



TEXAS CREDIT UNION
FOUNDATION

Empowering people to improve their financial well being

2010

Annual Report

Financial education, professional development, disaster relief

THE TEXAS CREDIT UNION FOUNDATION IS A 501(C)(3) PUBLIC CHARITABLE FOUNDATION DEDICATED TO:

- Free training and support for financial education programs that benefit Texas students and teachers, as well as current and future credit union members;
- Scholarships and grants to assist credit union staff in achieving professional excellence;
- Assistance for credit union staff and volunteers when disaster strikes;
- Helping credit unions achieve social impact in their communities with grants for local and statewide partnerships;
- Careful scrutiny by the TCUF Board of Trustees;
- Contributing to a positive reputation for the Texas credit union movement among the public, legislators, and other constituents.

TEXAS CREDIT UNION FOUNDATION 2010 BOARD OF TRUSTEES

Chair
Vice-Chair
Secretary
Treasurer

Lily Newfarmer
Maria Martinez
Arna Reynolds
Jerry Merrill

Tarrant County Credit Union
Border FCU
Amarillo Community FCU
Concho Educators FCU

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Lake Jackson

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Houston

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EVP
Harlingen Area Teachers' CU
Harlingen

Bob Gallman
Credit Union Resources, Inc.
EVP, Chief Business Services Officer
& COO

Jack Blachly
Texas Credit Union League
VP, General Counsel

ABOUT THE

Foundation

MISSION

Empowering people to improve their financial well being

VISION

The premier resource for building a better financial future

PROMOTING FINANCIAL EDUCATION FOR TEXANS

CREDIT UNION GROWTH THROUGH EDUCATION & TRAINING SCHOLARSHIPS

DISASTER RELIEF HERE AND AROUND THE WORLD

TEXAS CREDIT UNION FOUNDATION

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MESSAGE FROM THE Chairman



Once again the past year proved to be challenging for credit unions. Together, we made great strides to strengthen and better serve our members and communities. The impact and reach of the Texas Credit Union Foundation (TCUF) is expansive, as we remain dedicated to offering financial literacy initiatives, professional development opportunities and disaster relief for credit union communities.

Throughout the year, over \$263,337 was dispersed in grants, scholarships and programs that are making a difference for credit unions, their employees, members and potential members. At the same time, we administered sixty seven CIF Grants totaling more than \$124,545 to strengthen credit unions across Texas.

Financial literacy has long been a major initiative. Thanks to the Foundation's leadership and partnerships with the National Endowment for Financial Education (NEFE), National Youth Involvement Board (NYIB), Texas Education Agency, RAISE Texas, Texas AgriLife Extension, Junior Achievement, and BizKid\$ financial education series for PBS, to name a few, credit unions are widely recognized as THE provider of financial education in the state.

By year end, hundreds of students were trained and thousands would have skills for a better financial future thanks to Project NEFE Network members' tireless efforts. To prepare youth and adults for a the future, we must empower them with the tools, information and skills to make wise decisions. This team of professionals continues to hit the mark on educating the communities they serve.

We are fortunate to have an outstanding Board of Trustees and management staff dedicated to achieving the Foundation's goals. With over 31 years of professional non-profit experience, Courtney Nickles, executive director, and Staci Zale, associate director, continue to move the TCUF forward while staying true to its mission. I believe we have created the building blocks necessary to achieve greater impact in the future.

On behalf of the Foundation Board of Trustees, we are grateful for the support received in 2010. We are a product of our many contributors, and would not be one of the leading Foundations in the country without their help. These included credit unions that gave generously through the annual dues drive campaign, Community Investment Fund investors, golf tournament sponsors, chapter supporters, and contributions through honorariums and memorials. We are appreciative to Credit Union Resources, Inc. and the Texas Credit Union League for their guidance and support.

It has been an honor and privilege to serve as chairman of the Texas Credit Union Foundation over the past year and I look forward to another upcoming hallmark year.

Lily Newfarmer
Chairman, TCUF Board of Trustees
CEO, Tarrant County Credit Union

MESSAGE FROM THE President



2010 proved to be a year of opportunity, advancement, and challenge. The Texas Credit Union Foundation (TCUF) rose above recent issues facing credit union in the past couple of years and delivered its mission, empowering people to improve their financial well being.

The numbers in this annual report are remarkable. We not only achieved significant accomplishments,

we recorded unprecedented financial support from our contributors. At the same time, the Foundation added a significant value back to the League, its members, and business partners, though its forward thinking programs.

Texas credit unions, chapters, business partners and individuals so graciously showed their support in 2010, contributing a humbling \$573,066.88, including proceeds from the infamous golf tournament. The 13th annual TCUF golf tournament raised a record \$87,800 to help support financial literacy programs, as well grants for community outreach, chapter programs and credit union professional development education.

The Foundation continues to be guided by the credit unions golden principle, "People Helping People." The Foundation quickly assisted the World Council of Credit Unions with immediate relief after earthquakes destroyed Haiti. Fundraising efforts continued with a special golf tournament to raise awareness and additional monies for rehabilitation efforts.

I have seen the Foundation grow and mature over the years, while always adhering to its core values, mission, and vision. I am continually amazed at their scope of financial education outreach, the extent to which they are able to support credit unions of all asset sizes, and the increased partnership opportunities allowed through their efforts. The credit union movement is better for having a strong, vibrant charitable Foundation.

On behalf of the Foundation's board of trustees and the entire management team, I would like to personally say Thank You to all of our financial supporters who so generously gave in 2010 and ask for your continued support in 2011. To our board, donors, volunteers, and community partners, we thank you for your continued support and dedication. Together, we are truly making a difference!

Richard L. Ensweiler
President
Texas Credit Union Foundation

Your Goals... Your Growth... Your Foundation

In 2010, the Texas Credit Union Foundation (TCUF) continued its leadership in financial education, credit union professional development, community service, and the “people helping people” philosophy, thanks to strong support by credit unions, business partners, Credit Union Resources, Inc., Texas Credit Union League, and generous individuals.

FINANCIAL EDUCATION

PROJECT NEFE

Created in 2007, Project NEFE is a statewide collaborative initiative to bring the accredited High School Financial Planning Program (HSFPP) along with comprehensive training to schools across Texas, free of charge. The Foundation also created



its Project NEFE Network, a group of volunteers from community organizations, credit union professionals, non-profit entities, and educators, as a way to expand NEFE into Texas classrooms. Project NEFE Network members act as “ambassadors” for financial education. They assist with the promotion and delivery of the NEFE HSFPP through internal and external marketing, by training other individuals, and/or hands-on classroom instruction. This model is unique in the country.

The Foundation, with the help of Project NEFE Network members, held 19 NEFE Train the Trainer workshops for more than 385 people across the state. Additionally, TCUF presented the NEFE materials at chapter meetings, state teacher conferences, TCUL Conferences, Chapter Expos, and other venues.

PARTNERSHIP WITH THE BELIZE CREDIT UNION LEAGUE

The Foundation, in partnership with Southwest Corporate FCU, was first invited by the Belize Credit Union League to conduct its NEFE High School Financial Planning Program in 2009. Continuing with the outreach efforts and support, the Foundation once again traveled

to Belize in 2010 where two all day workshops were conducted. Facilitated on August 17 and 18, the workshops proved to be successful with 55 individuals in attendance representing the Belize Credit Union League, credit unions, schools, as well as the Ministry of Education.

Carol Babb, M.Ed., deputy chief education officer with the Ministry of Education emphasized the impact these workshops would have on both the north and south Belizean districts. “We are hoping that with this training our teachers will develop new ideas and strategies to improve that aspect of curriculum,” said Babb. “We hope they take back the knowledge and skills they have learned and conduct their own trainings with their staff, then spreading to the students.”

The Foundation and Southwest Bridge Corporate FCU were honored to be a part of this incredible opportunity and will continue to assist the Belize Credit Union League with their ongoing financial education outreach efforts.

FOCUS AWARDS

The Foundation created the FOCUS Awards to recognize the credit union, individual, chapter, Project NEFE Network Member, and organization that best exemplified a commitment to financial education in their communities. We are proud to recognize the brightest leaders in the Texas credit union movement for the difference they are making within the lives of their members and communities.

The Foundation presented the 2010 FOCUS Awards at the Texas Credit Union League Annual Meeting, Awards & Recognition Ceremony, April 7 at the Gaylord Texan Resort in Grapevine. Honorees included Randolph-Brooks Federal Credit Union, Universal City (credit union), Lee Stafford, Education Credit Union, Amarillo (individual), Mandy Clayton, FivePoint Federal Credit Union, Nederland (Project NEFE Network Member), the Austin Chapter of Credit Unions (chapter), and the El Paso Affordable Housing LLC CUSO, El Paso (organization).

We continue to be amazed at the work being done in Texas to combat financial illiteracy, and we would like to recognize the following for



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1 Project NEFE Network & Border Buck, 2 NEFE training in Dangriga, Belize, 3 Individual Award – Lee Stafford, Education Credit Union. From left Lindsey Murphy, Lee Stafford, 4 Project NEFE Network Award – Mandy Clayton, FivePoint FCU. From left Staci Zale, Mandy Clayton, Courtney Nickles.

taking the time to submit focus award entries: Junior Achievement of Abilene, Amarillo Community FCU, Financial Literacy Coalition of Central Texas, People's Trust FCU, American Airlines FCU, City Credit Union, Red River FCU, Fort Worth Chapter of Credit Unions, Danny Wilson with Texas Trust CU, Employees Credit Union, Jerry Lozier, and Unity One Credit Union.

CREDIT UNION GROWTH AND PROFESSIONAL DEVELOPMENT

The Foundation supports credit union growth and development in many areas. First and foremost is through grants to credit unions so they may attend training and education courses, conferences, and certification programs.

GRANTS REPORT

The TCUF Grants Committee approved 91 grants totaling \$263,337, thanks to unprecedented support by credit unions, business partners, chapters and individuals. Grants include REAL Solutions, National Youth Involvement Board, 10 Junior Achievement/credit union partnerships, Texas Council on Economic Education, Texas Credit Union Department, BizKid\$, National Credit Union Foundation, Financial Literacy Coalition of Central Texas, CU Development Education scholarships, El Paso Affordable Housing CUSO, Make the Difference Campaign, and to credit unions for training, conferences, community financial literacy partnerships, and support for TCUF's Project NEFE initiative.

REAL SOLUTIONS®

With grant support from the TCUF, the Texas Credit Union League and National Credit Union Foundation worked together to bring REAL (Relevant, Effective, Asset-building, Loyalty-producing) Solutions to Texas in 2008. The League's goal was to have 35 credit unions participating in the program by year-end of 2009. By the end of 2010, 62 credit unions had become REAL Solutions credit unions offering more focus on services, products and education for underserved and low-wealth households throughout the state.

CHAPTERS LEADERS CONFERENCE AND CHAPTER GRANTS PROGRAM

The Foundation believes that strong chapters are vital to credit unions by providing education, training and best practices for common issues. In January 2010, TCUF sponsored the Chapter Leaders Conference

and provided seven chapter grants for education programs for a total of \$10,700. Chapters are very supportive of Foundation activities throughout the year; golf tournament sponsorships, chapter bake sales, auctions, and raffles.

SOUTHWEST CUNA MANAGEMENT SCHOOL

The Foundation provided a \$5,000 grant to SCMS for student scholarships and provides administrative management for the scholarship program. In 2010, 42 credit unions received scholarships to attend the school totaling \$51,243.

13TH ANNUAL GOLF TOURNAMENT

The Foundation hosted its 13th annual golf tournament on September 8 at the scenic Canyon Springs Golf Course in San Antonio. 2010 proved to be challenging for many credit unions and vendors, so it truly humbles us to announce the event raised a historical high of \$87,700 to help support TCUF's programs, and grants for community outreach, chapter programs, and credit union professional development education. The Foundation staff and board of trustees extend their sincere appreciation to the 156 players, 60 corporate and credit union sponsors, and 24 volunteers who helped to make the tournament a success!

DISASTER RELIEF

The Foundation supports credit union communities in times of disaster through the World Council of Credit Unions, and in partnership with the National Credit Union Foundation's CUAid. In 2010, the Foundation approved a disaster relief grant of \$5,000 to CUAid to assist with both immediate relief and the long-term rehabilitation of the credit union communities affected by the earthquake in Haiti. Among fundraising efforts included "Hit the Fairways Fore Haiti", a golf outing benefitting the Haiti relief efforts that raised an additional \$5,000 thanks to a generous in kind contribution from Texans Credit Union. By enjoying a day of golf and fun on May 3, golfers were able to be a part of the unique and special opportunity to make a REAL difference for those who were severely impacted.

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5 Credit Union Award – Randolph Brooks FCU, Universal City. From left Shelley Morales, Elda Olvera, 6 Chapter Award – Austin Chapter of Credit Unions. From left Staci Zale, Marie Spencer, Courtney Nickles, 7 TCUF 13th annual golf tournament volunteers, 8 Haiti aftermath - Serving members in a shed

TEXANS “MAKE THE DIFFERENCE” IN APRIL

The Foundation launched National Financial Literacy Month in April 2010 with the Make the Difference campaign to promote, celebrate, and encourage financial education efforts among credit unions and their communities. This month-long event is a springboard to encourage all credit unions to begin or expand their efforts to provide financial and consumer education to their members, local schools, and communities ranging from young children to teens to adults.

TCUF provided 15 grants of up to \$500 each to support Make the Difference efforts, such as partnerships with local community or youth-serving groups, faith-based groups, civic organizations, or school districts. The following stories provide a handful of examples of financial education outreach efforts, all supported by grants from the Foundation.

BORDER FEDERAL CREDIT UNION

Border FCU hosted a variety of activities during the month of April as part of the Make the Difference Campaign. In appreciation of their dedication, Del Rio Mayor Efrain Valdez and Eagle Pass Mayor Chad Foster proudly presented credit union staff with the National Youth Financial Literacy Proclamation. Staff participated in community events including but not limited to; hosting a financial booth at the credit union's annual meeting, participating in the Teaching, Mentoring Communities Migrant Program staffing a financial booth, and presenting Junior Achievement Programs to over 200 students at Garfield Elementary and North Heights Elementary Schools. Held April 17, the 11th Annual Youth Fair was successful with 450 kids and approximately 200 adults participating in various activities.

DUPONT GOODRICH FEDERAL CREDIT UNION

DuPont Goodrich FCU (DuGood) conducted financial literacy classes, student activities, and other events throughout April to celebrate Financial Literacy Month. In partnership with United Way, DuGood assisted with teaching financial literacy at different community organizations. Credit union staff used the NEFE curriculum to reach over 425 students at West Brook and Ozen High Schools. To kick off youth week, the credit union held a “Meet & Greet” for student members at Buffalo Wild Wings in Beaumont. Students played financial fitness trivia while receiving opportunities to win cash and prizes. The credit union's Student Advisory Council

(students between the ages of 15-24) created fun and effective ways to present the NEFE HSFPP to their peers, while promoting the credit union difference.

EMPLOYEES CREDIT UNION

Employees CU conducted several presentations to classes at T.J. Rusk Middle school in Dallas during the week of April 19-23. Many middle school kids are already thinking about automobiles and dreaming of what it might be. Credit union staff took advantage of this teachable moment by educating students on “Buying a Car,” including: what to consider, how to negotiate, pricing insurance, and determining payment terms. Other subject included credit scores and the affect they have in employment opportunities, insurance needs, joining organizations, rate pricing, etc. Kids between the ages of 1-13 who opened an account with a minimum of \$50 during the month of April were awarded a special gift and had their photo placed in the May newsletter.

FIVEPOINT FEDERAL CREDIT UNION

FivePoint is improving the quality of life of its members and the community through financial education. In partnering with Junior Achievement of the Golden Triangle as well as using the NEFE HSFPP and other curriculum, they have been able to reach students and adults all across Southeast Texas. One program they are involved with is Catholic Charities of Southeast Texas, where staff work with the Asset Building Case Management division that helps individuals qualify for Habitat for Humanity and/or Beaumont or Port Arthur Housing Authority homes. This program is for individuals who don't qualify for homes because of past financial or credit problems. They are required to complete nine financial education sessions in twelve months in order to qualify for their homes while working with a case worker, which is being offered by FivePoint.

GENCO FEDERAL CREDIT UNION

Every year in April, CUNA hosts “Credit Union Youth Week” to help educate youth on the importance of saving and becoming successful money managers. GENCO has participated in Youth Week since 2008. In 2010 they conducted a variety of activities to educate and reward youth for their savings efforts. Activities included a coloring contest and deposit incentives, all geared toward meeting youth deposit goals. GENCO FCU exceeded their 2010 goal of number of dollars deposited into youth accounts (age 17 and under), with a total of \$29,774.47. Also exceeding expectations, the number of deposits climbed to 247, with 16 new youth accounts.



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INTOUCH CREDIT UNION

With the goal of instilling the importance of financial planning and dreaming big while setting personal financial goals for the future, InTouch CU enters kindergarten through college level classrooms of Collin county public schools, to teach the NEFE HSFP. Topics covered include the differences between credit unions and banks, the importance of saving and how to save, how to open and maintain an account, how to write a check, how to complete a deposit/withdrawal slip, how to keep a check register, the differences and uses of credit/debit/ATM cards, establishing needs vs. wants, setting short term and long term financial goals, and creating a personal budget. Classes are taught by credit union employees who have completed the NEFE High School Financial Planning program training.

PEOPLE'S TRUST FEDERAL CREDIT UNION

Financial Literacy Month is a special time at People's Trust FCU. April 10 was the 6th anniversary of A Night to Remember at the Hyatt Regency Houston. Four hundred disadvantaged high school seniors attended this unique and innovative financial literacy event. Students received resources and information to help them become financially responsible young adults. By combining financial education, higher education, and careers, these students are shown how to achieve their financial and personal goals. Along with budgeting, identity theft, internet safety, and using credit wisely, students received information on college admissions, financial aid, scholarships, career development, health, and sexual and domestic violence prevention. Students not able to attend prom due to money factors were allowed the opportunity to select a dress for the girls, or gift certificates for tuxedos for the guys, making their prom truly a "Night to Remember."

RANDOLPH-BROOKS FEDERAL CREDIT UNION

On April 10, RBFCU hosted a Fiscal Fitness Day at the Schertz Park, open to teens and their parents. The day began with a session focused on compounding interest and the time value of money, followed by five 30 minute breakout sessions offering subjects such as budgeting, banking basics, investing, credit, and debit card security. Each session was presented in game format with hands-on activities, concluded with lunch and a recap of what had been learned throughout the day.

The Foundation would like to recognize the following for their outreach efforts during National Financial Literacy Month; Education Credit Union, Junior Achievement of Dallas, Family & Consumer Sciences in Denton County, New Mount Zion Baptist Credit Union,

Employees Credit Union, North East Texas Credit Union, North Lake College, Kelly Community FCU, Capital Credit Union, Tarrant County Credit Union, American Airlines FCU, LaJoya Area FCU, Generations Federal Credit Union, A+ FCU, and Coastal Community and Teachers Credit Union.

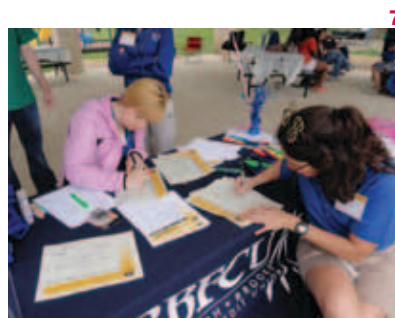
A heartfelt thank you to these credit unions, community organizations, and educators who are truly making a difference in the lives of Texans! Financial literacy is critical to societal stability and the Texas Credit Union Foundation is proud of the fact that we have so many credit unions and credit union leaders doing their part to develop more capable, competent and conscience citizens.

JUNIOR ACHIEVEMENT OF DALLAS

For Junior Achievement (JA), April represents their commitment to ensure that young people graduate high school with the fundamental skill of understanding basic personal finance. On April 13, JA released its \$ave, USA lessons to provide parents and educators with unique tools for discussing money-management with their children and students. \$ave, USA is a series of three 45-minute lessons designed to help elementary, middle, and high school students become financially literate. The following comments signify the importance and the true impact of financial literacy; "Because of what I learned in JA, I can help my Mom balance her checkbook" and "My JA volunteer helped me understand that if I save money and am careful of what I buy on credit, I can have a good credit score – and that's important."



Make the Difference
An Initiative of the Texas Credit Union Foundation



Texas Credit Union Foundation

COMPARATIVE BALANCE SHEET

(UNAUDITED)

	December 31, 2010		December 31, 2009	
Assets				
Cash & Investments	\$	1,733,463	\$	1,690,839
Accounts Receivable		2,995		20,861
Prepaid Expense		168		-
Total Assets		1,736,626		1,711,700
Liabilities				
Accounts Payable		43,516		46,226
Accrued Grants		63,133		55,813
Total Liabilities		106,649		102,039
Net Worth				
Collected Fund Balance		1,629,977		1,609,661
Total Fund Balance		1,629,977		1,609,661
Total Liabilities & Net Worth	\$	1,736,626	\$	1,711,700

COMPARATIVE STATEMENT OF OPERATIONS

(UNAUDITED)

	December 31, 2010		December 31, 2009	
Income				
Credit Union & Chapter Contributions	\$	247,506	\$	307,686
Corporate & Community Contributions		162,590		252,324
Individual Contributions		5,046		3,050
Memorials & Honorariums		2,555		3,855
Golf Tournament Income		114,745		110,867
Disaster Relief Golf Tournament		25,000		10,500
Investment Income		1,780		1,818
CIF Dividend		50,506		49,480
Total Fund Income		609,728		739,580
Contribution Cost				
Fundraising Expense		51,877		40,155
Golf Tournament		26,908		25,634
Disaster Relief Golf Tournament		33,839		0
Total Contribution Cost		112,624		65,789
Gross Income (Loss)		497,104		673,791
Expenses				
Programs:				
Grants & Scholarships		235,905		341,769
National CU Foundation		10,000		10,000
Hispanic Outreach		15,000		25,000
Education & Training		76,586		52,835
Total Program Cost		337,491		429,604
Other Expense:				
Advertising & Promotion		5,984		6,398
Salaries		50,696		82,323
Directors Expense		16,646		15,038
Rent		14,962		14,962
Travel		15,294		14,440
Equipment		487		249
Printing & Supplies		15,103		16,447
Postage		6,448		5,471
Telephone		4,202		4,263
Legal & Audit		9,475		9,220
Bad Debt Provision		0		1,251
Total Expense		139,297		170,062
Net Income	\$	20,316	\$	74,125

Community Investment Fund Texas Investors

COMMUNITY (CIF) INVESTMENT FUND

The Community Investment Fund is a shared investment return program that provides interest income for participating credit unions and a shared portion of the return to the Texas Credit Union League, Foundation and National Credit Union Foundation. This award-winning program is unique, in that it offers a benefit to the credit union as well as to the national and state programs. CIF exemplifies the people helping people philosophy in that its programs help credit unions reach out to help their members and their communities.

CIF INVESTORS

As of December 31, 2010, 68 Texas CIF investors, including Southwest Bridge Corporate FCU and the Texas Credit Union League, had more than \$29.3 million in combined CIF investments.

Investments provide dividends for the Texas Credit Union Foundation and one, or all, of the following funds: Small Credit Union Fund, and/or the Richard L. Ensweiler Hispanic Outreach Fund, and/or the Development Fund. Additionally, a portion of the dividends goes directly to the TCUF Financial Education Fund to support statewide financial education initiatives as listed above. In 2010, Texas received more than \$200,000 in CIF dividends for education, Hispanic outreach & CU development initiatives.

CIF investments also support the National Credit Union Foundation (NCUF). In turn, NCUF grants support programs such as REAL Solutions, BizKid\$, and the Development Educator Program, bringing more support back to the state.

CIF GRANTS

TCUF administers the Community Investment Fund Grants program on behalf of the Texas Credit Union League. Sixty seven grants totaling over \$124,545 were given for training, audits, equipment, planning sessions, software and hardware, as well as Small Credit Union Committee training programs.



CHAIRMAN CLUB

The following Texas credit unions are members of the CIF Chairman's Club with investments equal to ¼ of one percent of assets or \$2+ million.

Amarillo Community FCU
C-E FCU
Cosden FCU
Fort Worth City CU
JSC FCU
La Joya Area FCU
Members Financial FCU
Mobiloil FCU
NAFT FCU
People's Trust FCU
Randolph-Brooks FCU
Security 1st FCU
Shell FCU
Southwest Bridge
Corporate FCU
Southwest Financial FCU
Starr County Teachers FCU
T & P FCU
Tarrant County CU
Texas Health Resources CU
Texas Workforce CU
TrustUS FCU

LEADERSHIP CIRCLE

The following Texas credit unions are members of the CIF Leadership Circle with investments equal to at least 1/10 of one percent of assets or \$1 million.

Amoco FCU
Austin FCU
Border FCU
Cherokee County
Teachers FCU
Chocolate Bayou
Community FCU
City CU
Complex Community FCU
Concho Valley CU
Corpus Christi City ECU
Express-News FCU
First Class American CU
GECU
Generations FCU
Harlingen Area Teachers CU
Houston Highway CU
LeTourneau FCU
Metroplex CU
NRCS FCU
Navy Army FCU
New Mt. Zion Baptist
Church CU
One Source FCU
Port Arthur
Community FCU
River City FCU
San Angelo FCU
Security One FCU
Security Service FCU
Select Employees FCU
Southwest Heritage CU
Team Financial FCU
Texas Credit Union League
Union Fidelity FCU
Unity One CU
Ward County Teachers CU
West Texas Educators CU
WesTex Community CU
Women's Southwest FCU

INVESTOR CIRCLE

The following Texas credit unions are members of the CIF Investor Circle demonstrating their commitment to credit union development.

Corner Stone CU
Crane Gulf FCU
El Paso Employees FCU
Friona Texas FCU
Local 20 IBEW FCU
My Community FCU
Plus4 CU
Rockdale FCU
Southeast Community CU
TEXAR FCU
University FCU

2010 Texas Credit Union Foundation Contributors

It is with great appreciation that we recognize the following for their generous support.

PHILANTHROPIC SOCIETY

over \$15,000

GECU
Randolph-Brooks FCU

CORNERSTONE SOCIETY

\$10,000 - \$14,999

American Airlines FCU
JSC FCU
Texans CU
United Heritage CU

LEADERSHIP SOCIETY

\$5,000 - \$9,999

A+ FCU
AMOCO FCU
FivePoint FCU
Generations FCU
Navy Army FCU
People's Trust FCU
Tarrant County CU

PARTNERSHIP SOCIETY

\$1,000 - \$4,999

Abilene Teachers FCU
Amarillo Community FCU
Amplify FCU
Austin Telco FCU
Beacon FCU
Border FCU
Cal-Com FCU
Capitol CU
Chocolate Bayou Community FCU
City CU
Complex Community FCU
Cy-Fair FCU
Dallas Telco FCU
DuPont Goodrich FCU
Eastex FCU
EducationFirst FCU
First Service CU
Fort Worth City CU
Fort Worth Community CU
GENCO FCU
Gulf CU
Harlingen Area Teachers' CU
Houston Municipal Employees FCU
Houston Texas Fire Fighters FCU
InTouch CU
La Joya Area FCU
MCT CU
Memorial Hermann CU
Mobiloil FCU
My Community FCU
North East Texas CU
PrimeWay FCU
Resource One CU
Right Choice CU
River City FCU

Sabine FCU
San Antonio FCU
Security First CU
Smart Financial CU
Southwest Airlines FCU
TDECU
Texas Associations Of Professionals FCU
Texas FCU
Texas Trust CU
Texoma Community CU
The People's FCU
Transtar FCU

DEVELOPMENT SOCIETY **up to \$999**

1st University CU
ACU CU
ADA Employees CU
Alpine Community CU
Amarillo Postal Employees CU
America's CU
Andrews School FCU
Angelina Federal Employees CU
Area West FCU
Arlington FCU
Austin FCU
Auto Parts Employees CU
Baycel FCU
Beaumont Community CU
Ben E Keith Employees FCU
Benchmark CU
Bivins FCU
BNSF Credit Union
BP FCU
Brazos Community CU
Brentwood Baptist Church FCU
Brownsville City Employees FCU
Cabot & NOI Employees CU
Caprock FCU
Caprock Santa Fe CU
Centex Citizens CU
Cen-Tex Manufacturing CU
Chemcel FCU
Cherokee County Teachers FCU
Cherokee County FCU
Coastal Bend PO FCU
Coastal Community FCU
Concho Educators FCU
Concho Valley CU
Corner Stone CU
Corpus Christi City Employees CU
Cosden FCU
County & Municipal Employees CU
Crane Gulf FCU
Division 694 Motor Coach Employees FCU
Dr. Pepper Employees FCU
EECU

El Paso Corporation FCU
Empowerment Community Development FCU
Express-News FCU
Family 1st of Texas FCU
FCI FCU
FedStar CU
Firestone Community FCU
First Central CU
First Class American CU
Freestone CU
Germania CU
Golden Triangle FCU
GPM FCU
Guardian First FCU
Gulf Coast FCU
Gulf Shore FCU
H-F Employees FCU
Hilco FCU
Hockley County School Employees CU
Houston Highway CU
Intercorp CU
InvesTex CU
Irving City Employees FCU
KBR Heritage FCU
Kelly Community FCU
Kilgore Shell Employee FCU
Kingsville Area Educators FCU
Laredo Fire Department FCU
LCRA CU
Lefors FCU
LeTourneau FCU
Light Commerce CU
Local 20 IBEW FCU
Local 24 Employees FCU
Longview Consolidated CU
Lubrizol Employees CU
McMurrey FCU
Members Choice CU
Members' Choice FCU
Members CU
Members Financial FCU
Members Trust of the Southwest FCU
Mesquite CU
Metro Medical CU
Midland Teachers CU
Moore County Schools FCU
Morris Sheppard Texarkana FCU
Mountain Star FCU
My Credit Union
NAFT FCU
NE Panhandle Teachers FCU
Neches FCU
Neighborhood CU
New Mt. Zion Baptist Church CU
North Central Prince Hall Masonic FCU
Northeast Houston FCU

Northeast Texas Teach FCU
NRCS FCU
Oak Cliff Christian FCU
Odessa Employees CU
One Source FCU
Our Mother of Mercy Parish FCU
People's Choice of San Antonio FCU
People's Credit Union of Abilene
Pilgrim CUCC FCU
Plus4 CU
Pollock Employees CU
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Port Arthur Teachers FCU
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Port Terminal FCU
Promise CU
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San Angelo FCU
San Jacinto Area CU
San Patricio County Teachers FCU
Santa Fe FCU
Scott & White Emp CU
Security One FCU
Security Service FCU
Select Employees FCU
Seminole Schools FCU
Shared Resources CU
Sherwin FCU
South Texas Regional FCU
Southern FCU
Southern Star CU
Southland FCU
Space City CU
St Joseph's CU
Star of Texas CU
STEC FCU
Sugar Growers FCU
Sugar Land Employees FCU
Sweetex CU
Sweetwater Regional FCU
T & P FCU
T & P Longview FCU
Teachers Alliance FCU
Team Financial FCU
Temple Santa Fe Community CU
Temple-Inland FCU
Texas Champions FCU
Texas Coastal Community FCU
Texas Health CU
Texas Health Resources CU
Texas Plains FCU
Texas Workforce CU
Tex-Mex CU

TexStar FCU
THD 6 CU
The Electric Utilities CU
The Local FCU
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Trans Texas Southwest CU
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TX Dot CU
Tyler City Employees CU
Union Fidelity FCU
United CU
USI FCU
VA Regional Office FCU
Victoria City-County Employees FCU
Waco FCU
Waco Postal CU
Wage FCU
Ward County Teachers CU
West Texas Educators CU
Wichita Falls Teachers FCU
Windthorst FCU
Winkler County CU
Women's Southwest FCU

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Houston Chapter of Credit Unions
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PLATINUM \$10,000 - \$14,999

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

CO-OP Financial Services
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SILVER \$1,000 - \$4,999

Arthur Gallagher & Co.
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BRONZE up to \$999

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We have made every effort to be as accurate as possible. We apologize for any omissions or errors.



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