

The Credit Union Connection
MEMBER SERVICES

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Alternatives Federal Credit Union

125 North Fulton Street
Ithaca, NY 14850
Phone: 607-273-4611
www.alternatives.org
Charter: 23283
Assets: \$51 million
Year Chartered: 1979

Individual Development Accounts

Individual Development Accounts (IDAs) are special savings accounts designed to assist people of modest means on their path toward asset ownership through incentive matches and financial education. IDAs reward the monthly savings of people who are trying to buy their first home, pay for college, or start or expand a small business. Alternatives offers several IDA programs as part of the *Credit Path*® model to help members progress towards financial self-sufficiency. Alternatives' IDA program has succeeded in large part due to solid partnerships with community organizations. It has partnered with local organizations such as the Ithaca Housing Authority and Tompkins Community Action to provide IDA programs, each with different goals, savings matches, and eligibility requirements. Other organizations such as Ithaca Neighborhood Housing and Better Housing for Tompkins County offer the credit union's IDA savers additional discounts toward the purchase of a home.

Student Credit Union

Alternatives *Student Credit Union* has branches in six local schools. It serves over 1,800 members under the age of 19 and has close to \$9 million in deposits. Youth participate in the operations of the branches including planning, policy development, and lending.

American Airlines Federal Credit Union

4151 Amon Carter Boulevard
Ft. Worth, TX 76155
www.aacreditunion.org
Charter: 23957
Assets: \$4.8 billion
Year Chartered: 1982

Member Magazine

The credit union has created a magazine named "cent\$" to market the credit union's services. The magazine also features "A Word From the President." Most recently, the credit union highlighted the importance of saving and financial education in the magazine.

First Community Credit Union

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P. O. Box 2180
Jamestown, ND 58402
Phone: 701-252-0360
www.firstcommunitycu.com
Charter: 60103
Assets: \$247 million
Year Chartered: 1939

Program for Senior Citizens

The credit union is a full service family financial institution that offers financial products to individuals of all ages. In 1995 the credit union developed a senior citizen program for its members, called the *Members' Choice Club*. The credit union offers a package of benefits for Club members over the age of 50, who maintain \$1,000 in savings or checking, or \$5,000 in Certificates of Deposit. The package of benefits includes two boxes per year of free check blanks, up to 0.25 percent bonus basis point on new money in a 12 month or longer CD, free automatic bill paying service, a special gift for a new grandchild, and monthly events specifically for club members. Monthly events such as bingo, card marathons, movies, workshops and motor coach tours are planned each year. The credit union's senior members enjoy the variety of activities offered and refer their friends and family to join. The *Members' Choice Club* has approximately 2,600 members.

Frontier Credit Union

P.O. Box 1211
Fort Dodge, IA 50501
Phone: 515-573-8991
No Website
Charter: 64117
Assets: \$10 million
Year Chartered: 1962

Shared Branching

The *Credit Union Center* is the place of business for Frontier Credit Union and Postal Employees Credit Union. The *Center* is managed by the owner of the property, Frontier Credit Union, with input from the *Center's* board of directors. The credit unions share the full time staff and management. Expenses are prorated based on the number of members. This enables both credit unions to serve their members more fully than they could individually.

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GCS Federal Credit Union

3970 Maryville Road
Granite City, IL 62040
Phone: 618-797-7993
www.mygcscu.com
Charter: 04336
Assets: \$225 million
Year Chartered: 1941

Savings Club for Children

The credit union provides member services based on its philosophy - "people helping people". GCS offers its members a variety of products and services to fit their specific needs. One example of a great product is the *GCS Cub Club* which is a savings account designed for kids ages 12 and under. The *Cub Club* aims at teaching youngsters how to save while also letting them take part in fun and entertaining activities. Upon the opening of a savings account, *Cub Club* members receive a *Cub Pack*, which includes a piggy bank, stuffed *GCS Cub*, activity pad, *GCS Cub Club* pencil and a personalized certificate. *Cub Club* members get to be a part of many educational activities and learn all about being a super saver! Another great benefit of being a *Cub Club* member is a quarterly newsletter which provides club members and their parents with helpful tips on saving money and other information that will get young members on the right financial track. Members also get to take advantage of *Googolplex*, which is a site linked to the credit union's website, www.mygcscu.com. The credit union offers three online magazines for kids of all ages, puzzles, games, and information to keep club members learning. GCS is proud to offer this terrific kids club to their young members as well as all the other products and services that help get their members on the right financial track. For more information on GCS, visit www.mygcscu.com.

HarborOne Credit Union

P.O. Box 720
Brockton, MA 02303
Phone: 508-895-1000
www.harboronecu.com
Charter: 67560
Assets: \$1.4 billion
Year Chartered: 1917

Student Credit Union

The credit union has had a branch at Brockton High School since 1984. The branch in the school is a full service branch that is open to students, faculty and other employees of the school. The credit union branch is open during school hours and consists of a branch and two teller windows. The space for the branch is provided free of charge by the school. The credit union is responsible for all of the equipment installed in the branch.

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The students are provided the opportunity to work at the credit union and gain high school credit. The banking program is an elective course for seniors. The high school recruits through the Business Department. Students attend a presentation about the program and can complete an application that is reviewed by the teacher and the guidance counselors. Twelve students are selected for the program each semester.

There are two parts to receiving credit for this class. One segment is the classroom portion that is taught by high school business teacher. The other part is working at the credit union. The students are trained at the high school branch and are supervised by two trainers. The students learn how to greet customers, present a professional image, and transact business for customers. The students get to see all operational aspects of running a branch. Students have the opportunity to apply for permanent positions with the credit union at the end of the semester.

This partnership with Brockton High School and the credit union has been a great way for the students to learn key business skills while providing our customers at the school with convenient service.

Hayward Community Credit Union

P.O. Box 876

Hayward, WI 54843

Phone: 715-634-8931

www.haywardcommunitycu.com

Charter: 66881

Assets: \$46 million

Year Chartered: 1935

Overdraft Assistance

The credit union assists members by contacting the members upon recognizing an overdraft situation. Members are allowed to eliminate the overdraft by depositing funds prior to 3:30 p.m.; thereby, reducing the number of checks returned and overdraft protection costs for members.

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Kingsville Community Federal Credit Union

605 E. Caesar
Kingsville, TX 78363
Phone: 361-595-5538
www.kingsvillecommunityfcu.com
Charter: 1879
Assets: \$9.5 million
Year Chartered: 1937

Partnership to Provide Emergency Kit

The credit union has developed a partnership with the HOPE Coalition America to provide a web based Emergency Financial First Aid Kit for members. This kit is a tool to assist members in maintaining financial stability in the event of an emergency. The kit has a checklist for important legal documents.

McKean County Credit Union Partnership

Petrowax Federal Credit Union	Assets: \$504,000
Bradford Onized Federal Credit Union	Assets: \$829,000
Pierce Federal Credit Union	Assets: \$2.3 million
ARG Bradford Federal Credit Union	Assets: \$2.5 million
Bradford Area Federal Credit Union	Assets: \$4.9 million
PC Federal Credit Union	Assets: \$7.7 million

Shared Services

Credit unions in McKean County (Pennsylvania) have had a long history of cooperation. The McKean County Credit Union Partnership was formed in January 2007, with the six credit unions agreeing to work cooperatively to promote credit union awareness and encourage members of the community to take advantage of the financial services offered by credit unions. The board of directors of each credit union adopted a formal resolution to express their commitment to the program.

In support of their efforts, the partnership members applied for, and received nine separate grants from both the Pennsylvania Credit Union Foundation and NCUA's Community Development Revolving Loan Fund program. The credit unions pooled the funds. These funds covered the costs of the development of a website, the first year of website hosting, and a marketing campaign that includes a series of newspaper articles, a newspaper insert, and registration costs for a number of community events. Ongoing website hosting cost will be shared, also.

The shared website platform was launched in October 2007. Consisting of seven "child portals," it has the appearance of seven individual and uniquely formatted websites, each with its own domain name. The Partnership site has a "locator page" that lists the Select Employee Groups served by the partnership members. By clicking on an employee group, visitors at the site are linked directly to the "website" for the applicable credit union serving that group.

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Prior to this project, only one of the partnership members had a website. This was the first time the other five partnership members have had a website. You are invited to visit each of the “child portals” at the following web addresses:

WWW.MCKEANCOUNTYCREDITUNIONS.COM

WWW.ARGBRADFORDCU.ORG

WWW.BRADFORDAREAFEDERALCU.ORG

WWW.BRADFORDONIZEDFEDERALCU.ORG

WWW.PCFEDERALCU.ORG

WWW.PETROWAXFEDERALCU.ORG

WWW.PIERCEFEDERALCU.ORG

Mission SF Federal Credit Union

3269 Mission Street

San Francisco, CA 94110

www.mission.coop

Charter: 20620

Assets: \$8.3 million

Year Chartered: 1971

Youth Services

In order to ensure long-term survival, credit unions must continue to add new members. This need to add new members is a challenge facing many credit unions today. Mission SF Federal Credit Union has found a successful way to add new members.

The credit union established Mission SF Community Financial Center. This nonprofit organization’s mission statement is “expand economic opportunity for Mission District residents”. As part of this mission, they created the Youth Credit Union Program (YCUP), which is a community based youth-run credit union program located in San Francisco’s Mission District.

As members and operators of the credit union, youngsters gain front line experience in saving and investing money. Students learn details about running a financial service while developing math proficiencies, business skills, and leadership skills. More than 50 percent of the population in the Mission District are unbanked or without a relationship to a mainstream financial institution. These unbanked are forced to use fringe financial services at enormous cost. It is estimated that even more youth and children are unbanked.

Some of the steps taken by the YCUP to meet the Community Financial Center’s mission statement and to reduce the number of people unbanked include:

- Not charging a fee to cash checks (the check cashing outlets in the area can charge up to 12 percent to cash a check);
- Pay 3 percent on member’s savings (well above market rates);

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- Provide money management training; and
- Provide office space inside Mission SF FCU for members to conduct transactions.

This relationship between YCUP and Mission SF FCU not only helps the youths in the area, but helps the credit union. YCUP has been in existence for 10 years. Currently, they have more than 500 members and more than \$85,000 in assets. Since all of the children in YCUP are members of Mission SF FCU, the credit union has more than 500 members that they would not otherwise have. In addition, many of the youths, after learning about money management, get their parents involved with the credit union.

Because of the success of the YCUP, Mission SF FCU will always have a good source for new membership. Both the Manager of Mission SF FCU and the Executive Director of Mission SF Community Financial Center have agreed to provide assistance to credit unions wishing to start a similar program.

Northeast Community Federal Credit Union

683 Clay Street

San Francisco, CA 94111

Phone: 415-434-0738

www.necfcu.org

Charter: 23780

Assets: \$8 million

Year Chartered: 1981

Individual Development Accounts

As part of Northeast's goal to "help people help themselves," the credit union offers Individual Development Accounts (IDAs) to qualified individuals. These are essentially savings accounts structured to assist individuals of limited means toward building assets. As participants save, the credit union matches their deposits \$2 to \$1, up to \$4,000 in match, which can be used for education expenses, small business creation or expansion, and home ownership. To ensure their success, Northeast requires IDA account holders to attend financial literacy and asset building workshops.

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RiverWood-Maritime Credit Union and Shoreline Credit Union

1515 17th Street
Two Rivers, WI 54241
Phone: 920-793-1700
www.r-mcu.com
Charter: 66403
Assets: \$23 million
Year Chartered: 1938

P.O. Box 27
Two Rivers, WI 54241
Phone: 920-793-4541
www.shorelinecu.org
Charter: 66447
Assets: \$73 million
Year Chartered: 1941

Partnership to Create A Student Credit Union

In 2003, the Two Rivers School District entered into a unique school-business partnership with Shoreline Credit Union and RiverWood-Maritime Credit Union. The partnership led to the establishment of a student credit union in conjunction with the opening of a new high school. The operation provides a forum for financial literacy education and real life business experience.

The *TRHS Student Credit Union* is run by students. Students designed the logo, manage the operation via a Student Board [of Directors] and are responsible for marketing. The sponsoring credit unions provide support and employ two (2) students each. They run the student credit union as well as work at the respective credit unions' other facilities.

Students, facility, and staff can cash checks, deposit money, withdraw money, transfer funds, make loan payments on existing or new accounts, and process real time transactions via electronic connections to the sponsoring credit unions.

Royal Credit Union

200 Riverfront Terrace
Eau Claire, WI 54703
Phone: 715-833-8111
www.rcu.org
Charter: 66834
Assets: \$795 million
Year Chartered: 1964

Student Credit Union – Elementary School

Royal Credit Union (RCU) currently has eight school sites in elementary schools. Each site operates one day per week, at a time that is convenient for the school, and is usually open for about an hour and a half each week. The RCU *School Site Program* is not only beneficial for those students “hired” to work at the school site, but it can benefit every child in the school. For those students the credit union hires, they go through the same process as any employee would at RCU. Students complete job applications, go through an interview, and finally receive training through the training department at the credit union. This is truly an authentic learning experience for the students. At the end of the year, students receive performance reviews and have a pizza party. For the

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other students in the school, they have the opportunity to bring their money to the school site on a weekly basis. To help reward their ability to save, the students get to pick from a variety of prizes for every fourth deposit made. As an incentive to the schools to become involved, the credit union gives the school \$250 for every 500 deposits made by faculty and staff in the school. One of the schools in the program received \$1,000 during the 2005-2006 school year.

Student Credit Union – High School

RCU currently has two school sites located in high schools. Each high school serves over 1,800 students. The offices are open each Monday, Wednesday, and Friday during the lunch hours, or typically one and a half hours. Employees in each high school site do basic teller transaction, such as deposits, withdrawals, and loan payments. They can basically do any transaction done at any other RCU office other than traveler's checks and money orders. Membership drives are also held throughout the year where students can open new accounts right at the office. Each school site hires five students that are either in the *Business or Financial Youth Apprenticeship Program* through the school. Once hired, students receive the same teller training as any other RCU employee. They are also required to observe in an RCU office for about two weeks before they work at the school. They also work at various RCU locations throughout the school year.

Security Service Federal Credit Union

16211 La Cantera Parkway
San Antonio, TX 78256
Phone: 210-476-4490

www.ssfcu.org

Charter: 11065

Assets: \$3 billion

Year Chartered: 1956

Member Rewards Program

The credit union's *Member Rewards* program offers members the opportunity to earn points for everyday purchases. These points can be redeemed for a variety of gift cards or merchandise. *Member Checking Rewards* provides members with one point for every \$2 in purchases made with their *Member Checking Rewards Debit MasterCard®*. There is a monthly fee of \$1.50 for this account. The *Member Credit Rewards Gold MasterCard®* provides members with one point for every \$1 purchase made with their *Gold MasterCard®*. There is an annual fee of \$49.00, which is waived the first year. Members from both programs share the same Reward Catalog. Travel rewards have no blackout dates or travel restrictions. Points are valid three years from the date earned.

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Telephone Banking

The credit union's *Member Contact Center (MCC)* puts members in touch with their finances at Security Service – no matter where in the world they happen to be. Members across the U.S. and Canada can call toll-free to use the *MCC* to talk with an account representative about their accounts. The credit union also offers overseas toll-free numbers from Germany, Japan, South Korea and the United Kingdom. Members can talk to a representative 24 hours a day, 7 days a week in English or Spanish. *MCC* representatives can help members with any credit union related question providing support and assistance to members that utilize Security Service's electronic service delivery channels that include live web chat, the *CompuBranch® Internet* banking application, and *Electronic BillPay Services*.

Mobile Branches

The credit union has two Mobile Branch Units. One is designed for full member service operation and the other provides an ATM platform. Both units are equipped with ATM machines, making them ideal for providing ATM service at select employee groups, field of membership drives and local special events and festivals. The larger unit is equipped with two member service desks that are utilized to open accounts, accept loan applications, and other transactions normally conducted at a traditional service center. The mobile units provide service to underserved communities in the credit union's field of membership. Transactions are processed in real-time, via telephone lines. The mobile units are staffed with Member Service employees and an armed security guard. The unique graphics on the mobile units provide easy recognition by the credit union members and serve as rolling billboards to the general public.

Financial Education for Youth

The credit union offers seminars to teens and two student-run service centers to help youths develop financial responsibility and an understanding of basic financial concepts.

Southbridge Credit Union

P.O. Box F
Southbridge, MA 01550
Phone: 508-765-5454
www.sbgecu.org/
Charter: 66374
Assets: \$153 million
Year Chartered: 1938

Student Credit Union

The *Southbridge High School Branch* of the credit union was established in 1988. The purpose of the branch is to provide an opportunity for students to learn banking practices, recordkeeping, consumer relations, and personal money management while earning academic credit. Emphasis is placed on learning general work ethics, professionalism, confidentiality, and adhering to policies and procedures.

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Under the direction of the Training Supervisor, student tellers process transactions for both students and staff of the high school. Two students staff the branch each class period and on average the branch processes 10 thousand transactions each school year. Several students have worked for the credit union as part-time employees while still in school and some have become full-time employees after graduation.

Savings Program for Youth

“*Start Right for Seniors*” is an ongoing promotion that rewards seniors with a \$25 gas card when they open a savings, open a checking account, sign up for a debit card, telephone banking and online banking.

TEG Federal Credit Union

1 Commerce Street
Poughkeepsie, NY 12603
Phone: 845- 452-7323
www.tegfcu.com
Charter 19401
Assets: \$138 million
Year Chartered: 1969

Financial Education for Youth

The credit union aims its educational programs at children and operates “branches” in a number of public elementary schools within its charter territory. In each school, volunteers from the parent-teacher organizations operate the branch. Each school’s credit union branch keeps different hours, with the majority of them taking deposits twice a month. When a deposit is made, the child is given a receipt and a new deposit envelope as well as a small gift (such as a pencil or eraser) to keep them excited about depositing money. The students are savers only and the credit union does not make loans to them.

The relatively small financial investment the credit union makes to fund this program is well worth it. The program provides valuable education to the students by teaching them how to save money. The credit union pays for all printed materials, such as deposit slips, envelopes, and receipts. It also publishes a newsletter three times a year that is distributed to every child in the school to keep the program fresh in the kids’ minds as well as with the parents.

A number of parents have opened accounts and become active credit union members because of the school program. This program has opened doors to many people who hadn’t known they could join the credit union or had not been aware of TEG Federal Credit Union.