



2014 Annual Report



our message



...is the principle by which we as credit unions improve the financial wellness of members and communities. It's a testament of what our collaboration through the Wisconsin Credit Union Foundation achieves.

As our Foundation improves financial literacy, promotes credit union development, educates credit union staff and volunteers and re-invests in the credit union system, we make Wisconsin a better place to live.

Many thanks to each member of our Annual Donor Fund Society, whose generosity helps achieve the tremendous "Good" described in this report. We couldn't do it without you!

Gratefully,

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

Carol Adler, Chair

your board



Catherine Tierney, Vice Chair
Community First Credit Union

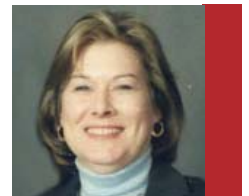


Debra Woods, Secretary
Taylor Credit Union

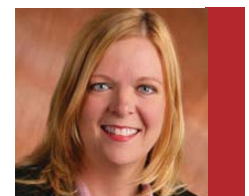


Kevin Hauser, Treasurer
Westby Co-op Credit Union

Carol Adler, Chair
Marshfield Medical Center Credit Union



Kim Youngblood, Director
FOCUS Credit Union



Jennifer Schilling, Director
Empower Credit Union



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.

The Foundation's mission is to:

- 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

1 improve financial literacy

brass|Student Program

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



In 2014
381 teachers

from
292 schools

received
16,550 magazines

19,280 workbooks

1,473 DVDs

I believe it is helping them to make confident choices about their money and their future.

-Wisconsin 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



2014 Recipients

Online Financial Education

UnitedOne Credit Union purchased a video camera and software for an online financial education program with a social media component.



Parent/Child Education Partnership

WESTconsin Credit Union partnered with a local Boys & Girls Club and university extension office to offer a family financial program that engages young people and their parents in financial learning, in part through grant-funded iPads.

Credit Union Development Grant

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

2014 Recipients

Multi-faceted Makeover

La Crosse Burlington Credit Union received a grant to help offset expenses related to an ACH audit, training, a website upgrade, start-up costs for credit bureau reporting, IT assistance, new member marketing packets and office updates.



Improved Service Technology

Oshkosh Community Credit Union received a grant to help update software that enables mobile funds transfers, loan payments and loan applications.



Computer Upgrade

Southshore Credit Union received a grant to help replace five computers that hampered vendor connectivity.



Phone Replacement

Brokaw Credit Union received a grant to help update a phone system that was inhibiting loan approvals.

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 movement.

2014 CUNA Management School Scholarship Recipients

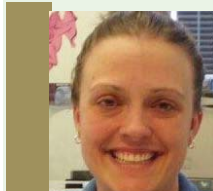


Since I did not work on the accounting side of the organization I had very little confidence when it came to ALM and ratios.

So my main reason to attend was to become better qualified to make the right decisions for our credit union as part of a 3-person executive management team.

Julie Binversie

Premier Financial Credit Union

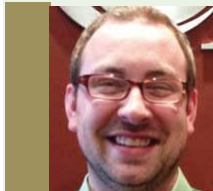


I stepped way out of my comfort zone by attending CUNA Management school and it changed me for the better.

I've learned new concepts that can be implemented within my credit union and have a renewed passion for our purpose, as well as the member experience.

Mary Moore

Prime Financial Credit Union



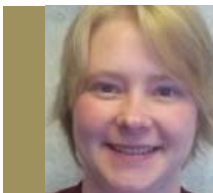
Having been a controller I understood the financial side, but not so much the lending, crisis and risk aspects, until this experience.

By living with other enrollees on campus you form an attachment that goes far beyond your credit union, your chapter and even your state.

Josh Roberts

Enterprise Credit Union

2014 Young Professional Development Scholarship Recipient



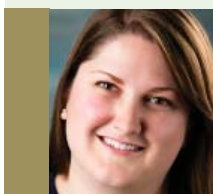
I want to reach out to the younger generation to inspire them to be more involved in the credit union movement by being members and credit union professionals.

Jennifer Bauer

RiverWood-Maritime Credit Union, *now Fox Communities Credit Union*

Attended 2015 fall DE* Program

2014 Development Education Scholarship Recipient



The program is about getting out of your comfort zone and exploring the entirety of the... movement, starting at the core of what credit unions are and dissecting every aspect of what makes us a unique and necessary force in the financial world.

DE* took everything I thought I knew and flipped it upside down.

Nilsa Gebert

FOCUS Credit Union

4 support the credit union system

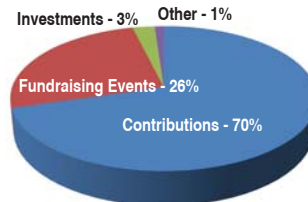
Emergency Relief Grants

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.

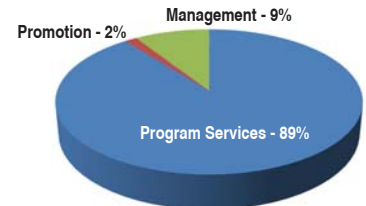
No disbursements were made in 2014.

financial summary

The Foundation had a total revenue of \$88,069 in 2014. Total expenses were \$86,409. Through careful management and generous contributions, the Foundation was able to fulfill its mission to serve credit unions through six grants, five scholarships and funding of the Brass Student Program.



2014 Revenue



2014 Expenses

founders circle

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

Edward A. Filene

Capital Credit Union | Connexus Credit Union | Corporate Central Credit Union | Focus Credit Union
Fox Communities Credit Union | Lakeview Credit Union | Summit Credit Union
J. David & Gretchen Christenson | Michael DeGrand In Memoriam of Jim Goebel
Ralph & Mary Lou La Macchia In Memoriam of Lee Rogers | Brett Thompson | Jo Whiting
The Wisconsin Credit Union League | W.C.U.L. Services Corp. | WISCUB Inc.

Roy F. Bergengren

Avestar Credit Union | Central City Credit Union | Co-op Credit Union
Marshfield Medical Center Credit Union | Members First Credit Union | Neenah Foundry Credit Union
P.C.M. Employees Credit Union | WESTconsin Credit Union | Cathy & Dan Becks | Kenneth Beine
Mary and Scott Bliss | Chris Butler | Jim Drogue | John & Debra Engel | Jay & Leslie Fahl
Kevin & Shari Hauser | Greg Lentz | Mike Mallow | Jennifer Schilling | Jill Weber

Charles G. Hyland

Blackhawk Community Credit Union | Bull's Eye Credit Union | Co-operative Credit Union
County-City Credit Union | Empower Credit Union | Enterprise Credit Union
First Community Credit Union of Beloit | Fond du Lac Credit Union | Fort Community Credit Union
Marathon County Employees Credit Union | N.E.W. Credit Union | Post Office Credit Union
Sheboygan Area Credit Union | Shoreline Credit Union | Taylor Credit Union
University of Wisconsin Credit Union | Carol Adler | Lora Benrud | Robert Carmichael | Dennis Degenhardt
Ron Eide | Tom Knabel | Paul Kundert | Tom Liebe | Patrick Lowney | Dave Petit | Tom Pinnow | Lori Pook
Karen Raether | Carol Robinson | Jim Schrimpf | Mary Schultz | Michele & Ed Spanbauer | Judy Stoikes
Jerry Tiedt | Bonnie Timm | Sharon Tome | Les Van Ornum | Carla Watson | Cliff Williams | Sue Winters
Dan Wollin | Kevin Yaeger | Kimberly Youngblood

additional donors

A M Community Credit Union | CitizensFirst Credit Union | Evergreen Credit Union
La Crosse Area Postal Credit Union | Madison Area Chapter of Credit Unions
Northwestern Mutual Credit Union | St. Mary's & Affiliates Credit Union | Valley Communities Credit Union



2014 annual fund donor society

philanthropists

Credit unions donating over \$5,000, credit union partners donating over \$2,500 and individuals donating over \$500.

PCM Credit Union | University of Wisconsin Credit Union | Madison Area Chapter of Credit Unions
Dave Hall | Stan Hollen | Bill Rockeman | Brett Thompson | Joanne Whiting

patrons

Credit unions donating \$2,500-\$4,999, credit union partners donating \$1,000-\$2,499 and individuals donating \$300-\$499.

Blackhawk Community Credit Union | Mary Bliss | Cari Thompson | Dan Wollin

partners

Credit unions donating \$1,000-\$2,499, credit union partners donating \$500-\$999, and individuals donating \$200-\$299.

Altra Federal Credit Union | Bull's Eye Credit Union | Capital Credit Union | Central City Credit Union
First Community Credit Union of Beloit | Heartland Credit Union | Summit Credit Union
Unison Credit Union | John Engel | Kevin Hauser

supporter

Credit unions donating \$500-\$999, credit union partners donating \$300-\$499 and individuals donating \$100-\$199.

Cloverbelt Credit Union | CoVantage Credit Union | Horizon Community Credit Union
Marshfield Medical Center Credit Union | Park City Credit Union | Taylor Credit Union
Tomah Area Credit Union | Valley Credit Union | Westby Co-op Credit Union | Jay Fahl
Kim Hoppe | Jack Peplinski | Karen Raether | Nikki Wollmer

friends

Credit unions donating \$100-\$499, credit union partners donating \$100-\$299 and individuals donating \$50-\$99.

Badger Globe Credit Union | Bay Shore Credit Union | Brantwood Credit Union | Brewery Credit Union
Evergreen Credit Union | Lakewood Credit Union | N.E.W. Credit Union
Northwoods Community Credit Union | Oshkosh Postal Employees Credit Union
Premier Financial Credit Union | Ripco Credit Union | ACT Boot Camp | Lisa Alery | Laura Desterhoft
Paul Guttormsson | Chad Helminak | Angela Klaves | Lynn Schaufenbuel

donors

Credit unions donating less than \$100, credit union partners donating less than \$100 and individuals donating less than \$50.

Northeastern Chapter of Credit Unions | Jennifer Esser | Linda Hale | Chris Henzig
Rudy Pereira | Sarah Wainscott | Mary Wichman



how you can help our mission

annual fund donor society

Make a personal or corporate gift and be part of our Annual Fund Donor Society

fundraisers

Throughout the year we have a number of fundraising opportunities such as:

- Ca\$h calendars in December
- Bucket raffle during The League's annual convention
- The League Invitational Golf Outing in the Fall

memorials & tributes

What better way to connect the "People Helping People" philosophy to your colleagues and friends than through a gift to the charitable organization dedicated to helping Wisconsin credit unions help others.

community investment fund (CIF)

The CIF is an investment vehicle allowing credit unions to support the National Credit Union Foundation and state foundations, including ours in Wisconsin. The CIF provides almost two-thirds of the funding for key programs benefiting credit unions, their members, and the communities they serve.

Credit unions opening a CIF deposit account can designate 50%, 75% or even 100% of the interest income earned on the account to be automatically donated to NCUF in support of national and state-level community development programs.

apply for a grant or scholarship, use financial ed resources

Remember to take advantage of the scholarships and grants available to your and your credit union. Also make sure that your financial education program is using The Foundation's resources to help make it a success. These resources are here for you.

spread the word

We rely on fundraising efforts from credit unions on behalf of The Foundation. If you're holding an event or activity, please consider having a portion of the proceeds benefit The Foundation. Some ideas are:

- Casual day at work
- Bake sale
- Car wash

If someone you know could benefit from The Foundation's services, please urge them to get in touch.

contact us for more information or how to get involved

(800) 242-0833 | TheLeague.coop/Foundation





*thank you
for lending a helping hand*



N25W23131 Paul Road, Suite 500
Pewaukee, WI 53072-5779
(800) 242-0833 | TheLeague.coop/Foundation