

The Credit Union Connection PARTNERSHIPS

INSTRUCTION: This document may be reviewed in several ways:

1. Scroll through each page to review all of the entries in the document.
OR
2. Refer to the Table of Contents for an Alphabetical List by Credit Union Name below or the Table of Contents by Topic on the Next Page.

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Boulder Municipal Employees Federal Credit Union

2800 Arapahoe Avenue
Boulder, CO 80303
Phone: (303) 441-7800
Website: www.bmecu.org
Charter: 16710
Assets: \$54 million
Year Chartered: 1965

The Flatiron Chapter of Credit Unions originated and hosts the Credit Union Harvest Run, a 5k race. The race proceeds are given to Community Shares of Colorado, a non-profit located in Denver, Colorado. During the last 5 years, donations totaled right at \$80,000. The race brings prominence to the credit union's involved in the race and the recipient Community Shares.

HB Telco Federal Credit Union

375 3rd Street SW
Huron, SD 57350
Phone: (605)352-6933
Website: www.hbtelcofcu.coop
Charter: 9888
Assets: \$3 million
Year Chartered: 1954

The credit union is working on purchasing a building with the goal of housing more than one credit union in it.

Ka'u Federal Credit Union

P.O. Box 347
Naalehu, HI 96772
Phone: (808) 929-7334
Website: www.kaufcu.org
Charter: 2860
Assets: \$13 million
Year Chartered: 1938

The credit union offers a variety of loans to fit the needs of Ka`u, Hawaii community. Following is a brief description of some of the loans available by using partnerships.

Long Term First Mortgage Loans: The credit union operates through a third party to provide some of the best mortgage interest rates available in the country. The loan may be used to buy a new home, refinance an existing mortgage, or borrow against the equity in the member's residence.

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Student Loans for College Education: The credit union, in conjunction with a third-party vendor, offers Stafford, other government guaranteed student loans and other long term financing for post secondary education.

Business Loans: A variety of loan services are available to small businesses. Micro-Enterprises Loans, SBA guaranteed loans and guaranteed by the Farm Service Agency may be structured to meet the business' needs.

Lake Erie Community Credit Union

205 East Hathaway St
Girard, PA 16417
Phone: (814) 774-4130
Website: www.lecfcu.com
Charter: 5951
Assets: \$2 million
Year Chartered: 1948

Job Sharing

The credit union participates in a job-sharing arrangement with another credit union.

Local 20 IBEW Federal Credit Union

11311 North Central Expressway, Suite 208
Dallas, TX 75243
Phone: (214) 363-9223
Website: www.local20ibewfcu.com
Charter: 16429
Assets: \$9 million
Year Chartered: 1964

The credit union assists a smaller credit union that is the only financial institution in a small, rural community by ordering cash for it at no charge.

Northern Hill Federal Credit Union

P.O. Box 759
STURGIS, SD 57785
Phone: (605) 347-4527
Website: www.northernhillsfcu.org
Charter: 6986
Assets: \$47 million
Year Chartered: 1950

Linked to Other Credit Unions

The credit union installed a two-way video system to connect the credit unions in other cities. This enables Northern Hill to meet without incurring transportation

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expenses. Through the meetings credit union staff share ideas, meet training needs, etc.

Junior Achievement

The credit union is a sponsor for Junior Achievement; a program offered through local schools and designed to teach students about business principles.

Credit Union Mentor

The credit union serves as a mentor to local credit unions.

Cable TV Partnership

The credit union partners with a local cable television operator to sponsor a community-based program. By sponsoring the program, "Community Friend of the Month," the credit union benefits from name recognition via television, radio, and print media.

Oswego Heritage Federal Credit Union

P.O. Box 180, 23 Canalview Mall

Fulton, NY 13069

Phone: (315) 593-8443

Website Address: www.ohfcu.com

Charter: 07938

Assets: \$9 million

Year Chartered: 1952

Forum for Credit Unions

The credit union hosts periodic meetings with area credit unions to discuss issues they experience and to share best practices.

SRU Federal Credit Union

235 Grove City Road

Slippery Rock, PA 16057

Phone: (724) 794-6292

Website: www.srufcu.org

Charter: 12654

Assets: \$20 million

Year Chartered: 1958

The credit union developed a partnership with a company to offer a courtesy pay program.

St. Landry Parish

P.O. Box 998

Opelousas, LA 70570

Phone: (337) 948-3280

Website: www.stlandryparishcreditunion.com

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Charter: 15261
Assets: \$8 million
Year Chartered: 1962

The credit union partners with the elementary schools to ensure that the youth become involved in the credit union movement. They also learn how to save. This program increases the youth membership.

Superior Federal Credit Union

P.O. Box 1110
Lima, OH 45802
Phone: (419)223-9746
Website: www.superiorfcu.com
Charter: 9845
Assets: \$287 million
Year Chartered: 1954

Partnership with Community

In August of 2007, a flood of the Blanchard River left the small town of Ottawa, Ohio in a Level 3 state of emergency for more than a week. Large numbers of residents were evacuated from their homes, the local schools were unable to begin the new school year as scheduled, drinking water was contaminated, and curfews were enacted in order to protect residents from unseen water currents and flooded roads at night.

The Blanchard River, which reaches its flood stage at 23 feet, eventually crested at a near-record level of 31.41 feet on late Thursday (the record of 33 feet goes all the way back to 1913). President Bush declared a state of emergency for Ottawa, and FEMA, The Ohio National Guard, Allen County/Lima Emergency Responders, and the U.S. Coast Guard were all deployed to assist in the relief efforts.

The credit union wanted to be proactive in their aid to victims of this flood. Due to the impending merger of Sky Bank-Huntington Bank (complete Q3 2007), management had become serious about expanding into Putnam County – and more specifically, the county seat of Ottawa. Sky Bank was the largest financial institution in Putnam County. The credit union had already hired a former Sky Bank employee to manage the new branch and was operating out of a downtown building while waiting for the permanent office to be constructed (this building was destroyed in the flood).

The credit union immediately pledged \$10,000 to help with the relief of victims of the flood. It also sought the assistance of the Ohio Credit Union Foundation to offset some of the costs incurred with the disaster relief effort, and received a \$25,000 grant. In order to ensure that services and donations were not duplicated, the credit union coordinated relief efforts with The Lima News and

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Star 92.1 FM as well as members of the Putnam County Chapter of the American Red Cross and school administrators at Sts. Peter and Paul Elementary & Ottawa-Glandorf High School.

The credit union initially concentrated its relief efforts to two areas: 1) Current members affected by the flood, and 2) Teachers at Sts. Peter & Paul Elementary School, some of whom lost years of materials two days before school was to start. Superior representatives began contacting each member located within the flood zone (because of evacuation and/or loss of phone & power, usually via personal visit) and offering them a \$500 check with no strings attached. Each teacher was awarded the same amount to spend on supplies for the makeshift classroom they would be using (located in the high school gymnasium) over the next 3-4 months.

In the end, over 50 residents received checks for \$500 each to help meet their insurance deductibles and begin on their road to recovery. Sixteen teachers were assisted in purchasing new items for the classroom that otherwise would have forced children to learn without. And the credit union has benefitted greatly from the goodwill the credit union put forth so generously and swiftly. The new office, finally opened in January 2008, is now over \$8 million in deposits. It took the credit union exactly one month – February 2008 – to become the largest mortgage lender in Putnam County. And the checking and trust accounts for some of the entities it assisted – over \$2 million total – have been moved to the credit union from the consolidated Huntington Bank.

The credit union believes that “serving the communities in which your credit union operates is more than a chore or obligation... it is a strong business plan! Being the financial institution your community can depend on makes the members of your community want to do business with you.”