






The Credit Union Difference

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Curriculum Design Project - UCO
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Primary and Secondary Objectives

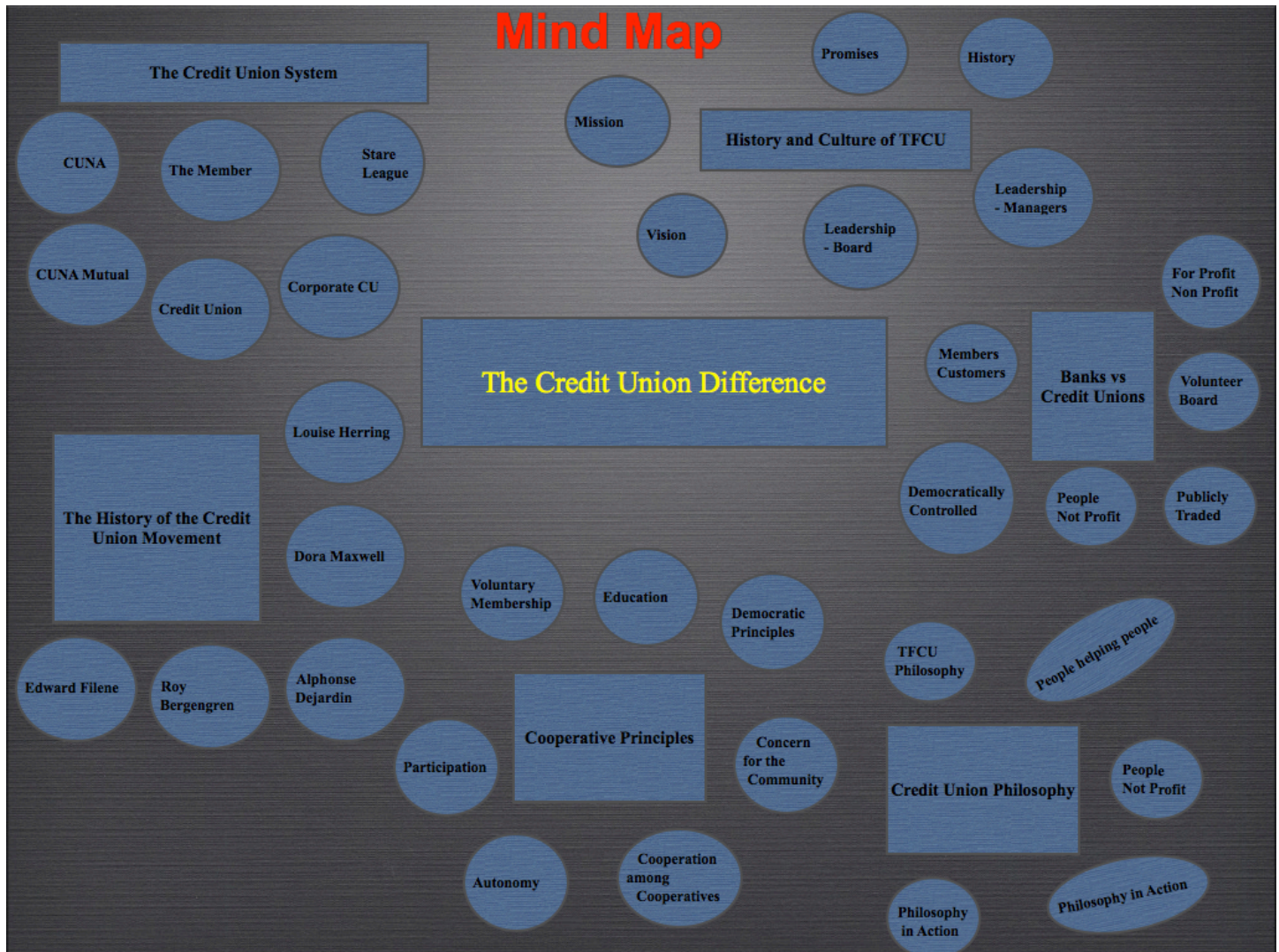
Primary Objective	Instructor Notes 
Upon completion of this class the learner will summarize how credit union history, philosophy, and cooperative operating principles will influence his/her role and work at Tinker Federal Credit Union. The learner will send this short (300 word) written summary to the instructor via email.	<p>New Bloom's Taxonomy: Creating</p> <p>Learning Domains: Cognitive & Affective</p> <p>Multiple Intelligence(s): Logic, Linguistic, Interpersonal, and Intra-personal</p>

	Secondary Objectives	Instructor Notes 
1	Identify major components of the the credit union system by completing a matching exercise with 90% accuracy.	<p>New Bloom's Taxonomy: Remembering</p> <p>Learning Domain(s): Cognitive</p> <p>Multiple Intelligence: Logic & Linguistic</p>
2	Identify major events in Tinker Federal Credit Union history by passing a quiz with 90% accuracy.	<p>New Bloom's Taxonomy: Remembering</p> <p>Learning Domain(s): Cognitive</p> <p>Multiple Intelligence: Logic & Linguistic</p>
3	Compose an introduction (no longer than a minute) of one of the major figures in the early credit union movement. Read it to the class as if you were introducing him/her as a speaker.	<p>New Bloom's Taxonomy: Understanding</p> <p>Learning Domain(s): Cognitive & Affective</p> <p>Multiple Intelligence: Logic, Linguistic, & Interpersonal.</p>
4	Investigate the ways that Tinker Federal Credit Union demonstrates the credit union philosophy and practices the cooperative principles. Write a 100-word essay connecting a TFCU event, activity, policy, or product to one of the cooperative principle.	<p>New Bloom's Taxonomy: Applying</p> <p>Learning Domain(s): Cognitive & Affective</p> <p>Multiple Intelligence: Linguistic</p>
5	Compare and contrast banks and credit unions by creating a two minute presentation (skit, song, dialogue, debate, poem, rap, role play, etc...) and performing it for the class. The Internet and the materials listed on the resource list will be provided. Learner will be assigned to work in a group of four.	<p>New Bloom's Taxonomy: Analyzing</p> <p>Learning Domain(s): Cognitive & Affective</p> <p>Multiple Intelligence: Logic, Linguistic, Interpersonal, possibly musical and kinesthetic</p>
6	Create a slogan / motto that captures what the credit union philosophy means to you and tweet it to your followers (if you are on Twitter) and email it to the class. (140 characters or less).	<p>New Bloom's Taxonomy: Evaluating</p> <p>Learning Domain(s): Cognitive & Affective</p> <p>Multiple Intelligence: Logic, Linguistic, Spatial, Inter-personal, and Intra-personal.</p>

Course Description

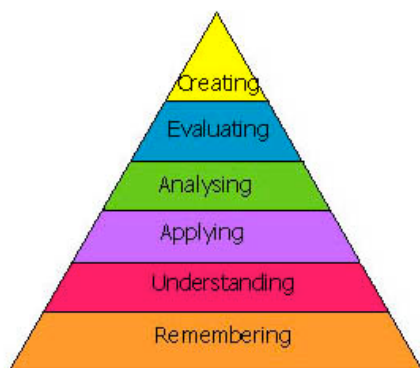
Course Title: The Credit Union Difference

This five-hour interactive class will explore the “credit union difference” and practical ways to live out this difference in interactions with members and co-workers. It is recommended for any credit union employee who wishes to learn more about Tinker Federal Credit Union, the credit union system, and the cooperative principles. Whether an employee has worked in the credit union movement for one week or one decade, this class is about going deeper into the credit union philosophy and seeing how it manifests in the day-to-day operations of TFCU.




Revised Bloom's Taxonomy Table of Specifications for "The Credit Union Difference"

The Knowledge Dimension	The Cognitive Process Dimension					
	Remembering	Understanding	Applying	Analyzing	Evaluating	Creating
Factual Knowledge	Objectives #1 and #2 Identify MI = Linguistic					
Conceptual Knowledge		Objective #3 Compose MI = Linguistic, Inter-Personal, Bodily-Kinesthetic		Objective #5 Compare & Contrast MI = Logic, Linguistic, Inter-Personal		
Procedural Knowledge			Objective #4 Investigate MI = Logic, Linguistic, Intra-Personal			
Meta-Cognitive Knowledge						Objective #6 Create MI = Linguistic, Inter-Personal, Intra-Personal



SYLLABUS

Class and Instructor Information

 <p>Class Title: The Credit Union Difference</p>	<p>Instructor: Cynthia Campbell, C.U.D.E., M.B.A VP, Manager Financial Empowerment Program at TFCU</p>
<p>Class Description: This five-hour interactive class will explore the “credit union difference” and practical ways to live out this difference in interactions with members and co-workers.</p>	<p>Instructor Phone Number(s): 405-319-2185 (Desk) 405-306-2156 (Cell)</p>
<p>Class Location: TCFU Operations Center 4140 W I40 Service Road Oklahoma City, OK 73108 *Quality Training Room -2nd Floor</p>	<p>Instructor Email: CampbellC@TinkerFCU.org Twitter: @CynCampbell Class Hash tag: #CU_DIF</p>
<p>Class Date(s): 1, Offered twice a month until all current employees have been trained. 2. Offered once a month for all new employees. *Next Session: Jan. 7, 2013 12:00PM-5:00PM</p>	<p>Instructor Address: Tinker Federal Credit Union 4140 W. I40 Service Road Oklahoma City, OK 73108 *Marketing Department / 2nd floor</p>

#	Lesson Title	Time
1	The Credit Union System	40 Minutes
2	Tinker Federal Credit Union History and Culture	40 Minutes
3	The History of the Credit Union Movement	40 Minutes
4	TFCU and the Cooperative Principles	30 Minutes
5	Banks versus Credit Unions: What’s the Difference?	40 Minutes
6	Credit Union Philosophy - What does it mean to you?	30 Minutes

*There will be two fifteen minute breaks. One after lesson two and one after lesson four.

Required Reading to be completed <u>BEFORE</u> class
<p>People not Profit: The Story of the Credit Union Movement. Fourth Edition. Credit Union National Association (CUNA). 2005. There is no ISBN - it is privately printed by CUNA. Order from: http://www.cuna.org/products-services/detail.php?sku=22228 \$24.99 each</p>

Objectives

Primary Objective



Upon completion of this class the learner will summarize how credit union history, philosophy, and cooperative operating principles will influence his/her role and work at Tinker Federal Credit Union. The learner will send this short (300 word) written summary to the instructor via email.

Secondary Objectives

- | | |
|---|--|
| 1 | Identify major components of the the credit union system by completing a matching exercise with 90% accuracy. |
| 2 | Identify major aspects of Tinker Federal Credit Union history and culture by passing a quiz with 90% accuracy. |
| 3 | Compose an introduction (no longer than a minute) of one of the major figures in the early credit union movement. Read it to the class as if you were introducing him/her as a speaker. |
| 4 | Investigate the ways that Tinker Federal Credit Union demonstrates the credit union philosophy and practices the cooperative principles. Write a 100-word essay connecting a TFCU event, activity, policy, or product to one of the cooperative principle. |
| 5 | Compare and contrast banks and credit unions by creating a two minute presentation (skit, song, dialogue, debate, poem, rap, role play, etc...) and performing it for the class. The Internet and the materials listed on the resource list will be provided. Learner will be assigned to work in a group of four. |
| 6 | Create a slogan / motto that captures what the credit union philosophy means to you and tweet it to your followers (if you are on Twitter) and email it to the class. (140 characters or less). |

Grading Requirements

Criteria	Measurement	Points
Read the book: People not Profit: The Story of the Credit Union Movement.	Pre-test on the main ideas in the book (multiple choice, matching, and true false)	25 points
Class Participation	Observable engagement with classmates and activities during all six lessons.	75 Points
Assignments	Meet the assignment requirements mentioned in the primary and each of the secondary objectives. *Any assignment not completed in class will need to be turned in within five business days for any credit to be earned.	200 Points
	Total Points Available	300 Points

Grading Scale

Pass	80% (240/300 points)
Fail	79% and below (less than 240 points)

*Upon successful completion of this course, the learner will earn a certificate of completion and the course will be noted on their Tinker Federal Credit Union training transcript.

Teaching Methods and Learning Styles

Teaching Styles:

This class will incorporate a combination of teaching methods including: lecture, discussion, active learning techniques, small group project, public speaking, and reflective writing.

Multiple Intelligences and Learning Styles:

Using different teaching methods increases the likelihood of reaching more learning styles. I recognize that intelligence is measured in dimensions beyond IQ and includes: emotional intelligence (EQ), logic / mathematical intelligence, linguistic intelligence, spatial intelligence, interpersonal intelligence, intra-personal intelligence, bodily-kinesthetic intelligence, musical intelligence, and naturalistic intelligence. The activities in this class aim to include all learning styles and intelligences

Policies and Guidelines

Rights of the Learner

I respect your experience. You come to this class with a wealth of knowledge and you are an important resource for other learners. I encourage you to share your thoughts and respect others who share their thoughts.

I respect your time. I promise to make the content of the course meaningful and interesting.

I respect your need for feedback. I will answer your emails and calls within 24 hours.

Americans with Disability Act - Disability Accommodation Statement

Tinker Federal Credit Union recognizes the contribution that a diverse workforce brings to the TFCU work experience. If you have a documented disability that may require assistance, please contact the instructor for coordination of accommodations.

Responsibilities of the Learner

We each “own” our own learning experience. Like anything in life, you get out of it, what you put into it. Please commit to participating engaging your co-workers

Cell Phone / iPad / Laptop Policy

This class is an interactive learning environment that requires your participation. Please keep your cell phone turned off during the class. There will be two 15-minute breaks to use the restroom and check your messages.

Plagiarism Policy

All assignments and activities in this class require original thought. If you submit the work of others in whole or in part, without properly citing the source, you may not pass this class.

Class Cancellation / Weather Policy

Weather: If TFCU is closed due to weather (reported on the TFCU weather line) then class is cancelled. If class is cancelled for any other reason you will be notified, with as much notice as possible, via email and a phone call.

Attendance Policy

If you cannot make the class session that you signed up for, please inform the instructor ASAP so that your seat may be given to another student.

FOUR STEP LESSON PLAN

Lesson #1 / Objective #1: *The Credit Union System*



Objectives

Primary:

Identify major components of the the credit union system by completing a matching exercise with 90% accuracy.

Secondary Objectives:

Upon completion of this lesson the learner will:

1. Explain what is meant by the credit union difference.
2. Describe the role of the Credit Union National Association (CUNA) in the credit union system.

Planned Length of Lesson: 40 minutes





Step #1 (A): Pre-Preparation for the Teacher - Equipment and Materials

Learner	Teacher
<ol style="list-style-type: none">1. Learner must read Supplement C “Our Support Systems and Organizations.” (pages 93-103) in the “People not Profit” textbook* prior to class.2. Hard copy of the <i>Guided Notes - CU System</i>3. Hard Copy <i>CU System Diagram</i> Hand-out4. Hard Copy CU System Activity Sheet5. Hard Copy of - <i>CU System Matching Quiz</i>6. Access to reference materials mentioned in the lesson7. Access to a computer and the Internet8. Writing instrument9. Paper	<ol style="list-style-type: none">1. Teacher must communicate “pre-work” to the students ahead of time.*2. Internet, PC, projector, screen, white-board or flip chart, and markers3. Links to videos ready to play (see media list)4. Copies of Handou-out items 2-5 listed under learner5. Copies / Access to reference materials


***Note: This lesson is one of six lessons in a five-hour training session. Because of the limited time in the class, “People Not Profit: The Story of the Credit Union Movement” is required reading prior to class. The entire book is about 100 pages long and each lesson will focus on different sections of the book.**



Step #1 (B): Preparation of the Learner - Motivation / Introduction
(5 minutes of class time)

Learner	Teacher
<p>Watch Video:</p> <p>Elizabeth Warren's Speech to the CUNA on 3/1/10 The Importance of Credit Unions (1:47) http://www.youtube.com/watch?v=E7XRAvXOOVs</p> 	<p>Large Group Discussion:</p> <p>Q: What role does Elizabeth Warren think credit unions play? Q: What do you think the CU did to make such an impact on Ms. Warren's niece?</p> 


Step #2: Presentation (13 Minutes)

Learner	Teacher
<ol style="list-style-type: none"> 1. Learner will watch: The Credit Union Difference by Young and Free (3:45) and complete the guided notes worksheet. http://www.youtube.com/watch?v=GMdSeThxUoY 2. Learner will watch: CUNA and CUNA Mutual (2:14) and complete the guided notes worksheet. http://www.youtube.com/watch?v=DKl8G0Vr18s 3. Learner will enjoy a guided tour of the Credit Union Association of Oklahoma's website (approximately 4 min) and answer the questions on the guided notes handout. http://www.oklahomacreditunions.coop/okcu/default.asp 	<ol style="list-style-type: none"> 1. Teacher will provide the <i>Guided Notes</i> hand-out for the learner to complete as they listen to videos #1 and #2. After each video they will review the answers to check understanding and to reinforce the content. This will take approximately a 1.5 minutes each time. 2. Teacher will review answers about CUAOK 

Step #3: Application (12 minutes)

Learner	Teacher
<p>Using the knowledge gained in this lesson, via videos, hand-outs, discussion, and reading, learners will work with a partner to place each person or organization mentioned in the correct place on the co-centric diagram of the Credit Union System handout.</p> <p>Activity</p>	<p>Teacher will observe the work and review upon completion.</p>

Step #4 Assessment (10 Minutes)

Learner	Teacher
<p>Each learner will complete a matching quiz with 90% accuracy.</p> 	<p>Teacher will administer and grade test.</p>



Videos

The Importance of Credit Unions (1:47) by Elizabeth Warren's Speech to CUNA on 3/1/10

<http://www.youtube.com/watch?v=E7XRAvXOOVs>

The Credit Union Difference by Young and Free (3:45)

<http://www.youtube.com/watch?v=GMdSeThxUoY>

CUNA and CUNA Mutual (2:14)

<http://www.youtube.com/watch?v=DKl8G0Vrl8s>



Hand-outs:

The Credit Union System - Hand-out

source: http://www.cunacouncils.org/download/credit_union_system.pdf

Guided Notes Worksheet - The Credit Union System

Assessment - CU System Matching quiz

Reference materials:

* Credit Union National Association (CUNA). (2005). *People Not Profit, The Story of the Credit Union Movement*, 4th Edition. Chapters X & X will be used in this lesson.

****This book is required reading before class.**

* PDF - The Credit Union System http://www.cunacouncils.org/download/credit_union_system.pdf

* CUAOK Website: <http://www.oklahomacreditunions.coop/okcu/default.asp>

* CUNA Website: <http://www.cuna.org/>

* World Council on Credit Unions Website: <http://www.woccu.org/about/intlcusystem>

* Catalyst Corporate CU Info: http://www.oklahomacreditunions.coop/okcu/SW_Corp.asp



Hand-Out: Guided Notes Worksheet

Objective #1: The Credit Union System

1. What is meant by the “The Credit Union Difference?” Watch: *The Importance of Credit Unions* (1:47)
<http://www.youtube.com/watch?v=E7XRAvXOOVs>

What role does Elizabeth Warren think credit unions play?

What do you think the CU did to make such an impact on Ms. Warren’s niece?

2. What is meant by “The Credit Union Difference?” Watch “The Credit Union Difference by Young and Free, North America (3:45) <http://www.youtube.com/watch?v=GMdSeThxUoY>

3. What is the difference between CUNA and CUNA Mutual? Watch: *CUNA and CUNA Mutual* (2:14)
<http://www.youtube.com/watch?v=DKl8G0Vrl8s>.

Mark each phrase with “CUNA” “CUNA MUTUAL” or “BOTH”

Support Credit Unions

Support, Advocate, and Unify

Created in 1935

Created in 1934, in Estes Park, Colorado

Office in Madison, Wisconsin

Leading provider of Insurance

Premier Trade Association

Leading provider of Financial Products

Leading Voice for Credit Unions and Leagues

What does CUNA stand for? _____

Who was a founding father of both organizations? _____

4. Guided tour of the Credit Union Association of Oklahoma website: <http://www.oklahomacreditunions.coop/okcu/default.asp> and answer the following questions:

A. Name two main functions of the CUAOK _____

B. Name the two oklahoma credit union chapters _____

C. Name at least two of the CUAOK Councils _____

D. What is charity OK credit unions come together to support? _____

E. What is the Corporate Credit Union? _____

Hand-Out: The Credit Union System Diagram / Objective #1: The Credit Union System

Source: http://www.cunacouncils.org/download/credit_union_system.pdf

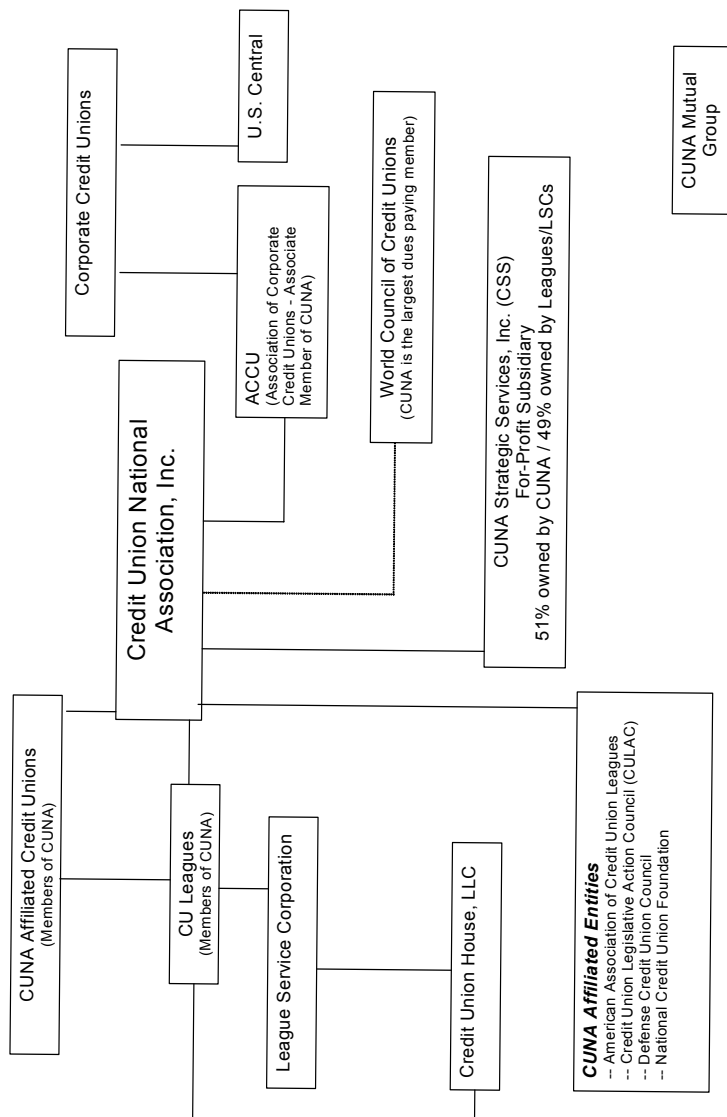


CUNA (Credit Union National Association), based in Washington, D.C., and Madison, Wisconsin, is the premier national trade association serving America's credit unions. The not-for-profit trade group is governed by 24 volunteer directors who are elected by their credit union peers.

In partnership with 47 state credit union leagues, CUNA provides many services to credit unions, including representation, information, public relations, continuing professional education, and business development.

CUNA also works with related organizations to provide products and services to credit unions. CUNA Strategic Services (CSS) partners with league service corporations to offer products, services, and technology that credit unions need to compete in the modern financial market.

The Credit Union System *(click each org for website)*



Activity: Identify Major Components of the Credit Union System

Activity

Objective #1: *The Credit Union System*

Working with a partner, place the following people / organizations in the correct place on the co-centric graphic below indicating its place in the credit union system.

Chapter

Corporate CU

CUNA

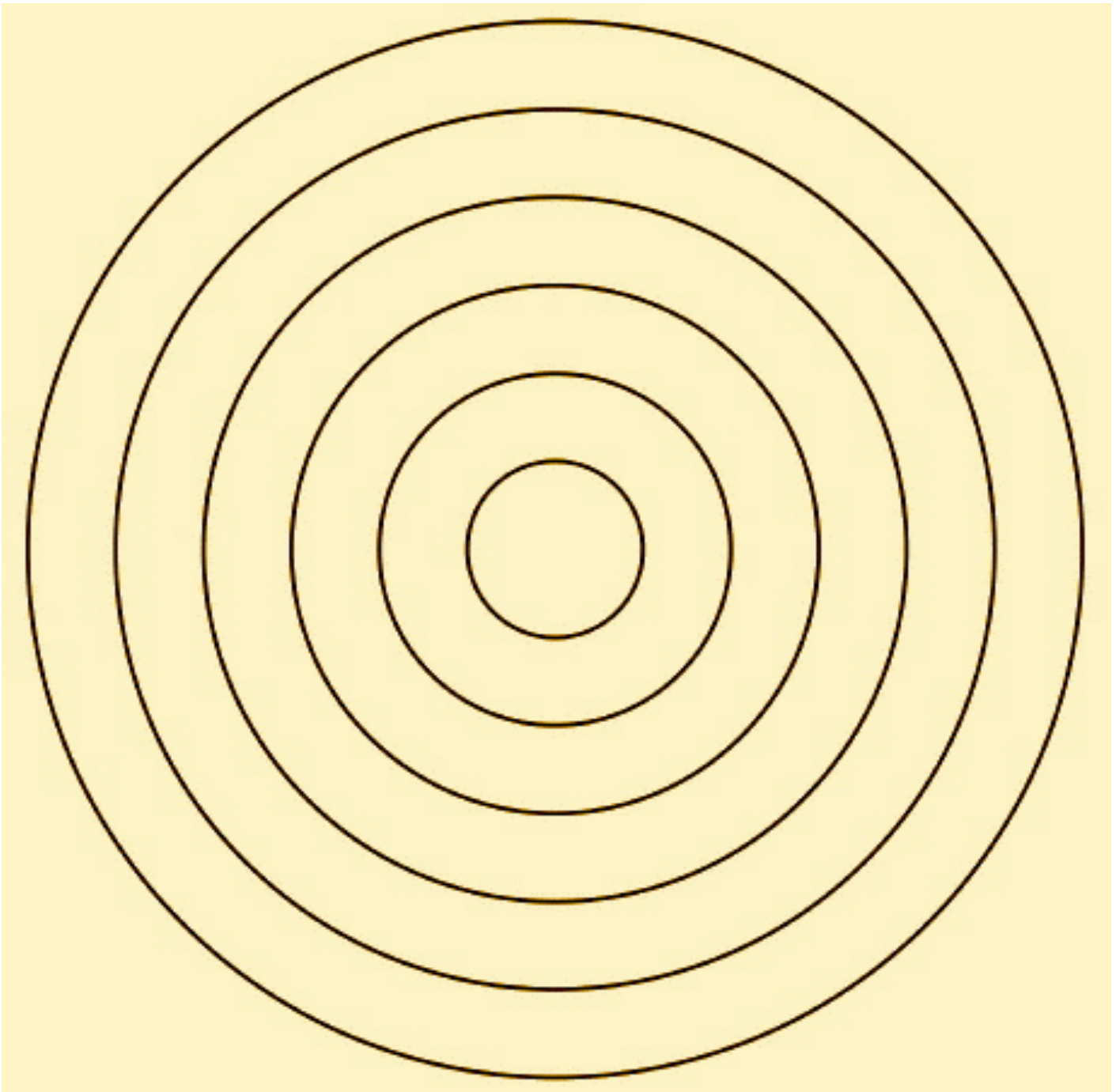
State League or Association

Credit Union

World Council of Credit Unions

Member

CUNA Mutual



Assessment for Objective #1 - Identify major components of the credit union system

Objective #1: *The Credit Union System*



Directions: Draw a line connecting the organization on the left to the description on the right

Term		Description
Corporate CU		Premier national trade association serving America's credit unions.
CUNA Mutual		Owner of the credit union and the reason credit unions exist.
CUNA		State level trade association group created to provide advocacy, support, and services to credit unions within a particular state. Some states are merging into regional organizations.
Chapter		A group of credit unions that organize around a particular need such as the the Defense Credit Union Council (DCUC) or the National Association of Federal Credit Unions (NAFCU), or the National Foundation of Community Development Credit Unions (NFCDCU)
Credit Union		Provide service to credit unions, with operational support, funds clearing tasks, and product and service delivery.
State League or Associations		Not-for-profit financial cooperatives who exist to their members who are also owners.
Credit Union Affiliate Associations		A trade association for credit unions worldwide and a development agency to assist its members and potential members to organize, expand, improve and integrate credit unions and related institutions as effective instruments for the economic and social development of all people"
World Council of Credit Unions (WOCCU)		Provider of insurance and financial products to credit unions and CU members
Members		A subset of credit unions within a certain geographic area. Usually smaller than a league or state association

FOUR STEP LESSON PLAN

Lesson #2 / Objective #2: *Tinker Federal Credit Union History and Culture*

Objectives

Primary:

Identify major aspects of Tinker Federal Credit Union history and culture by passing a quiz with 90% accuracy.

Secondary Objectives:

Upon completion of this lesson the learner will:

1. Recite the TFCU Mission, Vision, and Service Promises from memory
2. Locate the list of Sr. Managers and Board Members on the Tinker FCU Website www.tinkerfcu.org

Planned Length of Lesson: 40 minutes





Step #1 (A): Pre-Preparation for the Teacher - Equipment and Materials


Learner	Teacher
<ol style="list-style-type: none">1. Hard copy of the <i>Guided Notes</i> hand-out2. Hard copy of the <i>TFCU Culture</i> hand-out3. Hard copy of the <i>TFCU History / Leadership</i> hand-out4. Hard copy of the <i>TFCU History and Culture</i> quiz5. Access to reference materials mentioned in the lesson6. Access to a computer and the Internet7. Writing instrument8. Paper	<ol style="list-style-type: none">1. Internet, PC, projector, screen, white-board or flip chart, and markers2. Links to videos ready to play (see media list)3. Copies of the items 1 - 4 on the learner side.4. Copies / Access to reference materials

***Note: This lesson is one of six lessons in a five-hour training session. Because of the limited time in the class, “People Not Profit: The Story of the Credit Union Movement” is required reading prior to class. The entire book is about 100 pages long and each lesson will focus on different sections of the book. This lesson about TFCU does not have any reading assignments from this book before class.**


Step #1 (B): Preparation of the Learner - Motivation / Introduction
(5 minutes of class time)

Learner	Teacher
<p>1. As the learner enters the room they will be asked to list one “important” thing that they know about TFCU on the flip chart or white board.</p> <p>Activity</p> <p>2. Watch Videos:</p> <p>TFCU Commercial - Kimm Friedemann (:30) http://www.youtube.com/watch?v=_CL13y986NY</p> <p>TFCU Commercial - Elijah Bailey (:30) http://www.youtube.com/watch?v=_xekYkShg9A</p> <p>TFCU Commercial - Girl & Dad with Box (:33) http://www.youtube.com/watch?v=8nwTxZajPvA</p> <p>TFCU Commercial - Couch / We Get it (:60) http://www.youtube.com/watch?v=F1s1DBIgzPE</p> 	<p>1. As the class comes in ask each of them to write one “important” thing they know about TFCU on the flip chart or white board.</p> <p>2. Large Group Discussion:</p> <p>Q: What is the message that Tinker FCU is putting out there in these commercials?</p> <p>Q: Are there any products or services mentioned?</p> <p>Q: What is it that TFCU Gets?</p> 


Step #2: Presentation (13 Minutes)

Learner	Teacher
<p>1. Learner will enjoy a guided tour of the Tinker FCU website and fill in the answers on the <i>Guided Notes</i> page. (approx. 7 min) www.TinkerFCU.org</p> <p>2. Learner will listen to a PPT guided mini-lecture about TFCU growth and complete the <i>Guided Notes</i> section about the PPT. (5 min)</p>  <p>Activity</p>	<p>1. Teacher will provide the <i>Guided Notes</i> hand-out for the learner to complete as the teacher takes them on a guided tour of the site. Teacher will review answers.</p> <p>2. Teacher will provide the <i>Guided Notes</i> hand-out for the learner to complete as the teacher lectures. Teacher will review answers.</p>

Step #3: Application (12 minutes)

Learner	Teacher
<p>Locate the TFCU Service Promises. Read them over slowly. Think about them for a minute. Choose a partner and discuss the questions on the activity sheet. Make a few notes to share with the large group. Spend extra time memorizing the Mission, Vision, and Promises.</p> <p>Activity</p>	<p>Teacher will observe the work and facilitate conversation.</p> 

Step #4 Assessment (10 Minutes)

Learner	Teacher
<p>Each learner will complete the TFCU Culture and History quiz with 90% accuracy.</p> 	<p>Teacher will administer and grade test.</p>

**Videos**

TFCU Commercial - Kimm Friedemann (:30) http://www.youtube.com/watch?v=_CL13y986NY
TFCU Commercial - Elijah Bailey (:30) http://www.youtube.com/watch?v=_xekYkShg9A
TFCU Commercial - Girl & Dad with Box (:33) <http://www.youtube.com/watch?v=8nwTxZajPvA>
TFCU Commercial - Couch / We Get it (:60) <http://www.youtube.com/watch?v=F1s1DBIgzPE>

**Hand-outs:**

Guided Notes Worksheet - Tinker Federal Credit Union History and Culture

TFCU Culture hand-out: Tinker Federal Credit Union: The Mission, Vision, and Promises

TFCU History and Leadership hand-out - Tinker Federal Credit Union: History and Leadership

Activity

Activity for Objective #2 - Reflection and discussion on Tinker FCU Mission, Vision, and Promises

Reference materials:

* Tinker Federal Credit Union Website: www.tinkerfcu.org



Hand-out: *Guided Notes Worksheet*

Objective #2: *Tinker Federal Credit Union History and Culture*

1. As you watch the videos answer the following questions:

Q: What is the message that Tinker FCU is putting out there in these commercials?

Q: Are there any products or services mentioned? Which ones?

Q: What is it that TFCU Gets in the “We get it” message?

TFCU Commercial - Kimm Friedemann (:30) http://www.youtube.com/watch?v=_CL13y986NY

TFCU Commercial - Elijah Bailey (:30) http://www.youtube.com/watch?v=_xekYkShg9A

TFCU Commercial - Girl & Dad with Box (:33) <http://www.youtube.com/watch?v=8nwTxZajPvA>

TFCU Commercial - Couch / We Get it (:60) <http://www.youtube.com/watch?v=F1s1DBIgzPE>

2. As you listen and watch the guided tour of the TFCU website and listen and watch the the TFCU Growth PPT ask the following questions?

A. What is the Tinker FCU website?

B. Where you do you find out more information about TFCU History and Leadership?

C. When was Tinker FCU founded?

D. How many branches does TFCU currently have?

E. How many members does TFCU have?

F. How big is TFCU in Assets?

G. Who is the CEO of TFCU? How many Sr. Managers are there? How many EVPs? SVPs?

H. Who is the Chair of the Board of Directors? How many on the Board? Supervisory Committee? _____

I. Name three types of loans offered by TFCU?



MISSION:

Tinker Federal Credit Union exists to help our members achieve their goals and realize their dreams.

VISION:

Each member's experience at TFCU is pleasant, satisfying, and easy. The trust us to protect their best interest and to understand their needs.

TFCU SERVICE PROMISES:

I promise to:

- ~ Greet you as a trusted friend*
- ~ Help you as quickly as possible*
- ~ Give you my undivided attention*
- ~ Listen and offer solutions*
- ~ Thank you for choosing TFCU*



Activity for Objective #2 - Tinker FCU Mission, Vision, and Promises**Objective #2: Tinker Federal Credit Union History and Culture**

Locate the TFCU Service Promises. Read them over slowly. Think about them for a minute. Choose a partner and discuss the following questions. Make a few notes to share with the large group.

1. Promises

Choose the TFCU service promise that you would like to see implemented EVERYWHERE, and explain why?

2. Mission:

Provide an example of the TFCU Mission in a practical application. What does the mission look like in our day to day interaction with members?

3. Vision:

What are the adjectives in the vision statement? What are the verbs? What do these word choices indicate are the member's expectations in regards to financial services offered at TFCU?

4. Share strategies for **committing the Mission, Vision, and Promises to memory.**

Hand-out: *Tinker Federal Credit Union: History and Leadership* - Page 1
Objective #2: *Tinker Federal Credit Union History and Culture*



History of TFCU

https://www.tinkerfcu.org/aV3_Web_Site/Membership/About_TFCU/History.html

On March 20, 1946, a small group of Tinker Field civilian employees were looking for a different way to save and borrow money. Together they pooled their resources and founded the institution now known as Tinker Federal Credit Union. The single branch at Tinker Field has grown into 23 full-service locations with over 234,000 members and \$2 billion in assets. Tinker Federal Credit Union is now the largest credit union in Oklahoma, serving Tinker Air Force Base and the employees of over 600 area companies.



Northwest Oklahoma City Branch, 1996 - There are currently 28 TFCU Branches!

Leadership at Tinker Federal Credit Union

President



Michael D.
Kloiber

Hand-out: Tinker Federal Credit Union: History and Leadership - Page 2

Objective #2: Tinker Federal Credit Union History and Culture

Senior Management



Lisa Leeper
Senior Vice
President/
Operations



Linda K. Ellis,
General
Counsel



Donna Olsen,
Senior Vice
President/
Lending



Billie Houston,
Executive Vice
President/
Chief Financial
Officer



Michael D.
Kloiber,
President/
Chief
Executive
Officer



Brenda
Peddycoart,
Vice President/
Supervisory
Principal,
Investment
Services



Christie A.
Porter,
Senior Vice
President/
Compliance



Susan Rogers
Senior Vice
President/
Human
Resources



Matthew B.
Stratton,
Senior Vice
President/
Marketing



David Willis
Executive Vice
President/
Chief
Operations
Officer



Grant Woldum,
Executive Vice
President/
Chief Internal Audit
Information
Officer



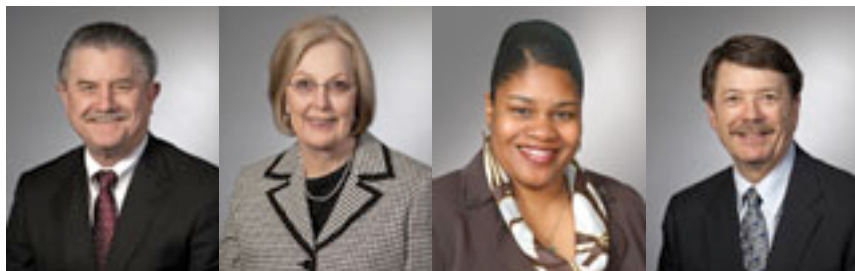
Patrick J. Yager,
Senior Vice President/
President/Chief Internal Audit

Hand-out: Tinker Federal Credit Union: History and Leadership - Page 3

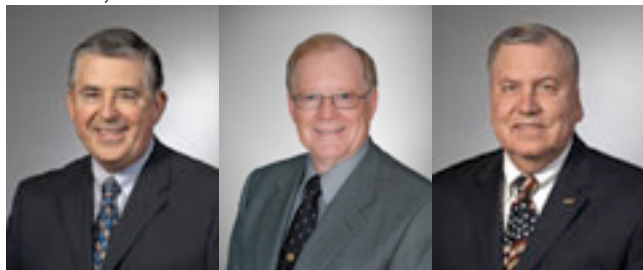
Objective #2: *Tinker Federal Credit Union History and Culture*



Board of Directors — Volunteers

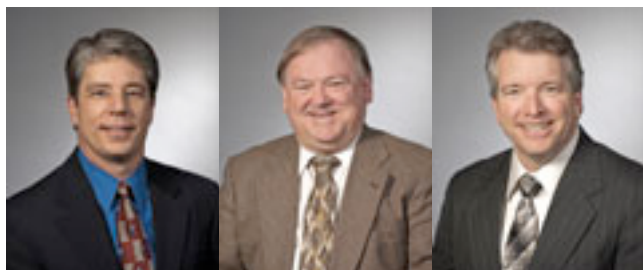


Rodney C. Walker, Chair Sheila Jones, Vice Chair Tiffany Broiles Eldon W. Overstreet



Al Rich Gary Wall Bill A. Watkins

Supervisory Committee — Volunteers



Scott White, Chair Tim Lowell James P. Pearl

Assessment for Objective #1 - *Tinker Federal Credit Union History and Culture*
Answer the fill in the blank questions. 40 Possible Points.

1. What is the mission of Tinker Federal Credit Union? (10 Points)

2. Name the five TFCU service promises (10 points Each)

- 1.
- 2.
- 3.
- 4.
- 5.

3. How many branches does Tinker FCU have? _____ Name Five of them. (10 Points)

- 1.
- 2.
- 3.
- 4.
- 5.

4. Name three senior managers and their role at TFCU. (6 points)

- 1.
- 2.
- 3.

5. How big is TFCU (Assets)? _____ How big is TFCU (members) _____ (4 points)

Extra Credit: Name the TFCU Board Chair _____

FOUR STEP LESSON PLAN

Lesson #5 / Objective #5: *Banks versus Credit Unions: What's the Difference*

Objectives

Primary:

Upon completion of this lesson the learner will compare and contrast banks and credit unions by creating a two minute presentation (skit, song, dialogue, debate, poem, rap, role play, etc...) and performing it for the class. The Internet and the materials listed on the resource list will be provided. Learner will be assigned to work in a group of four.

Secondary Objectives:

Upon completion of this lesson the learner will:

1. List two examples of the credit union philosophy of “people helping people.”
2. Explain to a partner the structure (governance, taxation, philosophy) of credit unions.

Planned Length of Lesson: 40 minutes





Step #1 (A): Pre-Preparation for the Teacher - Equipment and Materials



Learner	Teacher
<ol style="list-style-type: none">1. Learner must read chapter 3 “Philosophy Affects Everything Credit Unions Do” and chapter 4 “Democratic Structure,” in the “People not Profit” textbook* prior to class.2. Hard copy of the <i>Guided Notes</i> hand-out3. Access to reference materials mentioned in the lesson4. Access to a computer and the Internet5. Writing instrument6. Paper	<ol style="list-style-type: none">1. Teacher must communicate “pre-work” to the students ahead of time.*2. Internet, PC, projector, screen, white-board or flip chart, and markers3. Topic cards for step 1B4. Links to videos ready to play (see media list)5. Copies of the <i>Guided Notes</i> hand-out6. Copies of reference materials

***Note: This lesson is one of six lessons in a five-hour training session. Because of the limited time in the class, “People Not Profit: The Story of the Credit Union Movement” is required reading prior to class. The entire book is about 100 pages long and each lesson will focus on different sections of the book.**

Step #1 (B): Preparation of the Learner - Motivation / Introduction
(Gathering Time & 5 minutes of class time)

Learner	Teacher
<p>As the learner comes into the classroom s/he will be given two note cards, each with a topic written on it. S/he will need to classify the topic as belonging under the heading of “Bank” “Credit Union” or “Both” and post the topic on the board, under the correct heading. Students may collaborate with one another.</p> <p style="text-align: center;"></p>	<ol style="list-style-type: none"> 1. Provide two topics per student and the space on the board to classify them. 2. Leave the answers on the board and as the lesson progresses, ask the class if anything should be moved around. 3. Facilitated Discussion: “People Helping People” is on the board (hopefully under credit unions). Ask the group what it means? What are practical examples of a CU living out this philosophy? <p style="text-align: center;"> Watch: <i>Credit Unions: People Helping People</i> (1:39 minutes) http://vimeo.com/3379048 What did people helping people mean to Genice?</p>


Step #2: Presentation (10 Minutes)

Learner	Teacher
<ol style="list-style-type: none"> 1. Learner will watch: <i>The Difference between Banks and Credit Unions</i> (2 minutes) http://www.youtube.com/watch?v=cawzTSVTP2M <p style="text-align: center;"></p> <ol style="list-style-type: none"> 2. Learner will watch <i>The Cooperative Difference</i> (5 minutes) http://www.youtube.com/watch?v=Sj2Lz_HfAyw 3. Learner will participate in a facilitated discussion about the credit union as a cooperative. <p style="text-align: center;"></p>	<ol style="list-style-type: none"> 1. Teacher will provide the <i>Guided Notes</i> hand-out for the learner to complete as they listen. 2. After video #1 the teacher will ask if any topics from step 1B should be moved to a different heading. 3. Teacher will establish that credit unions are financial cooperatives before video #2 is played. 4. Teacher will facilitate a discussion about how CU’s are like the electrical cooperative described in video #2

Step #3: Application (15 minutes)

Learner	Teacher
<p>Learners will work in groups of four. Using the knowledge gained in this lesson, via videos, hand-outs, discussion, and reading, learners will compare and contrast banks and credit unions by creating a two minute presentation (skit, song, dialogue, debate, poem, rap, role play, etc...) and performing it for the class.</p> <p>Activity</p>	<p>Teacher will observe the creation of the presentations and provide feedback when needed.</p>

Step #4 Assessment (10 Minutes)

Learner	Teacher
<p>Each of the four groups of four will perform / present their work for the class. Two minutes per group.</p> 	<p>Teacher will encourage each group. Teacher will summarize the course.</p>



Videos

<http://vimeo.com/3379048> - People Helping People

<http://www.youtube.com/watch?v=cawzTSVTP2M> - Banks v. CU

http://www.youtube.com/watch?v=Sj2Lz_HfAyw - Cooperative Difference - Electric



Hand-outs:

http://www.cuna.org/gov_affairs/legislative/cu_difference.html - Credit Union Difference

Guided Notes Worksheet

Reference materials:

Credit Union National Association (CUNA). (2005). *People Not Profit, The Story of the Credit Union Movement*, 4th Edition. Chapters 3 & 4 will be used in this lesson.

***This book is required reading before class.**



Hand-out: *Guided Notes Worksheet*

Objective #5: *Banks versus Credit Unions: What's the Difference*

What does the credit union philosophy, “People Helping People” mean? Watch: *Credit Unions: People Helping People* (1:39 minutes) <http://vimeo.com/3379048> What did people helping people mean to Genice?

Learner will watch: *The Difference between Banks and Credit Unions* (2 minutes)

<http://www.youtube.com/watch?v=cawzTSVTP2M>

Circle each word related to a credit union and underline each word related to a bank:

Members	Customers
For Profit	Shareholders
Not-for-Profit	Democratic / Elected Board
Member-Driven	Local
Volunteer Board of Directors	Profit Driven
Appointed Board	Paid Board of Directors
People not Profit	Could be a publicly traded company

Learner will watch *The Cooperative Difference* (5 minutes)

http://www.youtube.com/watch?v=Sj2Lz_HfAyw

What is a Cooperative?

Name five cooperatives?

Who owns a cooperative?

What does a cooperative do with any surplus (profit)?

The Cooperative Difference means: Not-for-Profit, local, democratically run, and involved in the community.

A. In what ways are credit unions like the electric cooperative in the video?

B. In what ways is TFCU involved in the community?



Hand-out: *What is the Credit Union Difference?*

Objective #5: *Banks versus Credit Unions: What's the Difference*

Source: http://www.cuna.org/gov_affairs/legislative/cu_difference.html

New federal laws and regulations are changing the structure and face of the financial services industry. In this time of accelerating change, it is important to truly understand how credit unions are unique and different, and why we remain a necessary and extremely popular financial alternative for 87 million Americans.

- **Not-for-profit.** Credit unions are not-for-profit financial cooperatives. We exist to serve our members, not to make a profit. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to our members in the form of lower loan rates, higher interest on deposits, and lower fees.
- **Taxation.** Credit unions do pay taxes - payroll taxes, sales taxes, and property taxes. Congress exempts credit unions from federal income taxes. The exemption was established in 1937, affirmed by statute in 1951, and re-affirmed in 1998 in H.R. 1151, the Credit Union Membership Access Act, which states:

Credit unions, unlike many other participants in the financial services market, are exempt from Federal and most State taxes because credit unions are member-owned, democratically operated, not-for-profit organizations generally managed by volunteer boards of directors and because they have the specified mission of meeting the credit and savings needs of consumers, especially persons of modest means."

- **Ownership.** Credit unions are economic democracy. Each credit union member has equal ownership and one vote -- regardless of how much money a member has on deposit. At a credit union, every customer is both a member and an owner.
- **Volunteer Boards.** Each credit union is governed by a board of directors, elected by and from the credit union's membership. Board members serve voluntarily.
- **Membership Eligibility.** By current federal statute, credit unions cannot serve the general public. People qualify for a credit union membership through their employer, organizational affiliations like churches or social groups, or a community-chartered credit union.
- **Financial Education for Members.** Credit unions assist members to become better- educated consumers of financial services. Additionally, CUNA is partnering with the National Endowment for Financial Education, a not-for-profit foundation, to expand financial education among high school students. A national study shows that just ten hours of personal finance education can positively affect students' spending and savings habits for a lifetime.
- **Social Purpose: People Helping People.** Credit unions exist to help people, not make a profit. Our goal is to serve all of our members well, including those of modest means - every member counts. Our members are fiercely loyal for this reason. They know their credit union will be there for them in bad times, as well as good. The same people-first philosophy causes credit unions and our employees to get involved in community charitable activities and worthwhile causes - just ask us.

Activity for Objective #5

Objective #5: *Banks versus Credit Unions: What's the Difference*

As the learner comes into the classroom s/he will be given two note cards, each with a topic written on it. S/he will need to classify the topic as belonging under the heading of “Bank” “Credit Union” or “Both” and post the topic on the board, under the correct heading. Students may collaborate with one another.

Topics for Activity 1B:

Credit Union

Members
Volunteer Board of Directors
Not-for-Profit
Member-Driven
Democratic
Elected Board
Surplus returned to members
People helping People

Bank

Customers
Paid Board of Directors
For Profit
Profit-Driven
Shareholders
Appointed Board
Profits to Shareholders
Could be publicly traded

Both

Online Banking
Checking Accounts
Savings Accounts
Certificates of Deposit
Credit Cards
Mortgages
Safety Deposit Boxes
Lines of Credit

APPENDIX A: Media List

ALL LESSONS



Videos:

Objective #1 / The Credit Union System

<http://www.youtube.com/watch?v=E7XRAvXOOVs> - The Importance of Credit Unions

<http://www.youtube.com/watch?v=GdSeThxUoY> - The Credit Union Difference

<http://www.youtube.com/watch?v=DKl8G0Vrl8s> - CUNA and CUNA Mutual

Objective #2 / The History of Tinker Federal Credit Union (TFCU)

http://www.youtube.com/watch?v=_CL13y986NY - CU Commercial - Kimm Friedemann

http://www.youtube.com/watch?v=_xekYkShg9A - TFCU Commercial - Elijah Bailey

<http://www.youtube.com/watch?v=8nwTxZajPvA> - TFCU Commercial - Girl & Dad with Box

<http://www.youtube.com/watch?v=F1s1DBIgzPE> - TFCU Commercial - Couch / We Get it!

Objective #3 / The History of the Credit Union Movement

Lesson not created yet

Credit Union History Video - HISTORY OF CU Movement

http://www.youtube.com/watch?v=Qb_m2mHYebk&feature=player_embedded

Objective #4 / TFCU and the Cooperative Principles

Lesson not created yet

Cooperatives

<http://www.youtube.com/watch?v=U6sciY5RFgE> Coops and Operating Principles

Objective #5 / Banks versus Credit Unions: What's the Difference?

<http://vimeo.com/3379048> - People Helping People

<http://www.youtube.com/watch?v=cawzTSVTP2M> - Banks v. CU

http://www.youtube.com/watch?v=Sj2Lz_HfAyw - Cooperative Difference - Electric

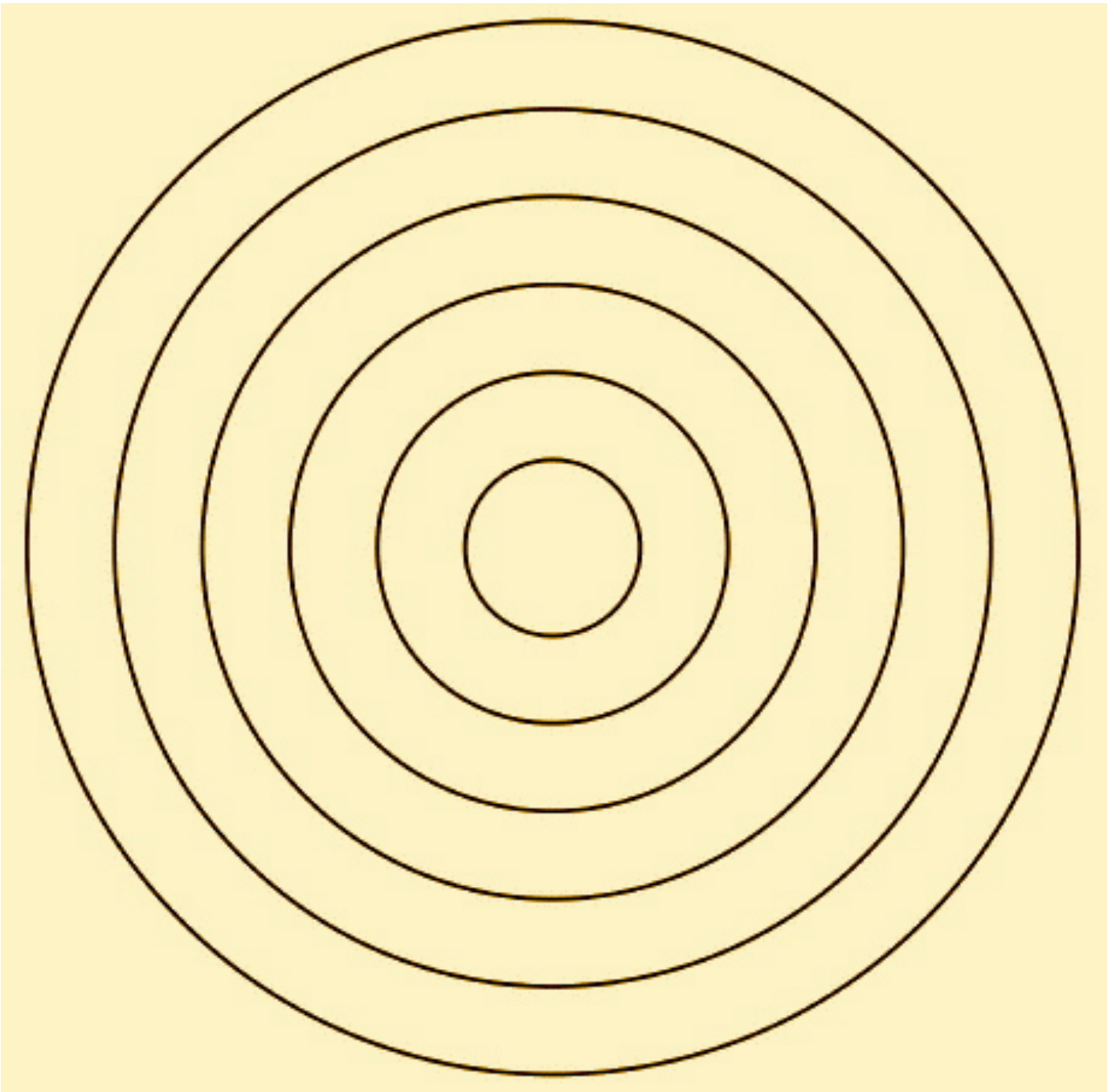
Objective #6 / Credit Union Philosophy - What does it mean to you?

Lesson not created yet

APPENDIX B: Activity Instructions
Objective #1: *The Credit Union System*

Working with a partner, place the following people / organizations in the correct place on the co-centric graphic below indicating its place in the credit union system.

- | | | |
|---------------------|---------------------------------------|--------------------|
| Chapter | State League or Association | Member |
| Corporate CU | Credit Union | CUNA Mutual |
| CUNA | World Council of Credit Unions | |



APPENDIX B: Activity Instructions**Objective #2: *Tinker Federal Credit Union History and Culture***

Locate the TFCU Service Promises. Read them over slowly. Think about them for a minute. Choose a partner and discuss the following questions. Make a few notes to share with the large group.

1. Promises

Choose the TFCU service promise that you would like to see implemented EVERYWHERE, and explain why?

2. Mission:

Provide an example of the TFCU Mission in a practical application. What does the mission look like in our day to day interaction with members?

3. Vision:

What are the adjectives in the vision statement? What are the verbs? What do these word choices indicate are the member's expectations in regards to financial services offered at TFCU?

4. Share strategies for **committing the Mission, Vision, and Promises to memory.**

APPENDIX B: Activity Instructions

Objective #3 / *The History of the Credit Union Movement*

Lesson not created yet

Activity

APPENDIX B: Activity Instructions

Objective #4 / *TFCU and the Cooperative Principles*

Lesson not created yet

Activity

APPENDIX B: Activity Instructions

Objective #5 - *Banks versus Credit Unions: What's the Difference?*

Activity

As the learner comes into the classroom s/he will be given two note cards, each with a topic written on it. S/he will need to classify the topic as belonging under the heading of “Bank” “Credit Union” or “Both” and post the topic on the board, under the correct heading. Students may collaborate with one another.

Topics for Activity 1B:

Credit Union

Members
Volunteer Board of Directors
Not-for-Profit
Member-Driven
Democratic
Elected Board
Surplus returned to members
People helping People

Bank

Customers
Paid Board of Directors
For Profit
Profit-Driven
Shareholders
Appointed Board
Profits to Shareholders
Could be publicly traded

Both

Online Banking
Checking Accounts
Savings Accounts
Certificates of Deposit
Credit Cards
Mortgages
Safety Deposit Boxes
Lines of Credit

APPENDIX B: Activity Instruction

Objective #6 / *Credit Union Philosophy - What does it mean to you?*

Lesson not created yet

APPENDIX C: Hand-out: *Guided Notes - Worksheet*

Objective #1: *The Credit Union Difference*



1. What is meant by the “The Credit Union Difference?” Watch: *The Importance of Credit Unions* (1:47)
<http://www.youtube.com/watch?v=E7XRAvXOOVs>

What role does Elizabeth Warren think credit unions play?

What do you think the CU did to make such an impact on Ms. Warren’s niece?

2. What is meant by “The Credit Union Difference?” Watch “The Credit Union Difference by Young and Free, North America (3:45) <http://www.youtube.com/watch?v=GMdSeThxUoY>

3. What is the difference between CUNA and CUNA Mutual? Watch: *CUNA and CUNA Mutual* (2:14)
<http://www.youtube.com/watch?v=DKl8G0Vrl8s>.

Mark each phrase with “CUNA” “CUNA MUTUAL” or “BOTH”

Support Credit Unions

Support, Advocate, and Unify

Created in 1935

Created in 1934, in Estes Park, Colorado

Office in Madison, Wisconsin

Leading provider of Insurance

Premier Trade Association

Leading provider of Financial Products

Leading Voice for Credit Unions and Leagues

What does CUNA stand for? _____

Who was a founding father of both organizations? _____

4. Guided tour of the Credit Union Association of Oklahoma website: <http://www.oklahomacreditunions.coop/okcu/default.asp> and answer the following questions:

A. Name two main functions of the CUAOK _____

B. Name the two oklahoma credit union chapters _____

C. Name at least two of the CUAOK Councils _____

D. What is charity OK credit unions come together to support? _____

E. What is the Corporate Credit Union? _____

APPENDIX C: Hand-Out: *The Credit Union System*

Objective #1: *The Credit Union System*

Source: http://www.cunacouncils.org/download/credit_union_system.pdf

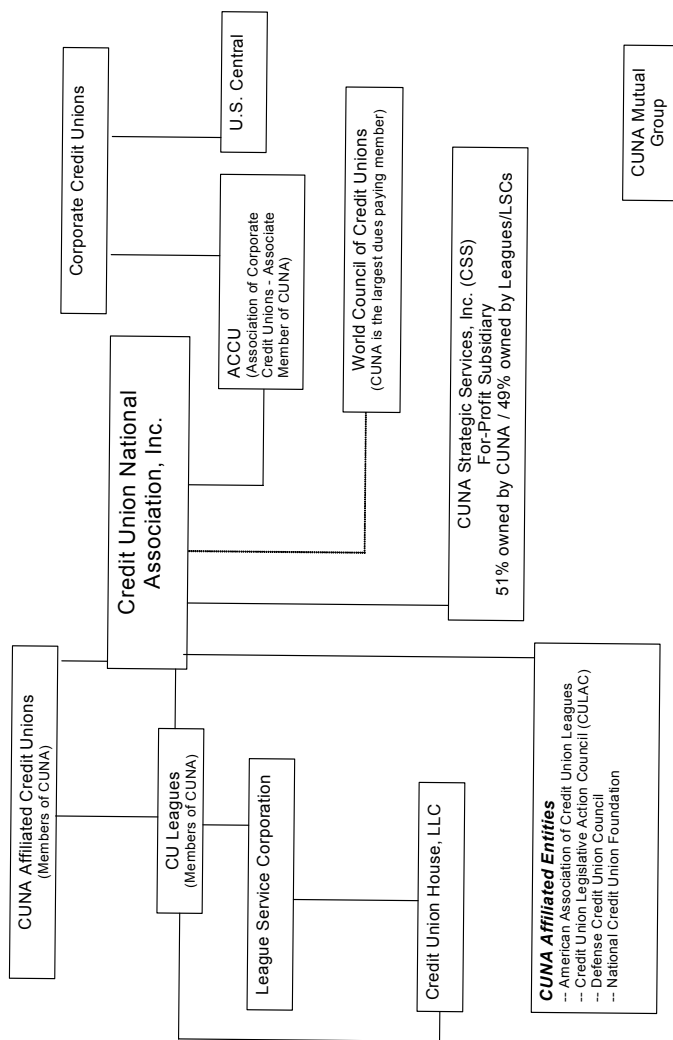


CUNA (Credit Union National Association), based in Washington, D.C., and Madison, Wisconsin, is the premier national trade association serving America's credit unions. The not-for-profit trade group is governed by 24 volunteer directors who are elected by their credit union peers.

In partnership with 47 state credit union leagues, CUNA provides many services to credit unions, including representation, information, public relations, continuing professional education, and business development.

CUNA also works with related organizations to provide products and services to credit unions. CUNA Strategic Services (CSS) partners with league service corporations to offer products, services, and technology that credit unions need to compete in the modern financial market.

The Credit Union System *(click each org for website)*



Hand-out: *Guided Notes Worksheet*

Objective #2: *Tinker Federal Credit Union History and Culture*



1. As you watch the videos answer the following questions:

Q: What is the message that Tinker FCU is putting out there in these commercials?

Q: Are there any products or services mentioned? Which ones?

Q: What is it that TFCU Gets in the “We get it” message?

TFCU Commercial - Kimm Friedemann (:30) http://www.youtube.com/watch?v=_CL13y986NY

TFCU Commercial - Elijah Bailey (:30) http://www.youtube.com/watch?v=_xekYkShg9A

TFCU Commercial - Girl & Dad with Box (:33) <http://www.youtube.com/watch?v=8nwTxZajPvA>

TFCU Commercial - Couch / We Get it (:60) <http://www.youtube.com/watch?v=F1s1DBIgzPE>

2. As you listen and watch the guided tour of the TFCU website and listen and watch the the TFCU Growth PPT ask the following questions?

A. What is the Tinker FCU website?

B. Where you do you find out more information about TFCU History and Leadership?

C. When was Tinker FCU founded?

D. How many branches does TFCU currently have?

E. How many members does TFCU have?

F. How big is TFCU in Assets?

G. Who is the CEO of TFCU? How many Sr. Managers are there? How many EVPs? SVPs?

H. Who is the Chair of the Board of Directors? How many on the Board? Supervisory Committee? _____

I. Name three types of loans offered by TFCU?



MISSION:

Tinker Federal Credit Union exists to help our members achieve their goals and realize their dreams.

VISION:

Each member's experience at TFCU is pleasant, satisfying, and easy. The trust us to protect their best interest and to understand their needs.

TFCU SERVICE PROMISES:

I promise to:

- ~ Greet you as a trusted friend*
- ~ Help you as quickly as possible*
- ~ Give you my undivided attention*
- ~ Listen and offer solutions*
- ~ Thank you for choosing TFCU*



APPENDIX C: Hand-out: *Tinker Federal Credit Union: History and Leadership*
Objective #2: *Tinker Federal Credit Union History and Culture*



History of TFCU

https://www.tinkerfcu.org/aV3_Web_Site/Membership/About_TFCU/History.html

On March 20, 1946, a small group of Tinker Field civilian employees were looking for a different way to save and borrow money. Together they pooled their resources and founded the institution now known as Tinker Federal Credit Union. The single branch at Tinker Field has grown into 23 full-service locations with over 234,000 members and \$2 billion in assets. Tinker Federal Credit Union is now the largest credit union in Oklahoma, serving Tinker Air Force Base and the employees of over 600 area companies.



Northwest Oklahoma City Branch, 1996 - There are currently 28 TFCU Branches!

Leadership at Tinker Federal Credit Union

President



Michael D.
Kloiber

APPENDIX C: Hand-out: *Tinker Federal Credit Union: History and Leadership*
Objective #2: *Tinker Federal Credit Union History and Culture*



Senior Management



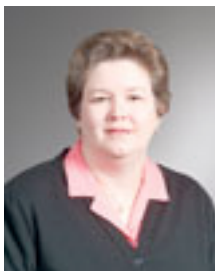
Lisa Leeper
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Counsel



Donna Olsen,
Senior Vice
President/
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Billie Houston,
Executive Vice
President/
Chief Financial
Officer



Michael D.
Kloiber,
President/
Chief
Executive
Officer



Brenda
Peddycoat,
Vice President/
Supervisory
Principal,
Investment
Services



Christie A.
Porter,
Senior Vice
President/
Compliance



Susan Rogers
Senior Vice
President/
Human
Resources



Matthew B.
Stratton,
Senior Vice
President/
Marketing



David Willis
Executive Vice
President/
Chief
Operations
Officer



Grant Woldum,
Executive Vice
President/
Chief Internal Audit
Information
Officer



Patrick J. Yager,
Senior Vice
President/
President/
Chief Internal Audit

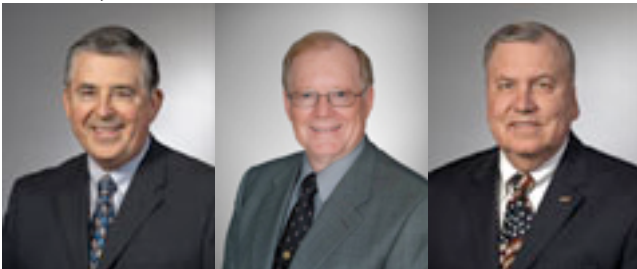
APPENDIX C: Hand-out: *Tinker Federal Credit Union: History and Leadership*
Objective #2: *Tinker Federal Credit Union History and Culture*



Board of Directors — Volunteers



Rodney C. Walker, Chair Sheila Jones, Vice Chair Tiffany Broiles Eldon W. Overstreet



Al Rich Gary Wall Bill A. Watkins

Supervisory Committee — Volunteers



Scott White Tim Lowell James P. Pearl
Chair



APPENDIX C: Hand-out: *Guided Notes Worksheet*

Objective #5: *Banks versus Credit Unions: What's the Difference?*

What does the credit union philosophy, “People Helping People” mean? Watch: *Credit Unions: People Helping People* (1:39 minutes) <http://vimeo.com/3379048> What did people helping people mean to Genice?

Learner will watch: *The Difference between Banks and Credit Unions* (2 minutes)

<http://www.youtube.com/watch?v=cawzTSVTP2M>

Circle each word related to a credit union and **underline** each word related to a bank:

Members	Customers
For Profit	Shareholders
Not-for-Profit	Democratic / Elected Board
Member-Driven	Local
Volunteer Board of Directors	Profit Driven
Appointed Board	Paid Board of Directors
People not Profit	Could be a publicly traded company

Learner will watch *The Cooperative Difference* (5 minutes)

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What is a Cooperative?

Name five cooperatives?

Who owns a cooperative?

What does a cooperative do with any surplus (profit)?

The Cooperative Difference means: Not-for-Profit, local, democratically run, and involved in the community.

A. In what ways are credit unions like the electric cooperative in the video?

B. In what ways is TFCU involved in the community?

APPENDIX C: Hand-out: *What makes credit unions different from banks?*

Objective #5: *Banks versus Credit Unions: What's the Difference?*

Source: http://www.cuna.org/gov_affairs/legislative/cu_difference.html



New federal laws and regulations are changing the structure and face of the financial services industry. In this time of accelerating change, it is important to truly understand how credit unions are unique and different, and why we remain a necessary and extremely popular financial alternative for 87 million Americans.

- **Not-for-profit.** Credit unions are not-for-profit financial cooperatives. We exist to serve our members, not to make a profit. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to our members in the form of lower loan rates, higher interest on deposits, and lower fees.
- **Taxation.** Credit unions do pay taxes - payroll taxes, sales taxes, and property taxes. Congress exempts credit unions from federal income taxes. The exemption was established in 1937, affirmed by statute in 1951, and re-affirmed in 1998 in H.R. 1151, the Credit Union Membership Access Act, which states:

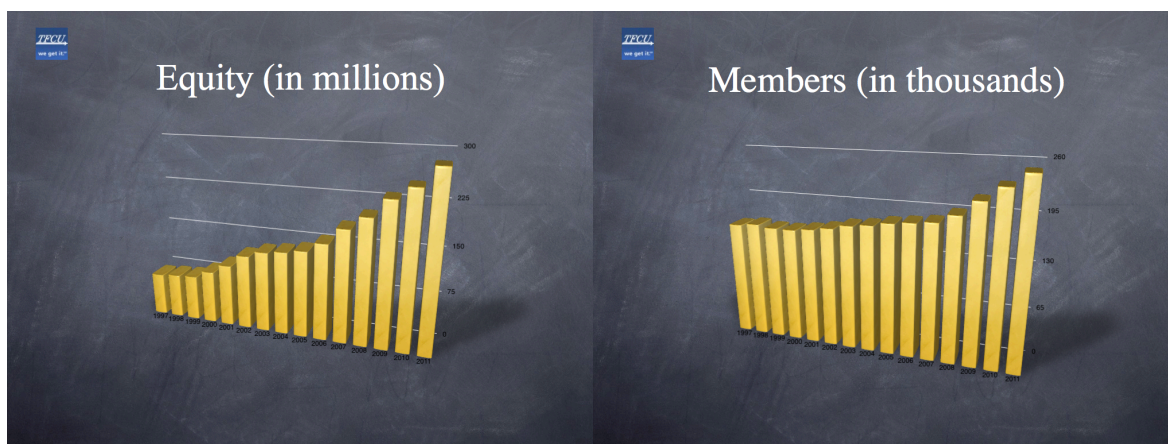
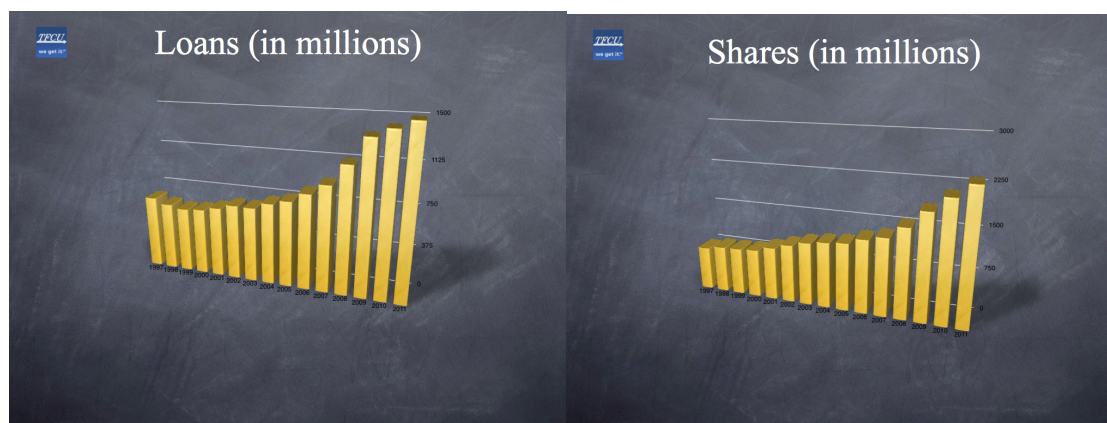
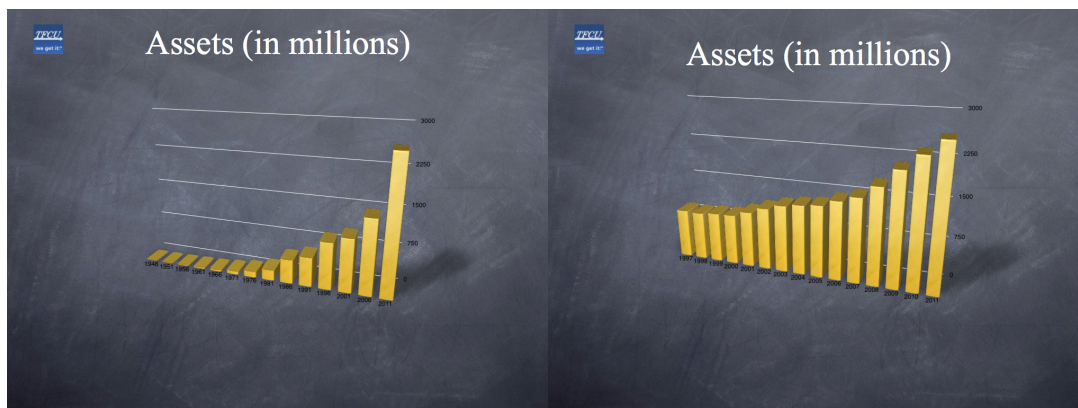
Credit unions, unlike many other participants in the financial services market, are exempt from Federal and most State taxes because credit unions are member-owned, democratically operated, not-for-profit organizations generally managed by volunteer boards of directors and because they have the specified mission of meeting the credit and savings needs of consumers, especially persons of modest means."

- **Ownership.** Credit unions are economic democracy. Each credit union member has equal ownership and one vote -- regardless of how much money a member has on deposit. At a credit union, every customer is both a member and an owner.
- **Volunteer Boards.** Each credit union is governed by a board of directors, elected by and from the credit union's membership. Board members serve voluntarily.
- **Membership Eligibility.** By current federal statute, credit unions cannot serve the general public. People qualify for a credit union membership through their employer, organizational affiliations like churches or social groups, or a community-chartered credit union.
- **Financial Education for Members.** Credit unions assist members to become better- educated consumers of financial services. Additionally, CUNA is partnering with the National Endowment for Financial Education, a not-for-profit foundation, to expand financial education among high school students. A national study shows that just ten hours of personal finance education can positively affect students' spending and savings habits for a lifetime.
- **Social Purpose: People Helping People.** Credit unions exist to help people, not make a profit. Our goal is to serve all of our members well, including those of modest means - every member counts. Our members are fiercely loyal for this reason. They know their credit union will be there for them in bad times, as well as good. The same people-first philosophy causes credit unions and our employees to get involved in community charitable activities and worthwhile causes.



APPENDIX D: Power Point Presentation (PPT)

See Attached PPT for Objective #2: *Tinker Federal Credit Union History and Culture*



Members (in thousands)

APPENDIX E: Assessments (Quizzes and Tests)

Objective #1 - *The Credit Union System*

Directions: Draw a line connecting the organization on the left to the description on the right



Term		Description
Corporate CU		Premier national trade association serving America's credit unions.
CUNA Mutual		Owner of the credit union and the reason credit unions exist.
CUNA		State level trade association group created to provide advocacy, support, and services to credit unions within a particular state. Some states are merging into regional organizations.
Chapter		A group of credit unions that organize around a particular need such as the the Defense Credit Union Council (DCUC) or the National Association of Federal Credit Unions (NAFCU), or the National Foundation of Community Development Credit Unions (NFCDCU)
Credit Union		Provide service to credit unions, with operational support, funds clearing tasks, and product and service delivery.
State League or Associations		Not-for-profit financial cooperatives who exist to their members who are also owners.
Credit Union Affiliate Associations		A trade association for credit unions worldwide and a development agency to assist its members and potential members to organize, expand, improve and integrate credit unions and related institutions as effective instruments for the economic and social development of all people"
World Council of Credit Unions (WOCCU)		Provider of insurance and financial products to credit unions and CU members
Members		A subset of credit unions within a certain geographic area. Usually smaller than a league or state association

APPENDIX E: Assessments (Quizzes and Tests) Assessment
Objective #1 - *Tinker Federal Credit Union History and Culture*



Answer the fill in the blank questions. 40 Possible Points.

1. What is the mission of Tinker Federal Credit Union? (10 Points)

2. Name the five TFCU service promises (10 points Each)

- 1.
- 2.
- 3.
- 4.
- 5.

3. How many branches does Tinker FCU have? _____ Name Five of them. (10 Points)

- 1.
- 2.
- 3.
- 4.
- 5.

4. Name three senior managers and their role at TFCU. (6 points)

- 1.
- 2.
- 3.

5. How big is TFCU (Assets)? _____ How big is TFCU (members) _____ (4 points)

Extra Credit: Name the TFCU Board Chair _____