

Cornerstone Foundation Presents:

Cloverleaf

The financial coaching platform
built for credit unions

A Cornerstone Foundation Preferred Financial Wellness Provider



**CORNERSTONE
LEAGUE**



**CORNERSTONE
FOUNDATION**




**CORNERSTONE
RESOURCES**



Rost Ginevich is the CEO of Cooperative Processing Resources; a non-profit cooperative which develops and markets a financial coaching platform. Prior to his current role, Mr. Ginevich served as CIO of two public companies and had a successful career in public accounting and consulting. Rost is a proud graduate of Oklahoma State University, and in 2023 he was recognized as one of the “Cowboy 100” – the top 100 MBA alumni of the OSU Spears Business School. Mr. Ginevich is also an adjunct professor at the University of Texas at Dallas and Southern Methodist University where he lectures on Marketing, AI, and Cyber Security.



Cynthia Campbell, MBA, MEd, SHRM-SCP, CUDE is a nationally recognized credit union innovator and financial wellness expert with over 20 years of experience leading coaching programs, building scalable member-impact initiatives, and guiding organizational transformation. A dynamic speaker and strategist, she helps credit unions and non-profits elevate deliver meaningful, measurable, and strategic community impact.



To serve people,
not profits



People helping people

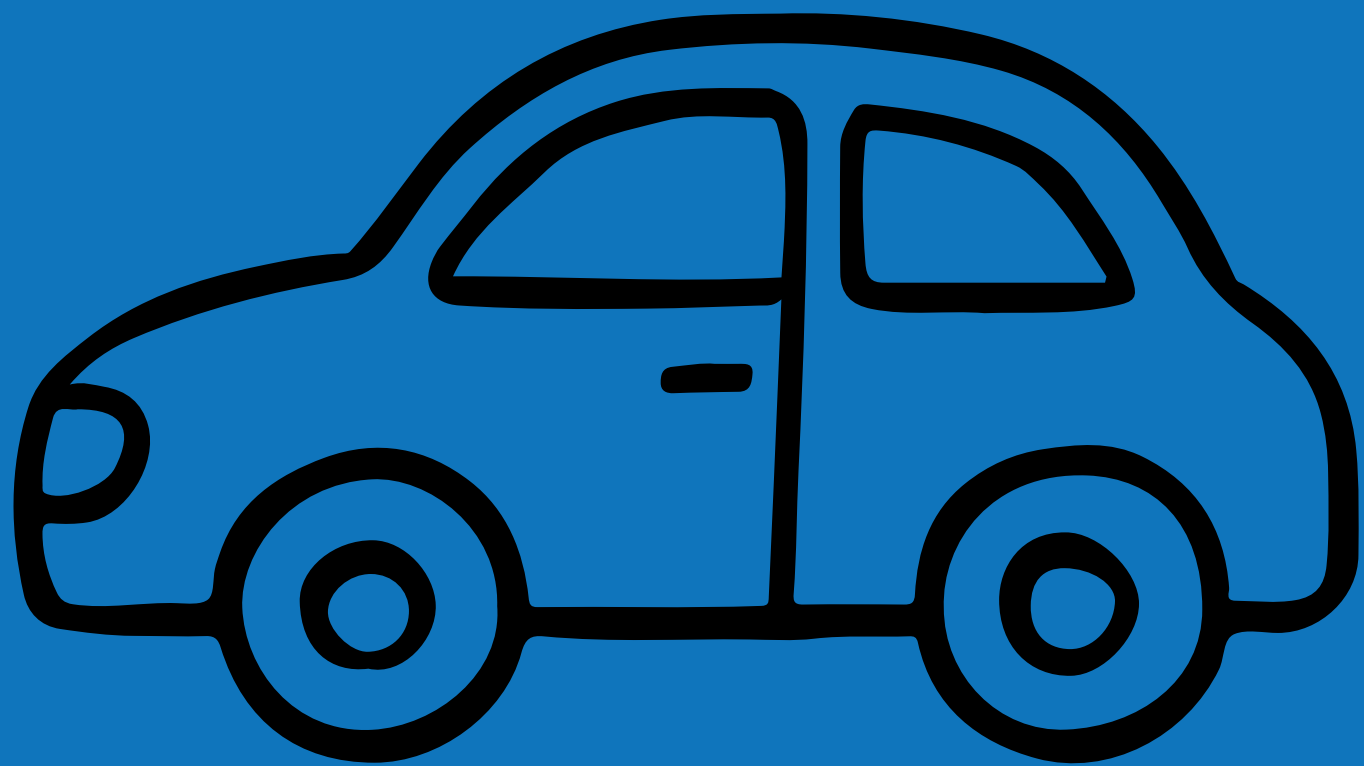
Why Do Credit Unions Exist?



To help members
build assets



To help people
reach their dreams



This is WHY...

Systematic unity
around financial coaching
is the next strategic step
in the evolution of
Financial Wellness in the
Credit Union movement.



Imagine, a financial
coaching platform with a
member portal, coaching
portal, credit union
dashboard, and league
dashboard.

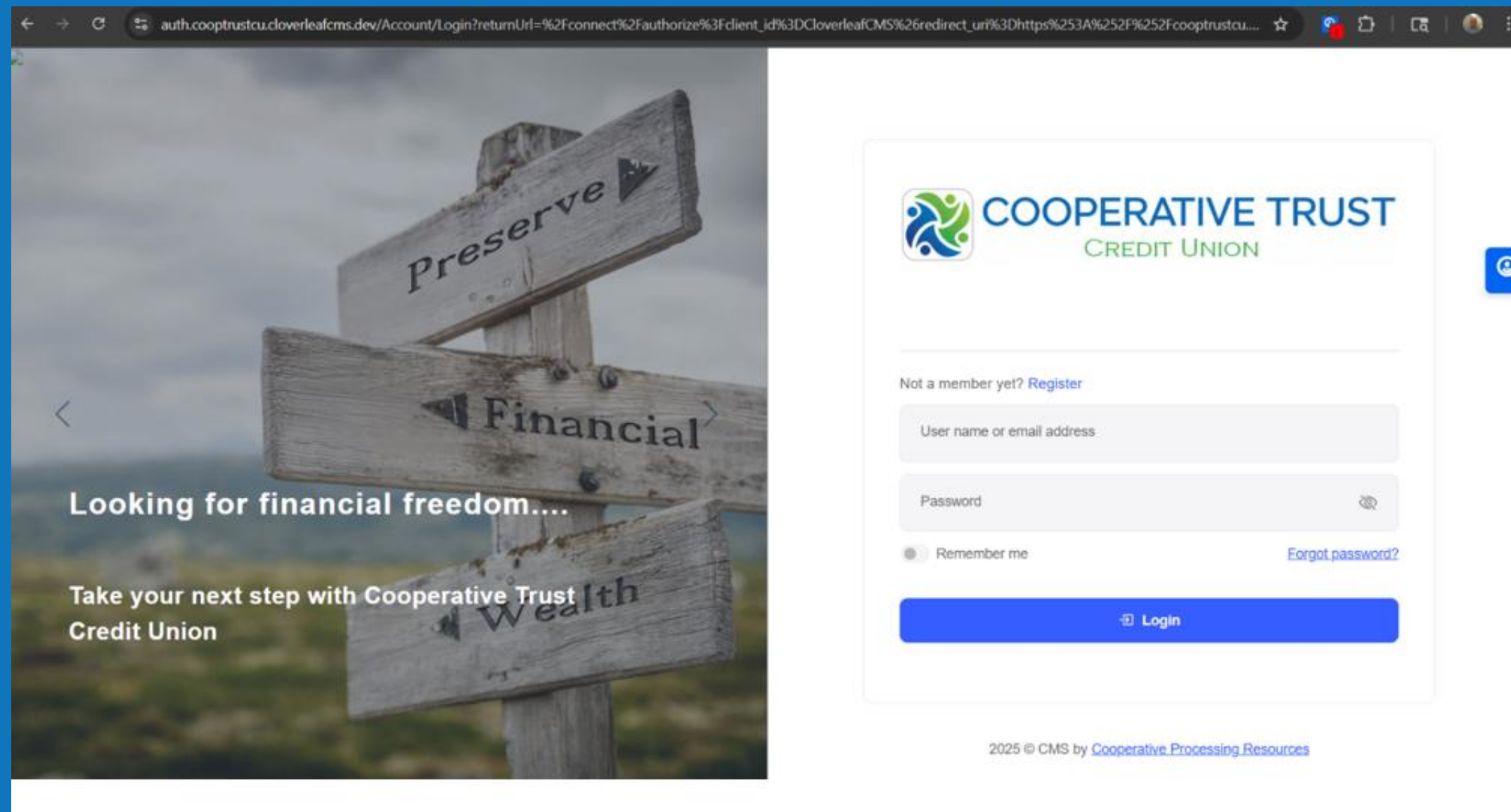
**Member
Win**

Clarity, Confidence, and Control Over Their Financial Life

- A clear starting point
- Personalized coaching, not generic advice
- Visible progress and accountability
- Consistent support they can trust
- Confidence to take the next step

Member Win

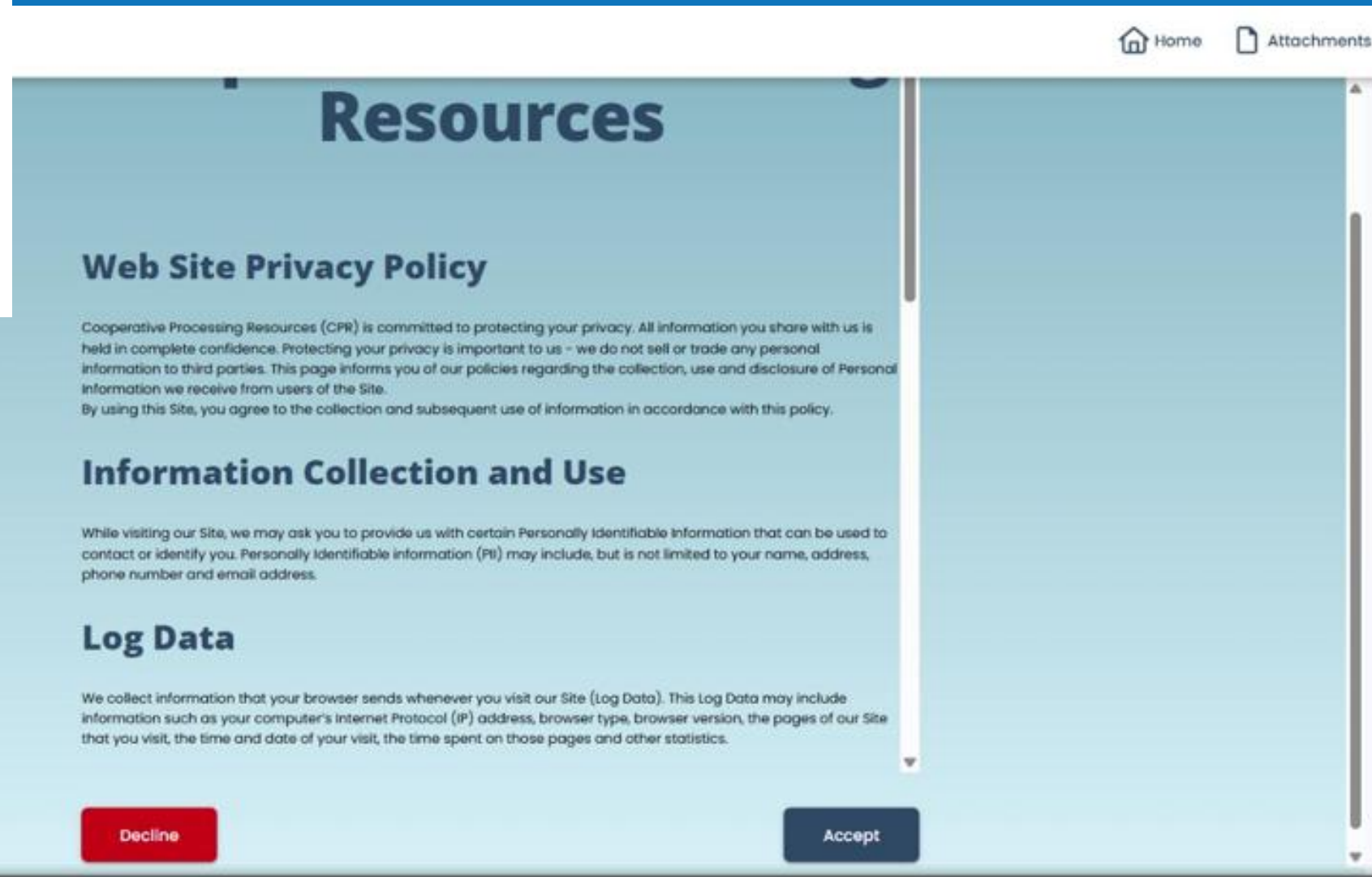
Clarity, Confidence, and Control Over Their Financial Life



Looking for financial freedom....

Take your next step with Cooperative Trust Credit Union

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Resources

Web Site Privacy Policy

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[Decline](#) [Accept](#)

Member Win

Clarity, Confidence, and Control Over Their Financial Life

Hello William ,

Welcome!

We look forward to helping you achieve your financial goals.

Please share some basic information with us to get started. Then a Cooperative Trust Credit Union certified counselor will be in touch to discuss your current situation and suggest options that might be right for you.

Questions?

Call us toll-free at (214) 396-6701

[Update your profile](#)

Good Afternoon William

Home Attach

Upload Documents

Drag and drop files into the box below or click the + icon to browse then lick the upload button to save the files.

0.0B / 0.00%

Uploaded Documents

Document/File Name ↑	Category	Type	Version	Size
Tx DI	Legal			
Utility Bill	Other			

Good Afternoon William

Home Atto

- Introduce Yourself
- Personal Information
- Household Information
- Income
- Debts
- Expenses
- Summary

Let's begin! To complete the Financial Questionnaire accurately, please gather.

- Income information for the household
- Average monthly housing, auto, and utility expenses
- Loan information for consolidations, student debt, family, bank & personal loans
- Creditor billing statements (for credit cards), medical, and collection notices
- Insurance information

Please tell us, in a few words, what brings you here:

I am confused

Field is required

13 / 500

Next

Member Win

Clarity, Confidence, and Control Over Their Financial Life

Good Afternoon William Home

Introduce Yourself **Personal Information** Household Information Income Debts Expenses Summary

Please tell us a little more about yourself.

Personal Info

First Name*
William

Middle Name
M

Last Name*
Burch

Gender*
Male

Birth Date
04/22/1998

Spouse First Name

Spouse Last Name

Contact Info

Home Phone
(903)-836-8145

Mobile Phone

Work Phone

Primary Phone Type
Home

Primary Email
willMBurch@cprops.com

Secondary Email

Preferred Contact Method

Email Text Phone

Good Afternoon William Home

Introduce Yourself **Personal Information** Household Information Income Debts Expenses Summary

Household Information

No Dependents Employment Status
Fulltime

No in Household* Employer Name
Apple Store

Marital Status
Single

Months at Job

Housing Status
Rent

Demographic Information

Ethnicity/Race* Education

Clarity, Confidence, and Control Over Their Financial Life

Good Afternoon William Home

Introduce Yourself Personal Information Household Information **Income** Debts Expenses Summary

Income Sources.

- Click 'Add Income' to add a new income source.
- incomeinstructions.steps.step2
- Please list all household income sources.

[Add Income](#)

Income Type	Whose Income	Net Income Amount	Frequency	Monthly Amount	Occupation	
Full-time employment <input type="text"/>	William <input type="text"/>	\$ 3,650	Semimonthly <input type="text"/>	\$7,300	Analyst	<input type="button" value="Delete"/>
Total Income		\$3,650		\$7,300		

[Back](#) [Next](#)

Home

Household Information **Income** **Debts** Expenses Summary

which will be used to create a working Budget Summary for you. If you are self-employed, please include business credit.

- creditCard.steps.step1
- creditCard.steps.step2

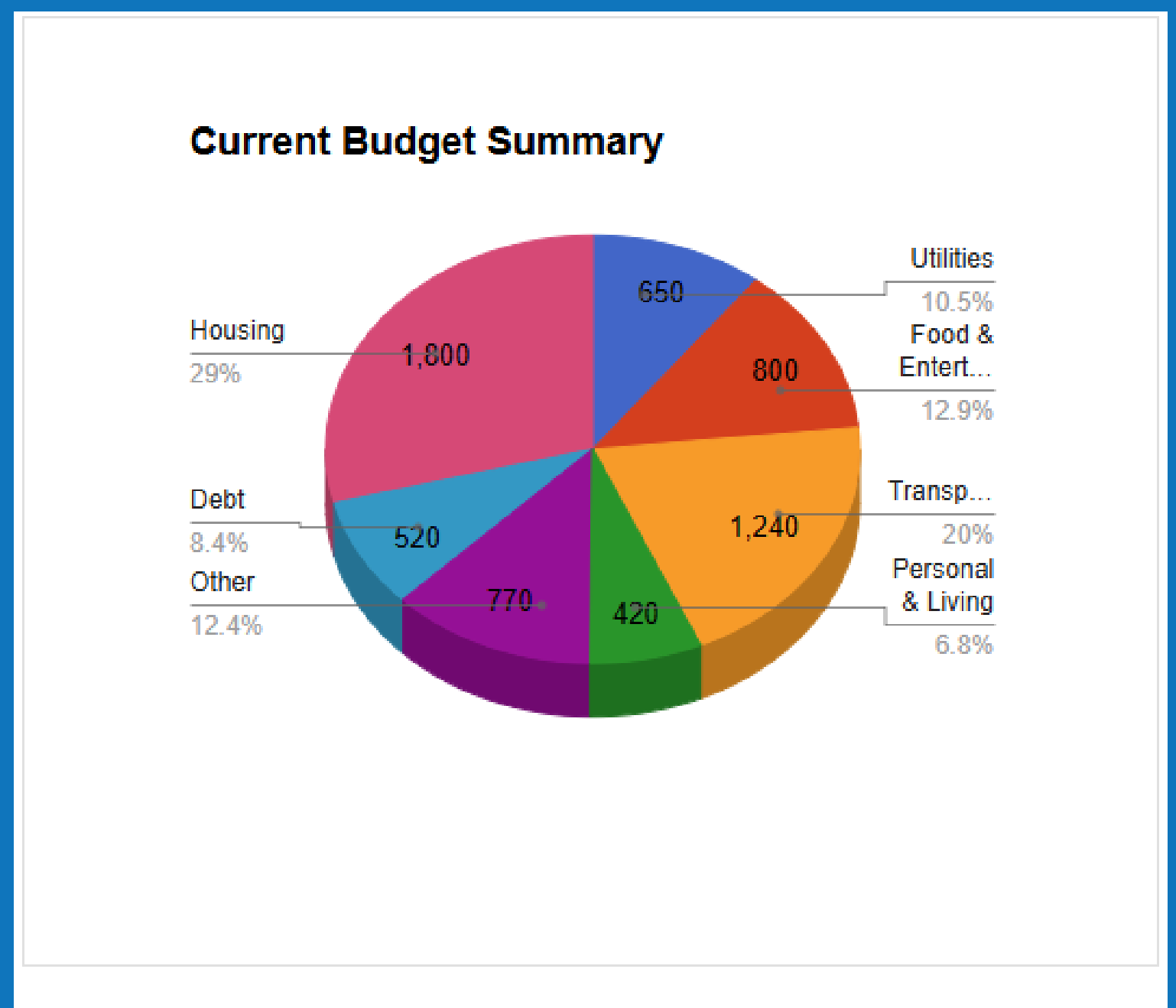
[Add Debt](#)

Creditor	Card / Account Number	Current Balance	Int. Rate	Typical Payment	
First Austin	0987654	\$ 212,987	5.25 % <small>In Percentage</small>	\$ 1,680	<input type="button" value="Delete"/>
Discover	*2264	\$ 5,000	24.99 % <small>In Percentage</small>	\$ 150	<input type="button" value="Delete"/>
Dillards	9808	\$ 1,384	19.99 % <small>In Percentage</small>	\$ 75	<input type="button" value="Delete"/>
Macys	0137	\$ 1,200	19.99 % <small>In Percentage</small>	\$ 120	<input type="button" value="Delete"/>
Montgomery Ward	0698	\$ 900	23.99 % <small>In Percentage</small>	\$ 100	<input type="button" value="Delete"/>

Clarity, Confidence, and Control Over Their Financial Life

Income Type	Whose Income	Annual Amount	Monthly Amount
Full-time employment	Individual	\$114,000	\$9,500
Total Income		\$114,000	\$9,500

Category	Expense Type	Current Amount	Proposed Amount
Utilities	Utilities - TV/Cable/Satellite/FIOS	\$210	\$210
Utilities	Utilities - Electric	\$140	\$140
Food & Entertainment	Groceries	\$400	\$400
Food & Entertainment	Eating out/ Delivery	\$400	\$400
Utilities	Utilities - Water/Sewer/Garbage	\$140	\$140
Transportation	Loan - Car	\$700	\$700
Utilities	Utilities - Gas/Heating	\$160	\$160
Personal & Living	Phone	\$140	\$140
Other	Church tithing	\$700	\$700



Structure, Support, and Recognition for the Work That Matters Most

- **A real system to do meaningful work**
- **Clarity and confidence in every session.**
- **Proof of impact**
- **Professional credibility and recognition**
- **Reduced burnout and administrative load**
- **Consistency without losing the human touch**
- **Career growth and accountability**
- **Alignment with the credit union mission**

Coaching Staff Win

Structure, Support, and Recognition for the Work That Matters Most

COOPERATIVE TRUST
Good Afternoon Rost

MTD Sessions Completed by Reason

Reason	Percentage
Borrowing Goals	45%
Improve Credit Score	30%
Debt Reduction	17.5%
Budget Review	7.5%

MTD Clients by Service Type

Service Type	Count
Budgeting	20
Credit Score Enhancement	12
First Time Homebuyer	9
Reg D	6

Clients

These are your top 10 clients by Last Contacted

Name	Status	Primary Email
Burch, William		willMBurch@cprops.com

COOPERATIVE TRUST
Good Afternoon Rost

- Home
- Clients
- Workshops
- Reports & Analytics

Client List

Filter by Status My Clients All Clients New Client

Search

Name	Status	Email	Edit
Burch, William	Intake	willMBurch@cprops.com	

Records per page: All 1-1 of 1

Client Overview

William Burch
Po Box 422
Big Sandy, TX 75755
Phone: (903) 636-6145

Service History

Show Closed New Service

Service Type	Status	Assigned Staff	Last Contacted
Budgeting	Intake	Rost Ginevich	

Action Plan

Add Action

Action Category	Client Action	Title	Due Date	Completed	Complete Date
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Coaching Staff Win

Structure, Support, and Recognition for the Work That Matters Most

COOPERATIVE TRUST
Good Afternoon Ray

Client # 5 : William Burch - Financial Wellness: Budgeting
Email: willMBurch@cprops.com

Ask Yolanda Close Service

Personal Info Service Info Budget Documents Notes

Date Referred: 07/04/2025
Referred By: Agency Outreach

Narrative*
Needs help with his spending to get things under control

Service Type*: Budgeting

Assigned To
Location: Main Office
Select Staff: Rost Ginevich

COOPERATIVE TRUST
Good Afternoon Ray

Client # 5 : William Burch - Financial Wellness: Budgeting
Email: willMBurch@cprops.com
Phone: (903) 636-6145

Ask Yolanda Close Service Select Budget Date: 08/14/25 New Budget Delete Budget

Personal Info Service Info Budget Documents Notes Action Plan

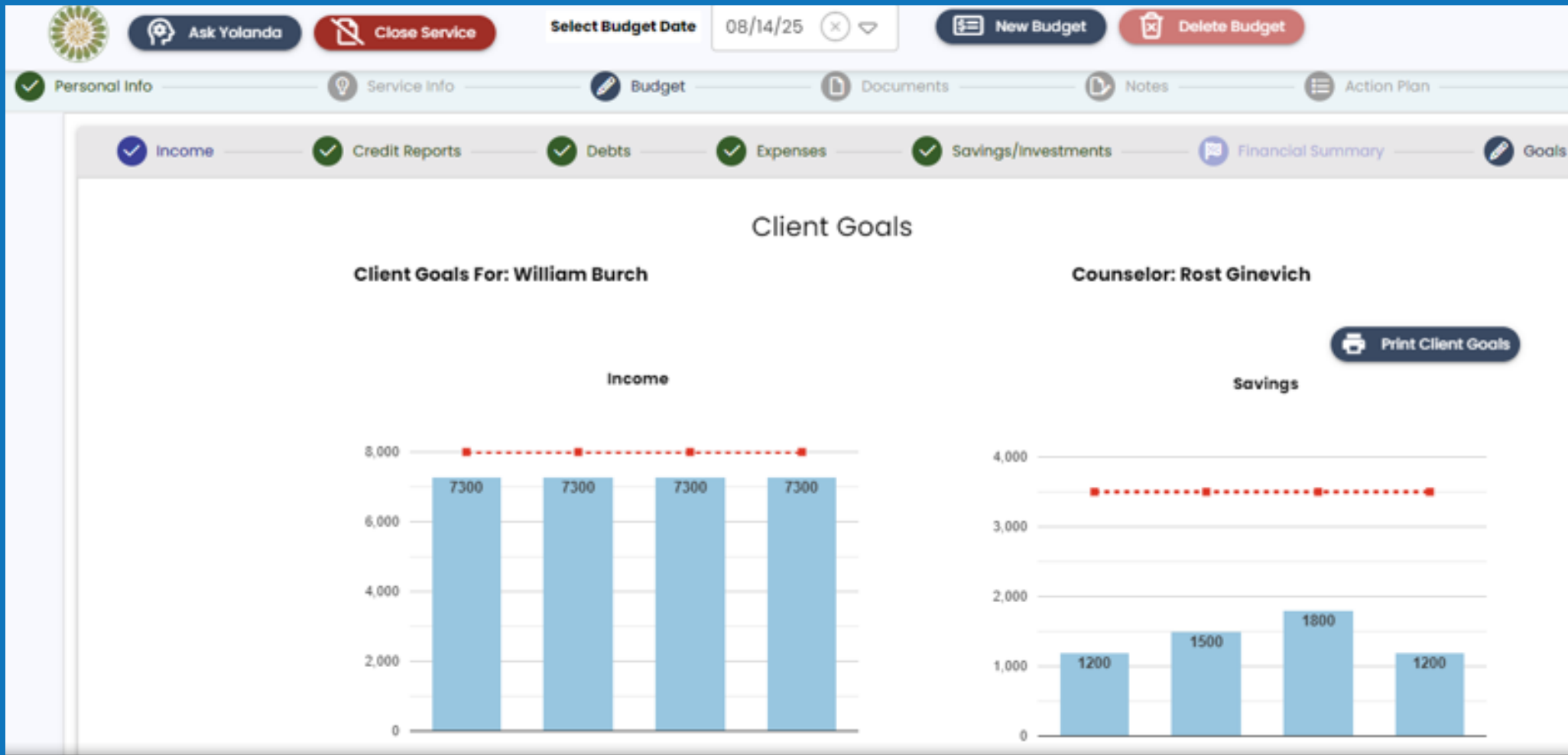
Income Credit Reports Debts Expenses Savings/Investments Financial Summary Goals

Debt Goal
Add Debt \$ 0
Total current balance

Whose Debt	Credit Bureau	Creditor	Card / Account Number	Current Balance	Int. Rate	Typical Payment	Proposed Payment	
William	<input type="checkbox"/>	First f	0987654	\$ 212,987	5.2% <small>In Percentage</small>	\$ 1,680	\$ 1,680	
William	<input type="checkbox"/>	Disco	*2264	\$ 5,000	24.1% <small>In Percentage</small>	\$ 150	\$ 150	
William	<input type="checkbox"/>	Dillar	9808	\$ 1,384	19.9% <small>In Percentage</small>	\$ 75	\$ 75	
William	<input type="checkbox"/>	Macy	0137	\$ 1,200	19.9% <small>In Percentage</small>	\$ 120	\$ 120	

cloverleaf Contact Support

Structure, Support, and Recognition for the Work That Matters Most



- Clients
- Workshops
- Reports & Analytics

William Burch - Financial Wellness: Budgeting

Email: willMBurch@cprops.com

Close Service

Note Type	Entered By	Entry Date	Text
Coaching	Rost Ginevich	10/08/25	Okay, let's create a plan to improve your credit score. This is a great goal, and with a good incom...
Admin Note	Rost Ginevich	09/19/25	Okay, here's an action plan tailored for a single 27-year-old individual in Big Sandy, TX 75755, wit...
Admin Note	Rost Ginevich	09/19/25	Okay, here's an action plan tailored for a single, 27-year-old individual in Big Sandy, TX (75755) w...
Admin Note	Rost Ginevich	09/19/25	Okay, let's make some delicious and comforting chicken soup! This recipe is tailored to you, a sing...
Admin Note	Ray Washington	09/18/25	Okay, let's break down whether you can afford a house in Big Sandy, TX, with your income and circums...
Admin Note		08/14/25	Scheduled a time to speak on aug 19, via Teams

Coaching Staff Win

Structure, Support, and Recognition for the Work That Matters Most

Client # 5 : William Burch - Financial Wellness: Budgeting Email: willMBurch@cprops.com, Phone: (903) 636-6145

Ask Yolanda Close Service

Personal Info Service Info Budget Documents Notes Action Plan

Print Action Plan

Add Action

Action Category	Client Action	Title	Due Date
My Counselor's Action Steps		Follow Up with Intake	08/19/2025
Budget		Make some additional cuts in monthly expenses	09/05/2025
Budget		reduce groceries	10/17/2025
Today's Summary		review other expenses	09/30/2025
Budget		Increase Credit Score	10/01/2025

Client # 5 : William Burch - Financial Wellness: Budgeting Email: willMBurch@cprops.com, Phone: (903) 636-6145

Ask Yolanda Close Service

Cost Allocations + Add Allocation

Grant	Amount	Time	Delete
Grant*	<input type="text"/>	<input type="text"/> (in min)	

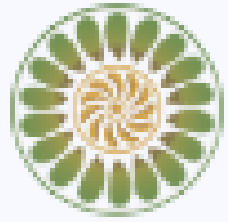
Engagement History

Search

Date	Description	Method	Minutes
10/08/2025	To discuss how to increase my credit score	Phone Counseling	20

Client Summary

Date	Service Type	Description	Workshop Name
10/08/25	Budgeting	To discuss how to increase my credit score	
08/25/25			Budgeting 101



Ask Yolanda



- The spending plan is where things get real -_ it's the bridge between good intentions and real-life financial change. Start by working with the member to track all sources of income, then list every expense, including the small ones. Don't just focus on cutting back—also look for patterns, habits, and emotional spending triggers.
- Once the full picture is clear, help them sort expenses into fixed, variable, and discretionary categories. This is where coaching matters: guide them to align spending with their goals, not just survival. Suggest tools like budgeting apps, paper trackers, or envelope systems depending on their style. Keep it flexible—this isn't a one-size-fits-all budget, it's a living plan that should adapt over time.
- Ch14, CUNA/ACU FICEP 6th Ed.

Ask Yolanda



What would you like to ask Yolanda?



Question

What are 5 things I can do to improve my credit score?

Type or select a question

Response

Okay, here are 5 things you can do to improve your credit score, tailored to your situation as a family of 7 in Corpus Christi, TX, with an annual income of \$50,400, and you're 42 years old. I'll also keep in mind the potential challenges of a larger family and a more modest income:

1. Pay Bills on Time, Every Time: This is **the** most important factor in your credit score. Your payment history accounts for a significant portion of your score.
 - * Actionable Steps:
 - * Set up automatic payments: Wherever possible, automate your bill payments (utilities, credit cards, rent/mortgage, insurance, etc.) to ensure you never miss a due date. Even if it's just the minimum payment, make sure it is paid.
 - * Consolidate Due Dates: If possible, try to schedule bills to be due around the same time each month. This makes it easier to track and budget for.

Ask Yolanda

Close

Mission Alignment, Measurable Impact, and Sustainable Growth

- **Mission delivered with proof**
- **Visibility and accountability at every level**
- **Stronger member relationships and retention**
- **Improved lending readiness and product growth.**
- **Operational consistency without losing flexibility**
- **Clear return on investment**
- **Reduced risk (SOC2) and stronger governance**
- **Elevated brand and community reputation.**

Mission Alignment, Measurable Impact, and Sustainable Growth

Schedule Details for Budgeting 101

Start Date* 10/06/2025 MM/DD/YYYY **Start Time*** 11:00 am HH:MM AM/PM **Duration** 60 **End Time** 12:00 **Method*** Webinar
Location* Zoom: https://us06web.zoom.us/j/83912747712?pwd=yuznRnhhZb7szZUOn9KpUksdphj2IP.1 Meeting ID: 839 1274 7712 Passcode: 599983 **Capacity*** 15 **Status** Scheduled

Facilitators

[Add Facilitator](#)

Internal	Staff Name	External Facilitator Name	HUD Cert	Primary
<input checked="" type="checkbox"/>	Internal Staff Name Ray Washington		123XYZ	<input checked="" type="checkbox"/>

Registrants

[Add Registrant](#)

Total Registered: 3

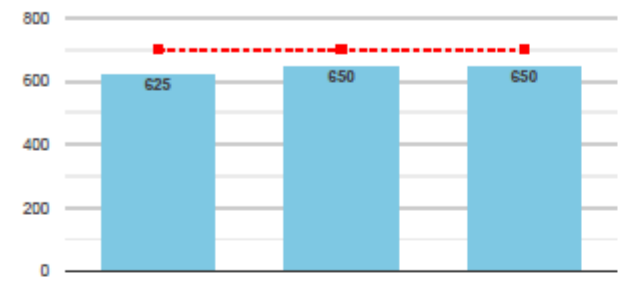
Name	Email	Primary Phone	Service Type	Attended	Certificate	Link Service
William Burch	willMBurch@cprops.com	(903) 636-6145		<input type="checkbox"/>		
Alles Cole	ajc@cprops.com	(214) 607-4811		<input type="checkbox"/>		
Shannon Burkard	shannonbb@cprops.com	(903) 758-8265		<input type="checkbox"/>		



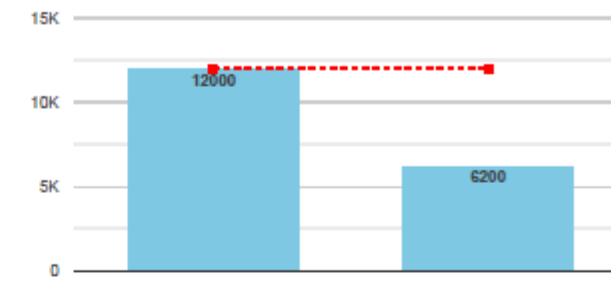
Client Goals (Finalized)

Client: Kenneth Hodges

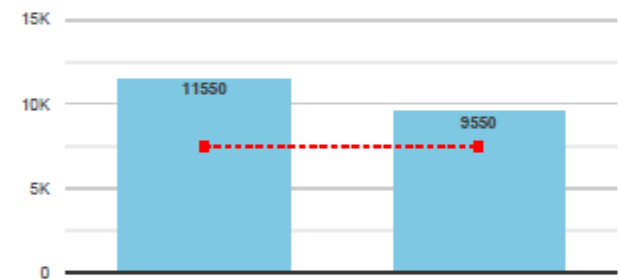
Credit Score Goal 700



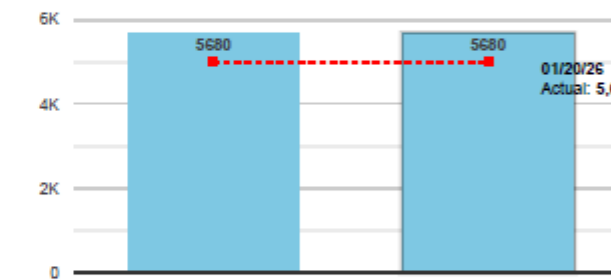
Savings Goal \$12,000.00



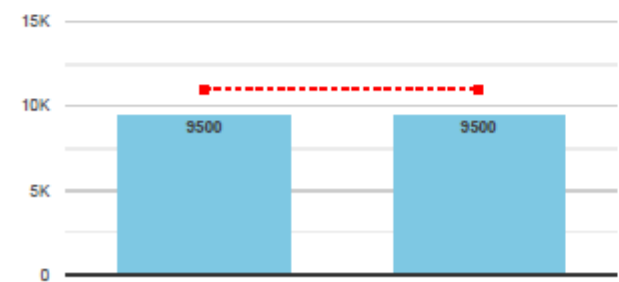
Unsecured Debts Goal \$7,500.00



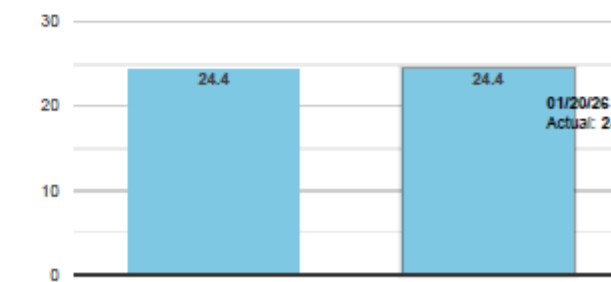
Expenses Goal \$5,000.00



Income (Monthly) Goal \$11,000.00



Debt to Income Ratio



Mission Alignment, Measurable Impact, and Sustainable Growth

Demographic Information

Count of People

22.85K

37009.49

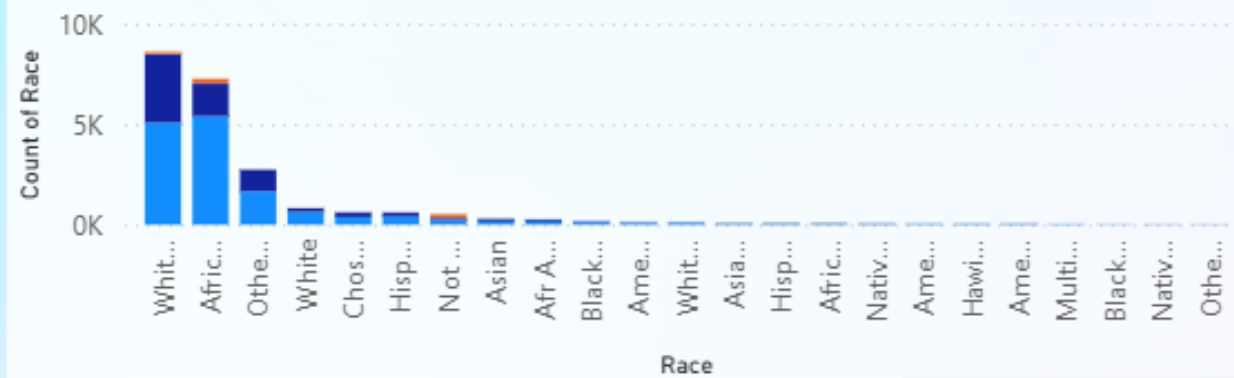
Average of AnnualIncome

0.86

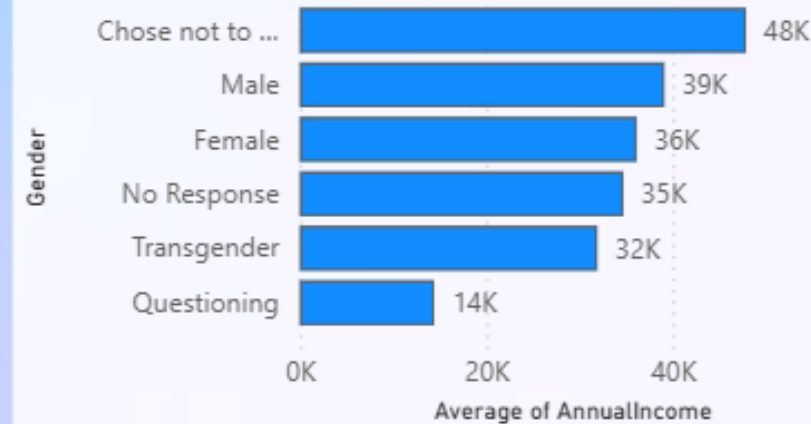
Average of NumDependents

Count of Race By Gender

Gender ● Chose not to respond ● Female ● Male ● No Response ● Questioning ● Transgender



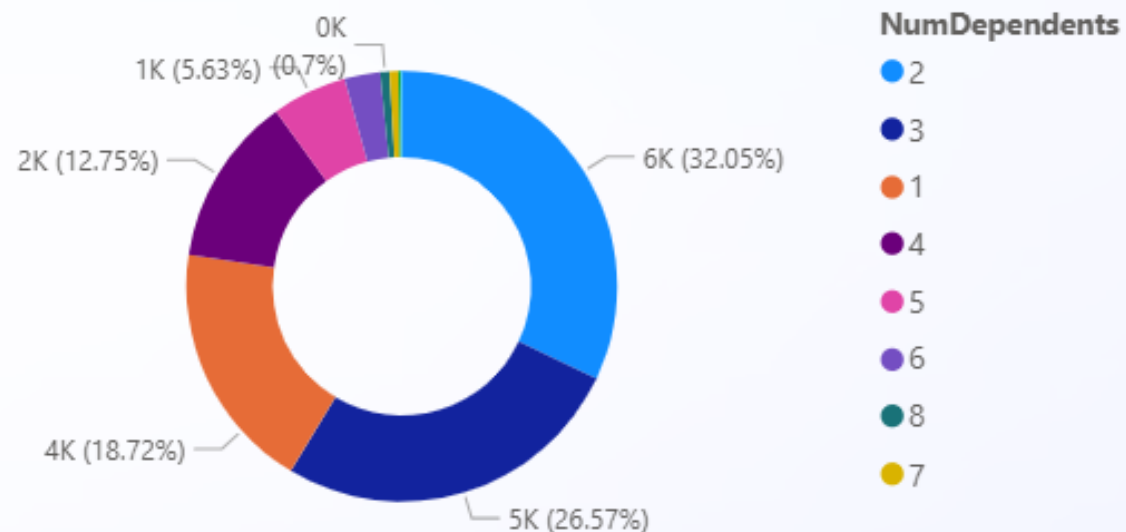
Mean Annual Income



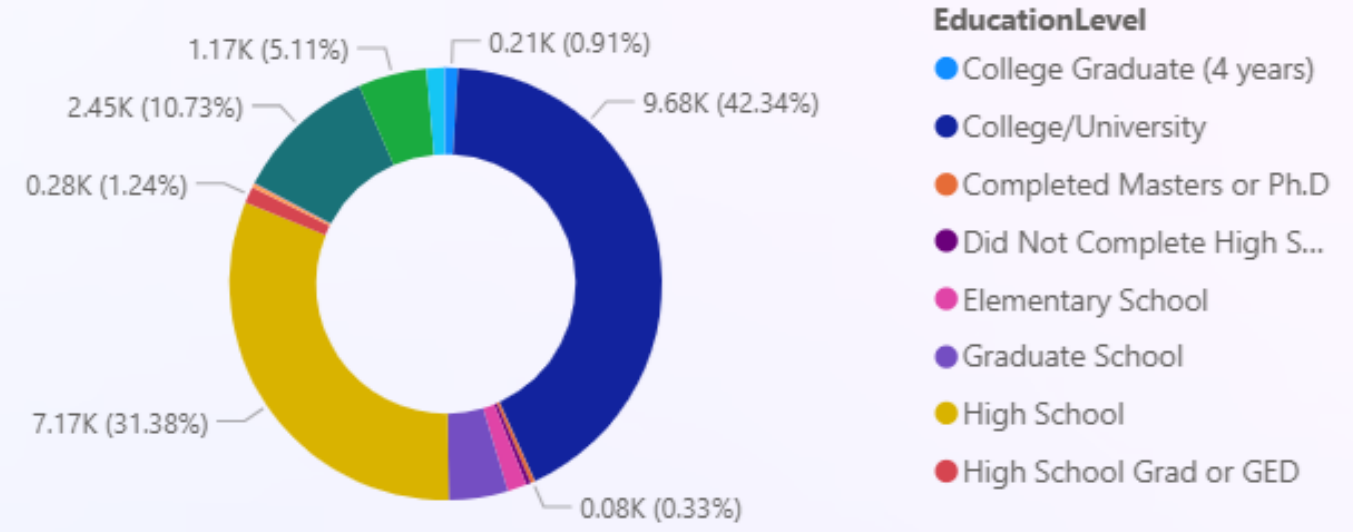
Annual Income Range



Average No of Dependents



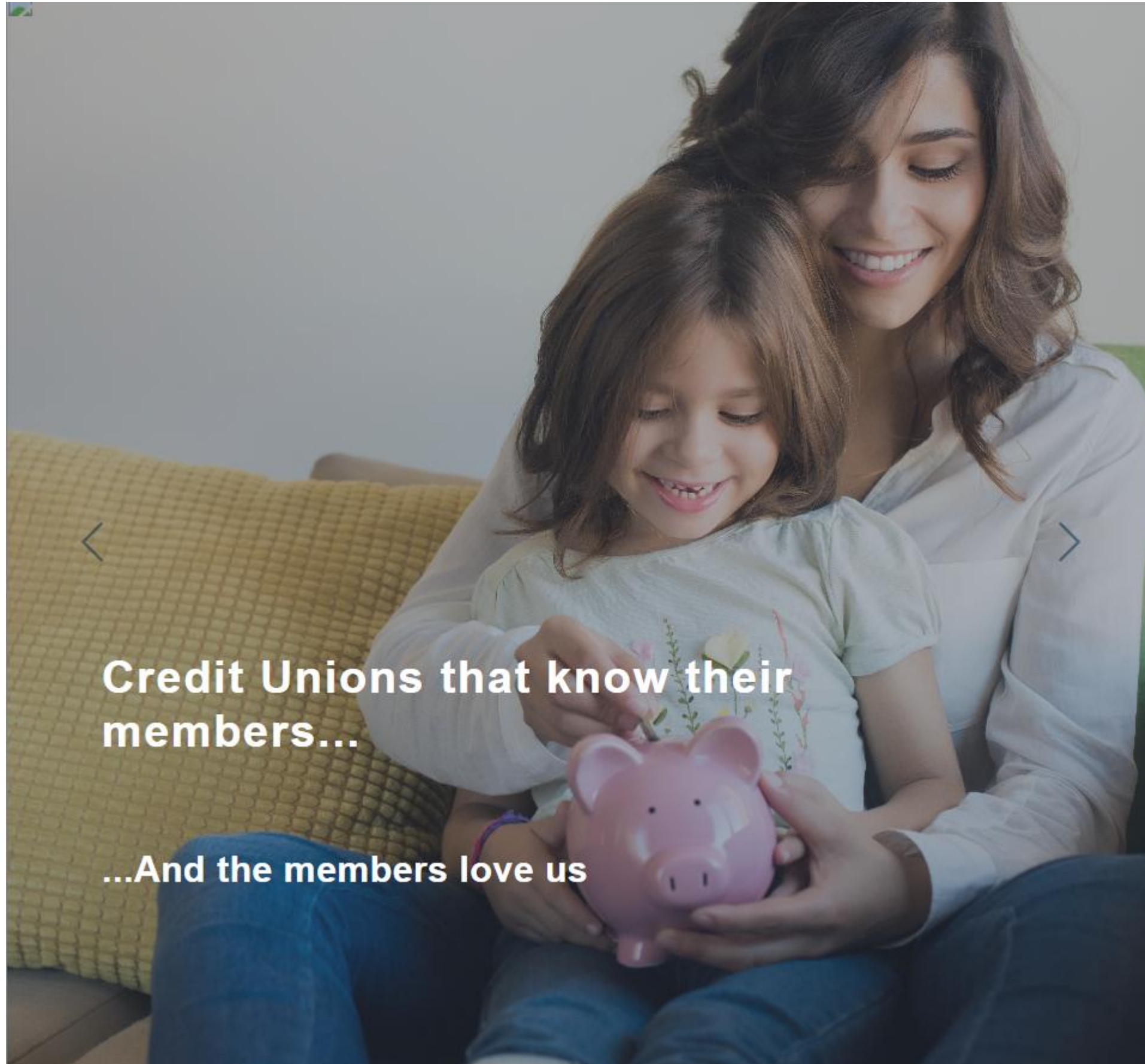
Education Summary



Unified Impact, Stronger Advocacy, and a Future-Ready Movement

- **A unified approach to financial coaching**
- **Outcomes instead of anecdotes**
- **Stronger advocacy and public trust**
- **.Alignment around mission at scale**
- **Shared infrastructure, lower friction**
- **National consistency with local flexibility**
- **A foundation for long-term innovation.**

League/CU System
Win



Credit Unions that know their
members...

...And the members love us

Title



CORNERSTONE

Not a member yet? [Register](#)

User name or email address
rost@cprops.com

Password



Remember me

[Forgot password?](#)

[Login](#)

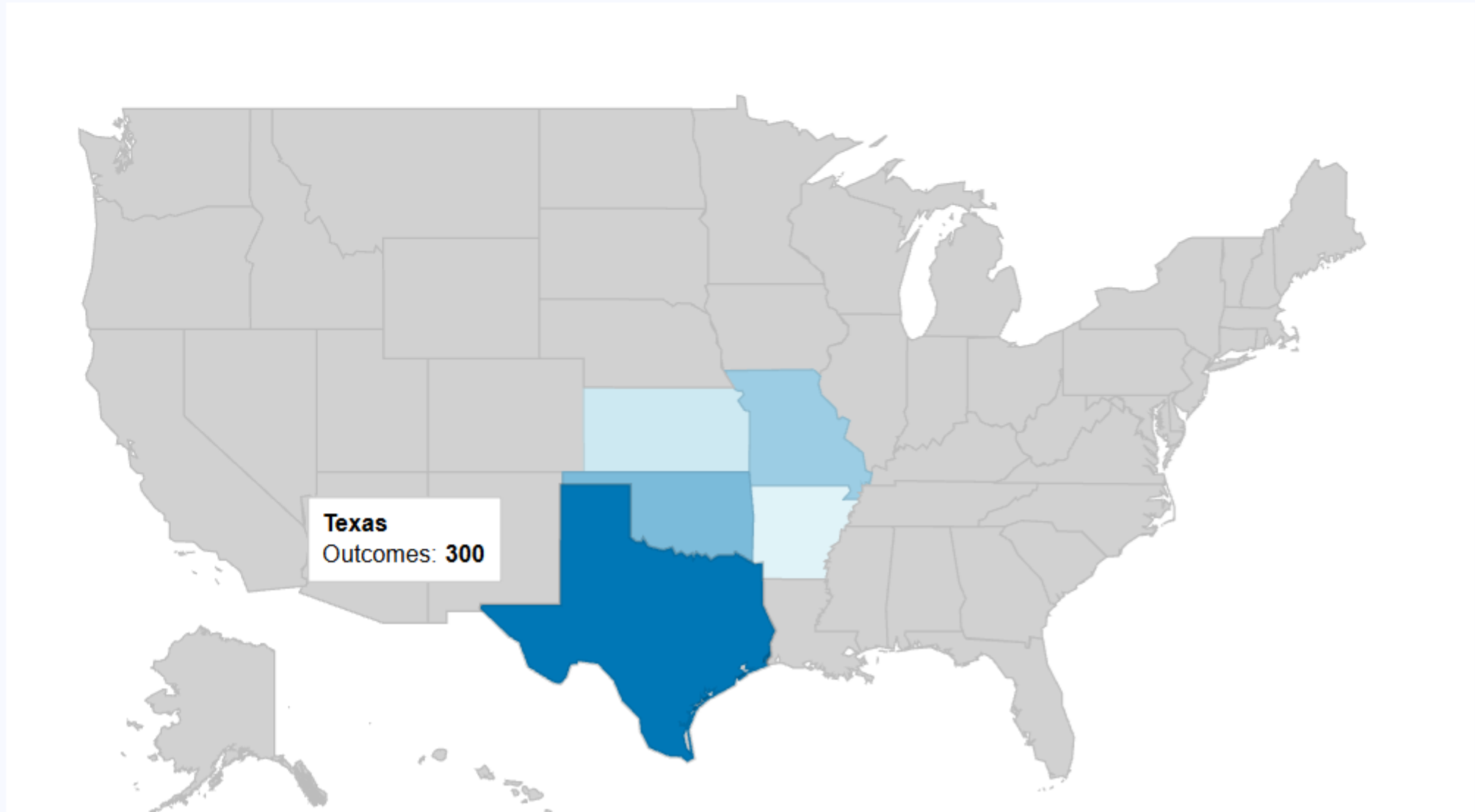
League/CU System Win



Good Afternoon Rost

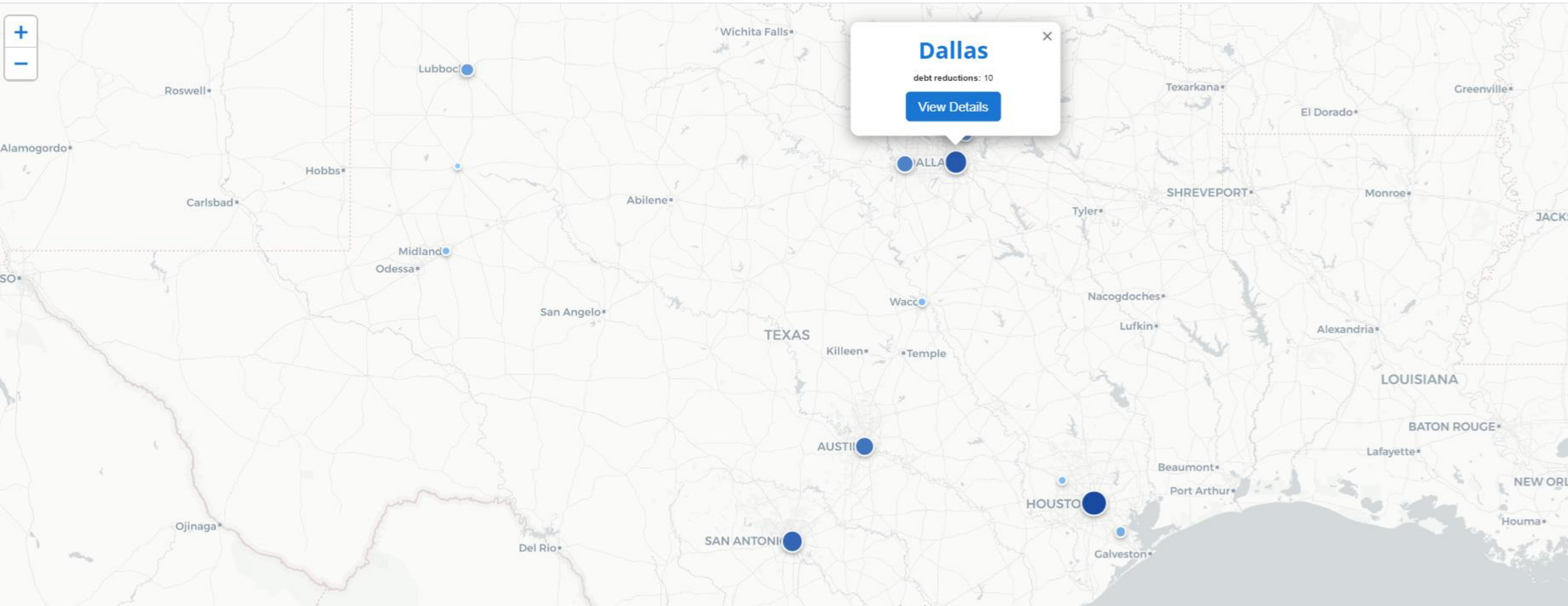
Outcomes by State – Credit Score Improved

Select Outcome: Credit Score Improvement Income Increase Debt Reduction



League/CU System Win

Outcomes by State — Debt Reduced — Texas (City Detail)

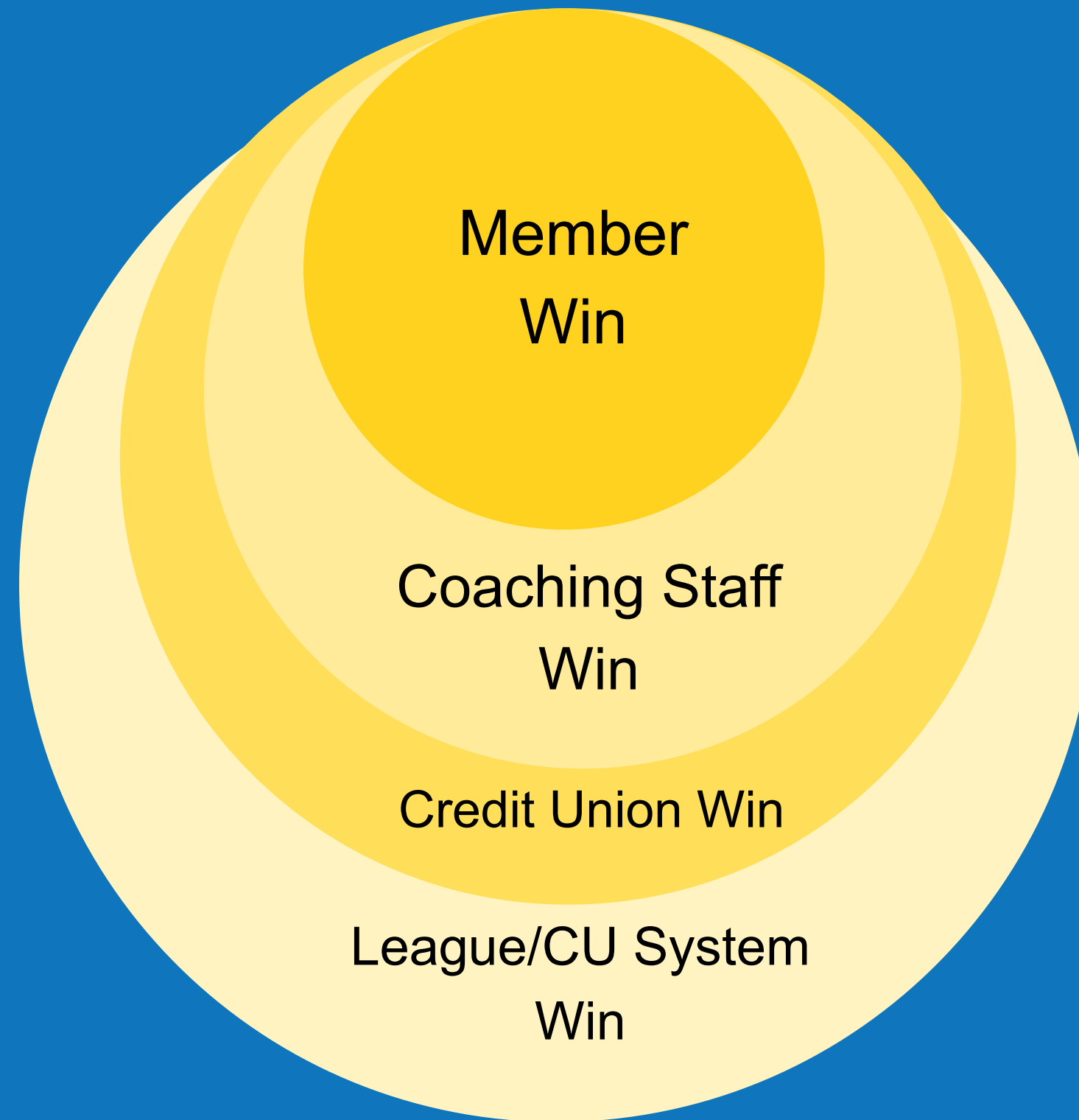


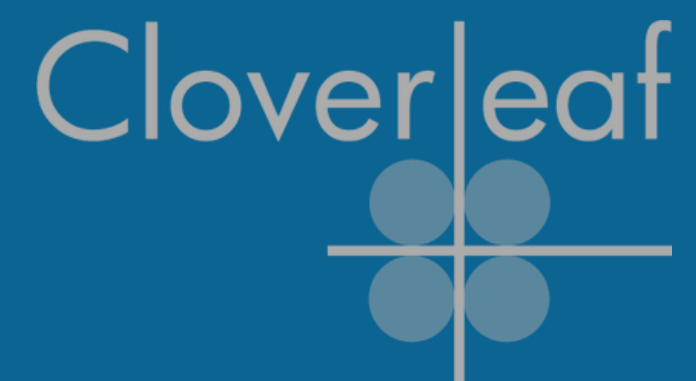
CLOSE

Removing the Known Barriers – A Cooperative Model

- Affordable and Transparent Pricing
- Cooperative Contracts
- Board and Advisory Roles

Questions?





Thank You!

Ready for the next step?

Cynthia@Cprops.com



SOUL PATH
— LEADERSHIP —