

# 2023 IMPACT REPORT



**CORNERSTONE  
FOUNDATION**

# Our Mission

Empowering credit unions to impact their communities

# Our Vision

The premier resource for building a better financial future

# Initiatives

Credit Union Development

Financial Wellness

Disaster Relief

*True to our “People Helping People” philosophy, and our mission, “Empowering Credit Unions to Impact Their Communities,” we are dedicated to helping credit unions make an impact in the lives of the members and communities they serve. In 2023, the Cornerstone Foundation made great strides in providing credit union development, financial wellness, and disaster relief to credit unions.*

# 2023 IMPACT REPORT

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Cornerstone League



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Cornerstone Foundation



**Emily Moreno, CUDE, CCUFC**

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Cornerstone Foundation



**Adena Whitman, CUDE**

Impact Manager  
Cornerstone Foundation



**Connie Wells**

Administrative Coordinator  
Cornerstone Foundation

# CREDIT UNION DEVELOPMENT

We want credit unions to succeed. That's why we support continuous education for employees and volunteers in the credit union movement. We give credit unions an opportunity to take advantage of professional training and education courses, conferences, and professional certification programs.

## CREDIT UNION DEVELOPMENT FUND

- Chapter grants
- CDFI assistance
- Planning sessions
- Hispanic outreach assistance
- Training calendar grants
- Credit Union Development Educator (CUDE) Program scholarships
- CUDE Workshop scholarships
- CUES CEO Institute
- cuLEAD360
- cuLEAD Academy
- Small CU Committee Workshops
- Young Professional Development

## COMMUNITY DEVELOPMENT FUND

- St. Cloud Financial Foundation
- Coopera Market Analysis Pilot Program
- BALANCED Life Reality Fair and Classroom Simulations
- Food pantries for members
- Disabled Army Veterans assistance
- Financial wellness lunch and learns

## YOUR MONEY AT WORK

 **258** Grants totaling  
**\$614,871**

## CREDIT UNION DEVELOPMENT FUND

## COMMUNITY DEVELOPMENT FUND

## SCMS SCHOLARSHIP FUND

## SOUTHWEST CREDIT UNION (FORMERLY CUNA) MANAGEMENT SCHOOL FUND

- 54 total scholarships
- 16 first-year students
- 17 second-year students
- 21 third-year students
- One full scholarship to the classmate-to-classmate (C2C) YP recipient



# PROGRAMS



## \$49,645

in grants distributed to local nonprofit organizations

## DONOR ADVISED FUNDS

Many credit unions seek to give back to their communities through their own private nonprofit foundations, but quickly encounter compliance challenges or lack critical resources and capacity. The Cornerstone Foundation now provides an ideal alternative and solution, a Donor Advised Fund. A Donor Advised Fund provides the benefits of creating a foundation while avoiding many challenges such as initial set-up fees, administrative costs, and ongoing compliance issues, including reporting and excise taxes.



CORNERSTONE FOUNDATION

### DE Society

The Cornerstone DE Society fosters engagement among Cornerstone region Development Educators. Membership eligibility is open to anyone who has successfully earned the Credit Union Development Educator Designation from the National Credit Union Foundation.



## OVER 325

members benefit from networking opportunities, ongoing education on the 12 development issues, and project sharing and assistance.



CORNERSTONE FOUNDATION

### Friends of the Foundation



Launched in 2023, individuals can now demonstrate the combined strength of credit unions as a force for good and help the Foundation ensure the sustainability of credit unions by becoming a Friend of the Foundation. Members receive exclusive benefits for a \$15 annual membership fee, including access to programs and resources to enhance their overall financial well-being.

# FINANCIAL WELLNESS

648

Financial Wellness  
Network members

representing

152

credit unions

## FINANCIAL WELLNESS TASK FORCE

- Andres Acosta, TruService Community CU
- Katie Beach, Azura CU
- Emily Bright, Red River Employees FCU
- Stephanie Dreiling, Heartland CU
- Colten Hibbs, Education CU
- Kris Keller, Multipli CU
- James Merriman, Mazuma CU
- Jessica Teszlewicz, Tinker FCU
- Jennifer Webb, UP Arkansas FCU
- Chris Wolgamott, Meritrust CU



Cornerstone Resources and Cornerstone Foundation have partnered with Credit Mountain, a fintech CUSO, that helps credit unions reinvent the loan rejection experience. Their “Warm Decline” products allows credit unions to send empathetic and informative Adverse Action Notices alongside a path to “Yes.” The Credit Mountain service equips users with personalized guidance and curated tools to help them achieve their financial objectives. Credit unions can then track members’ progress and make offers that help them better their financial health. The service also helps credit unions save money as the solutions costs less than what most credit unions spend on printing and mailing Adverse Action Notices.

## FINANCIAL COUNSELING CERTIFICATION PROGRAM (FICEP)



The FiCEP program is a unique training program for credit union staff that combines the convenience of a self-study program with group hands-on learning, thus equipping staff to better understand, empathize, and serve their members.

In 2023, **69** students from the Cornerstone region earned their Certified Credit Union Financial Counselor (CCUFC) designations and received a comprehensive toolkit containing the following elements – finance, coaching, counseling, the cycle of change, and building relationships.

## BALANCEDLIFE™

a budgeting simulation

The Cornerstone Foundation and BALANCE have partnered to offer three turnkey personal finance solutions to help credit unions provide financial capability in their communities. To adequately prepare our youth for adulthood, credit unions must empower them with the tools, information, and decision-making skills necessary to achieve financial freedom.

BALANCED Life™, comprising a Reality Fair, a Classroom Simulation, and a Retirement Experience, provides three low-cost options with one shared goal of offering practical and powerful ways to help today's youth learn the importance of managing a household budget for long-term financial success.

## PREFERRED FINANCIAL WELLNESS PROVIDER PROGRAM

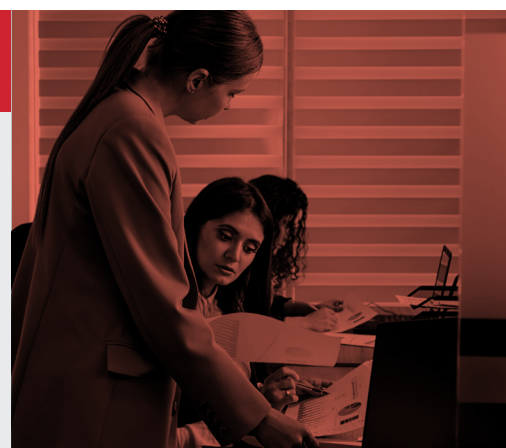
The Preferred Financial Wellness Service Provider Program will help credit unions streamline their selection process while also enabling them to give back to Cornerstone Foundation through the partnerships' referral agreements.

*Meet our Preferred Financial Wellness Service Providers:*



## FREE ONE-ON-ONE FINANCIAL COUNSELING

The Foundation partnered with BALANCE to offer all **40,809** staff members in the Cornerstone region the opportunity to receive one-on-one coaching with a licensed financial coach/counselor for one year. Participants received free, comprehensive, one-on-one money management, budget, and debt counseling provided by telephone, educational materials and resources, and two free monthly educational webinars.





# PROFESSIONAL DEVELOPMENT



CORNERSTONE FOUNDATION

## Principles & Philosophy Workshop

Understanding the principles and philosophies that guide credit unions will help define the future of the credit union movement in the marketplace.

**32** credit union professionals gathered in 2023 to learn how to integrate the history and social purpose of credit unions in everyday operations.

## CUFINHEALTH™ 23

In partnership with the National Credit Union Foundation and the California and Nevada Credit Union Leagues, the Cornerstone Foundation hosted CUFinHealth23 in Las Vegas, Nev.

**168** credit union professionals gathered to explore credit unions' role in improving people's financial well-being and health as well as better understand the connections between financial well-being, physical health, payments, technology, and advocacy.

**20** scholarships were provided to attend the conference.



# DISASTER RELIEF



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

## TOTALS:

**\$95,660** to help

**105** individuals

**28** credit unions



## DISASTER ASSISTANCE

*Tornadoes,  
straight-line  
winds, flooding,  
and hailstorms*

**\$80,660**

Phase I grants

**\$5,000**

Phase II grant

**\$10,000**

To WOCCU for the Turkish Cooperative Earthquake Relief Fund and to support CUs in Hawaii after wildfires.

# FUNDRAISING

- Annual Giving Campaign via dues statement
- Disaster Relief
- Payroll Deduction
- Credit Union/Chapter Fundraising Events
- Community Investment Fund
- Preferred Financial Wellness Provider Program
- BALANCED Life

We Raised  
**\$1,638,915**  
because YOU supported...



- Individual Giving
- Memorials/Honorariums
- 26th Annual Golf Tournament
- BASH
- Foundation Cup

- SYNG
- Principles & Philosophy Workshop
- Festival of Trees
- Cooking with Cornerstone Cookbook

## COMMUNITY INVESTMENT FUND (CIF)

The Community Investment Fund is a unique program that offers a benefit to credit unions and to state and national programs. The shared investment return provides interest income for participating credit unions, the Cornerstone Foundation, and the National Credit Union Foundation.

## CIF Investments

30 CIF investors with more than  
**\$8.2 million**  
in combined investments.

- » Alamo City CU
- » C-E FCU
- » Cosden FCU
- » GECU
- » First Service CU
- » Starr County Teachers FCU
- » Tarrant County's CU
- » Arkansas Superior FCU
- » Cherokee County Teachers FCU
- » Chocolate Bayou Community FCU
- » Concho Valley CU
- » Cornerstone League
- » Corpus Christi City ECU
- » Electric Cooperatives FCU
- » One Source FCU
- » Port Arthur Community FCU
- » RGV Credit Union
- » River City FCU
- » Shell FCU
- » Southwest Heritage CU
- » Texas Health Resources CU
- » Texas Workforce CU
- » Union Fidelity FCU
- » West Texas Educators CU
- » Wes Tex Community CU
- » Corner Stone CU
- » Resource One CU
- » Rockdale FCU
- » University FCU
- » Ward County CU

## Ambassadors

The Foundation has created a collaborative space of more than **300** Ambassadors where credit union professionals can educate, inspire, and support one other as we create change in the members and communities we serve.

# EVENTS



**C.U. SWING!**

**144** golfers took to the links to celebrate the golf tournament's **26th anniversary**.



**CORNERSTONE FOUNDATION  
BASH**

**277** individuals joined the Foundation to celebrate the impact of credit union philanthropy at the **Cornerstone Foundation's BASH**. The party included drinks, dinner and entertainment, and great networking with your Cornerstone family.



**The Foundation Cup** is an upscale, all-inclusive event exclusively for credit union leaders, volunteers, and retired executives at Old Kinderhook Golf Resort (Lake of the Ozarks). In 2023, **72** attendees enjoyed golf and social networking activities at a Tom Weiskopf Signature course.



**350** attendees witnessed credit union professionals go toe-to-toe in the Foundation's premier **lip sync battle**.

Tinker FCU, Young Professional Advisors, Abilene Teacher's FCU, Dale Hansard with Caprock FCU, and Millenium Corporate CU, took to the stage to compete for the top performance. Cornerstone's Young Professional Advisors earned the prestigious award thanks to their medley performance of "The Queens."



The holidays are a great time to celebrate and make a difference. The Cornerstone Foundation is grateful to the following chapters who adopted **Festival of Trees** as their end-of-year signature events:

**Amarillo Area Chapter (Festival of Gifts)**  
**Greater Oklahoma Chapter (Festival of Trees)**  
**Arkansas Chapters (Rockin' Around the Wreath)**  
**Fort Worth Chapter (Holiday Party)**



**CORNERSTONE  
FOUNDATION**

## **CREDIT UNION DONORS**

### **PHILANTHROPIC SOCIETY CUS \$15,000 AND OVER**

- GECU
- Meritrust CU
- Rally CU
- RBFCU
- Tinker FCU
- University FCU

### **CORNERSTONE SOCIETY CUS \$10,000 - \$14,999**

- AMOCO FCU
- Communication FCU
- Credit Union of America
- Rave Financial
- Security First FCU
- Shell FCU
- Texas Trust CU
- Unify Financial FCU

### **LEADERSHIP SOCIETY CUS \$5,000 - \$9,999**

- Abilene Teachers FCU
- American Airlines FCU
- Complex Community FCU
- First Service CU
- FivePoint CU
- InTouch CU
- Neches FCU
- PrimeWay FCU
- Raiz FCU
- Resource One CU
- Tarrant County's CU

### **PARTNERSHIP SOCIETY CUS \$1,000 - \$4,999**

- Allegiance CU
- America's CU
- Arkansas Best FCU
- Arsenal CU
- Assemblies of God CU
- Austin Telco FCU
- Azura CU
- Baylor Health Care System CU
- Beacon FCU
- Border FCU

- Cal-Com FCU
- Caprock FCU
- Century CU
- Chocolate Bayou FCU
- Cy-Fair FCU
- DuGood FCU
- Education CU
- Education First FCU
- Energy Capital CU
- Fairfield FCU
- First Central CU
- First Family FCU
- Fort Worth City CU
- Fort Worth Community CU
- Friona Texas FCU
- Frontier Community CU
- GENCO FCU

# **THANK YOU TO OUR DONORS**



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- Smart Financial CU
- Southwest Airlines FCU
- Space City CU
- Success FCU
- The People's FCU
- United Consumers CU
- West Community CU
- Western Sun FCU
- WesTex Community CU
- WeStreet FCU
- Wichita FCU

#### **DEVELOPMENT SOCIETY CUS UP TO \$999**

- 1st University CU
- ACU CU
- Alamo City CU
- Alcoa Community FCU
- Alcon Emp FCU
- Allied FCU
- Alpine Community CU
- Andrews School FCU
- Angelina Federal Emp CU
- Arbuckle FCU
- Arkansas Health Center FCU
- Arkansas Teachers FCU
- Austin FCU
- BCM FCU
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- Bivins FCU
- BluCurrent CU
- Brazos Community CU
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- Caprock Santa Fe CU
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- Chemcel FCU
- Cherokee County FCU
- Cherokee County Teachers FCU
- Cherokee Strip CU
- Civic Central CU
- Coburn CU
- Cochran County Schools FCU
- Columbia CU
- Combined FCU

- Common Cents FCU
- Community First CU
- Concho Educators FCU
- Concho Valley CU
- Corner Stone CU
- Corpus Christi SP CU
- Correctional Workers FCU
- Cowboy Country CU
- Credit Union One of Oklahoma
- Diamond Lakes FCU
- Dillon CU
- Domino FCU
- Dowell FCU
- El Reno RIL CU
- Electric Cooperatives FCU
- Empowerment Community Development FCU
- Endurance FCU
- Energize CU
- Fannin County Teachers FCU
- Fannin FCU
- Farmway CU
- FCI FCU
- First Oklahoma FCU
- First Watch FCU
- Fort Roots FCU
- Fort Smith Dixie Cup FCU
- Freestone CU
- Germania CU
- Golden Triangle FCU
- GPM FCU
- Growing Oaks FCU
- Gulf Shore FCU
- Hockley County School Employees CU
- Hurricane Creek FCU
- Joplin Metro Credit Union
- Kansas Blue Cross Blue Shield CU
- KBR Heritage FCU
- Laredo Fire Department FCU
- Lifetime FCU
- Light Commerce CU
- Linkage CU
- Lion FCU
- Lubrizol Employees CU
- McMurrey FCU

- Great Plains FCU
- Harris County FCU
- Houston Texas Fire Fighters FCU
- Kelly Community FCU
- Mainstreet FCU
- MCT CU
- Members CU
- Members First CU
- MemberSource CU
- Memorial CU
- Mil-Way FCU
- My Community CU
- Oklahoma Central CU
- RGV Credit Union
- Sabine FCU
- Santa Fe FCU



- Members Trust of the Southwest FCU
- Metro Medical CU
- Mid-Tex FCU
- Morris Sheppard Texarkana FCU
- MTCU
- Muskogee FCU
- Natural State FCU
- NE Panhandle Teachers FCU
- Northwest Arkansas FCU
- Oak Farms Employees CU
- Odessa Employees CU
- Oklahoma Educators CU
- Otoe-Missouria FCU
- Pampa Teachers FCU
- Patterson FCU
- PBA FCU
- Pine Bluff Cotton Belt FCU
- Pine FCU
- Port Arthur Community FCU
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- Select FCU
- Seminole Public Schools FCU
- Southern Gas FCU
- Southwest Financial FCU
- Southwest Heritage CU
- Star of Texas CU
- STEC FCU
- Teachers CU
- Temple-Inland FCU
- Texan Sky FCU
- Texas Associations of Professionals FCU
- Texas Bridge CU
- Texas Health CU
- Texas People FCU
- Texas Telcom CU
- TexHillCo School Employees FCU
- Texoma Community CU
- TexStar FCU
- Tyler City Emp CU

# THANK YOU TO OUR DONORS

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- United Arkansas FCU
- United Northwest FCU
- UP Arkansas FCU
- VATAT CU
- Wellspring FCU
- White County FCU
- Wichita Falls FCU
- Wichita Falls Teachers FCU
- Windthorst FCU

## CHAPTERS

- Amarillo Area Chapter
- Austin Chapter
- Central Arkansas Chapter
- Central Texas Chapter

- El Paso Chapter
- Fort Worth Chapter
- Houston Chapter
- SEARK Chapter
- St. Louis Chapter

## CORPORATE DONORS

### DIAMOND OVER \$15,000

- Cornerstone League
- Cornerstone Resources
- Route 66 Extended Warranty
- TruStage
- William and Sylvia Zale Foundation



- Open Lending, LLC
- PCSU

### **BRONZE UP TO \$1,000**

- Rauschenberger Partners LLC
- Scurry Street Meetings & Events

## **INDIVIDUAL DONORS**

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

- Allied Solutions, LLC
- Co-op Solutions
- Members Mortgage Services
- Millennium Corporate CU
- Origence

### **SILVER \$1,001 - \$9,999**

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