



# WORLDWIDE FOUNDATION FOR CREDIT UNIONS

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## 2016 ANNUAL REPORT

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WORLDWIDE FOUNDATION  
*for* CREDIT UNIONS



World Council  
of Credit Unions

# BUILDING A GLOBAL COMMUNITY

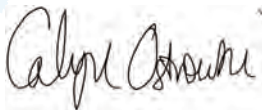
## WORLDWIDE FOUNDATION FOR CREDIT UNIONS 2016 ANNUAL REPORT

### Director's Message

People helping people is at the heart of what we do. As the global platform dedicated to supporting and advancing credit unions, contributions to the Worldwide Foundation allows World Council to tackle the critical issues facing our industry and strengthen the economic security of your members.

In the following pages, you will witness the impact your 2016 investment has created and our collective accomplishments to provide leadership, access, and sustainability for credit unions and the members they serve worldwide.

We are honored to steward the resources you entrust with the Worldwide Foundation and privileged to offer unique value to the global credit union industry.



Calyn Ostrowski  
Worldwide Foundation Executive Director





# 2016 HIGHLIGHTS

## CREDIT UNION DEVELOPMENT ACTIVITIES

### NEPAL

In collaboration with development partners and support from individual and credit union contributions, the Worldwide Foundation provided the Nepal Federation of Saving and Credit Cooperative Union Limited (NEFSCUN) with a \$US175,000 grant to repair building structures, replace equipment and train management officers in disaster recovery. Impact by the numbers:

- 220 SACCOS received essential basic operating office equipment, software support, stationaries, relocation support, lost information recovery assistance, and soft loan support.
- 41 SACCOS were physically repaired and reconstructed.
- 41 SACCOS received technical training on financial literacy outreach to members, governance, and quality assurance assistance.
- 23 cooperative managers and NEFSCUN officers received psychological training. These managers were equipped to counsel members and assist with financial literacy training.
- 21 SACCO members received technical construction training and assisted with rebuilding efforts.
- 47 cooperative members received first aid training and attended to other wounded members.
- 25 NEFSCUN board members received training on strategic planning and direction.
- The implementation of rehabilitation and rebuilding activities took place in 14 districts.



### ECUADOR

Hundreds of lives were lost and credit unions devastated following a 7.8 magnitude earthquake in April near Ecuador's northern coast, where World Council is working to bring payment systems to rural credit unions. The Worldwide Foundation granted \$70,000 to address the needs of four credit unions infrastructure and improve their disaster contingency systems.

### UKRAINE

World Council received an award from the U.S. Agency for International Development to advance Ukraine's credit union regulatory environment and strengthen their capacity to lend agriculture loans. The project will be supported by the Worldwide Foundation's network of volunteers to provide high level technical expertise and mentorship.





Through the Network's technical expertise and peer-to-peer knowledge sharing, Empowerment Grant recipients **Juliet Rawlinson**, Micro Finance Manager, Paglaum Multi-Purpose Cooperative (Philippines); **Eleonora Zgonjanin**, CEO, FULM Savings House (Macedonia); and **Kristi Lazano**, Financial Educational Specialist, San Mateo Credit Union (USA) transformed their local communities and changed the lives of women, youth, and families worldwide.

In the Philippines, **Juliet Rawlinson** continued the previous year's Empowerment Grant to establish a Business Development Center at the Paglaum Multi-Purpose Cooperative where 80 percent of members are women. There she helped small and medium sized enterprises connect with markets and enhanced female entrepreneurs' management skills. The project increased income, employment opportunities, and female cooperative membership – improving the lives of thousands in the region.

Developing a robust communication and outreach strategy to increase women and youth membership in Macedonia's FULM Savings House was the primary objective of **Ms. Zgonjanin's** grant activities. The project connected Network members and sponsors in an exchange of best practices, strategies, and technical guidance resulting in a newly created, innovative marketing plan that combined television, social media, radio, and technology to appropriately advertise the cooperative's products and services to this market segment.

**Kristi Lozano's** project was designed to develop leadership, academic, and financial management skills for local high school mothers wishing to be the first in their family to graduate with a diploma. 44 teen moms received financial literacy training, life skills, and mentorship from Network members. The leadership and financial education these teen moms received will impact their lives and generations to come. In recognition of the program's achievements, San Mateo Credit Union received the Credit Union National Association's (CUNA) prestigious Dora Maxwell Social Responsibility Community Service Award and was asked to partner with the California State Board of Equalization during the 2016 Financial Aid Season.

- In 2016, the Network's suite of programming provided thousands of credit union women with tangible skills, tools, and resources they need to lead; and offered actionable steps for organizations to follow. Since its inception in 2009, the Network has built significant momentum:
  - 1,160 members from 78 countries
  - 41 scholarships to women from 21 countries
  - 32 Sister Societies, local Network chapters, in 13 countries
  - \$450,000 granted to increase women's access to financial services worldwide
  - Over 1,000 articles of clothing, school supplies, and materials have been donated to local charities improving women's lives
  - \$1,380,000 raised to make a measurable difference in the lives of women
- The Network created a new "Emerging Leader" award which recognizes the accomplishments of an up-and-coming female leader working in the U.S. credit union movement. The inaugural award, sponsored by CO-OP Financial Services, was presented to Nicole Brusewitz, Vice President of Education and Events at the Mountain West Credit Union Association for advancing hundreds of men and women in their professional journeys and making the credit union industry stronger.
- Global Women's Annual Forum brought together 100+ women from 22 countries in Belfast, Northern Ireland. The event featured keynote speaker Betsy Myers, author of *Take the Lead: Motivate, Inspire, and Bring Out the Best in Yourself and Everyone Around You* who presented openly about her personal experiences working in the White House, and for then presidential-candidate Barack Obama, that led her to discover successful approaches for effective, authentic, and influential leadership.
- Local Network chapters, called Sister Societies, advance women into credit union leadership positions and give back to area nonprofit organizations. Four new chapters were established in Brazil, Macedonia, Minnesota and Vancouver.





# INTERNATIONAL PARTNERSHIP PROGRAM

## INTERNATIONAL PARTNERSHIPS

### TRAINING LEADERS

Credit union executives and volunteers from around the world helped build stronger institutions in 2016 through World Council's Regional Workshops, International Partnerships, Immersion Training and Volunteer Outreach Programs. Collaboration through the exchange of best practices, successful experiences and innovative ideas has had a significant impact on the way credit unions serve their communities.

### EXCHANGING IDEAS

In 2016, the International Partnerships Program oversaw the signing of one new partnership and facilitated 6 solution-focused partnership exchanges in several countries around the world. Immersion training programs provided opportunities for 165 international participants to engage with more than 100 credit union ambassadors at dozens of credit union organizations. The program held regional workshops in both Washington D.C. and Bangkok, Thailand where several hundred credit union executives and volunteers gained experience from leaders in the fields of payments systems, technology, digital media and advocacy.

### FINDING SOLUTIONS

The International Partnerships and Immersion Training Programs achieved lasting impact by tapping into one of credit unions' greatest resources — our willingness to collaborate and share experiences. These programs provided a platform for exploring best practices and finding solutions to the common challenges facing credit unions around the world. This unique format for networking and exchange continued to enlighten credit unions with new and innovative ways to better serve their communities.

Bahamas BCLIBL // Cooperative Credit Union Association

Belize BCUL // Catalyst Corporate Federal Credit Union

Brazil SICREDI // Cornerstone Credit Union League

Colombia Fecolfin // 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

Papua New Guinea FESALOS // Hawaii 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





Proud Supporter

Thank you, Supporters!

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

Susan & Joe Finnagan - Burlington, VT, USA  
Marsha Hance - Ruthland, VT, USA  
Susan Mitchell & Michael Stankovic - Boulder City, NV, USA

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

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Michelle & Steven Stapp - San Francisco, CA, USA  
Marquetta White - Mesa, AZ, USA

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

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Greg Dietrich - Frankemuth, MI, USA  
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Melissa & Bruce Foulke - Worcester, PA, USA  
Teresa Freeborn & Douglas Regelous - Hermosa Beach, CA, USA  
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Dale Owen - Rock Island, IL, USA  
Neville Parsons - Wauchope, Australia  
Julia Rainer - Glenview, IL, USA  
Brandi Stankovic - Henderson, NV, USA  
Michael Stankovic - Boulder City, NV, USA  
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Patsy & John Van Ouwerkerk - Vacaville, CA, USA  
Pat & Randy Wesenberg - Marshfield, WI, USA

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Cindy & Gary Chizmadia - Yardley, PA, USA  
Andrew Downin - Santa Ana, CA, USA  
Winona Nava - Santa Fe, NM, USA  
Shirley Senn - Virginia Beach, VA, USA  
Cristina & David Sweiderk - Scottsdale, AZ, USA  
Jenni & Jack 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

CO-OP Financial Services - Rancho Cucamonga, CA, USA  
Mitchell, Stankovic & Associates - Boulder City, NV, USA  
Numerica Credit Union - Spokane Valley, WA, USA  
SchoolsFirst Federal Credit Union - Santa Ana, CA, USA  
State Employees' Credit Union - Raleigh, NC, USA  
Vancity Credit Union - Vancouver, Canada

**RUBY** \$15,000 - \$24,999

BECU - Seattle, WA, USA  
CU\*Answers - Grand Rapids, MI, USA  
Iowa Credit Union League - Des Moines, IA, USA  
Ser Technology Corporation - Dallas, TX, USA  
Summit Credit Union - Madison, WI, USA  
Westerra Credit Union - Denver, CO, USA

**GOLD** \$10,000 - \$14,999

American Heritage Federal Credit Union - Philadelphia, PA, USA  
California & Nevada Credit Union Leagues - Ontario, California, USA  
Central 1 Credit Union - Vancouver, BC, Canada  
Confederação Interestadual das Cooperativas Ligadas ao Siciredi - Porto Alegre, Brazil  
Connexus Credit Union - Wausau, WI, USA  
Cooperative Credit Union Association, Inc. - Marlborough, MA, USA  
Cornerstone Credit Union League - Dallas, TX, USA

Credit Union Association of New York - Albany, NY, USA  
CU Direct - Ontario, CA, USA  
Elevations Credit Union - Boulder, CO, USA  
GECU - El Paso, TX, USA  
League of Southeastern Credit Unions - Tallahassee, FL, USA  
Los Angeles Federal Credit Union - Los Angeles, CA, USA  
Mountain West Credit Union Foundation - Denver, CO, 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  
San Francisco Federal Credit Union - San Francisco, CA, USA  
Servus Credit Union - Edmonton, AB, Canada  
State Employees Credit Union of Maryland Credit Union - Linthicum, MD, USA  
Suncoast Schools Federal Credit Union - Tampa, FL, USA  
Teachers Mutual Bank - Silverwater, Australia  
The Valerie C. Brown Charitable Fund in memory of William R. Mapother - Bowling Green, KY, USA  
United Nations Federal Credit Union - Long Island City, NY, USA  
Unitus Community Credit Union - Portland, OR, USA  
Wescom Credit Union - Pasadena, CA, USA

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

Aberdeen Proving Ground Federal Credit Union - Aberdeen, MD, USA  
American Association of Credit Union Leagues - Washington, DC, USA  
Andigo Credit Union - Schaumburg, IL, USA  
Association of Vermont Credit Unions - Colchester, VT, USA  
bank mecu Ltd. - Kew, Victoria, Australia  
Barbados Public Workers' Co-operative Credit Union - Bridgetown, Barbados  
Barksdale Federal Credit Union - Bossier City, LA, USA  
Bermuda Co-op. Credit Union Limited - Hamilton, Bermuda  
Burns-Fazzi, Brock & Associates - Charlotte, NC, USA  
California Credit Union - Glendale, CA, USA  
Catalyst Corporate Federal Credit Union - Plano, TX, USA  
Coast Central Credit Union - Eureka, CA, USA  
Cornerstone Credit Union Foundation - Farmers Branch, TX, USA  
Credit Union Australia - Brisbane, QLD, Australia  
Credit Union Central Alberta Ltd. - Alberta, AB, Canada  
Credit Union National Association - Madison, WI, USA  
CULIANCE - Tallahassee, FL, USA  
Desert Schools Federal Credit Union - Phoenix, AZ, USA  
Fairfax County Federal Credit Union - Fairfax, VA, USA  
Farmers Insurance Group Federal Credit Union - Los Angeles, CA, USA  
Firefly Credit Union - Burnsville, MN, USA  
Fox Valley Chapter of Credit Unions - Appleton, WI, USA  
G&C Mutual Bank - Sydney, Australia  
Heartland Credit Union Association - Leawood, KS, 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  
Jefferson Financial Credit Union - Metairie, LA, USA  
Local Government Federal Credit Union - Raleigh, NC, USA  
Matanuska Valley Federal Credit Union - Palmer, AK, 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  
OneAZ Credit Union - Phoenix, AZ, USA  
Redwood Credit Union - Santa Rosa, CA, USA  
RTE Credit Union Ltd - Donnybrook, Ireland  
Tallahassee-Leon Federal Credit Union - Tallahassee, FL, USA  
Tennessee Credit Union League - Chattanooga, TN, 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  
CAHP Credit Union - Sacramento, CA, USA  
Community Choice Credit Union - Farmington Hills, MI, 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  
Fox Communities Credit Union - Appleton, WI, USA  
Georgia Credit Union Affiliates - Duluth, GA, USA  
Gulf Winds Federal Credit Union - Pensacola, FL, USA  
Ideal Credit Union - Woodbury, MN, USA  
Kenya Union of Savings & Credit Co-operatives Ltd. - Nairobi, Kenya  
Magnolia Federal Credit Union - Jackson, MS, USA  
Maine Credit Union League - Portland, ME, USA  
MD & DC Credit Union Association - Columbia, MD, USA  
Municipal Credit Union - New York, NY, USA  
New Jersey Credit Union League - Hightstown, NJ, USA  
Pen Air Federal Credit Union - Pensacola, FL, 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  
Triangle Credit Union - Nashua, NH, USA  
Unity Bank - Sydney, Australia  
Universal 1 Credit Union - Dayton, OH, USA  
University Federal Credit Union - Austin, TX, USA



University of Virginia Community Credit Union - Charlotte, VA, 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

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

7 Rivers Region of Chapter of CUS - Oshkosh, WI, USA  
 Affinity Federal Credit Union Foundation - Basking Ridge, NJ, USA  
 Agriculture Federal Credit Union - Alexandria, VA, USA  
 Alaska Airlines Horizon Air Employees Federal Credit Union - Seatac, WA, 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  
 Arrha Credit Union - Springfield, MA, USA  
 Ascentra Credit Union - Bettendorf, IA, USA  
 Atlantic Central - Halifax, NS, Canada  
 Atlantic Regional Federal Credit Union - Brunswick, ME, USA  
 BALANCE - San Francisco, CA, USA  
 Barbados Co-operative & Credit Union League Ltd. - St. Michael, Barbados  
 Bay Ridge Federal Credit Union - Brooklyn, NY, USA  
 Beehive Federal Credit Union - Rexburg, ID, 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  
 Boulder Dam Credit Union - Boulder City, NV, USA  
 Cabrillo Credit Union - San Diego, CA, USA  
 Canyon State Credit Union - Phoenix, AZ, USA  
 Caribbean Confederation of Credit Unions - Fortlands, St. Kitts & Nevis  
 Caribbean Development Education - Castries, St. Lucia  
 Carolinas Credit Union Foundation - Kernersville, NC, USA  
 CFCU Community Credit Union - Ithaca, NY, USA  
 Christian Community Credit Union - San Dimas, CA, USA  
 Coastal Federal Credit Union Foundation - Raleigh, NC, USA  
 CoastHills Federal Credit Union - Lompoc, CA, USA  
 Comhar Linn INTO Credit Union Ltd. - Dublin, Ireland  
 Community First Credit Union - Appleton, WI, USA  
 Community Credit Union of Florida - Rockledge, FL, USA  
 Coopenae R.L. - San Jose, Costa Rica  
 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 of Southern California - Whittier, 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  
 eDOC Innovations - Middlebury, VT, USA  
 Educational Systems Federal Credit Union - Greenbelt, MD, USA  
 Fairwinds Credit Union - Orlando, FL, USA  
 FCT - Oakville, ON, Canada  
 FEDCorp - 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 Source Federal Credit Union - New Hartford, NY, USA  
 Fitzsimons Federal Credit Union - Aurora, CO, USA  
 floridacentral Credit Union - Tampa, FL, USA  
 Frankenmuth Credit Union - Frankenmuth, MI, USA  
 Gesa Credit Union - Richland, WA, USA  
 GESRO Co-op Credit Union - Takoradi, Ghana  
 Greater Nevada Credit Union - Carson City, NV, USA  
 Greater Vancouver Community Credit Union - Burnaby, BC, Canada  
 Guadalupe Credit Union - Santa Fe, NM, 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, Australia  
 Honda Federal Credit Union - Torrance, CA, USA  
 IBM Southeast Employees' Federal Credit Union - Boca Raton, FL, USA  
 Illinois Credit Union League - Naperville, IL, USA  
 Inova Federal Credit Union - Elkhart, IN, USA  
 Iowa CUES Council - Des Moines, IA, 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  
 KeyPoint Credit Union - Santa Clara, CA, USA  
 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  
 Louisiana Credit Union League - Harahan, LA, USA  
 Malawi Union of Savings and Credit Co-operatives, Ltd. - Lilongwe, Malawi  
 McCoy Federal Credit Union - Orlando, FL, USA  
 Members Credit Union - Cos Cob, CT, 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  
 Missoula Federal Credit Union - Missoula, MT, 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  
 New Horizons Credit Union - Mobile, AL, USA  
 NZCU South - Dunedin, New Zealand  
 OAS Staff Federal Credit Union - Washington, DC, USA  
 Pacul Services - Harrisburg, PA, USA  
 PAHO-WHO Federal Credit Union - Washington, DC, USA  
 Peach State Federal Credit Union - Lawrenceville, GA, USA  
 People's Trust Federal Credit Union - Houston, TX, USA  
 ProCon Group - Madison, WI, USA  
 Provident Credit Union - Redwood City, CA, USA  
 Redstone Federal Credit Union - Huntsville, AL, USA  
 Royal Credit Union - Eau Claire, WI, USA  
 SAC Federal Credit Union - Bellevue, NE, USA  
 Schools Financial Credit Union - Sacramento, CA, USA  
 Scotwest Credit Union - Glasgow, Scotland  
 Seattle Metropolitan Credit Union - Seattle, WA, USA  
 SF Police Credit Union - San Francisco, CA, USA  
 Service One Credit Union - Bowling Green, KY, USA  
 St. Anthony's and Claddagh Credit Union Ltd. - Galway, Ireland  
 Simplicity Credit Union - Marshfield, WI, USA  
 SkyOne Federal Credit Union - Hawthorne, CA, USA  
 South Division Credit Union - Evergreen Park, IL, USA  
 TCC Credit Co-operative Ltd. - Singapore, Singapore  
 The Golden 1 Credit Union - Sacramento, CA, USA  
 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  
 Tricorp Federal Credit Union - Portland, ME, USA  
 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  
 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  
 Whatcom Educational Credit Union - Bellingham, WA, 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  
 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 May 24, 2017  
 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	\$75,000+
PLATINUM	\$50,000 - \$74,999
SAPPHIRE	\$25,000 - \$49,999
RUBY	\$15,000 - \$24,999
GOLD	\$10,000 - \$14,999
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

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**Steven Stapp**, *2<sup>nd</sup> Vice Chair*  
Credit Union National Association (USA)

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

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**Diana Dykstra**, *Director*  
Credit Union National Association (CUNA)

**Rafał Matusiak**, *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*  
Caribbean Confederation of Credit Unions (CCCU)

**George Ototo**, *Director*  
Kenya Union of Savings & Credit Co-operatives Ltd. (KUSCCO)

# 2016 FINANCIALS

<b>Total Income</b>	\$1,592,356
<b>Program Expenses</b>	
<i>Disaster Assistance</i>	\$107,338
<i>CU Technical Assistance</i>	\$577,369
<i>Partnership Program</i>	\$159,495
<i>Educational Assistance</i>	\$380,049
<b>Total Program Expenses</b>	\$1,224,251
<b>Management Expenses</b>	\$272,430
<b>Fundraising Expenses</b>	\$89,422
<b>2016 Total Costs</b>	\$1,586,103
<b>Net Income</b>	\$6,253
<b>Beginning Net Assets</b>	\$565,585
<b>Ending Net Assets</b>	\$571,838



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

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