



2018 Annual Report

TheLeague.coop/Foundation

(608) 240-4040 • (800) 242-0833

our message

The Foundation's mission is improving financial literacy, promoting credit union development, educating credit union staff and volunteers, and re-investing in the credit union system. In 2018, we:

- Provided \$3,000 for CU-system disaster aid. See p. 6.
- Awarded more in scholarships and grants in 2018 than in any previous year - over \$55,000.
- Sponsored first-ever Youth Education Workshop that equipped credit unions with ways to extend or expand their reach into schools and other youth-related programs.
- Graduated the third-year group of 44 Certified Credit Union Financial Counselors, for a total of over 160 statewide since 2016. See p. 3.

This would not have been possible without our Annual Donor Fund Society, see p. 7. These generous donors know that the Foundation magnifies the impact of Wisconsin's not-for-profit credit unions statewide. As we cultivate credit unions and improve their outreach, we improve the lives of our 3 million members.

Thank you for entrusting me with Foundation leadership. Let's continue to help Wisconsin credit unions Unite for Good through the Foundation.

With deep appreciation,

Kevin R. Hauser

your board



Kevin Hauser, Chair
Westby Co-op Credit Union



Catherine Tierney, Vice Chair
Community First Credit Union



Chris Felton, Treasurer
Corporate Central Credit Union

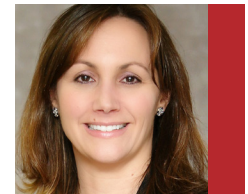
Anita Rauch, Secretary
Heritage Credit Union



Val Mindak, Director
Park City Credit Union



Liza Edinger, Director
Ripco 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.

Our 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

Since its inception in 2007, The Foundation has given out:

- \$75,829 in scholarships to 41 people
- \$169,687 in grants to 46 credit unions
- \$843,257 in financial literacy initiatives
- \$24,250 in credit union disaster support

Over \$1 million going directly back to the credit union system and Wisconsin communities!!!

Working together we can achieve so much.

financial literacy

Financial Counseling Certification Program (FiCEP)

The Wisconsin Credit Union Foundation, along with CUNA and the National Credit Union Foundation, facilitated 44 more bringing our three-year total to more than 160 statewide. Funds from the Wisconsin Foundation cut the cost of participation by more than half, with yet another cost reduction planned for 2019.

The program includes self-study materials, a series of webinars, and practice quizzes in addition to roundtable discussion and learning with guidance from the National Credit Union Foundation (NCUF). The NCUF offered insights to help participants integrate counseling across multiple touch-points with members, thereby broadening the scope and effectiveness of their effort.

The program not only helps more members and improves participating credit unions' bottom lines; it also strengthens credit unions' brand as Americans' best financial partner.



“ [My financial counselor] was fantastic. She informed me of things about credit cards I never knew. She came up with options that were livable for me with extras left over. She is truly an asset to [the credit union] and I am glad I was given the opportunity to work with her. I would recommend her to family and friends. Thank you. ”

credit union member
after meeting with a FiCEP graduate

**44 new certified credit union
Financial Counselors**

**25 Wisconsin credit unions
participated in FiCEP**

“ [My financial counselor] helped me to create a plan to relieve debt and get reorganized. I was happy that we could create a plan that did not affect my mortgage or college savings. I had immediate hope for the future and a lot of stress relieved! ”

credit union member
after meeting with a FiCEP graduate



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
- **Improve** their creditworthiness
- **Increase** their financial savvy
- **Build** wealth

Financial Education Materials

Peoples Choice Credit Union received a \$5,000 grant for financial education materials.

Credit Union Development Grant

This grant helps fund the technology and operations-related expenses that measurably assist the credit union in serving members. The Foundation granted over \$32,867.78 to the following credit unions:

Phone System Upgrade

First Choice Credit Union received a \$6,229.78 grant to help upgrade its phone system.



Teller Area & Lobby Expansion

Hayward Community Credit Union received a \$4,000 grant to aid in its teller area and lobby expansion.



Operation Upgrades

La Crosse Burlington Credit Union received a \$4,000 grant for various operational upgrades.



Member Services Upgrade

M.E. Employees Credit Union received a \$8,000 grant to upgrade member services/products and technology.



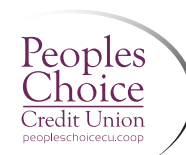
Document Equipment Destruction

Oshkosh Postal Employees Credit Union received a \$1,838 grant for document/equipment destruction.



Mobile App & Remote Deposit Capture

Peoples Choice Credit Union received a \$4,000 grant to help provide for a mobile app and remote deposit capture.



Online Banking & Website Functionality

Schneider Community Credit Union received a \$4,800 grant to help upgrade online banking and web functionality.



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.

2018 CUNA Management School Scholarship Recipients

"CMS was an amazing experience. It is so awesome to see how close our class became and how much we use each other as a resource with projects at our credit unions. Going back to my credit union, I feel more confident in my ability to lead my team."

Cassie Thom

St. Mary's & Affiliates Credit Union

"CMS was extremely beneficial for my continued education. I have learned so much in such a short time. I really appreciated the opportunity to attend."

Sara Cardinal

Premier Financial Credit Union

2018 Development Education Scholarship Recipient

"I always thought that I was drinking the credit union Kool Aid and sharing it with others. I quickly realized when attending DE that this was not the case until after I completed the program. Spending an entire week with individuals just as passionate about the movement is life changing. Learning how other credit unions are helping their members, the unique products they are offering, and the ways to help in our own community has given me so many ideas to bring back to my credit union. After volunteering at the food pantry in Madison, I organized a food drive at our branches. Multiple employees then joined me to help stock the shelves at our local food bank!"

Lindsay Pelletier

Sheboygan Area Credit Union

2018 Professional Development Scholarship Recipients

"Completing my first year of CMS allowed me to make connections with aspiring credit union professionals from all across the United States, as well as internationally. Our class continues to interact outside of school, constantly drawing knowledge off of each other, further developing ourselves, and introducing topics of conversation that would otherwise never reach some of us. I can attribute immeasurable personal and professional development to this extensive and immersive training opportunity."

Brad Bartels

Shoreline Credit Union Union

"I believe CMS will greatly help me lead CNE and develop my abilities which will only help the credit union, my members, my employees, and myself."

Michael Mehlberg

CONE Credit Union

"The DE experience was nothing like I have ever gone to before. It was incredible, an eye opener, and an experience I will always treasure! I learned how credit unions have helped and can continue to help solve the development issues our local communities face. It was very inspiring to see and hear what others have done who have gone through DE before me; and to hear what my fellow DEs plans were for their communities."

Shelly Floreani

Southern Lakes Credit Union

"I have attended the first year of management school and would like to complete the three year program. I have learned so much from the first year, and I know it will continue to advance my career at my credit union as well as enhance my interactions with coworkers and members."

Sara Cardinal

Premier Financial Credit Union

"CUNA Digital Marketing School will allow me to grow my knowledge in the digital marketing field from industry experts."

Sonny Schaar

Premier Financial Credit Union



support the credit union system

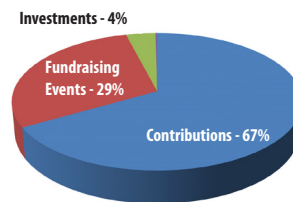
Emergency Relief Grants

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 additional system partners. A total of \$3,000 was disbursed to the National Credit Union Foundation (NCUF) to help credit unions affected by:

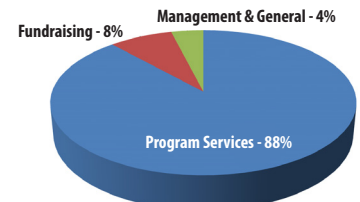
- Hurricane Florence
- Hurricane Michael
- California wildfires

financial summary

The Foundation had a total revenue of \$132,238 in 2018. Total expenses were \$87,309. Through careful management and generous contributions, the Foundation was able to fulfill its mission to serve credit unions through eight grants, nine scholarships and funding of FiCEP.



2018 Revenue



2018 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



2018 annual fund donor society

■ *philanthropists*

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

Community First Credit Union | Corporate Central Credit Union | W.C.U.L. Services Corp.
Wisconsin Credit Union League | Eric Chrisinger | John Engel | David Hall | Brett Thompson | Cari Thompson

■ *patrons*

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

Altra Federal Credit Union | Blackhawk Community Credit Union | Fox Communities Credit Union | Mary Bliss
Nan Dorwaldt | Steven Nothem | Sarah Wainscott

■ *partners*

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

Capital Credit Union | Co-op Credit Union | Cloverbelt Credit Union | Heartland Credit Union | Heritage Credit Union
Simplicity Credit Union | Southern Lakes Credit Union | Taylor Credit Union | Valley Communities Credit Union
CCCU Ambassadors | Jim Drogue | Kevin & Shari Hauser | Mike Mallow | Josh Roberts

■ *supporters*

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

Brewery Credit Union | Bull's Eye Credit Union | Empower Credit Union | Evergreen Credit Union
Fond du Lac Credit Union | Indianhead Credit Union | Ripco Credit Union | Sentry Credit Union | Teachers Credit Union
Westby Co-op Credit Union | Reach Business Lenders, LLC | Lisa Alery | Jennifer Esser | Paul Guttormsson | Kim Hoppe

■ *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 | CONE Credit Union
Dairyland Power Credit Union | "Golden Rule" Community Credit Union | Lakewood Credit Union
Marathon County Employees Credit Union | Oshkosh Truck Credit Union | Post Office Credit Union
Premier Financial Credit Union | WESTconsin Credit Union | Julie Binversie | Angela Klaves

■ *donors*

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

Alliant Credit Union | M. G. & E. Credit Union | Members First Credit Union | Oshkosh Postal Credit Union
Summit Credit Union | Wisconsin Valley Credit Union Chapter | Wordplay US, Inc. | Linda Hale | Christine Henzig
Julie Jennerjohn | Wade Kutchera | Karen Raether | 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 Calendar raffle 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 investing in the CIF receive 50% of the dividend of their investment. The remaining 50% is shared equally between the state and national credit union foundations.

■ *sponsorships*

System/business partners can sponsor Foundation fundraisers to boost their impact, and gain visibility on event materials, during events and as part of our communications. Or, just make a contribution and we'll add you to our prestigious Annual Donor Fund Society. Major sponsors in 2018 were:

- CUNA Mutual Group
- Reach Business Lenders, LLC
- Corporate Central Credit Union
- Federal Home Loan Bank
- CoVantage Credit Union
- La Macchia Group
- SHAZAM

■ *apply for a grant or scholarship, use financial ed resources*

Remember to take advantage of the scholarships and grants available to you 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 (like a casual day at work, bake sale or car wash), please consider having a portion of the proceeds benefit The Foundation.

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

■ *shop using amazon.smile.com*

Designate The Wisconsin Credit Union Foundation as your charity of choice, bookmark the site and use it each time you shop; it's giving made easy!



contact us for more information or how to get involved

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Financial Counselors
Wisconsin
Saving
Credit Union
Growth
Community
Scholarships
Disaster Relief
Support
The Foundation
Development
Continuing Ed
REAL Solutions
Financial Ed
FiCEP
Young Professionals
In-School Branches

thank you
for working together to achieve so much



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