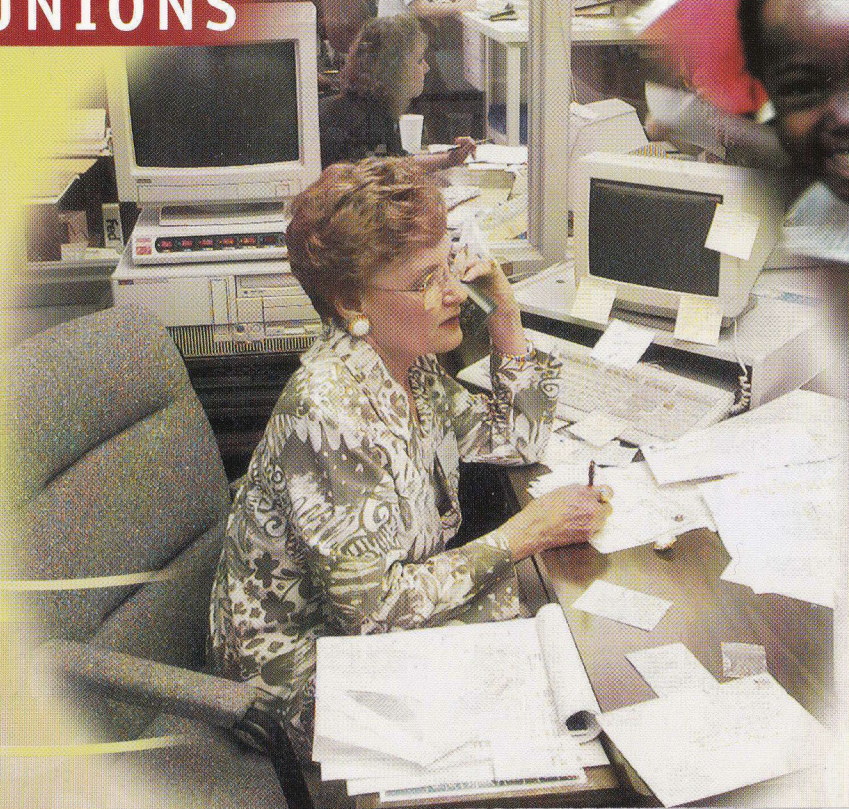




Real stories

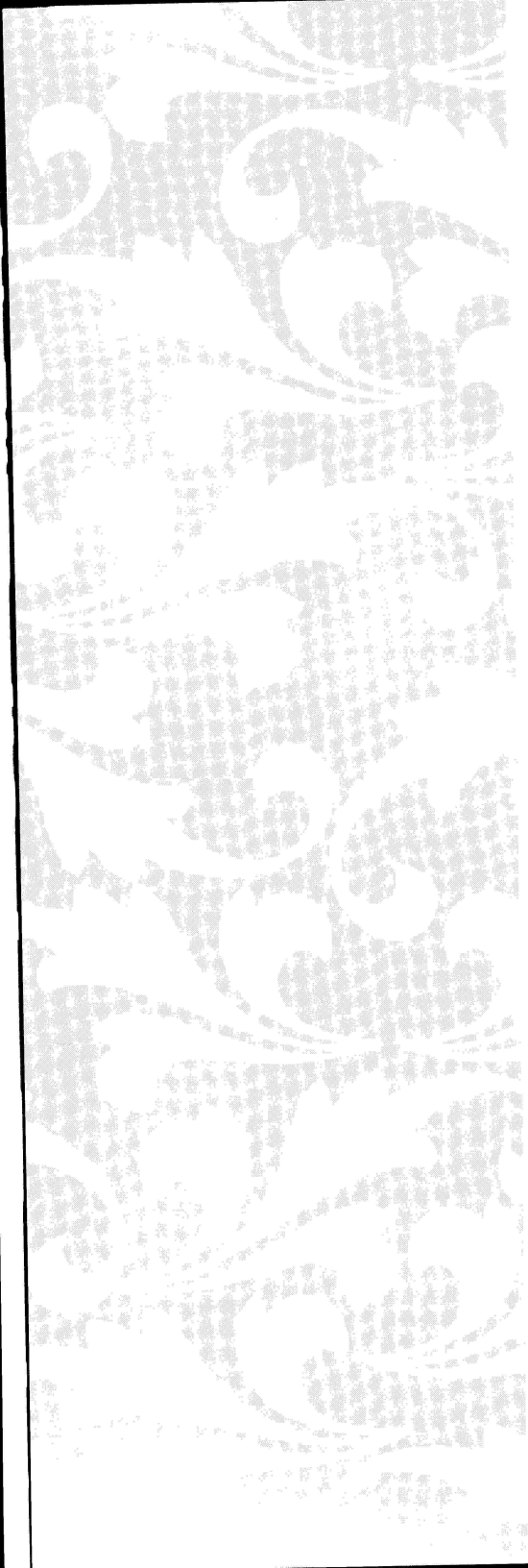
FROM CREDIT UNIONS



**EXPERIENCE
LEARNING**
CUNA CENTER FOR PROFESSIONAL DEVELOPMENT



CPD



With respect to the content of this publication, neither the Credit Union National Association, Inc. (CUNA) nor any of its affiliates or its or their respective employees make any express or implied warranty or assume any legal liability or responsibility for the accuracy, completeness, or usefulness of any information, commercial product, service, process, provider, vendor, or trade name/mark that is disclosed. Reference to any specific commercial product, service, process, provider, vendor, or trade name/mark in this publication also does not necessarily constitute or imply that such product or provider is endorsed, recommended, or warranted by CUNA. The views and opinions of the authors expressed herein do not necessarily state or reflect those of CUNA and such reference shall not be used for advertising or product endorsement purposes.

This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is not, however, intended to be an exhaustive treatment of all issues and questions that may arise. It is sold with the understanding that the publisher, Credit Union National Association, Inc., is not engaged in rendering legal, accounting, or other professional services. If legal advice or other expert assistance is required, the services of a competent professional should be sought.

Produced and edited by Nancy Hoene and Beth Stetenfeld
Production assistance by Rena Crispin
Designed by Mike Martin

Copyright © 2001
Credit Union National Association, Inc.

ISBN 0-7872-7745-2

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of the copyright owner.

Printed in the United States of America

10 9 8 7 6 5 4 3 2 1

"Aim above mortality. Be not simply good, be good for something."

— Henry David Thoreau

Every Day a Life Saved

In the credit union movement, people help people every day. It's not a slogan; it's ingrained behavior. "He who saves a single life saves the world" is an interpretation of the Talmud quoted in the 1993 movie *Schindler's List*. Credit unions send ripples outward into the community, benefiting all of us.

Credit unions provide both financial and nonfinancial assistance to members—through services like loans, savings, individual development accounts, financial education, and financial counseling. They also demonstrate their commitment to helping people—through community involvement, planned social activities, and moral support in times of distress.

A Matter of Life and Death

Jimmie Lee Wood is a humble man who has known hardship all his life. He lost his father early on and dropped out of school at age fourteen to support his mother and grandparents. By age twenty-two, he had lost both his grandparents and his mother, who had undergone eighteen operations. "My grandmother vowed to live to see my twenty-first birthday, and she died a couple months after that," says Wood.

Wood went on to get married and have a family. However, later in life he had to overcome a series of obstacles. In his late forties, he was forced to go on disability, which only brought him \$700 in monthly income. His marriage fell apart, and he got into further debt trying to settle his divorce. The final blow came when his daughter was riding her motorized three-wheeler and ran into a house trailer. "The doctors examined her for two days before they were able to see where she broke her neck. They told me she was fortunate because if the break had been any higher or lower, she might have been paralyzed or worse. She had a hole in her knee that needed filling and was going to have to undergo skin grafts," Wood explains.

Wood desperately tried to find a way to pay his daughter's medical bills. Having lived all his life in Asheboro, North Carolina, he approached banks and other financial institutions for money. They all looked at his bad credit record, his income on disability, and his lack of collateral and turned him down—despite the fact that he made it perfectly clear why he needed the money. "I just didn't know what I was going to do after that," he confesses. "I became very depressed and started planning my own suicide."

CHAPTER ONE

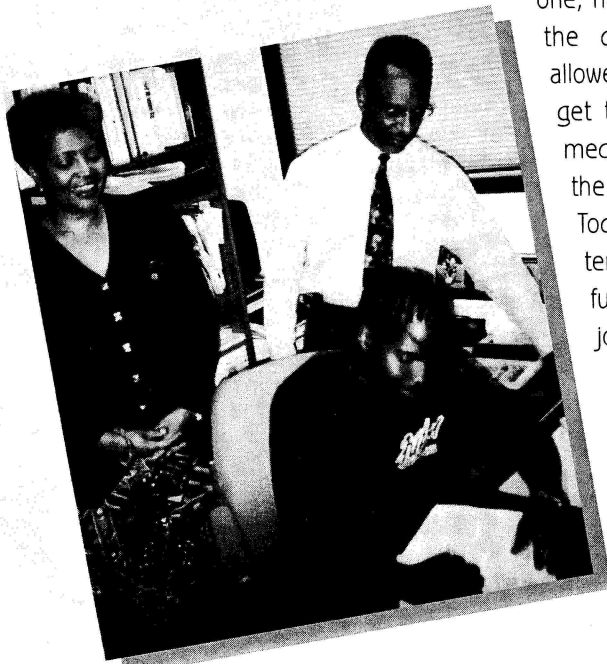
Links in a Helping Chain

by

Elizabeth D. Thompson

About that time, he went into the office of AT&T Family Federal Credit Union (now Truiant Federal Credit Union) in Winston-Salem, North Carolina. He spoke with Louise Haltom, who filled out the necessary paperwork. "She said, 'If you just sign here, we can get the ball rolling on a \$4,000 loan for your daughter's medical bills,'" Wood remembers. "Well, I just couldn't believe it! I went over to her and asked if I could give her a hug, and as I did so I started to cry. If it hadn't been for her and the credit union, I might have decided to just go ahead and kill myself. I was that close to the edge."

The initial loan, and an additional one, helped Wood pay off the doctor's bills and allowed his daughter to get the skin grafts and medical treatment to fill the hole in her leg. Today, Wood's daughter is able to function fully and hold down a job. The credit union also helped Wood with loans



Walter Wilson prepares for home ownership, while Kathryn Grayson, IDA coordinator, and Anthony Johns, manager, watch him complete a form in the offices of Newport News Neighborhood Federal Credit Union in Newport News, Virginia.

One of the most important financial decisions made by members is to purchase a home.

to pay for his divorce settlement and his heart surgery. He has also borrowed money to buy heating fuel and eventually get his leaky roof fixed.

When local banks sued AT&T Family Federal Credit Union, Wood agreed to pull for the credit union and spoke at a press conference held on the steps of the Supreme Court in Washington, D.C. He was videotaped talking about how his credit union had helped him during the worst time in his life. "My credit union is like my family. They care about me through thick and thin. I tell that to everyone I meet," he now says. The videotape helps him remember one of the most upbeat moments of his life. "Whenever I feel low, I replay the videotape and think about how that was one of the best things I've ever done. It gives me a really great feeling to have been able to help those who have helped me so much."

Helping Everyone Achieve the American Dream

One of the most important financial decisions made by members is to purchase a home. In the next three stories, credit unions play a crucial role in helping people realize this goal.

An IDA, Financial Education, and a Dream

Walter Wilson is a young man with a vision of what he wants to achieve in the future. "When I first met Walter, I tried to talk him into saving funds for a postsecondary education through the credit union's individual development account (IDA) program," says Kathryn Grayson, IDA program coordinator and an Americorps*VISTA volunteer with Newport News Neighborhood Federal Credit Union in Newport News, Virginia. "But he had his heart set on buying a house. I was truly impressed with this young man's commitment to achieve his dream and his self-discipline to make it a reality."

Wilson lives with a brother and his grandparents, who are raising both children. They currently reside in an apartment. Wilson is determined to help them all move into a house. "I work two jobs and make regular payments into my account," he says. As a requirement of the IDA program, Wilson completed a six-hour seminar on purchasing a home and homeownership. "I was really amazed about how many things I needed to know. The class taught me a lot."

When Wilson was accepted into the IDA program, he automatically became a member of the Newport News Neighborhood Federal Credit Union. Participants in the IDA program make deposits into special savings accounts that are set up for the purchase of a home, obtaining a postsecondary education, or starting a small business. For every \$1 saved, the account is matched by an additional \$1 toward the savings goal.

Reaching Out in Many Ways

EWEB Employees Federal Credit Union in Eugene, Oregon, strives to reach its members in a variety of ways. Every month, the credit union's seven employees each sign a batch of twenty greeting cards. The cards go out to members who are celebrating personal milestones, coping with losses, struggling with illness, or just in need of a friendly gesture of warmth and kindness. Many recipients are older citizens or people who are housebound. Often, the credit union receives thank-you cards in return.

The credit union also has three notaries. "We have been called to intensive care units, nursing homes, private homes, a couple of death beds, and even had members come to our homes after hours so that we can notarize their documents," remarks Roberta Nelson, vice president of operations. "You can't buy better marketing than being there when your members need you. We are invited to baby showers, weddings, housewarmings, and funerals. But they invite us because they know we truly care about them, not just their money."

— *EWEB Employees Federal Credit Union, Eugene, Oregon*



Wilson is both confident and ambitious about the future. "If I stick with the program, it should take me a year and a half to make my goal of a down payment for my home," he says. He is also trying to convince his grandparents to invest in the house with him. "As long as I can remember, we've lived in apartments. I just wanted to do something positive for my whole family."

Out of a Tent and Into a House

All too often during the course of their lives, middle-class Americans fall off the economic high wire and discover how fragile their financial safety net is. This is what happened to a Vermont couple. To protect their privacy, we'll refer to them as Joe Martin and Sue Richards.

When Martin's employer went out of business, the couple not only exhausted their savings but also lost their house, car, and truck. Martin was forced to file for bankruptcy and ended up owing money to the federal government for taxes. As they searched to find a rental home for themselves and their combined family of six children, they lived in a camper on a campground. But things went from bad to worse when a high wind knocked over a tree which destroyed their camper. Then they moved into tents.

With school starting and winter on the horizon, they began a series of stays in delapidated houses. While Martin looked for another job, Richards looked at various strategies for buying a house. Because of their financial situation, they went from one rundown dwelling to another, renting with an "option to buy." They applied to local banks for loans but were not even given consideration. Finally, a friend told them about Vermont Development Credit Union in Burlington.

Participants in the IDA program make deposits into special savings accounts that are set up for the purchase of a home, obtaining a postsecondary education, or starting a small business.

When it comes to mortgage lending at Vermont Development Credit Union, "we try to excise the word 'no' from our language," says President Caryl Stewart, D.E. The credit union gave them several "tracker" loans to rebuild their credit record and pay off their IRS bills. After two years of hard work, Martin and Richards were able to close a mortgage with the credit union. Since then, owning their own home has been a rewarding experience—not only providing shelter but

allowing them to do other things, such as hosting their daughter's garden wedding.

"People don't believe you can go from a tent to your own home," says Richards, "but we did it. We had the determination and Vermont Development [Credit Union] gave us the opportunity and the support to get there."

A Place

Most people... Alexander... While looking... attracted to... management... plans that... ago, she m... activism and... house in P... breakfast... that had m...

They settled... powered he... "Woolbuddy... mental dec... meant taking... cation." One... Ithaca, they... of a thirty... bought a tw... learn that th... says Alexan...

Before they... with Ithaca... visiting a loc... it union, whi...

A Place in the Sun

Most people have a vision of their dream home. For Inge Alexander, that dream began in the late 1960s and early 1970s. While looking at issues of *Mother Earth News*, she found herself attracted to the idea of solar houses and ecologically sound land management. Being a graphic artist, she used her skills to draft plans that slowly evolved over the years. About twelve years ago, she met Zan Gerrity, a person who shared her political activism and love of the environment. They renovated their first house in Pennsylvania, hoping to transform it into a bed and breakfast. However they eventually wanted to move to a place that had more land and a diverse, politically active population.

They settled on Ithaca, New York, and decided to build a solar-powered home and to raise sheep for wool and fun on "Woolbuddy Farm." "There were critical economic and environmental decisions from the beginning," says Gerrity. "For me, it meant taking an early retirement from the field of special education." Once the difficult decisions were made and they chose Ithaca, they drew a circle from the center of the city with a radius of a thirty-minute commute. Then they scouted around and bought a twenty-six-acre plot. "Much later, we were surprised to learn that there were three other solar homes quite near by," says Alexander.

Before they even moved to the area, they opened an account with Ithaca-based Alternatives Federal Credit Union. "We were visiting a local bookstore, and the owner pointed us to the credit union, which was right next door," says Alexander. "They were

A Simple Story

Donna Zavada, vice president of operations at Santa Cruz Community Credit Union in Santa Cruz, California, caught two of her employees doing something good and shared it with the rest of the staff through a memo containing the following story:

There's an elderly member of the credit union whose name is Guillermo. A few of our Spanish-speaking tellers know him well because he loves to tell stories when he comes in.

On Monday this week, a friend of his called Member Services to say that Guillermo had recently had surgery and could not come in to withdraw money. She wanted to be able to come get money from his account for him, and asked what she needed to do.

As it happens, Guillermo doesn't see well, and his signature on a note would not be reliable verification that he wanted this person to transact business for him. His friend said he needed money from his account soon for food and medicine. Andrea and Sandra, from Member Services, decided that since they knew Guillermo, they'd go see him after work and get his authorization in person.

Guillermo lives on the second floor of an apartment building without an elevator. As Sandra and Andrea got to the top of the stairs, he was already waiting at the door of his apartment for their visit. His first story was about his surgery to have his leg amputated. After more stories, Sandra and Andrea got the confirmation to add the new signer so he could have his friend withdraw money for him.

That's the story. A simple choice and some personal time. You make me glad that I work where *you* work.

— Donna Zavada, Santa Cruz Community Credit Union, Santa Cruz, California

almost like an alternative family," adds Gerrity. "The people who worked there had a clear sense of purpose and were very accommodating toward us and their other members."

Being resourceful and with Alexander as contractor, they planned to build without a mortgage. However, time, money, and circumstances intervened. They believed that banks might be skeptical about lending money for alternative building projects. "Building solar is considered expensive because most lending institutions require a traditional heating system put in as a backup," explains Alexander. "Because of my early retirement," adds Gerrity, "our combined income was lower compared to most two-income working couples."

The couple turned to their credit union for a loan—a loan they describe as "our dream recycled back into the community."

"Carol Chernikoff was our loan representative. Her attitude was, 'How can we make this work?' We both really liked that about her—the fact that she believed in our dream and had a positive attitude," says Gerrity. "It also made taking a mortgage easier when Carol assured us that it would not be sold but stay local," adds Alexander. "In this way, we could look at our monthly pay-

ment as paying on our dream and also possibly reinvesting in someone else's dream."

Today, Alexander and Gerrity live in a passive solar house that they describe as more than meeting their expectations and giving them the constant feeling that they are on vacation

because of its scenic views. The house, which took close to two years to build, uses photovoltaic panels, batteries, and a state-of-the-art inverter that controls the whole system. When the North Atlantic cold creeps in, their masonry stove is supplied with wood from their own land. Since they are vegetarians, the sheep on Woolbuddy Farm are raised for wool only, which Gerrity spins and crochets.

Having successfully realized their vision, the couple provides advice to others in their community who are interested in solar building. Recently

their house was showcased during the Northeastern Solar Association's Solar House Tour.

Alternatives Can Create Opportunities

Credit unions play an increasingly vital role in an expanding, diverse, and complex economy by providing loans to micro-entrepreneurs.

***"We were visiting a local bookstore,
and the owner pointed us to the credit
union, which was right next door."***

***"They were almost like an
alternative family."***

Credit Union Products Can Make a Difference

Credit life and disability insurance was a valuable asset to one of our members—a young accountant who came in to apply for an auto loan. I went through the standard application origination process and noticed a number of slow pays [delinquencies] on her credit report. She explained that her husband had suddenly died while she was completing her education and she was left with two small children and no life insurance. She took a full-time job to pay the education debt along with raising her children.

The slow pays had been from three years earlier. In the past year, she had landed a good accounting job at our main select employee group (SEG), remarried, and had a new baby. We approved her loan based on these compensating factors. When I closed the loan, she didn't hesitate to take credit life and disability, without even asking the price difference. She said she would never take a loan without the life insurance. I booked the loan, and she bought the car.

Just three weeks later, I was reading the Tulsa area obituaries and noticed her name. I called her supervisor, who was a friend of mine, and learned that she had suddenly dropped dead while grocery shopping. Massive heart attack; twenty-seven years old; no previous symptoms.

While I was processing the CUNA Mutual credit life claim, I had an opportunity to speak to her neighbor. I mentioned some of the advice his wife had shared with me. When our conversation ended, he told me how much that story meant to him. Now I share the story as a testimony to the value of credit life insurance.

— Rod Jones, Oklahoma Central Credit Union, Tulsa, Oklahoma

Alternatives Federal Credit Union's Community Enterprise Opportunities program was founded in 1995 by the Ithaca Urban Renewal Agency, with Community Development Block Grant funding. The program serves moderate- and low-income people with aspiring, emerging, and expanding small businesses by providing them with entrepreneurial education, business counseling, business support services, advocacy, and access to credit.

Creating Her Own Destiny

To look at Nicole (Nickie) Carrier, you would not perceive that she is severely disabled. She is a bright, upbeat, highly capable, and articulate woman with a determination to succeed and embrace life. Yet, only a few years ago Carrier was in a terrifying accident that changed her life forever, made her redefine who she is, and drove her to expand her potential to contribute to society.

In March of 1997, while driving to her job at the State University of New York at Cortland, Carrier was literally wrapped in metal as her car was crushed by a fifty-two-ton truck carrying highway salt from the lakeside salt mines. She barely escaped with her life and was left with multiple extensive injuries. "I kept praying," Carrier says, remembering what it was like to be trapped in the vehicle. "I knew I was paralyzed, but all that was important in that instant was that I stay calm and try to breathe. I never knew how much I wanted to live until that moment."

After extensive tests, the doctors told Carrier that her neck was broken and she had "central cord syndrome," which initially caused her to be a quadriplegic. After an operation, prolonged

hospitalization, and lengthy outpatient rehabilitation, she regained feeling and movement in most of her muscles.

Though there were times when she mourned the loss of her old body, Carrier was filled with a sense of gratitude that she had survived the accident. Additional support came from those around her. "As my recovery progressed in the weeks to come, this appreciation for my life helped me find joy in each new ability, feeling, or movement, rather than discouragement at my limitations. My spirits were bolstered by the tremendous support I received from this community in the form of cards, notes, flowers, phone calls, and prayers—many of them from people from my credit union," she says.

Because of her accident, she was let go from her regular position. In the fall of that same year, she tried to work as a part-time assistant art teacher at a community center. "I enjoyed the children, and doing arts and crafts offered

me daily opportunities to retrain my arms and hands in some of the fine motor skills that were lost due to nerve damage. But chronic pain, repeated illness, and endless fatigue made regular attendance at my job difficult—I often went home early or had to call in sick. At the end of the year I was not rehired. As much as I hated to admit it, I was physically unable to be a dependable worker in that sort of environment."

"Work is such an important part of how we identify ourselves as adults, and we all deserve the opportunity to find our own niche."

On the surface, Carrier did not appear to be disabled. But the chronic symptoms she suffered every day made it impossible to function in a traditional work environment. Because of neck fusion, she still has difficulty taking pills and she needs ten to twelve hours of sleep each night—just to deal with the pain and fatigue accumulated during the day. "I try to make my peace with these personal limitations," she explains, "but like many people with disabilities, I struggle with feelings of frustration, inadequacy, and sometimes depression—

especially when I'm going through a bad spell. Work is such an important part of how we identify ourselves as adults, and we all deserve the opportunity to find our own niche.



Nickie Carrier, small business owner and Alternatives Federal Credit Union [Ithaca, New York] member, helps a young customer with a project.

"It was this kind of thinking that led me in the direction of opening my own business," says Carrier. In September of 1998 in Auburn, New York, she visited a little shop called the Plaster House. "There I saw kids and families sitting at tables painting various ceramic-type items—and having a ball. I looked around and thought, 'This would be great in Ithaca.' But then I thought about having to work weekends and talked myself out of it."

Still, the thought stayed in the back of Carrier's mind. She began talking to her vocational rehabilitation counselor about it. "She had been trying to steer me toward some kind of part-time office work, but I knew my computer limit was ten to fifteen minutes, and I could do about a half hour of continuous desk work before going into neck spasm," says Carrier. Eventually, her counselor agreed to let her take a four-week extension course on "How to start your own small business." It was there that she met John Halleron, business loan officer at Alternatives Federal Credit Union, and heard about the credit union's Community Enterprise Opportunities program, as well as the business loan program. "A few months later, I was a [Community Enterprise Opportunities] student and 'PRESTO! Plastic Crafts' began to take on a life of its own."

From the beginning, the class proved to be a multifaceted source of encouragement and support for Carrier. "Former Program Director Inger Giuffrida was always available to answer my many

The Credit Union Life

People become involved with the credit union movement through a variety of routes. Some are the sons and daughters of pioneers, others are former employees of other financial institutions, and some just fall into the field. This is what happened to Lisa Casey. The following is her story in her own words.

A Different Kind of Classroom

Once upon a time a young, ambitious college graduate stood at the end of a gymnasium with a teaching degree in one hand and a cap and gown in the other and thought, "All right, world! Look out, because here I come."

In search of making a difference in the world, she was eager to begin her career. She was ready to take on eighth-graders! Unfortunately, it was December and schools were not hiring. She did the noble thing and became a substitute teacher. Summer quickly rolled around, and school was out. Panic-stricken and worried she would not be able to pay rent, she answered an ad in the paper for a credit union teller.

She thought it might be good to have something more on her résumé than day care provider, lifeguard, and substitute teacher. A credit union was a place that helped people establish credit so that they could reopen an account at a bank, right? People who banked at the credit union could not have accounts at banks because their credit was bad, right? So she rationalized and thought she would still be helping people—still be making a difference. Those psychology classes she took in college might come in handy as she explained to people how to clean up their credit. Besides, how bad could it be for two months until she could find a teaching job?

On the first day of employment she was overwhelmed. Never in her life had she seen so much cash, and she was responsible for it! It was fun, though. Looking at the walls and ceiling, there was not one spitball in sight.

A week into the job, she learned about "on-us" checks. For five months she assumed everybody was paying with and cashing "honest" checks. It only made sense, after all, that the checks were honest. The money had to be in the member's account for us to cash it, right?

(continued on p. 11)

questions," she recalls, "or to reassure me I was headed in the right direction. I gained a lot from my colleagues in the class who shared their ideas and experiences. Through the program I learned how to do market research and started testing my idea at the YMCA and elsewhere. With her encouragement and support, I got up the nerve to introduce myself to the owner of the Auburn Plaster House, who became my mentor. In addition, the class broke up the business plan into easy, manageable steps so that by the end of the class I had a plan ready to talk to John about when I applied for my business loan."

Her connection to Alternatives Federal Credit Union's Community Enterprise Opportunities program didn't end there. "When I was having a hard time deciding upon a location for PRESTO! Plaster Crafts, Inger helped me design and distribute a survey to get community input. That summer when Tamara DiVasto [Inger's successor] came on board, she worked closely with me in developing a brochure series that described PRESTO! and all its programs."

***Owning her own business
has proved to be the best
prescription for both
Carrier's work life
and her health.***

Owning her own business has proved to be the best prescription for both Carrier's work life and her health. "I have been fortunate to hire a fabulous and understanding staff of six part-time people to help me out at the store so I don't always have to be there," says Carrier. "I also make sure I have ice packs and heat packs, a freezer and a microwave, and a place to lie down. Some

days the store is too busy and I don't get a chance to take care of my body the way I should, and I end up exhausted and in pain. But I am hopeful that as time passes I will be able to enjoy my work more and still get the rest I need. Thanks to the program, I think I am headed in the right direction."

Today, Carrier's business is not only thriving, it's filling a niche in the community. Four times a year, when school is not in session and there are no other activities for children, PRESTO! Plaster Crafts conducts a crafts camp for kids. Along with four other counselors, Carrier instructs a group of ten children, ages four to twelve, in two three-hour sessions. "Each day has a different theme," she says. "We also have a 'Parents' Night Out' the

first Friday of each month. For a small fee per child, parents can drop off their kids, and we'll feed them pizza, help them paint a take-home plaster figurine, and play games with them for three hours. During normal business hours, parents can drop off children eight or older for two hours as long as they purchase enough supplied plaster pieces for the child to work on."

Carrier tries to encourage others in her community to become involved in the program. "I am proud to say I am a Community Enterprise Opportunities graduate, and I take the chance to point others in this direction whenever I can."

Turning Poison into Medicine

Sue Schmutzler, CEO of UniMed Federal Credit Union (UFCU) in Minot, North Dakota, brings to the profession a strong understanding of the movement's purpose. She is a third-generation credit union member. "Credit unions have always been a part of my life," Schmutzler says. "I grew up on a farm, and my grandfather was a co-op member who truly believed in people helping people. My father even served as a credit union board director."

It was the "people helping people" philosophy and her Christian faith that helped Schmutzler to deal with the tragic car accident and death of her fifteen-year-old youngest son, Wade. "My heart was devastated. In a blink of an eye, your life can turn around, but with time I resolved to enrich other people's lives in memory of my son," she shares.

(continued from p. 9)

She also assumed that the teller job would be a two-month position to pay the rent. Five years later, this former teacher still works for the credit union, and a lot of people ask me why. It's pretty simple actually. It's a great (spitball-free) place to work.

I'm Lisa Casey and I am that teacher. When I walked into my teller job, I immediately felt a sense of family and purpose. Credit unions are known for service excellence to both their employees and their members. Here at Colorado State Employees Credit Union (CSECU), our management team and employees strive to make both employees and members feel at home when they walk into one of our ten branches.

My job at the credit union is to sell our credit union to our employees during new employee orientation and to make them see that CSECU is the best place on earth to work. Most of our employees spend more time conversing with their coworkers than they do with their family and friends. Each of our employees meets face to face with our senior management team during orientation. I always tell our new employees that if they want to make a million dollars, then they are in the wrong place. But if they want to work in a caring environment that will provide them with an opportunity, then stick around and enjoy the ride.

The story I most like to tell our new employees about the caring side of our credit union happened when I first arrived. We had a young teller who was married and had a child. Her husband and child were in a car accident, and unfortunately her husband did not survive the crash.

News of her loss traveled fast throughout the credit union, and action was taken immediately. Our management team got together and staffed the entire office with employees from our other locations so that all of us could attend the funeral and support our coworker. That particular branch was sixty-five miles from our supporting offices. It required our employees to put in a long day of travel and work and managers to do some creative scheduling. We do more here at CSECU than accept checks and deposits. We are building a community for our members and employees.

So now the eager, ambitious student whose mission five years ago was to change the world works on building a better community. It's a job that I enjoy and a community I love to watch grow and change. Someday I may leave the job to go back to spitballs and runny noses, but for now I am happy to be home.

— Lisa Casey, Colorado State Employees Credit Union, Denver

Two years after the accident, Schmutzler felt a calling when she learned about an aid trip to hurricane-devastated Honduras being conducted by World Gospel Outreach. She decided to get her credit union involved. UFCU is a faith-based credit union serving UniMed Medical Center's employees and their family members. At its annual January meeting, she announced that she would be going to Honduras and would like volunteers to make quilts. Soon other credit unions received word of her upcoming journey.

"Our Souris Valley Chapter of Credit Unions, individual credit unions, and even the North Dakota League and Corporate got involved," remembers Schmutzler. "What an enthusiastic credit union family! With them anything could be accomplished." Through this network, many items—particularly those connected with health and hygiene—were collected.

"World Gospel Outreach did not have to pay for anything," Schmutzler explains. "UniMed sponsored a pasta feed in the hospital cafeteria, and with the proceeds bought 200 Spanish-language Bibles. Many businesses helped by donating hygiene items. My brother manages a welding shop, and he set out a charity box to let people know I was going to Honduras and that all funds were going to help the people there."

"Credit unions have always been a part of my life. I grew up on a farm, and my grandfather was a co-op member who truly believed in people helping people."

Finally, after six months of collecting items, and having paid for her own airline ticket, Schmutzler went to Honduras. "We set up dental, medical, and optical brigades. The people could choose the brigade where they most needed help. The eye drop packets we distributed were critical because of the swirling dust and fine sand created by Hurricane Mitch." Additionally, 458 hygiene packets were given out. "We also distributed many items that would give them comfort and help spiritual growth,"

for anything,"
 sta feed in the
 at 200 Spanish-
 onating hygiene
 and he set out a
 nduras and that
 o help the peo-

says Schmutzler. The items included thirty handmade quilts, 100 coloring books and crayons, and the 200 Spanish-language Bibles.

The whole experience had a tremendous impact on Schmutzler's life. "Helping these wonderful people helped me heal spiritually. I am very grateful that my faith in God and World Gospel Outreach provided me with this opportunity, and that so many people from my credit union and others generously opened their hearts and helped me fulfill my mission to heal."

hs of collecting
 aid for her own
 utzler went to
 p dental, med-
 les. The people
 ade where they
 The eye drop
 ed were critical
 ng dust and fine
 urricane Mitch."
 ygiene packets
 also distributed
 ould give them
 piritual growth,"

Pooled Resources

Each quarter, The Mutual Benefit Credit Union in Cincinnati sets up an account for one of its members with a dire need. The credit union matches funds up to \$625. Recipients have included a family with a little girl who had a double lung and heart transplant and another family that lost its home to a fire and whose father ended up in the hospital with burns. The credit union is currently helping a mother of three small children who lost her husband when he fell down a flight of stairs.

The employees at The Mutual Benefit Credit Union pooled their own money for a contribution to a member who lost her son. Later in the same month her husband had a heart attack. The donation ensured that the member's loan payments were made.

— Deborah Peetz, *The Mutual Benefit Credit Union, Cincinnati, Ohio*