from Credit Union 1 earn premiums for using a full array of financial services, including deposits, credit use and general money management. For example, members earn 1 point per \$100 in savings, 50 points for receiving E-statements and 500 points for each new loan with a balance of \$2,500 - \$19,999. Rewards include significant loan interest rate discounts and higher certificate premiums, as well as gift cards and travel rebates. Members are encouraged to set personal financial goals and choose their incentive for reaching those goals. Members also have the option of donating their points to local charities.

**Second Place (Tie):**

**Centra Credit Union (IN)**

The focus of Centra Credit Union's Helping Hand program is to offer members and others in the community the resources to help them cope emotionally and financially in the wake of unemployment or the loss of overtime pay or benefits. Helping Hand seeks to provide practical money management advice as well as assistance in dealing with the emotional issues related to job loss. The credit union created an information packet, conducted a workshop with area church pastors to help them assist members of their congregations, and sponsored a job transitions workshop, which offered tips on job hunting and paying bills without a paycheck.

**State Employees Credit Union (NC)**

State Employees Credit Union created a member-friendly reverse mortgage to assist its senior members who need additional income. To address concerns raised over typical reverse mortgages, the program features a fixed rate of interest, simple interest accrual on the loan, a substantially lower origination fee than the industry standard and no mortgage insurance requirement. The credit union produced a comprehensive consumer guide to give its staff and interested senior members the tools needed to assist in their decision-making. The reverse mortgage is not aggressively "sold" to members, but offered only when it is the best option to help them draw equity from their homes.

**Honorable Mention:**

**First Community Credit Union (ND)**

To offer expert help for members struggling with managing their credit, First Community Credit Union provided for credit union financial counseling certification of three of its staff members, and then launched a Credit Confidence program. The Credit Confidence program featured quarterly educational seminars in three different locations (a total of 12 annually) and individual credit counseling sessions with members. Topics covered included understanding credit reports, money management and discovering financial behaviors. A seminar was also offered to staff members and their spouses to enable them to better understand credit issues.

## Secrets of a Winning Dora Maxwell or Louise Herring Award Program Entry

And now, a word from the judges . . .

Did you ever wonder what the members of the CUNA's Awards Committee are looking for when they select the winners in the national recognition programs? Here's the scoop:

- Review the program entry form carefully and answer all of the questions relative to the one unique project you selected in the original format provided. The scoring is based on these elements, so the more information you provide in direct response to the questions, the higher your score. Please answer all the questions on the form and in order.
- Read the rules, and make sure you're entering the appropriate competition. Remember: Dora Maxwell entries should focus on community involvement, charity work, or social responsibility programs external to the credit union. Louise Herring entries should be based on your credit union's internal programs that benefit its members, and provide examples of how you put philosophy into action for your members.
- Make your entry easy to read and easy to follow. Include the name of your credit union on the front cover of the binder. Use a table of contents. Avoid handwritten entries, and use standard fonts: no italic style or small print. Print items you want read on white paper and refrain from printing on hard-to-read colors, such as magenta, purple, or neon orange. Misspellings leave a bad impression, too.
- Clearly identify who is involved in your project. Who did the work? Who were the beneficiaries? How many people were reached? While giving donations is admirable, the judges also look for strong volunteer involvement from staff within the credit union at all employment levels.
- Bigger isn't always better. Keep your entry to a manageable size. Keep it fresh: include current activities only, not programs or events from several years ago. Put all materials in an album, 3-ring binder, or spiral-bound book.
- Include samples or descriptions of the promotional materials related to the entry. Share pictures from the event or the preparation. Include flyers or newsletters that show how you communicated or got the word out about your project or initiative. Please avoid electronic media.

Of course, only a limited number of entries can win at the state and national levels. By heeding this advice, you can improve your chances of receiving recognition for your good works.

## **CUNA'S CREDIT UNION RECOGNITION AWARD PROGRAMS**

If you're wondering which of CUNA's national award programs to enter, please see the information below. Contact your state league for entry deadlines and more complete program details.

### **Desjardins Youth Financial Education Award**

Recognizes leadership on behalf of youth financial literacy. It considers all activities supporting the personal finance education of young (18 and under) members and nonmembers including, but not limited to, face-to-face teaching, publicity, lobbying for curriculum requirements, teacher and volunteer training, and promotion and use of the NEFE High School Financial Planning Program (involvement in the NEFE program is not required for entries). Leagues, credit union chapters (or groups) and individual credit unions are eligible to enter.

### **Dora Maxwell Social Responsibility Recognition Award**

Recognizes a credit union, chapter or multiple credit union groups for its community involvement in an activity that helps other people or strengthens the structure of their community. Eligible activities include, but are not limited to, raising funds for a charity, community involvement projects, such as a volunteer fair, building low-income housing, or collecting contributions for a food bank. Educational activities, such as tutoring at a local school or programs that support financial literacy at the community level, are also eligible activities.

### **Louise Herring Award for Philosophy in Action**

Recognizes a credit union for programs and activities offered to its members. Eligible activities include, but are not limited to, member programs for groups that are often economically or otherwise challenged and programs that do an extraordinary job of encouraging money management and consumer financial education. Only individual credit unions are eligible to enter.