

CAROLINAS CREDIT UNION FOUNDATION

# 2018

## *Awards Gala*

JANUARY 31, 2019



PRESENTED BY



# 2018 Awards Gala

PREMIER SPONSORS



5:30pm-7:00pm

COCKTAIL RECEPTION

7:00pm-7:45pm

PLATED DINNER SERVICE

7:45pm

RECEPTION SPONSOR



DINNER SPONSOR



AWARDS PRESENTATION AND ENTERTAINMENT



TABLE SPONSORS



EMCEE

Creighton Blackell, CUDE  
Vice President, Corporate Affairs and Community Engagement  
Coastal Credit Union

Jonathan Byrd is a preacher's son, a Gulf War veteran, and an award-winning songwriter from Chapel Hill, North Carolina, known for literary, outsider songs that have become Americana favorites. Byrd is a fan and friend of Guitarists for Good, a non-profit founded by Local Government FCU Events Manager Sandy Green. Guitarists for Good shares the love of music by giving the gift of guitars to places serving the temporarily homeless in our communities. The healing power of music offers peace of mind, the ability to cope with struggles and comfort during a shelter stay.

# 2018 Honorees



## LIFETIME ACHIEVEMENT AWARD

### MARC SCHAEFER

Truliant FCU  
CEO

Recognized for his imprint on advocacy, creation of Truliant's culture and dedication for the community and as a steadfast champion of the credit union movement.



## PARTNER IN PHILANTHROPY AWARD

### ROBERT HARRIS

Health Facilities FCU  
CEO

Recognized for his fundraising efforts for the City of Florence Police Benevolence Fund.



## PARTNER IN PHILANTHROPY AWARD

### UPSTATE CHARITABLE GIVING COMMITTEE

Recognized for its completion of a \$150,000 fundraising pledge to the Greenville Children's Hospital.

2017

## INDIVIDUAL ACHIEVEMENT AWARD

CATHY PACE | Allegacy FCU, President/CEO

## LIFETIME ACHIEVEMENT AWARD

DORINDA EDWARDS | American Partners CU, President/CEO

## LIFETIME ACHIEVEMENT AWARD

JOHN RADEBAUGH | Carolinas Credit Union League, President/CEO

## LIFETIME VOLUNTEER ACHIEVEMENT AWARD

MARIA SCANGA | Latino Community CU, Board Chair

2016

## INDIVIDUAL ACHIEVEMENT AWARD

MARK CURRAN | Lion's Share FCU, President/CEO

## LIFETIME ACHIEVEMENT AWARD

JERRY MILLER | Carolina Trust FCU, President/CEO

## LIFETIME VOLUNTEER ACHIEVEMENT AWARD

JOAN NELSON | Coastal CU, Volunteer/Board Chair

## PARTNER IN PHILANTHROPY AWARD

CREATIVE BUILDERS, INC.

2015

## INDIVIDUAL ACHIEVEMENT AWARD

GENICE DECORTE | Healthshare CU, President/CEO

## LIFETIME ACHIEVEMENT AWARD

GLENN KIRK | Summit CU, Board of Directors/Treasurer/Trustee

## PARTNER IN PHILANTHROPY

YOUR MARKETING CO.

2014

## INDIVIDUAL ACHIEVEMENT AWARD

DAVID BREHMER | First Carolina Corporate CU, President/CEO

## INDIVIDUAL VOLUNTEER ACHIEVEMENT AWARD

TRAVIS WALTERS | SPC CU, Board Chairman

## LIFETIME ACHIEVEMENT AWARD

JOHN CARLSON | Sharonview FCU, President/CEO

## LIFETIME VOLUNTEER ACHIEVEMENT AWARD

GEORGE PRICE | Piedmont Advantage CU, Board Member

## PARTNER IN PHILANTHROPY AWARD

CUNA MUTUAL GROUP

# Desjardins

FINANCIAL EDUCATION AWARD

The Desjardins award program was created to recognize leadership within the credit union movement on behalf of financial literacy for all ages. Named after credit union pioneer Alphonse Desjardins, the program emphasizes the movement's longtime commitment to youth and personal financial education.

## ADULT FINANCIAL EDUCATION AWARD \$50 MILLION-\$250 MILLION IN ASSETS

### FIRST PLACE CAROLINA FOOTHILLS FCU

In collaboration with Habitat for Humanity of Spartanburg, Carolina Foothills' 16 FiCEP Certified Credit Union Financial Counselors worked one-on-one with new members referred by Habitat for Humanity to gain control of their money, curb needless spending habits, increase their credit scores, decrease debt-to-income ratios, and save for their dreams.



## ADULT FINANCIAL EDUCATION AWARD \$250 MILLION-\$1 BILLION IN ASSETS

### FIRST PLACE FAMILY TRUST FCU

Family Trust teamed up with the City of Rock Hill and local television station CN2 to provide free financial education to all citizens through "Money Matters" workshops. Attendees were provided handouts and take-home information on the session topics of budgeting, credit score and debt consolidation, auto and mortgage buying basics, and how to save for retirement.



### SECOND PLACE PALMETTO CITIZENS FCU

Palmetto Citizens partnered with WACH FOX 57 to create monthly, two-minute videos to provide South Carolina citizens with basic money management and financial planning tools in a news segment called "MoneyWACH." In its 8th consecutive season, MoneyWACH reaches approximately 500,000 people across the Columbia market.



## YOUTH FINANCIAL EDUCATION AWARD \$50 MILLION-\$250 MILLION IN ASSETS

### FIRST PLACE CAROLINA FOOTHILLS FCU

Carolina Foothills created a reality simulation that addresses elementary school children's need for the basics of budgeting in age-appropriate terms and conditions. "My First Budget," which was created for an event with a local church and the United Way, is now used in the two elementary school branches of Carolina Foothills and serves children from low-income families.



### SECOND PLACE CAROLINA TRUST FCU

Carolina Trust places youth financial education as a high priority and is working with local youth to develop healthy savings habits that could last a lifetime. Opportunities identified by Carolina Trust include: building community relationships by attending local events; partnering with the schools for in-school banking; savings contests, career days and financial education presentations; and growing its relationship with the local university, Coastal Carolina University.



## YOUTH FINANCIAL EDUCATION AWARD \$250 MILLION-\$1 BILLION IN ASSETS

### FIRST PLACE PALMETTO CITIZENS FCU

For the third consecutive year, Palmetto Citizens held a Reality of Money simulation at its annual Teens & Money Workshop. Participants were given real-life scenarios to teach them about the impact that financial choices will have on their budgets and lifestyles as they enter adulthood.



## YOUTH FINANCIAL EDUCATION AWARD MORE THAN \$1 BILLION IN ASSETS

### FIRST PLACE TRULIANT FCU

To celebrate the milestone of reaching 200,000 member-owners in 2016, Truliant made a commitment to provide \$200,000 over the next five years to area teachers who wish to teach financial education. Grant applicants are selected for public voting to determine grant winners. In 2017, Truliant awarded \$40,750 to nine schools, most of which were Title I schools in low socioeconomic areas.





# Dora Maxwell

SOCIAL RESPONSIBILITY  
COMMUNITY SERVICE AWARD

The Dora Maxwell Social Responsibility Community Service Award is given to a credit union for its external social responsibility projects within the community.

## \$50 MILLION-\$250 MILLION IN ASSETS

### FIRST PLACE

#### CAROLINA TRUST FCU

In collaboration with a local news station and law enforcement, Carolina Trust led an anti-bullying community campaign with 21 local schools. Fifth-grade students were provided resources on bullying prevention, its effects, and how to report it, and were asked to take an anti-bullying pledge. More than 2,600 students participated in the *I'm A Buddy, Not A Bully* pledge in the campaign's first year, and plans are underway for continued growth.

### SECOND PLACE

#### CAROLINA FOOTHILLS FCU

Under a new policy driven by the CEO to enhance the credit union's community giving impact, employees of Carolina Foothills are provided with paid time off for volunteer activities at local charitable organizations. Charities selected were The Boys and Girls Club, Hope Center for Children, Habitat for Humanity, and The Salvation Army Soup Kitchen.



### SECOND PLACE

#### PALMETTO CITIZENS FCU

During the month of October, Breast Cancer Awareness Month, Palmetto Citizens collected donations for two local breast cancer centers. With so many donations from members and staff, Palmetto Citizens proudly presented checks for over \$10,000 each to both the Palmetto Health and Lexington Medical Center Foundations.

## MORE THAN \$1 BILLION IN ASSETS

### FIRST PLACE

#### TRULIANT FCU

On April 15, 2018, a tornado swept through eastern Guilford County, cutting miles of damage in a low socioeconomic area and damaging three elementary schools. Truliant worked quickly with a local TV station to purchase needed supplies and deliver them to church relief centers. A \$10,000 Truliant donation to the Guilford County Schools Classroom Relief Fund provided financial assistance for rebuilding the damaged schools and purchasing new supplies for relocated classrooms.

### SECOND PLACE

#### LOCAL GOVERNMENT FCU

LGFCU's partnership with the North Carolina Association of County Commissioners includes the Excellence in Innovation Awards, which recognizes valuable work such as improving an internal department process or enhancing community-wide deliverable services. The most significant impact is not the recognition, but the sharing of innovative ideas, methods, and programs as well as replication of successful initiatives on a statewide basis.



## \$250 MILLION-\$1 BILLION IN ASSETS

### FIRST PLACE

#### PIEDMONT ADVANTAGE CU

At every level, Piedmont Advantage embraced the Carolinas Credit Union Foundation's fundraising project for Victory Junction's Reach Program, and raised more than \$42,000 over a four-year period. From the executive team, board of directors, and individual staff members who made monetary donations, to branches and internal departments that held fundraising events and invited friends and family, Piedmont Advantage's social responsibility mission is embedded in its culture and embraced through enthusiastic engagement with its global membership.



# Louise Herring

PHILOSOPHY  
IN ACTION MEMBER SERVICE AWARD

The Louise Herring Philosophy-in-Action Member Service Award is given to a credit union for its practical application of credit union philosophy within the actual operation of the credit union. It is awarded for internal programs and services that benefit membership.

## \$50 MILLION-\$250 MILLION IN ASSETS

### FIRST PLACE

#### CAROLINA Foothills FCU

Born of requests from desperate parents to help their children break the cycle of poverty and save for their educational future, Carolina Foothills opened an elementary-school branch of the credit union that would allow weekly deposits of any amount into a child's savings account. The Carolina Foothills Campus Branch at Meeting Street Academy now has 176 new members (91% penetration at Meeting Street Academy) and \$32,804.37 on deposit as a group for an average of \$187 per child. The success with elementary school savers has led to the opening of a second branch at another Title I school.



### SECOND PLACE

#### CAROLINA TRUST FCU

Carolina Trust implemented the First-Time Homebuyer Mortgage Program in December 2017. While homeownership is now more affordable to members, given no income requirements and no PMI with as little as 3% down, Carolina Trust wanted members to understand the financial commitment by incorporating a financial education component as part of the loan qualifications. Through integrated effort among frontline staff and the mortgage loan department, potential borrowers can now consider the responsibilities and realities of homeownership so they better understand if it is the right time and fit for them.



## \$250 MILLION-\$1 BILLION IN ASSETS

### FIRST PLACE

#### PALMETTO CITIZENS FCU

During the month of April, staff participated in "Financial Literacy Month Quizzes" to earn prizes for demonstrating knowledge of basic financial practices. Palmetto Citizens has developed education modules for newly-hired staff, implemented credit counseling education requirements for certain positions, and conducts secret shopper and quality loop surveys. The primary purpose of these activities is to promote staff discovery of members' true needs and ultimately help them achieve their financial objectives.



# A Special Message from the President



Thank you for your commitment to the Carolinas Credit Union Foundation through its 26 years of service. We are honored to serve as your partner in philanthropy, and we commend and celebrate your credit union's dedication to your members and communities. Together we are proving the strength of the cooperative spirit and that our commitment to the "people helping people" philosophy is stronger than ever. As your Carolinas Credit Union Foundation, we share with you the following successes of this year. We encourage you to do the same, passing along our collaborative good work to your credit union and communities.

### PROFESSIONAL DEVELOPMENT GRANTS – SUPPORTING OUR SMALL CREDIT UNIONS

The Foundation focuses on initiatives that impact the educational development and growth of credit union employees and volunteers from our credit unions with less than \$50 million in assets. Through a new financial partnership with Summit Credit Union and the James V. and Elizabeth N. Hamilton Foundation—a legacy of Sis and Jim Hamilton--\$100,000 has been earmarked for grants to small credit unions over the next five years.

### DISASTER RELIEF FUND – HELPING THE CREDIT UNION COMMUNITY IN TIMES OF NEED

Hurricane Florence devastated many in the Carolinas, and the Foundation was there to help our credit union employees get back quickly to serving members. To date, we have processed 253 grants and awarded \$180,418.43 in aid to credit union employees. We are very appreciative of all donors in the Carolinas and across the country who made these grants possible, and of the time and energy of part-time Foundation staff and the League to ensure that funds were delivered quickly to those in need.

### REACH – DELIVERING MORE SMILES IN THE CAROLINAS

Since it began in 2015, the Foundation's partnership with Victory Junction's Reach Program has helped bring uplifting experiences to nearly 30,000 families and children in hospitals and Ronald McDonald Houses in every corner of the Carolinas. Our \$900,000 financial pledge now has the Reach program in 24 partnership sites, including every children's hospital in South Carolina and every Ronald McDonald House in both states. In 2018, we worked with local credit union chapters to host give-back days in three of our communities: Winston-Salem, Charlotte and Charleston. More than 115 credit union volunteers led this effort in 2018.

### SCHOLARSHIP PROGRAMS – EMPOWERING OUR YOUTH

The Foundation has a General Scholarship Fund made possible by your credit union's support. These scholarships are available to any credit union member and are awarded based on academic performance, community leadership, and financial need. We encourage you to promote this opportunity to your membership. The Foundation also manages scholarship programs for individual credit unions and chapters at minimal cost. Our turnkey offering allows your credit union a simplified and electronic process for scholarship program management. In 2018, the Foundation sent out more than \$300,000 in scholarships on behalf of credit unions to colleges and universities for its members.

### DONOR-ADVISED FUND MANAGEMENT – CHAMPIONING LOCAL CHARITIES

The Foundation helps credit unions and chapters with charitable giving, with the added benefit of tax-deductibility to all donors who make a contribution. We streamline all grant requests from credit unions or chapters for 501(c)(3) organizations, simplifying your charitable giving. A donor-advised fund can be formalized and marketed by your credit union as your own foundation without annual IRS filings. In 2018, the Foundation disbursed nearly \$360,000 on behalf of credit unions to charities in local communities throughout the Carolinas.

Thank you again for your support and for your dedication to the communities you serve.

*Lauren Whaley*



# Congratulations

TO ALL OF OUR 2018 AWARD WINNERS







**Willard Ross**  
Chair  
Coastal FCU  
Raleigh, NC



**Bob Bruns**  
Vice-Chair  
Charlotte Metro FCU  
Charlotte, NC



**Bonnie Ciuffo**  
Secretary  
SC FCU  
N. Charleston, SC



**David Brehmer**  
Treasurer  
Vizo Financial  
Greensboro, NC



**Mark Caverly**  
Immediate Past Chair  
Local Government FCU  
Raleigh, NC



**Mark Curran**  
Lion's Share FCU  
Salisbury, NC



**Frankie DeDonato**  
PFP Services  
Roswell, GA



**Todd Hall**  
Truliant CU  
Winston-Salem, NC



**Jennifer Parker**  
Founders FCU  
Lancaster, SC



**Bill Partin**  
Sharonview FCU  
Fort Mill, SC



**Dan Schline**  
Ex-Officio  
Carolinas CU League  
Raleigh, NC



**Brian Sponaugle**  
Greenville FCU  
Greenville, SC

# BOARD OF DIRECTORS



**Judy Tharp**  
Piedmont Advantage CU  
Winston-Salem, NC



**Sam Whitehurst**  
Summit CU  
Greensboro, NC



[www.carolinasfoundation.org](http://www.carolinasfoundation.org)

