

Worldwide Foundation for Credit Unions

2015 ANNUAL REPORT



WORLDWIDE FOUNDATION
for CREDIT UNIONS



World Council
of Credit Unions

BUILDING A GLOBAL COMMUNITY

WORLDWIDE FOUNDATION FOR CREDIT UNIONS 2015 ANNUAL REPORT

Director's Message

As an industry dedicated to “people helping people” 2015 offered much to celebrate. With your contributions, the Worldwide Foundation for Credit Unions continued to support the expansion of financial services to thousands of individuals living in developing countries and provided tangible skills, knowledge, and resources to the leaders—and future leaders—of our global credit union industry.

From the rebuilding of credit unions in Nepal, to rallying behind women and youth worldwide, your investment has created a ripple effect that will continue to strengthen our global movement for generations to come.

We remain committed to developing long-lasting and innovative programs to advance credit union competitiveness and improve the economic security of members everywhere. In this annual report, you can read about the Foundation's local impact and I hope you are inspired to join our global mission.



Calyn Ostrowski
Worldwide Foundation Executive Director

2015 HIGHLIGHTS

CREDIT UNION DEVELOPMENT ACTIVITIES

- After a nine-month suspension due to the 2014 Ebola outbreak, World Council continued its project to revitalize the national credit union movement in Liberia. The project focuses on board and staff development, product and loan offerings, marketing campaigns, credit union construction and targeted outreach to increase female borrowers and women in credit union management positions.
- World Council, in cooperation with the United States Agency for International Development, is testing and researching tools for improving rural livelihoods in Guatemala, Kenya and Mexico. Over 1,200 credit union staff have been trained in agriculture lending and nearly 30,000 producers received training on agriculture productivity. This has led to a 30 percent increase in member income and through targeted trainings, female membership grew to 41 percent.
- Through a partnership with the United Nations Capital Development Fund, World Council continued its efforts to strengthen Umurenge Savings and Credit Cooperatives (U-SACCOs) in Rwanda. The project is developing a central core banking solution to 416 SACCOs; offering specialized technical training in accounting principles to staff and increasing membership savings by 10 percent.
- In collaboration with the MetLife Foundation, a nine-month research study was conducted to evaluate the financial service needs of unbanked youth in Mexico. Results showed that 70 percent of young adults surveyed are credit union members, however; intentional strategies to maximize young adults' effective use of financial services is needed to increase usage, promote financial management and attract the unbanked.
- With the United States Agency for International Development (USAID), World Council completed a six-year project in Haiti that improved the lives of more than 1 million individuals, brought new financial products to nearly 60,000 microenterprises, and loaned US\$33.5 million in agricultural and rural loans. During this period, the Worldwide Foundation raised US\$1 million to rebuild credit unions and short-term shelters for members affected by the 2010 earthquake. Building on lessons learned, World Council began a new project in 2015 to strengthen the financial housing market and has partnered with Habitat for Humanity to provide safe and affordable housing.
- World Council partnered with its member, Malawi Union Savings and Credit Cooperatives, to grant US\$25,000 in support of Nsanje Community SACCO's rebuilding efforts. The award covered the SACCO's increased demand for loans and allowed for loan repayment deferrals, as local families and farmers strived to rebuild their livelihoods following record-breaking floods.
- Following the devastating 7.9 earthquake in Nepal, World Council partnered with CUNA Mutual Group, the Irish League of Credit Unions Foundation and Asia Confederation of Credit Unions to provide the Nepal Federation of Savings and Credit Cooperative Unions with a grant of US\$175,000. Funds are being used to rebuild 30 SACCOs; repair 17 buildings; relocate 11 offices and provide 123 SACCOs with new operational equipment such as furniture, computers, printers and software.
- Over 140 young credit union leaders from 30 countries participated in the Young Credit Union People Program at the World Credit Union Conference. Attendees received training on storytelling to improve communication and spent the week exchanging ideas and experiences, learning new concepts and improving leadership skills.





GLOBAL WOMEN'S LEADERSHIP NETWORK



- ▶ In 2015, the Network celebrated two major milestones: since inception in 2009, over 1,000 women from 67 countries have joined the initiative and US\$1,000,000+ has been raised to advance women's professional development and support World Council development activities.
- ▶ 160 women from 24 countries convened during the World Credit Union Conference to improve professional development skills, grow business relationships, and expand leadership knowledge. Attendees had the unique opportunity to evaluate their professional goals and create a Personal Action Plan. Participant feedback was exemplary, giving the event its highest survey score in the event's seven-year history.
- ▶ Sister Societies are local chapters of the Network established around the world to further the initiative's global mission by making a local impact. In 2015, the Network opened 13 new Sister Societies, expanding Network representation to 28 chapters in 11 countries. Collectively, the Sister Societies have donated thousands of articles of clothing, food and supplies to support local homeless and domestic violence shelters, hospitals, and other charities dedicated to improving the lives of women and families.
- ▶ Four scholarships were provided to women from Macedonia, Malawi, Philippines and Thailand so they could experience the Network's professional development and training opportunities during the World Credit Union Conference in Denver, Colorado, USA.
- ▶ Kruewan Chonalanai, executive director of Credit Union Development Institute at Credit Union League of Thailand; Eleonora Zgonjanin Petrovic, CEO of FULM Saving House in Macedonia; and Juliet C. Rawlinson, microfinance manager at Paglaum Multi-Purpose Cooperative were selected to receive the 2015-2016 Empowerment Grant and leverage the Network's technical guidance to increase financial access in their communities.

Empowerment Grant winners **Elenita San Roque**, CEO of the Association of Asian Confederation of Credit Unions (Thailand) and **Kristi Lozano**, Financial Education Specialist at San Mateo Credit Union (USA) brought increased access to credit, loans, savings and leadership opportunities to thousands of individuals.

Focused on enhancing entrepreneurial and leadership skills of female cooperative members, **San Roque** leveraged the expertise of Network members to open a Business Development Center at the Paglaum Multi-Purpose Cooperative in the Philippines where 80 percent of members are women. Here 109 women were trained on enterprise management and received one-on-one support to enhance their trade such as soap-making, basket weaving, necklace designs and other crafts.

Through this grant, thousands of members received financial literacy training and four Sister Societies were created in Asia to further advance women's leadership and connect women to the global Network. This program will be continued by 2015-2016 grant winner Juliet C. Rawlinson.

In San Mateo, **Lozano** introduced an after-school program dedicated exclusively for high school women wishing to be the first in their families to attend college. The cohort consisted of 20 teen moms or expectant mothers; and together they participated in workshops, field trips and role-playing exercises to prepare for the challenges of a higher education.

During the school year, 25 Network members volunteered as mentors and trained participants on email etiquette, scholarship writing, budgeting and saving, identify theft, credit awareness, career readiness and dressing for success. Based on lessons learned, the cohort developed a "Budgeting Guide" that is now used at the credit union for all young families. Lozano will introduce a new cohort of students in the 2015-2016 academic school year.



INTERNATIONAL PARTNERSHIP PROGRAM



- ▶ The International Partnership Program supported 16 credit union partnerships and facilitated 12 educational exchanges in 10 countries.
- ▶ The immersion program hosted 13 trainings, providing 259 international participants the opportunity to connect with 167 “executive ambassadors” and visit more than 40 credit unions in the United States.
- ▶ Regional workshops were held in Colombia and Costa Rica. 300 credit union executives and volunteers gained experience from leaders in the fields of payment systems, technology, governance, call centers, lobbying and advocacy.
- ▶ Nine volunteers traveled to emerging credit unions systems such as Paraguay, Korea and Peru to share expert knowledge at national or regional congresses, workshops, conferences and annual meetings.
- ▶ One new partnership was signed between the Idaho Credit Union League and Central Association of Savings and Credit Associations of Moldova. Through this new partnership, the Idaho League and World Council seek to provide a variety of operational and technical assistance to Moldovan credit union organizations.
- ▶ Technical training and knowledge sharing on topics such as liquidity risk, advocacy campaigns, board engagement, mobile banking and regulatory compliance took place around the globe and brought together partnerships between: Belize Credit Union League and Catalyst Corporate Federal Credit Union; Sicredi Brazil and Cornerstone Credit Union League; Costa Rica FEDEAC and League of Southeastern Credit Unions; Dominican Republic and Wisconsin Credit Union League; Estonia Credit Union of Credit Cooperatives and Virginia Credit Union League; Jamaica and Cornerstone Credit Union League; Poland NACSCU and Georgia Credit Union Affiliates; Puerto Rican Credit Union League and New York Credit Union Association; and Cooperative Credit Union League of Trinidad and Tobago and Credit Union League of Connecticut.

Bahamas BCLIBL / Cooperative Credit Union Association

Belize BCUL / Catalyst Corporate Federal Credit Union

Brazil SICREDI / Cornerstone Credit Union League

Colombia Fecolfn / Maryland & DC Credit Union Association

Costa Rica FEDEAC / League of Southeastern Credit Unions

Dominican Republic AIRAC / Wisconsin Credit Union Association

Estonia EUCC / Virginia Credit Union League

Guatemala FENACOAC / California & Nevada Credit Union League

Jamaica JCCUL / Cornerstone Credit Union League

Moldova CASCA / Idaho Credit Union League

Peru FENACREP / Association of Vermont Credit Unions

Poland NACSCU / Georgia Credit Union Affiliates

Puerto Rico / New York Credit Union Association

Romania FEDCAR / Ohio Credit Union League

Russia RCUL / Louisiana Credit Union League

Trinidad & Tobago CCULTT / Credit Union League of Connecticut





Thank you, Supporters!

SILVER INDIVIDUALS \$5,000 - \$9,999

Susan & Joe Finnagan - Burlington, VT, USA

GRANITE INDIVIDUALS \$2,500 - \$4,999

Nicole Bice - Madison, WI, USA

BRONZE INDIVIDUALS \$1,000 - \$2,499

Carla & Tom Altepeter - Spokane, WA, USA
Grzegorz Bierecki - Sopot, Poland
Jamie Murray-Branch & Brian Branch - Madison, WI, USA
Drayton Carter - St. Thomas, Barbados
Anne Cochran - Harahan, LA, USA
Mary Martha & Ken Fortney - Centreville, VA, USA
Teresa Freeborn & Douglas Regulous - Redondo Beach, CA, USA
Deborah & John Gilbert - Melbourne, Australia
Christy & Roger Heacock - Rapid City, SD, USA
Cathy & Pat Jury - West Des Moines, IA, USA
Lois Kitsch - Orlando, FL, USA
Harriet May - El Paso, TX, USA
Richard Miller - Bowling Green, KY, USA
Susan Mitchell & Mike Stankovic - Boulder City, NV, USA
Rebecca & Paul Nixon - Mountain View, CA, USA
Dave Stalowski - Madison, WI, USA
Michelle & Steven Stapp - San Francisco, CA, USA
Joanne and Jeffrey Todd - Windham, CT, USA
Patsy & John Van Ouwerkerk - Vacaville, CA, USA
Pat & Randy Wesenberg - Marshfield, WI, USA

CRYSTAL INDIVIDUALS \$500 - \$999

Helena & Gene Brody - Brooklyn, NY, USA
Geri Burek - Palos Heights, IL, USA
Kathy & Russell Chartier - Danbury, CT, USA
Yard & Cindy Chizmadia - Yardley, PA, USA
Andrew Downin - Santa Ana, CA, USA
Bert & Joan Hash - Ellicott City, MD, USA
Susan Mitchell-Stankovic - Boulder City, NV, USA
Winona Nava - Santa Fe, NM, USA
Neville Parsons - Wauchope, AUS
James Quinn - Springfield, VA, USA
Brandi Stankovic - Henderson, NV, USA
Michael Stankovic - Boulder City, NV, USA
Jack & Jenni Van Kauenbergh - Madison, WI, USA

DIAMOND \$100,000+ Annually

CUNA Mutual Group - Madison, WI, USA

PLATINUM \$50,000 - \$99,999

PSCU - St. Petersburg, FL, USA

SAPPHIRE \$25,000 - \$49,999

Bello Credit Union - Greenwood Village, CO, USA
Mitchell, Stankovic & Associates - Boulder City, NV, USA
Numerica Credit Union - Spokane Valley, WA, USA
SchoolsFirst Federal Credit Union - Santa Ana, CA, USA

GOLD \$10,000 - \$24,999

American Association of Credit Union Leagues - Washington, DC, USA
American Heritage Federal Credit Union - Philadelphia, PA, USA
Arizona State Credit Union - Phoenix, AZ, USA
BECU - Seattle, WA, USA
California & Nevada Credit Union Leagues - Ontario, California, USA
Central 1 Credit Union - Vancouver, BC, Canada
Connexus - Wausau, WI, USA
CO-OP Financial Services - Rancho Cucamonga, CA, USA
Cornerstone Credit Union League - Dallas, TX, USA
Credit Union Association of New York - Albany, NY, USA
CU*Answers - Grand Rapids, MI, USA
Elevations Credit Union - Boulder, CO, USA
Iowa Credit Union League - Des Moines, IA, USA
Los Angeles Federal Credit Union - Los Angeles, CA, USA
Louisiana Credit Union League - Harahan, LA, USA
Mountain West Credit Union Foundation - Denver, CO, USA
National Credit Union Foundation, Inc. - Washington, DC, USA
Patelco Credit Union - Pleasanton, CA, USA
Pennsylvania Credit Union Association - Harrisburg, PA, USA
Pennsylvania State Employees Credit Union - Harrisburg, PA, USA
Premier Members Credit Union - Boulder, CO, USA
SAFE Federal Credit Union - San Francisco, CA, USA
San Francisco Federal Credit Union - San Francisco, CA, USA
Ser Technology Corporation - Dallas, TX, USA
Servus Credit Union - Edmonton, AB, Canada
State Employees' Credit Union - Raleigh, NC, USA
Summit Credit Union - Madison, WI, USA
Suncoast Schools Federal Credit Union - Tampa, FL, USA
The Members Group - Des Moines, IA, USA
United Nations Federal Credit Union - Long Island City, NY, USA
Vancity Savings Credit Union - Vancouver, BC, Canada
Westerra Credit Union - Denver, CO, USA

SILVER \$5,000 - \$9,999

Aberdeen Proving Ground Federal Credit Union - Aberdeen, MD, USA
Association of Vermont Credit Unions - Colchester, VT, USA
Aurora Credit Union Alliance - Aurora, CO, USA
bank mecu Ltd. - Kew, Victoria, Australia
Barksdale Federal Credit Union - Bossier City, LA, USA
Belize Credit Union League Ltd. - Belize, Belize
Burns-Fazzi, Brock & Associates - Charlotte, NC, USA
California Credit Union - Glendale, CA, USA
Catalyst Corporate Federal Credit Union - Plano, TX
Coast Central Credit Union - Eureka, CA, USA
Confederação Interstadual das Cooperativas Ligadas ao Sicredi - Porto Alegre, Brazil
Co-operative Credit Union League of Trinidad & Tobago - Chaguanas, TTO
Cornerstone Credit Union Foundation - Farmers Branch, TX, USA
Credit Union 24 - Tallahassee, FL, USA
Credit Union Australia - Brisbane, QLD, Australia
Credit Union Central Alberta Ltd. - Alberta, AB, Canada
Credit Union National Association - Madison, WI, USA
CU Direct - Ontario, CA, USA
Desert Schools Federal Credit Union - Phoenix, AZ, USA
Farmers Insurance Group Federal Credit Union - Los Angeles, CA, USA
Federación Nacional de Cooperativas de Ahorro y Crédito de Guatemala - Ciudad de Guatemala, Guatemala
FTSI - Monrovia, CA, USA
G&C Mutual Bank - Sydney, Australia
GECU - El Paso, TX, USA
Hovde Foundation - Madison, WI, USA
Idaho Credit Union League & Affiliates - Boise, ID, USA
Innovations Federal Credit Union - Panama City, FL, USA
Jamaica Teachers' Association Cooperative Credit Union - Kingston, Jamaica
League of Southeastern Credit Unions - Tallahassee, FL, USA
Local Government Federal Credit Union - Raleigh, NC, USA
Matanuska Valley Federal Credit Union - Palmer, AK, USA
Melrose Credit Union - Briarwood, NY, USA
Michigan Credit Union League - Plymouth, MI, USA
Motorola Employees Credit Union - Schaumburg, IL, USA
Mountain America Federal Credit Union - West Jordan, UT, USA
Northwest Credit Union Foundation - Federal Way, WA, USA
Ohio Credit Union Foundation - Columbus, OH, USA
Pacific Service Credit Union - Walnut Creek, CA, USA
Redwood Credit Union - Santa Rosa, CA, USA
State Employees Federal Credit Union - Albany, NY, USA
Tennessee Credit Union League - Chattanooga, TN, USA
Ventura County Credit Union - Ventura, CA, USA
Wisconsin Credit Union League - Pewaukee, WI, USA
Xceed Financial Federal Credit Union - Redondo Beach, CA, USA

GRANITE \$2,500 - \$4,999

1st Gateway Credit Union - Camanche, IA, USA
American Airlines Federal Credit Union - DFW Airport, TX, USA
Barbados Co-operative & Credit Union League Ltd. - St. Michael, Barbados
BCU - Vernon Hills, IL, USA
BIU Credit Union Co-op, Society - Basseterre, Bermuda
Boulder Dam Credit Union - Boulder City, NV, USA
CAHP Credit Union - Sacramento, CA, USA
Credit Union Executives Society - Fitchburg, WI, USA
Credit Union of New Jersey - Ewing, NJ, USA
CSCU - Tampa, FL, USA
Dundalk Credit Union - Dundalk County, Louth, Ireland
ENT Federal Credit Union - Colorado Springs, CO, USA
floridacentral Credit Union - Tampa, FL, USA
Fox Communities Credit Union - Appleton, WI, USA
Georgia Credit Union Affiliates - Duluth, GA, USA
Greater Vancouver Community Credit Union - Burnaby, BC, Canada
Gulf Winds Federal Credit Union - Pensacola, FL, USA
Ideal Credit Union - Woodbury, MN, USA
Jefferson Financial Credit Union - Metairie, LA, USA
Maine Credit Union League - Portland, ME, USA
Maritime, Mining & Power Credit Union - Sydney, NSW, Australia
Maryland & DC Credit Union Association - Columbia, MD, USA
Municipal Credit Union - New York, NY, USA
New Jersey Credit Union League - Hightstown, NJ, USA
Polish & Slavic Federal Credit Union - Brooklyn, NY, USA
Queensland Teachers Mutual Bank - Brisbane, Australia
San Mateo Credit Union - Redwood, CA, USA
SCE Federal Credit Union - El Monte, CA, USA
Shreveport Federal Credit Union - Shreveport, LA, USA
State Employees Federal Credit Union - Albany, NY, USA
State Farm Federal Credit Union - Bloomington, IL, USA
The Bahamas Co-operative League Ltd. - Nassau, Bahamas
Thrivent Federal Credit Union - Appleton, WI, USA
Triangle Credit Union - Nashua, NH, USA
Universal 1 Credit Union - Dayton, OH, USA
University Federal Credit Union - Austin, TX, USA
University of Virginia Community Credit Union - Charlotte, VA, USA
US Federal Credit Union - Burnsville, MN, USA
Vantage West Credit Union - Tucson, AZ, USA
Vermont Federal Credit Union - Burlington, VT, USA
Victoria Teachers Mutual Bank - Hawthorn East, VIC, Australia
Visions Federal Credit Union - Endicott, NY, USA
Whatcom Educational Credit Union - Bellingham, WA, USA

BRONZE

\$1,000 - \$2,499

Affinity Federal Credit Union - Basking Ridge, NJ, USA
 Affinity Federal Credit Union Foundation - Basking Ridge, NJ, USA
 Agriculture Federal Credit Union - Alexandria, VA, USA
 Alliant Credit Union - Chicago, IL, USA
 Alloya Corporate Federal Credit Union - Albany, NY, USA
 ALM First Financial Advisors - Dallas, TX, USA
 America First Federal Credit Union - Ogden, UT, USA
 Amplify Federal Credit Union - Austin, TX, USA
 Anheuser-Busch Employees Credit Union - St. Louis, MO, USA
 Arrha Credit Union - Springfield, MA, USA
 Atlantic Central - Halifax, NS, Canada
 Atlantic Regional Federal Credit Union - Brunswick, ME, USA
 Aurora Schools Federal Credit Union - Aurora, CO, USA
 BALANCE - San Francisco, CA, USA
 Bay Ridge Federal Credit Union - Brooklyn, NY, USA
 Beehive Federal Credit Union - Rexburg, ID, USA
 Belvoir Federal Credit Union - Woodbridge, VA, USA
 Bishopstown Credit Union Ltd. - Bishopstown, Cork, Ireland
 Blackhawk Community Credit Union - Janesville, WI, USA
 Black Hills Federal Credit Union - Rapid City, SD, USA
 Border Federal Credit Union - Del Rio, TX, USA
 Cabrillo Credit Union - San Diego, CA, USA
 Canning's Employees' Credit Union - Port of Spain, Trinidad & Tobago
 Canyon State Credit Union - Phoenix, AZ, USA
 Caribbean Confederation of Credit Unions - Fortlands, St. Kitts & Nevis
 Caribbean CUDE Program - Castries, St. Lucia
 Central City Credit Union - Marshfield, WI, USA
 CFCU Community Credit Union - Ithaca, NY, USA
 Christian Community Credit Union - San Dimas, CA, USA
 Clackamas Community Federal Credit Union - Oregon City, OR, USA
 Clark County Credit Union - Las Vegas, NV, USA
 Coastal Federal Credit Union Foundation - Raleigh, NC, USA
 CoastHills Federal Credit Union - Lompoc, CA, USA
 Comhar Linn INTO Credit Union Ltd. - Dublin, Ireland
 CommunityAmerica Credit Union - Kansas City, MO
 Community Choice Credit Union - Farmington Hills, MI, USA
 Community Credit Union of Florida - Rockledge, FL, USA
 Community South Credit Union - Chipley, FL, USA
 Co-op Services Credit Union - Livonia, MI, USA
 Cornerstone Advisors - Scottsdale, AZ, USA
 Corporate America Credit Union - Irondale, AL, USA
 Credit Union Baywide - Hastings, New Zealand
 Credit Union League of Connecticut - Meriden, CT, USA
 Credit Union Service Centers - Tampa, FL, USA
 CU Business Partners LLC - Northridge, CA, USA
 CU Service Network - Evergreen, CO, USA
 Cy-Fair Federal Credit Union - Houston, TX, USA
 Defense Credit Union Council - Washington, DC, USA
 Denver Community Credit Union - Denver, CO, USA
 Dupaco Community Credit Union - Dubuque, IA, USA
 Dynamic Federal Credit Union - Celina, OH, USA
 Eagle River Credit Union - L'Anse au Loup NF, Canada
 Educational Systems Federal Credit Union - Greenbelt, MD, USA
 Fairfax County Federal Credit Union - Fairfax, VA, USA
 Fairwinds Credit Union - Orlando, FL, USA
 Financial Equipment & Data Corp - Daphne, AL, USA
 Fintech Kenya Ltd. - Nairobi, Kenya
 First Class American Credit Union - Fort Worth, TX, USA
 First Community Credit Union - Chesterfield, MO, USA
 First Credit Union - Hamilton, New Zealand
 First Entertainment Credit Union - Hollywood, CA, USA
 First Florida Credit Union - Jacksonville, FL, USA
 First Source Federal Credit Union - New Hartford, NY, USA
 Fitzsimons Federal Credit Union - Aurora, CO, USA
 Frankenmuth Credit Union - Frankenmuth, MI, USA
 Freedom Credit Union - Warminster, PA, USA
 GE Capital Solutions - Schaumburg, IL, USA
 Gesa Credit Union - Richland, WA, USA
 GESRO Co-op Credit Union - Takoradi, Ghana
 Golden 1 Credit Union - Sacramento, CA, USA
 Greater Hartford Police Federal Credit Union - Hartford, CT, USA
 Heritage Credit Union - Madison, WI, USA
 Heritage Family Federal Credit Union - Rutland, VT, USA
 Hiway Federal Credit Union - St. Paul, MN, USA
 Holiday Coast Credit Union - Port Macquarie, AUS
 IBM Southeast Employees' Federal Credit Union - Boca Raton, FL, USA
 Illinois Credit Union League - Naperville, IL, USA
 Indiana Credit Union Foundation - Indianapolis, IN, USA
 Indiana Credit Union League - Indianapolis, IN, USA
 Inova Federal Credit Union - Elkhart, IN, USA
 Jamaica Co-operative Credit Union League Ltd. - Kingston, Jamaica
 Keesler Federal Credit Union - Biloxi, MS, USA
 Kenya Bankers SACCO Society Ltd. - Nairobi, Kenya
 Kenya Police Sacco Society Limited - Nairobi, Kenya
 Kinecta Federal Credit Union - Manhattan Beach, CA, USA
 LA Financial Federal Credit Union - Pasadena, CA, USA
 LBS Financial Credit Union - Long Beach, CA, USA
 Library of Congress Federal Credit Union - Hyattsville, MD, USA
 Libro Credit Union - London, ON, Canada
 Malawi Union of Savings and Credit Co-operatives, Ltd. - Lilongwe, Malawi
 Manheim Auctions - Atlanta, GA, USA
 McCoy Federal Credit Union - Orlando, FL, USA
 Metro Credit Union - Chelsea, MA, USA
 Michigan State University Federal Credit Union - East Lansing, MI, USA
 Mid American Credit Union - Wichita, KS, USA
 Millstream Area Credit Union - Findlay, OH, USA
 Minnesota Credit Union Foundation - St. Paul, MN, USA
 Minnesota Credit Union Network - St. Paul, MN, USA

Mission Federal Credit Union - San Diego, CA, USA
 Mississippi Credit Union Association - Jackson, MS, USA
 Montana Credit Union Network - Helena, MT, USA
 Mullingar Credit Union Ltd. - Mullingar, Westmeath, Ireland
 National Association of State Credit Union Supervisors - Arlington, VA, USA
 OAS Staff Federal Credit Union - Washington, DC, USA
 One Detroit Credit Union - Grosse Pointe, MI, USA
 Orange County's Credit Union - Santa Ana, CA, USA
 Pacul Services - Harrisburg, PA, USA
 Parsons Federal Credit Union - Pasadena, CA, USA
 Peach State Federal Credit Union - Lawrenceville, GA, USA
 Pen Air Federal Credit Union - Pensacola, FL, USA
 Pentagon Federal Credit Union - Alexandria, VA, USA
 People's Trust Federal Credit Union - Houston, TX, USA
 ProCon Group - Madison, WI, USA
 Provident Credit Union - Redwood City, CA, USA
 Red Rocks Credit Union - Highlands Ranch, CO, USA
 Redstone Federal Credit Union - Huntsville, AL, USA
 Royal Credit Union - Eau Claire, WI, USA
 Rush Credit Union - Dublin, Ireland
 Santa Cruz Community Credit Union - Santa Cruz, CA, USA
 Schools Financial Credit Union - Sacramento, CA, USA
 Scotwest Credit Union - Glasgow, Scotland
 Seattle Metropolitan Credit Union - Seattle, WA, USA
 Service One Credit Union - Bowling Green, KY, USA
 Space Age Federal Credit Union - Aurora, CO, USA
 Spokane Chapter of Credit Unions - Spokane, WA, USA
 St. Anthony's and Claddagh Credit Union Ltd. - Galway, Ireland
 TCC Ltd. - Singapore, Singapore
 The Sheeter Group - San Diego, CA, USA
 The Tennessee Credit Union - Nashville, TN, USA
 Tinker Federal Credit Union - Tinker, OK, USA
 Travis Credit Union - Vacaville, CA, USA
 Trinidad & Tobago Police Credit Union Co-operative Society Limited - Barataria, Trinidad & Tobago
 Truity Credit Union - Bartlesville, OK, USA
 Truliant Federal Credit Union - Winston-Salem, NC, USA
 TruMark Financial Credit Union - Treviso, PA, USA
 TruWest Credit Union - Scottsdale, AZ, USA
 Turner, Warren, Hwang & Conrad AC - Burbank, CA, USA
 Ukrainian Federal Credit Union - Rochester, NY, USA
 USF Federal Credit Union - Tampa, FL, USA
 UT Federal Credit Union - Knoxville, TN, USA
 Vantage Credit Union - Bridgeton, MO, USA
 Veridian Credit Union - Waterloo, IA, USA
 Verity Credit Union - Seattle, WA, USA
 Virginia Credit Union League - Lynchburg, VA, USA
 Vision Financial Federal Credit Union - Durham, NC, USA
 Windsor Family Credit Union - Windsor, ON, Canada
 Y-12 Federal Credit Union - Oak Ridge, TN, USA

International Development Fund (IDF) Investors

Heritage Family Federal Credit Union - Rutland, VT, USA
 Members Credit Union - Stamford, CT, USA
 Peach State Federal Credit Union - Lawrenceville, GA, USA
 Providence Federal Credit Union - Portland, OR, USA
 San Francisco Fire Credit Union - San Francisco, CA, USA
 TruWest Credit Union - Scottsdale, AZ, USA

List current as of January 2016.
 Please contact us with any updates or corrections.

Please join us!

Help World Council empower people to grow through credit unions by becoming a Supporter at one of these levels:

DIAMOND	\$100,000+
PLATINUM	\$50,000 - \$99,999
SAPPHIRE	\$25,000 - \$49,999
GOLD	\$10,000 - \$24,999
SILVER	\$5,000 - \$9,999
GRANITE	\$2,500 - \$4,999
BRONZE	\$1,000 - \$2,499
CRYSTAL	\$500 - \$999

Amounts listed in U.S. dollars. Gifts are fully U.S. tax-deductible.

Note: Individuals recognized at the crystal level and above; organizations at bronze and above.



WORLDWIDE FOUNDATION
 for CREDIT UNIONS

The Worldwide Foundation for Credit Unions thanks those who have generously contributed to building a global community of credit unions. Your support expands financial access worldwide and improves the lives of millions.



WORLDWIDE FOUNDATION *for* CREDIT UNIONS

BOARD MEMBERS

Brian Branch, President and CEO, World Council of Credit Unions

Anne Cochran, *Chair*
Credit Union National Association (USA)

Daniel Burns, *1st Vice Chair*
Credit Union Central of Canada (Canada)

Patrick Jury, *2nd Vice Chair*
Credit Union National Association (USA)

Manfred Alfonso Dasenbrock, *Treasurer*
Confederação Interestadual das Cooperativas Ligadas ao SICREDI (Brazil)

Brian McCrory, *Secretary*
Irish League of Credit Unions (ILCU)

Jaime Chavez Suarez, *Director*
Director - National Association of Credit Unions of Colombia (FECOLFIN)

Mark Degotardi, *Director*
Customer Owned Banking Association (Australia)

Bruce Foulke, *Director*
Credit Union National Association (USA)

Sylvester Kadzola, *Director*
Malawi Union of Savings and Credit Cooperatives (MUSCCO)

Rafał Matusiak, *Director*
Director - National Association of Co-operative Savings & Credit Unions (NACSCU)

Dr. Chul-Sang Moon, *Director*
National Credit Union Federation of Korea (NACUFOK)

Aaron Moses, *Director*
Director - Caribbean Confederation of Credit Unions (CCCU)

Steven Stapp, *Director*
Credit Union National Association (USA)

Doug Stoddart, *Director*
Credit Union Central of Canada (CUCC)

2015 FINANCIALS

Total Income	\$2,049,379
Program Expenses	
<i>Disaster Relief</i>	\$182,154
<i>Technical Assistance</i>	\$654,416
<i>Partnership Program</i>	\$138,499
<i>Education Programs</i>	\$640,475
Total Program Expenses	\$1,615,545
Fundraising Expenses	\$112,353
Management Expenses	\$287,875
Total Expenses	\$2,015,773
Net Income	\$33,606
Net Assets 01/01	\$531,979
Ending Net Assets	\$565,585



The Worldwide Foundation for Credit Unions meets the extensive standards by the Better Business Bureau's Wise Giving Alliance, one of America's Most Experienced Charity Evaluators.

Madison Office
5710 Mineral Point Road
Madison, WI 53705-4493 USA
Telephone: +1-608-395-2000
Fax: +1-608-395-2001

DC Office
601 Pennsylvania Ave, NW,
South Building, Suite 600
Washington, DC 20004-2601 USA
Telephone: +1-202-638-0205
Fax: +1-202-638-3410

WORLDWIDE FOUNDATION
for CREDIT UNIONS

