

Our Message



Unite for
Good

... is an expression of what we accomplish through the Wisconsin Credit Union Foundation. Together, our impact is truly powerful.

By leveraging our unity through the Foundation, we provide management training for credit unions, promote credit union development through innovative new services, deliver financial education and support the credit union system in times of need.

Without the generosity of our Annual Donor Fund Society, we could not accomplish all that's described in this report.

To all of you who make this great work possible, THANK YOU!

Gratefully,

A handwritten signature in black ink that reads "Carol J. Adler".

Carol Adler, Chair
Marshfield Medical Center CU

Wisconsin Credit Union Foundation Board



Carol Adler
Chair of Foundation
Marshfield Medical Center CU



Catherine Tierney
Vice Chair
Community First CU



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Jennifer Schilling
Director
Empower CU



Brett Thompson
Director
The League

Our Mission



The Wisconsin Credit Union Foundation is a 501(c)(3), non-profit organization that promotes the growth and health of credit unions and their communities.

It offers donors tax deductions for contributions that:

- **Improve** financial literacy across Wisconsin
- **Promote** credit union development through innovative REAL Solutions®
- **Educate** credit union staff and volunteers
- **Support** the credit union system in times of need

Improve Financial Literacy

The brass|STUDENT PROGRAM

This personal finance classroom resource is provided free to any Wisconsin public high school that requests it. This program features a lifestyle money magazine, video lesson plans, “cheat sheet” education posters and online resources for teachers and students that support state teaching standards. The program was honored with the state’s top financial literacy award.

Impact in 2013:

292
Wisconsin high schools benefiting from the program

365
Teachers asking to receive copies of the publication to aid class instruction

23,900
Copies of the personal finance publication distributed to students



37,280 Workbooks **1,498** DVDs

“I do think [brass] helps with student choices. My seniors definitely benefited from the fall topic on college/apprenticeships.”

— Wisconsin High School Teacher

Promote Credit Union Development

REAL Solutions® Initiative Grants

Grants support credit unions' efforts to help people of all ages and incomes:

- **Save** money and establish financial goals
- **Increase** their financial savvy
- **Improve** their creditworthiness
- **Build** wealth

REAL Solutions® and its programs have received seven top awards in seven years for exemplary social responsibility. The Foundation's grants allow credit unions the creativity to bring REAL Solutions® in financial education where it is needed most.

REAL Solutions® Programs supported in 2013:

- **Incentives for young savers:** STAR Credit Union is developing a more interactive website that will encourage young savers of Boys & Girls Clubs to visit the site more frequently where continued financial games and learning will incent more regular saving. A new laptop computer is helping STAR add member accounts.
- **Outreach to small businesses:** Park City Credit Union is using its grant to purchase advertising and marketing materials that can direct more small businesses to a microsite explaining how much they can save using a credit union. Entrepreneurs that have been needlessly gouged for some of the most commonly-used services such as business checking are being encouraged to improve their financial position through member-ownership in a financial cooperative.

Credit Union Development Grant:

This grant helps fund the technology and operations-related expenses that measurably assist the credit union in serving members.

2013 Recipient:

- **Greater Galilee Baptist CU** purchased two new computers, monitors, software, a printer and license renewals.

Educate Credit Union Staff & Volunteers

Professional Development Scholarships

These scholarships ensure that limited training budgets don't limit a credit union's potential to serve members. Scholarships are awarded on the basis of need, the impact of the program on the credit union, and the applicant's involvement in and commitment to the credit union movement.

Recipients in 2013:



"I thought I knew everything about CU philosophy. Boy was I wrong! Development Education training (from the National Credit Union Foundation) just fueled my passion for the industry and got me even more enthusiastic to help our members in ways other financials can't. I've made it a goal to educate all of my colleagues and make sure they know what credit unions stand for and why working for this industry is even better than we already think."

Don Emmer, Best Advantage CU

He earned certification as a Credit Union Development Educator (CUDE) as part of the National Credit Union Foundation's Development Education Program. This training teaches graduates to improve the lives of members and communities by applying credit union philosophy in the face of challenging circumstances.



"The classes were long and challenging, but what a great way to build the passion regarding the credit union movement and why we do what we do. I am truly grateful for the chance to do something I would never have done otherwise and I would have missed out on a great thing."

Jeremy Yardley, Southshore CU

He attended CUNA Management School, an intensive management program that meets for three consecutive summers. It helps attendees learn and implement principles that make them a more effective manager and leader.



"I'm attending DE training to learn to educate members and staff on why credit unions are here and why they are important, and to discover how fellow DEs have impacted their credit union, their members and community. I know I'll bring back tools, resources and a course for action."

Stacie Neuman, Best Advantage CU

Young Professional (YP) Scholarship winner. She will be attending the Credit Union Development Education (CUDE) Program in 2014.

Support the CU System in Times of Need

Emergency Relief Grants

These funds help credit unions affected by a natural disaster assist their members and communities. The grants reach affected areas with assistance from the National Credit Union Foundation and the World Council of Credit Unions.

Relief Efforts Assisted in 2013:

- Colorado flooding
- Philippine typhoon

Financial Statements

Statement of Financial Position

(In USD thousands)

ASSETS

	2012	2013
Current Assets	\$ 108	\$ 34
Investments	367	418
TOTAL ASSETS	\$ 475	\$ 452

LIABILITIES & NET ASSETS

Liabilities		
Accounts Payables & Accrued Expenses	\$ 2	\$ 4
Total Liabilities	\$ 2	\$ 4
Net Assets		
Unrestricted	\$ 463	\$ 430
Temporarily Restricted	10	18
Total Net Assets	\$ 473	\$ 448
TOTAL LIABILITIES & NET ASSETS	\$ 475	\$ 452

Statement of Activities

(In USD thousands)

CHANGE IN UNRESTRICTED ASSETS

	2012	2013
Revenues		
Contributions	\$ 163 85%	\$ 62 72%
Fundraising, Net	25 13%	21 24%
Investment Income	3 2%	2 2%
Other	1 1%	1 1%
Total Revenues	\$ 192 100%	\$ 86 100%
Expenses		
brassIMEDIA	\$ 120 63%	\$ 90 105%
Scholarships & Grants	17 9%	22 26%
Disaster Relief Donations	2 1%	2 2%
Administration	10 5%	5 6%
Total Expenses	\$ 149 78%	\$ 119 138%
CHANGE IN UNRESTRICTED ASSETS	\$ 43	\$ (33)

CHANGE IN TEMPORARILY RESTRICTED ASSETS

Revenues		
Money Mission®	10 5%	\$ 9 10%
Expenses		
Money Mission®	4 2%	1 1%
CHANGE IN TEMPORARILY RESTRICTED ASSETS	\$ 6	\$ 8
CHANGE IN NET ASSETS	\$ 49	\$ (25)

2013 Annual Donor Fund Society

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Donors

Credit Unions

Connexus
 Fox Communities
 University of Wisconsin
 Best Advantage
 Capital
 Central City
 Empower
 First Community CU of Beloit
 Fond du Lac
 Marshfield Medical Center
 PCM
 Sentry
 Unison
 WESTconsin
 Altra Federal
 CoVantage
 "Golden Rule" Community
 Northwoods Community
 Park City
 Taylor
 Valley Communities
 Badger Globe
 Brantwood
 Brewery
 Glacier Hills
 Lakewood
 Oshkosh Postal Empls.
 Premier Financial
 Ripco
 Tomah Area
 Madison

Giving Level

Philanthropist
 Philanthropist
 Philanthropist
 Partner
 Partner
 Partner
 Partner
 Partner
 Partner
 Partner
 Partner
 Partner
 Supporter
 Supporter
 Supporter
 Supporter
 Supporter
 Supporter
 Supporter
 Supporter
 Supporter
 Friend
 Friend
 Friend
 Friend
 Friend
 Friend
 Friend
 Friend
 Friend
 Friend
 Friend
 Friend
 Donor

Individuals

David Hall
 Stan Hollen
 Patrick Lowney
 Bill Rockeman
 Brett Thompson
 Jo Whiting
 Mary Bliss
 Jim Drogue
 Cari Thompson
 Carol Adler
 Dennis Degenhardt
 Kevin Hauser
 Paul Chittum
 John Engel
 Jay & Leslie Fahl
 Kim Hoppe
 Daniel Ige
 Tom Liebe
 Karen Raether
 Lynn Schaufenbuel
 Jennifer Esser
 Kevin Ralofsky
 Sarah Waincott
 Lisa Alery
 Paul Guttormsson
 Linda Hale
 Chris Henzig
 Matthew Hollenbeck
 Angela Klaves
 Katie Liedtke
 Patrick Lonergan
 Mary Wichman

Giving Level

Philanthropist
 Philanthropist
 Philanthropist
 Philanthropist
 Philanthropist
 Philanthropist
 Patron
 Patron
 Patron
 Partner
 Partner
 Partner
 Partner
 Supporter
 Supporter
 Supporter
 Supporter
 Supporter
 Supporter
 Supporter
 Supporter
 Friend
 Friend
 Friend
 Friend
 Donor
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 Donor

Credit Union Partners

Madison Area Chapter of Credit Unions Philanthropist
 The Wisconsin Credit Union League Philanthropist
 CU Companies Supporter
 South Central Chapter of Credit Unions Supporter
 Northeastern Chapter of Credit Unions Friend
 Wisconsin Valley Chapter of Credit Unions Friend

Members of the Society are recognized in many ways: on plaques at the League offices, on the Foundation website, in publications and at The League Annual Convention.

Thank you for your support of the Foundation!

Recognition Level	Credit Unions	CU Partners	Individuals
Philanthropist	\$5,000 +	\$2,500 +	\$500+
Patron	\$2,500-\$4,999	\$1,000-\$2,499	\$300-\$499
Partner	\$1,000-\$2,499	\$500-\$999	\$200-\$299
Supporter	\$500-\$999	\$300-\$499	\$100-\$199
Friend	\$100-\$499	\$100-\$299	\$50-\$99
Donor	Less than \$100	Less than \$100	Less than \$50

Event Major Sponsors:

CUNA Mutual Group Money Mission® W.C.U.L. Services Corp.
 Community First CU CO-OP Financial Services FILO SHAZAM

Memorials & Tributes

Remember someone in a profound and lasting way by making a gift in their name to the Foundation. Contact Mary Bliss at (262) 408-6002 or mbliss@theleague.coop.

Founder's Circle Donors

Special thank you to all of our initial supporters who make up our Founder's Circle.

Founder's Circle

Donors

Credit Unions

	Giving Level		Giving Level
Capital Credit Union	Filene	Cathy Becks	Bergengren
Connexus Credit Union	Filene	Kenneth Beine	Bergengren
Corporate Central Credit Union	Filene	Mary & Scott Bliss	Bergengren
FOCUS Credit Union	Filene	Chris Butler	Bergengren
Fox Communities Credit Union	Filene	Jim Drogue	Bergengren
Lakeview Credit Union	Filene	John & Debra Engel	Bergengren
Summit Credit Union	Filene	Jay & Leslie Fahl	Bergengren
Avestar Credit Union	Bergengren	Kevin & Shari Hauser	Bergengren
Central City Credit Union	Bergengren	Gregory Lentz	Bergengren
Co-op Credit Union	Bergengren	Michael Mallow	Bergengren
Marshfield Medical Center Credit Union	Bergengren	Jill G. Nordstrom	Bergengren
Members First Credit Union	Bergengren	Jennifer Schilling	Bergengren
NewVISION Credit Union	Bergengren	Carol Adler	Hyland
PCM Credit Union	Bergengren	Lora Benrud	Hyland
WESTconsin Credit Union	Bergengren	Bob Carmichael	Hyland
Badger-Globe Credit Union	Hyland	Dennis Degenhardt	Hyland
Blackhawk Community Credit Union	Hyland	Ron Eide	Hyland
Bull's Eye Credit Union	Hyland	Tom Knabel	Hyland
Co-operative Credit Union	Hyland	Paul Kundert	Hyland
County-City Credit Union	Hyland	Tom Liebe	Hyland
Empower Credit Union	Hyland	Patrick Lowney	Hyland
Enterprise Credit Union	Hyland	David Pettit	Hyland
First Community CU of Beloit	Hyland	Tom Pinnow	Hyland
Fond du Lac Credit Union	Hyland	Lori Pook	Hyland
Fort Community Credit Union	Hyland	Karen Raether	Hyland
Marathon County Empls. Credit Union	Hyland	Carol Robinson	Hyland
N.E.W. Credit Union	Hyland	James Schrimpf	Hyland
Post Office Credit Union	Hyland	Mary Schultz	Hyland
Sheboygan Area Credit Union	Hyland	Michele & Ed Spanbauer	Hyland
Shoreline Credit Union	Hyland	Judy Stoikes	Hyland
Taylor Credit Union	Hyland	Jerry Tiedt	Hyland
University of Wisconsin Credit Union	Hyland	Bonnie Timm	Hyland

Credit Union Partners

The Wisconsin Credit Union League	Filene	Les Van Ornum	Hyland
W.C.U.L. Services Corp.	Filene	Carla Watson	Hyland
WISCUB, Inc.	Filene	Cliff Williams	Hyland

Individuals

J. David & Gretchen Christenson	Filene	Dan Wollin	Hyland
Michael DeGrand	Filene	Kevin Yaeger	Hyland
Jim Goebel in Memoriam	Filene	Kimberly Youngblood	Hyland
Ralph & Mary Lou La Macchia	Filene		
Lee Rogers in Memoriam	Filene		
Brett Thompson	Filene		
Jo Whiting	Filene		

Filene, Bergengren and Hyland levels named for credit union pioneers.

Recognition Level	CU Assets \$500 Million & Over	CU Assets \$100 - \$500 Million	CU Assets \$20 - \$100 Million	CU Assets Under \$20 Million	CU Partner	Individual
Filene	\$25,000 & Over	\$15,000 & Over	\$7,500 & Over	\$2,500 & Over	\$20,000 & Over	\$1,000 & Over
Bergengren	\$20,000	\$10,000	\$5,000	\$1,000	\$15,000	\$500
Hyland	\$15,000	\$7,500	\$2,500	\$500	\$10,000	\$250