



St. Louis Community CU FOUNDATION

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St. Louis Community CU FOUNDATION

2012

ANNUAL REPORT



The St. Louis Community CU Foundation: Chairperson's Report

Since its inception, the St. Louis Community CU Foundation has made significant strides in serving the community. Our goal is to strengthen our region by providing financial literacy education, resources and support for low-to-moderate income residents in an effort to improve their standard of living and better their lifestyle. Through the services we provide and our level of outreach, we are active stewards of our mission.

2012 was a pivotal year for the Foundation. We contributed nearly \$15,000 to the St. Louis community. Our dedication to serving the community continues to flourish. Our recent achievements include:

- **Opening** the CU Excel Center®, creating a true destination point and source for consumer information. The CU Excel Center offers free financial literacy and life skills education for the residents of St. Louis. This initiative is the first of its kind in our community;
- **Helping** non-traditional adult students pursue their higher education aspirations with much-needed scholarships;
- **Serving** more than 20,000 people to date with free financial literacy seminars on topics such as budgeting, establishing good credit, rebuilding credit, avoiding payday lending and identity theft.

Thanks to support from our corporate, community and individual donors, we were able to further our reach, one community at a time. We look forward to building on the success of The St. Louis Community CU Foundation in 2013 and beyond.

We welcome and appreciate your support.

Respectfully Submitted,



Susan E. Katzman
Chairperson

CU Excel Center: Impact

For the past four years, St. Louis Community Credit Union and the St. Louis Community CU Foundation's financial education outreach efforts have touched more than **20,000** people in our community. The CU Excel Center's existence has enhanced the way we look at financial education and our overall impact:

- Since opening in June, the Center has reached more than **1,500** people. This number continues to grow.
- Through our pre and post testing measures we see a **50% increase** in class attendees' basic financial literacy knowledge from the time they enter to when they leave the CU Excel Center.



This is only the beginning. With the help of our partners and increased funding support, we will be able to touch more lives for the betterment of our community.

For more information on the CU Excel Center, visit www.cuexcelcenter.com.

"The St. Louis Community CU Foundation has had a very strong presence in the community helping to educate low-to-moderate income residents. I was provided the privilege and pleasure of facilitating a Resume Writing & Marketing Workshop at the new CU Excel Center. As a Director of Employment, it is crucial for job seekers to be ready and prepared at all times while looking for employment during these tough economic times. The St. Louis Community CU Foundation is a true benefit to the community at large...hands down."
- **Hollis R. Whiting, Urban League of Metropolitan St. Louis, Inc.**

"My experience as a presenter at the CU Excel Center, on behalf of Carrollton Bank, has been nothing short of outstanding! I thoroughly enjoy providing information to individuals who seek out the 'American Dream' of owning their own business by offering the basic starting blocks to realizing this dream. The CU Excel Center is the gateway venue to allowing this information to be delivered to these individuals, and without it, this information might not be available to them, which in turn, would prevent them from ever realizing their 'American Dream.'" - **Tim Julius, Carrollton Bank**



The St. Louis Community CU Foundation: Building Bridges of Opportunity

The St. Louis Community CU Foundation was organized in 2010 by the Board of Directors of St. Louis Community Credit Union. We recognized that many individuals in our community, due to lack of educational opportunity, are unable to perform or analyze many simple financial transactions necessary in everyday life. As a result, they frequently make unwise financial decisions, which often have long-lasting, detrimental effects on their financial resources and opportunities.

As a 501(c)(3) designated charity, our mission is to strengthen the St. Louis region through economic empowerment by providing financial literacy education, resources and support for low-to-moderate income residents in an effort to improve their standard of living and better their lifestyle. The Foundation funds a majority of our financial education initiatives, in addition to a scholarship for non-traditional students.

Today, the Foundation serves as a platform for financial education and empowerment to the community. For more information or to make a contribution, visit www.slccufoundation.org.



Janice Mosby Scholarship: Improving the Quality of Life Through Education

Recognizing the critical role education plays in the creation of fiscally responsible citizens, the St. Louis Community CU Foundation created the Janice Mosby Scholarship. It was named after our late board member, Janice Mosby, who was passionate about education and serving others.



Ms. Janice Mosby

Ms. Mosby was a teacher and principal in the St. Louis Public Schools for more than 30 years. With a kind heart and gentle spirit, she dedicated her life to helping students in the community develop to their fullest potential. Ms. Mosby served on the St. Louis Community Credit Union's Board of Directors for 40 years and as a Board member of the Credit Union's Foundation.

To date, the Foundation has presented five scholarship awards to students in the St. Louis community, helping them close the often unavoidable tuition payment gap. The Foundation awarded \$2,500 scholarships to three eligible adult students in spring 2012.

Education is the passport to opportunity. The Janice Mosby Scholarship helps create a successful path for aspiring achievers and lifelong learners.



2011 Scholarship Winners

2012 Scholarship Winners

"I am deeply touched by the generosity of the Janice Mosby scholarship donors, and also by the hard work and dedication of the members of the St. Louis Community CU Foundation. It is only with your support that I am able to achieve my childhood dream of becoming the first-generation college graduate in my family. I plan to become a social worker. Thank you for your extraordinary effort and commitment in bringing out the best in me, and countless others." – **Brandii, 2012 Janice Mosby Scholarship Recipient**

CU Excel Center®:
Empowering the Community. Holistically.

The CU Excel Center® serves as a destination point and a trusted source for consumer information, financial education and empowerment for the region. It offers a platform to promote and encourage self-sufficiency and financial dignity through the power of education. This outreach initiative is the first of its kind in our community.



At the Center, we provide financial literacy and life skills classes relevant to today’s consumer. Some include:

- Building an effective budget during tough economic times
- Credit building and/or repair
- Starting a business
- Managing stress effectively

All classes are taught by dedicated subject matter experts, including a full-time financial educator and community outreach specialist, social services/community representatives and our bank partners. We take a hands-on approach to learning, engaging the audiences and empowering them to improve their quality of life. Our primary areas of outreach include:



- Consumer financial and life skills education
- Health and wellness
- Continuing education
- Professional development
- Business services

In addition, we participate in community engagement events and free financial counseling sessions. We are not only increasing

knowledge but we are also strengthening and empowering families. It’s the fabric of what we do at the CU Excel Center.

Through our course offerings, we take a holistic approach to education and empowerment. All classes are taught free of charge to the community.

“My experience at the CU Excel Center workshop was great. It made me realize the seriousness of my financial situation and pushed me to focus on resolving the problems. I would definitely apply this to my everyday life.” – Class Attendee

Statement of Fiscal Condition:
Fiscal Year Ending Dec. 31, 2012

Assets	
Cash	126,736
Fixed Assets	<u>41,529</u>
Total Assets	\$168,265

Liabilities and Unrestricted Net Assets	
Payments and other liabilities	
Unrestricted Net Assets	<u>168,265</u>
Total Liabilities	\$168,265

Income	
Other contributions and gifts	<u>49,065</u>
Total Income	\$49,065

Expenses	
General Operations	<u>88,581</u>
Total Expenses	\$88,581

Funding Sources	
Member Donations	7,790
Corporate Donations	<u>41,275</u>
Total Contributions/Donations	\$49,065

