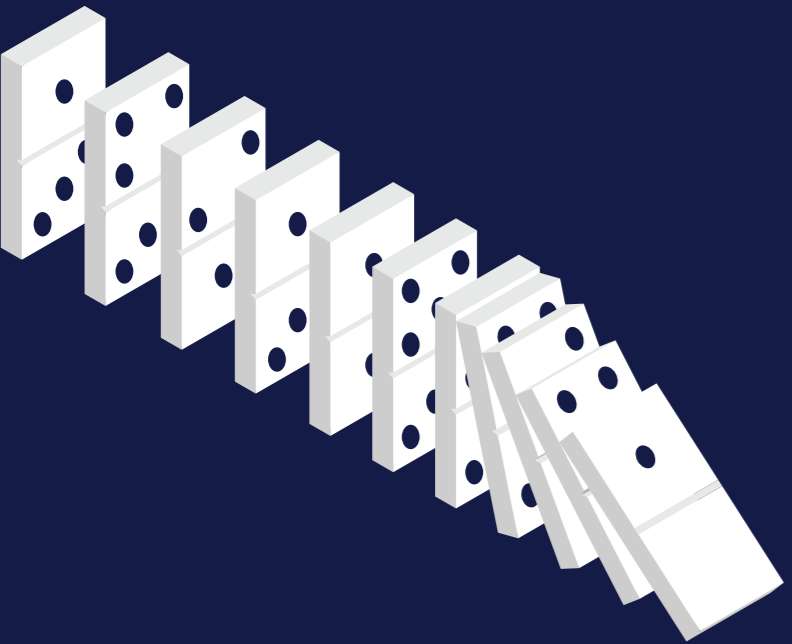


# VISION

THE PREMIER RESOURCE  
FOR BUILDING A BETTER  
FINANCIAL FUTURE

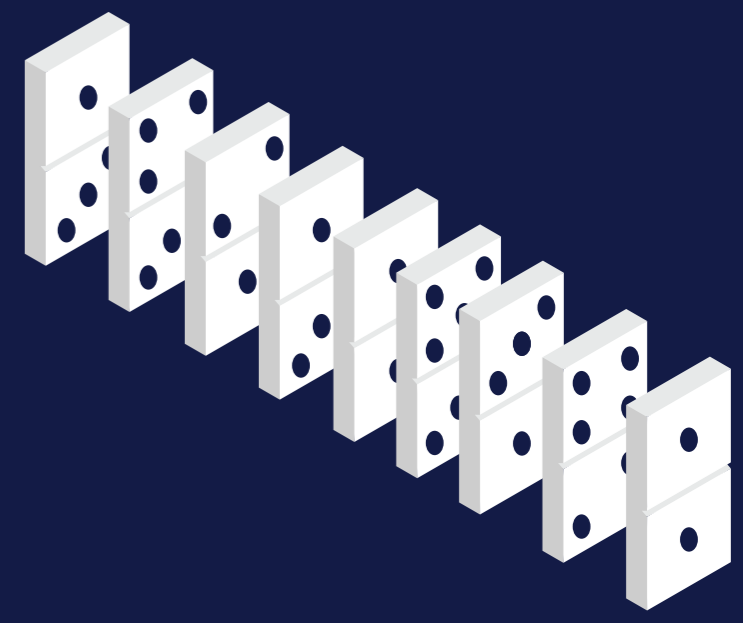


We Raised  
**\$743,304**

Because **YOU** Supported

- Festival of Trees
- Financial Fitness Day
- Mustang Mania
- Payroll Deduction
- Member Engagement Dollar contributions
- Credit Union/Chapter Fundraising Events
- Community Investment Fund
- Individual Giving
- Memorials/Honorariums
- 19th Annual Golf Tournament

# 2016 IMPACT Report



# MISSION

EMPOWERING PEOPLE  
TO IMPROVE THEIR  
FINANCIAL WELL BEING

## CURRENT BOARD OF TRUSTEES

- OFFICERS**
- Chair, **David Dykes**, First Family FCU, President, CUDE  
Vice-Chair, **Art Hornell**, The People's FCU, CEO  
Treasurer, **Donna Neal**, My Community CU, CEO  
Secretary, **Stephen T. Brown**, Arkansas Employees FCU, CEO
- STANDING TRUSTEES**
- James Tuggle**, CEO, Translar FCU, Houston, TX  
League Vice-Chair  
**James Boyd**, CEO, Abilene Teachers FCU, Abilene, TX  
League Secretary

## TRUSTEES

- Andy Reed**, CEO, Texas People FCU  
**Mandy Clayton**, Dir. of Financial Education, CUDF, FivePoint CU, Nederland, TX  
**Tim Delise**, President, CUDF  
**Phil Dysinger**, President, University & Community FCU, Stillwater, OK  
**Debbie Gatlin**, CEO, Tarrant County's CU, Fort Worth, TX  
**Dale Hansard**, CEO, CUDE, CUNA Mutual Group  
**Tim McCoy**, VP, InTouch CU, Plano, TX  
**Becky Whited**, CEO, Northwest Arkansas FCU, Fayetteville, AR  
**Nancy Renneker**, EVP, Rio Grande Valley CU, Harlingen, TX  
**Scott Rose**, CEO, CUDE, Alliance CU, Lubbock, TX  
**Crystal Long**, CEO, CUDE, GECU, El Paso, TX

## ADVISORY TRUSTEES

- Chris O'Connor**, Past Foundation Chair, CEO, Randolph Brooks FCU, Universal City, TX  
**Kathy Garner**, President, CUDE, Catalyst Corporate FCU, Plano, TX  
**Lily Newfarmer**, CEO, CUDE, Tarrant County's CU, Fort Worth, TX  
**Cornerstone DE Assoc.**  
**Rick Powell**, Sales Manager, CUNA Mutual Group  
**Brent Rempe**, Director of Education, CUDE, WEOKIE CU, Oklahoma City, OK  
**Foundation FOCUS Network**

## CSUF CHAPTER REPRESENTATIVES

- Megan Alred**, First Abilene FCU, Abilene  
**Tammy McNair**, Santa Fe FCU, Amarillo  
**Rachel Fauseh**, Greater Texas FCU, Austin  
**Tiffany Greenway**, TruService Community FCU, Central Arkansas  
**Kari Kelley**, Navy Army Community CU, Coastal Bend  
**Jennifer Grinder**, Resource One CU, Dallas  
**Traci Smith**, North East Texas CU, East Texas  
**Dana Cassolopez**, El Paso Area Teachers FCU, El Paso  
**Andy Reed**, Texas People FCU, Fort Worth  
**Dave Willis**, Tinker FCU, Greater Oklahoma  
**Nikki Moore**, Space City CU, Houston  
**Becky Whited**, Northwest Arkansas FCU, NW Arkansas  
**Randy Stolp**, My Community CU, Permian  
**Debbie Gatlin**, Pine FCU, Pine Bluff  
**Rebecca Prince**, Dupont Goodrich FCU, Sabine  
**Kimberly Perrine**, Concho Valley CU, San Angelo  
**Dale Hansard**, Caprock FCU, South Plains  
**Sherry McElvica**, United CU, Tyler Area  
**Elizabeth Schenk**, Windhorst FCU, Wichita Falls  
**Joy Waters**, Domino FCU, Wright Patman

## FOUNDATION FOCUS NETWORK ADVISORY COMMITTEE

- Brent Rempe**, WEOKIE CU, Chair  
**Kelsey Balcaitis**, A + FCU  
**Mandy Clayton**, FivePoint CU  
**Phillip Crocker**, Resource One CU  
**Adrian Duran**, FirstLight FCU  
**Josh Franzen**, InTouch CU  
**Tiffany Greenway**, TruService Community FCU  
**Giovanni Monterroso**, Tinker FCU  
**Lisa Wyman**, Complex Community FCU

## CURRENT MANAGEMENT TEAM

- CAROLINE WILLARD** CEO/President  
**STACI KIMMEL** Cornerstone Credit Union League/  
Foundation Administrator  
**KAREN HART** SVP, CFO, CUDE  
Executive Director  
**STACI ZALE** CUDE, CCUFC  
Development Director  
**JACK BLACHLY** SVP, General Counsel  
Cornerstone Credit Union League  
**EMILY MORENO** CUDE, CCUFC  
Grants Manager

## YOUR \$ AT WORK

**175 GRANTS**  
**TOTALING**  
**\$353,954**

## FINANCIAL WELL-BEING

- Reality Fairs
- Texas Council on Economic Education
- Oklahoma Council on Economic Education
- National Credit Union Foundation
- GreenPath
- CCCS of Central Oklahoma
- VITA Programs
- Oklahoma Jump\$tart Coalition

## CREDIT UNION DEVELOPMENT

- 4 Chapter grants
- 69 training calendar grants – 50 under \$50M in assets
- 52 Southwest CUNA Management School Scholarships

# POWER OF ONE

The Power of **ONE**, if fearless and focused, is formidable, but the power of many **ONES** working together is better! **ONE** person and **ONE** donation can truly make a difference – and collaboratively, we can empower our members to improve their overall financial well-being!

Helping **ONE** staff or board member get back on their feet after a disaster so they can in turn be of assistance to their members and the community at large

Sending **ONE** passionate credit union professional to the Development Educator (DE) program so they can spread the cooperative spirit like our very own Miss Karen Hart

Providing the opportunity for **ONE** person to receive their Certified Credit Union Financial Counselor (CCUFC) designation so they are able to guide members to financial freedom

Supporting **ONE** particular Conference that allowed 43 small credit unions the opportunities to receive training that would otherwise not be afforded

Awarding **ONE** grant that resulted in 190 Reality Fairs – reaching 12,100 students – just over the course of **ONE** year

Turning **ONE** small idea of creating a network of 15 like-minded financial education ambassadors into what we know today as the Foundation FOCUS Network and 700+ strong

## DISASTER RELIEF

An important role for the Foundation is supporting credit union communities in times of disaster either within its own region, through the World Council of Credit Unions (WOCCU), or in partnership with the National Credit Union Foundation's CUAid for out of state emergencies.

**\$3,500** to the WOCCU to assist Ecuadorian CU staff who were affected by the earthquake. **\$5,000** to the Louisiana CU Foundation and **\$2,500** to the Carolina's CU Foundation to assist with damages after flooding.

**22 PHASE I GRANTS**  
**\$17,000**

**2 PHASE II GRANTS**  
**\$7,500**

## COMMUNITY INVESTMENT FUND (CIF)

A unique program, this fund offers a benefit to credit unions as well as to state and national programs. The shared investment return program provides interest income for participating credit unions, the Cornerstone Credit Union Foundation, and National Credit Union Foundation

### CIF GRANTS REPORT

CSCUF administers the Community Investment Fund Grants program on behalf of the Cornerstone Credit Union League.

### CIF INVESTMENTS

**44 CIF investors**  
**\$10.7million**

Small CU Committee Workshops  
 Credit Union Development Educator Workshop (CUDE) scholarships  
 Carol Luebke CUDE Scholarship | EMV conversions  
 disaster recovery readiness laptops | firewalls | Check 21 branch capture  
 alarm & surveillance equipment | ATM upgrades | equipment  
 audit & risk assessments | hardware & software conversions | audits  
 planning sessions | electronic signature programs

**54 GRANTS**  
**TOTALING**

**\$117,150**

## FINANCIAL EDUCATION

Focusing on financially secure futures, the **FOUNDATION FOCUS** initiative allows the Foundation to diversely impact communities of all shapes and sizes from preschoolers to adults.

**718 FOCUS NETWORK MEMBERS** REPRESENTING  
**60 CITIES**  
**3 STATES**  
**& 2 COUNTRIES**

## NETWORK MEMBERS REACHED

**110,530**  
**INDIVIDUALS OF ALL AGES WITH FINANCIAL EDUCATION**

### TRAIN THE TRAINERS

Conducted **8** FOCUS Train the Trainers

**27** credit unions  
**164** attendees  
**49** community organizations

### REALITY FAIRS

The Cornerstone Credit Union League, in partnership with the Foundation, conducted **190 Fairs**, reaching more than **12,100 STUDENTS**