



CORNERSTONE FOUNDATION

DE Society

Inspiring Cooperative Change

DEVELOPMENT ISSUES TOOLKIT

**NO MISSION. NO MARGIN.
NO PEOPLE. NO PURPOSE.**

“Let it never be forgotten that a credit union is, above all else, an association of people, not dollars.”
— Alphonse Desjardins

A CALL TO COOPERATIVE ACTION

This toolkit invites credit unions to go beyond intention and into action —
addressing the barriers that impact financial health and community wellbeing

**Hunger • Education • Housing • Health • Credit • Savings • Inclusion • Equity • Employment • Transportation • Environment •
Technology**

**Begin where you are.
Serve with purpose.
Tell the story.**

Development Issues Toolkit

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Call to Action – Development Issues

We invite credit unions across Arkansas, Kansas, Missouri, Oklahoma, and Texas to showcase the power of cooperation and community service by addressing any of the **12 Development Issues** that create barriers to the overall financial health of your members and communities: hunger, education, environment, transportation, housing, savings, credit, diversity & equity, inclusion, health, employment, and technology. Whether through the Cornerstone DE Society's Month of Service in June, or throughout the year, addressing these issues can make a lasting impact by living out our cooperative principles and addressing the most pressing Development Issues facing our communities today. This is a commitment to building a better tomorrow for our members and future generations, while also increasing your corporate social responsibility footprint.

DE Day/Month of Service

While we encourage community service and focused mission work throughout the year, it is at times more practical to narrow the focus, especially for smaller credit unions. We invite you to take part in the DE Day of Service, which always takes place on the second Wednesday of June, or widen your lens a bit to celebrate the full month of June.

On this day/month, CUDEs (Credit Union Development Educators) & CCUCs (Certified Credit Union Cooperators) transform their training into impact by empowering members and strengthening local communities through service. DEs and CCUCs in the Cornerstone region are invited to embrace the DE Day of Service – and work individually or collectively to complete a project addressing one or more of the 12 Development Issues to improve the lives of others – and then tell the story.

Why It's Good for Credit Unions

Combating the Development Issues isn't just about giving back; it's also a strategic investment in the credit union's long-term success. Here's why:

- **Strengthened Member Loyalty**
Credit union members increasingly seek alignment between their values and the organizations they support. By visibly participating in community service, credit unions build trust and loyalty among members who see that their financial institution is committed to making a difference.
- **Enhanced Brand Reputation**
Community involvement improves a credit union's reputation. Being known for more than just financial products—being recognized as a pillar of community support—can differentiate credit unions from other financial institutions.
- **Employee Engagement**
Credit union employees are more likely to feel pride and loyalty to their organization when they see that their work is tied to a greater cause. Volunteering in initiatives such as hunger relief or environmental protection boosts morale and fosters a sense of purpose in the workplace.
- **Community Connections**
Community service allows credit unions to build stronger relationships with local organizations, schools, environmental groups, and small businesses. These connections can lead to partnerships that benefit both the credit union and the community in the long run.
- **Financial Well-Being and Empowerment**
By focusing on education initiatives, credit unions can position themselves as leaders in financial well-being. Teaching students, families, and communities how to manage their money strengthens the economic health of the community—and financially healthy communities benefit credit unions.
- **Why Credit Unions Address Development Issues**
In addressing the twelve Development Issues: Hunger, Education, Environment, Housing, Transportation, Credit, Savings, Diversity & Equity, Inclusion, Health, Employment, and Technology, we focus on Sustainable Development Goals (SDGs) that are critical to the well-being of communities in the Cornerstone region. Credit unions have a unique role to play in solving these challenges.

What might Credit Union Pioneers say about the Cornerstone DE Society Month of Service?

Edward Filene

The real purpose of a credit union is to provide ordinary people with the financial power to shape their own destinies. By addressing the needs of our communities through the development issues, we have an opportunity to extend that power beyond the vault, in the same spirit of cooperation that built this movement. This isn't just service; it's an investment in the future of the people we serve.

Louise Herring

Credit unions exist to meet human needs, and what better way to honor that mission than through action that touches lives directly? Community service is a chance to make the principle of 'people helping people' come alive. We aren't just providers of financial services; we are the lifeblood of the communities we serve. When we stand with our neighbors against hunger, invest in education, and protect the environment, we are fulfilling the true promise of our movement.

Dora Maxwell

Service to others is the rent we pay for our time here on earth, and as credit union leaders, it's our duty to pay it forward. Community service opportunities allow us to address the very core of what our communities need—food on their tables, education for their futures, safe and reliable transportation, a healthy environment, etc. Let's lead by example, proving once again that credit unions aren't just about money, but about people, cooperation, and building a better tomorrow together.

Where Do I Start?

With a dozen Development Issues and dozens of possible ways to engage, it can be tempting to feel like you need to do everything, or simply unsure where to start. The goal of the DE Month of Service is not to address every issue at once, but to take meaningful, intentional action that aligns with your credit union's capacity, relationships, and community needs.

There is no "right" place to begin, and big things often start small. In fact, the most impactful efforts usually kick off with one focused action, carried out well and built upon over time.

Three Simple Ways to Choose Your Focus:

1. Start Where the Need Is Most Visible

- a. Where are people in your community already asking for help? If this is your first time participating, consider starting with a Development Issue that is already visible in your community, a need that your staff and members recognize and care about. You can also look at data for your community, such as the United Way ALICE report to see what issues are more prominent.

2. If You Have a Small Team: Choose High Impact, Low Lift

- a. What can you do well with the time and staff capacity you already have? Remember that your CU's overall impact is not measured by the size of an initiative, but by its consistency and relevance. Small or "lean" teams should focus on activities that integrate into existing workflows rather than create new ones.

- b. Examples of “low lift” approaches:
 - i. Partner led volunteer days instead of CU owned events
 - ii. Financial education that’s integrated into an existing community event
 - iii. One day or one-week engagements rather than month-long campaigns

3. If You Already Have Partnerships: Build, Don’t Reinvent

- a. Which partners already trust your CU and how could you show up more intentionally? Many credit unions already support community organizations through sponsorships, volunteering, lending relationships and more. If you choose to participate in the DE Day/Month of Service, it provides an opportunity to deepen those partnerships, not replace them.
- b. Examples of building on existing relationships:
 - i. Add a volunteer or education component to a current partnership
 - ii. Align an existing program with/through the lens of a relevant Development Issue
 - iii. Co-create a short-term project that meets a partner’s stated need

Selecting one Development Issue and one intentional activity is enough. Like tossing a pebble into a pond, a focused effort creates ripples that extend far beyond the initial action. Impact grows through clarity, reflection, and follow-through—often in ways that aren’t immediately visible. Many credit unions return year after year, building on early efforts as capacity, confidence, and partnerships deepen. The most important step is just to begin.

Calling all Credit Union Development Educators

It’s time to unite and show the true spirit of cooperation by joining the Cornerstone DE Society Month of Service. The Cornerstone region has a unique opportunity to make a lasting impact on all 12 development issues. Together, we can live out our mission of ‘people helping people’ by lifting up our communities, one act of service at a time. Let’s prove that when credit unions lead, the ripple effect transforms lives. Join us in making this vision a reality!
#PeopleHelpingPeople #DEDayOfService2026 #DEMonthOfServiceJune2026 #CooperationAmongCooperatives

Making It Easy for You - Suggestions

Below are suggested volunteer activities for each development issue.

Hunger

Objective: Address food insecurity through volunteer efforts that increase access to nutritious food, promote sustainable food practices, and educate communities about hunger issues.

1. Community Food Distribution Events

- **Partner:** Food banks, hunger relief nonprofits, faith-based organizations, community centers
 - **Activity:** Host regular food distribution events at credit union branches or community locations to provide groceries and essential food items to families in need.
 - **Impact:** Improves food security and helps families meet basic nutritional needs.
 - **Reach:** Hundreds to thousands of households annually depending on event frequency and scale.
 - **Credit Union Benefit:** Strengthens community relationships and positions the credit union as a trusted community partner.
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2. Support for Local Food Banks

- **Partner:** Regional food banks, community food pantries, nonprofit hunger organizations
 - **Activity:** Provide financial support, food drives, volunteer programs, and logistical assistance to local food banks and pantries.
 - **Impact:** Expands the capacity of hunger relief organizations to serve more families.
 - **Reach:** Thousands of individuals served through partner organizations annually.
 - **Credit Union Benefit:** Demonstrates community leadership and increases employee engagement through volunteer opportunities.
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3. Healthy Food Access Programs

- **Partner:** Farmers markets, community gardens, agricultural nonprofits, local farms
- **Activity:** Sponsor farmers market vouchers, host markets at branch locations, or support community garden programs that provide fresh produce to underserved communities.
- **Impact:** Improves access to healthy foods and promotes better nutrition in neighborhoods with limited grocery options.
- **Reach:** Hundreds to thousands of residents annually depending on program scale.
- **Credit Union Benefit:** Builds strong community partnerships and enhances the credit union's reputation for supporting community well-being.

4. School-Based Hunger Relief Programs

- **Partner:** Schools, education foundations, youth organizations, food banks
 - **Activity:** Support programs such as weekend backpack food initiatives that provide meals for children experiencing food insecurity outside of school hours.
 - **Impact:** Reduces childhood hunger and supports students' ability to focus and succeed in school.
 - **Reach:** Dozens to hundreds of students annually depending on school partnerships.
 - **Credit Union Benefit:** Strengthens relationships with schools and families and reinforces the credit union's commitment to community well-being.
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5. Financial Education Connected to Food Security

- **Partner:** Nonprofit financial counseling agencies, family service organizations, community centers
 - **Activity:** Offer workshops that combine budgeting education with resources on managing food expenses and accessing community nutrition programs.
 - **Impact:** Helps families stretch their food budgets and connect with additional support resources.
 - **Reach:** Dozens to hundreds of households annually depending on workshop participation.
 - **Credit Union Benefit:** Improves member financial stability and builds stronger relationships with community service partners.
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6. Community Meal and Nutrition Programs

- **Partner:** Homeless shelters, faith-based organizations, community kitchens, social service nonprofits
 - **Activity:** Sponsor or volunteer in community meal programs that provide hot meals and nutrition support for vulnerable populations.
 - **Impact:** Provides immediate relief for individuals experiencing hunger and homelessness.
 - **Reach:** Hundreds to thousands of meals served annually depending on program scale.
 - **Credit Union Benefit:** Enhances employee engagement, strengthens community goodwill, and reinforces the credit union's mission-driven impact.
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7. Host a Mobile Food Pantry

- **Partner:** Local food banks (e.g., Feeding America, Food Bank Network)
- **Activity:** Set up a pop-up food distribution site in underserved areas.
- **Impact:** Serve hundreds of food-insecure families in a single day, providing access to fresh and healthy food.
- **Reach:** Rural and urban communities with limited grocery options
- **Credit Union Benefit:** Builds strong community ties and demonstrates the CU's commitment to social responsibility.

8. Food Waste Awareness Campaign

- **Partner:** Local restaurants, grocery stores, or sustainability organizations.
- **Activity:** Organize a campaign to reduce food waste and redistribute surplus food.
- **Impact:** Reduce local food waste and redirect excess food to those in need.
- **Reach:** Local businesses and community members.
- **Credit Union Benefit:** Demonstrates the CU's leadership in sustainability and responsible resource management.

Education

Objective: Strengthen educational outcomes by providing financial education, supporting teachers and students, encouraging lifelong learning, and equipping individuals with the knowledge, skills, and opportunities they need to thrive financially.

1. School-Based Financial Education Programs

- **Partner:** K–12 schools, school districts, education foundations, youth development nonprofits
 - **Activity:** Provide financial education programs that teach students budgeting, saving, credit management, and responsible financial decision-making through classroom instruction or workshops. Either provide in-person instruction or donate a financial education kit.
 - **Impact:** Builds foundational financial skills that support long-term financial well-being and responsible money management.
 - **Reach:** Hundreds to thousands of students annually depending on the number of school partnerships.
 - **Credit Union Benefit:** Cultivates future members and strengthens relationships with families and schools in the community.
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2. Youth Savings and Student Banking Programs

- **Partner:** Schools, after-school programs, youth organizations
 - **Activity:** Establish youth savings accounts and student-run credit union branches that encourage students to develop saving habits and understand basic banking services.
 - **Impact:** Encourages early saving behaviors and increases financial confidence among young people.
 - **Reach:** Hundreds of students annually through school-based programs.
 - **Credit Union Benefit:** Builds lifelong member relationships and increases long-term deposit growth.
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3. Scholarships and Education Grants

- **Partner:** Community foundations, schools, higher education institutions
- **Activity:** Provide scholarships, grants, or sponsorships to support students pursuing college, technical training, or continuing education.
- **Impact:** Expands access to education and helps reduce financial barriers for students and families.
- **Reach:** Dozens to hundreds of students annually depending on funding levels.
- **Credit Union Benefit:** Enhances community reputation and strengthens relationships with members and their families.

4. Career Readiness and Workforce Education

- **Partner:** Community colleges, workforce development agencies, career centers
 - **Activity:** Offer workshops on career exploration, resume building, interviewing skills, and financial planning for students entering the workforce.
 - **Impact:** Improves career readiness and supports successful transitions from education to employment.
 - **Reach:** Dozens to hundreds of students annually depending on program partnerships.
 - **Credit Union Benefit:** Builds relationships with young adults and supports local workforce development.
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5. Adult Education and Financial Capability Programs

- **Partner:** Adult education centers, libraries, community nonprofits
 - **Activity:** Provide financial education workshops for adults covering budgeting, credit building, debt management, and long-term financial planning, and GED programs.
 - **Impact:** Improves financial literacy and economic stability for individuals and families.
 - **Reach:** Dozens to hundreds of participants annually depending on program availability.
 - **Credit Union Benefit:** Strengthens member financial health and increases engagement with credit union products and services.
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6. Technology and Learning Access Initiatives

- **Partner:** Schools, libraries, nonprofit technology organizations
 - **Activity:** Support programs that provide students and families with access to computers, internet connectivity, and digital learning tools.
 - **Impact:** Reduces educational inequities and supports academic success in underserved communities.
 - **Reach:** Hundreds to thousands of students depending on program scale.
 - **Credit Union Benefit:** Strengthens community partnerships and positions the credit union as a supporter of educational opportunity.
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7. Teacher Supply Drive and Appreciation Event

- **Partner:** Local schools and teacher organizations.
- **Activity:** Collect supplies for underfunded classrooms and host an event to appreciate educators.
- **Impact:** Alleviates the financial burden on teachers and improves classroom conditions.
- **Reach:** Schools in underfunded districts.
- **Credit Union Benefit:** Strengthens relationships with educators and highlights the CU's community role.

Environment

Objective: Promote environmental sustainability and conservation through volunteer activities that protect natural resources, raise awareness, and promote long-term economic resilience.

1. Green Lending and Incentives

- **Partner:** Renewable energy providers, energy efficiency contractors, local governments, environmental nonprofits
 - **Activity:** Offer low-interest loans or incentives for solar panel installation, energy-efficient home upgrades, electric vehicles, and other sustainable projects.
 - **Impact:** Reduces carbon footprint, promotes sustainable living, and encourages environmentally responsible behaviors.
 - **Reach:** Dozens to hundreds of members annually depending on program adoption.
 - **Credit Union Benefit:** Expands lending products, attracts environmentally conscious members, and strengthens the credit union's reputation as a sustainability-focused institution.
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2. Community Environmental Projects

- **Partner:** Local environmental nonprofits, parks departments, schools, community groups
 - **Activity:** Sponsor tree planting, community clean-ups, recycling programs, adopt-a-highway or park, neighborhood beautification initiatives.
 - **Impact:** Improves local air quality, creates green spaces, and fosters community engagement.
 - **Reach:** Hundreds to thousands of residents annually depending on project scale.
 - **Credit Union Benefit:** Enhances brand visibility, builds goodwill, and demonstrates commitment to community stewardship.
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3. Sustainable Operations and Branch Initiatives

- **Partner:** Energy consultants, facility management firms, sustainability organizations
- **Activity:** Implement energy-efficient systems in branches (LED lighting, solar panels, smart HVAC), reduce paper use, and adopt green policies.
- **Impact:** Lowers operational environmental impact and serves as a model for sustainability in the community.
- **Reach:** All branch locations and employees; indirect community influence through public awareness campaigns.
- **Credit Union Benefit:** Reduces operating costs, improves sustainability credentials, and enhances member perception of corporate responsibility.

4. Environmental Education and Awareness Programs

- **Partner:** Schools, youth organizations, environmental nonprofits
 - **Activity:** Host workshops and campaigns on conservation, recycling, climate change, and sustainable personal finance practices (e.g., green banking products).
 - **Impact:** Increases community knowledge of environmental issues and encourages behavior change.
 - **Reach:** Dozens to hundreds of participants per year depending on program scale.
 - **Credit Union Benefit:** Positions the credit union as a community educator and strengthens engagement with younger members and families.
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5. Support for Local Food and Sustainable Agriculture

- **Partner:** Farmers markets, food co-ops, community gardens, agricultural nonprofits
 - **Activity:** Fund or sponsor local sustainable food initiatives, urban gardens, and community-supported agriculture programs.
 - **Impact:** Improves access to fresh, healthy food and supports environmentally sustainable farming practices.
 - **Reach:** Hundreds to thousands of residents annually depending on program participation.
 - **Credit Union Benefit:** Strengthens local community ties, aligns with wellness initiatives, and enhances brand reputation as a community-focused institution.
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6. Environmental Advocacy and Partnerships

- **Partner:** Municipal environmental departments, sustainability coalitions, policy advocacy groups
- **Activity:** Participate in local planning and policy initiatives focused on climate resilience, clean energy, and sustainable infrastructure.
- **Impact:** Influences community-level environmental outcomes and ensures equitable access to sustainable resources.
- **Reach:** Community-wide or regional depending on policy adoption.
- **Credit Union Benefit:** Positions the credit union as a civic leader, strengthens community partnerships, and reinforces mission-aligned advocacy.

Housing

Objective: Expand access to safe, stable, and affordable housing by providing education, relevant products, and opportunities.

1. Affordable Home Loan Programs

- **Partner:** Housing nonprofits, community development financial institutions (CDFIs), local housing authorities
- **Activity:** Offer low-interest mortgages, down payment assistance, or first-time homebuyer programs targeted at underserved populations.
- **Impact:** Increases access to safe and affordable housing, promotes wealth-building, and reduces housing insecurity.
- **Reach:** Dozens to hundreds of families annually depending on program scale.
- **Credit Union Benefit:** Expands mortgage lending portfolio, strengthens member loyalty, and supports long-term financial stability.

2. Rental Assistance and Counseling

- **Partner:** Housing nonprofits, social service agencies, eviction prevention programs
 - **Activity:** Provide financial counseling, budgeting support, and emergency rental assistance for members facing housing instability.
 - **Impact:** Prevents homelessness, reduces financial stress, and supports community stability.
 - **Reach:** Dozens to hundreds of households annually depending on outreach and funding.
 - **Credit Union Benefit:** Builds member trust, reduces financial risk, and positions the credit union as a community support partner.
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3. Home Repair and Renovation Loans

- **Partner:** Community development organizations, local contractors, housing nonprofits
 - **Activity:** Offer affordable loans or grants for home repairs, energy efficiency upgrades, and accessibility modifications.
 - **Impact:** Improves housing safety, livability, and energy efficiency, especially for low-income homeowners.
 - **Reach:** Dozens to hundreds of homeowners annually depending on program availability.
 - **Credit Union Benefit:** Expands lending products, strengthens community ties, and improves long-term member satisfaction.
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4. Financial Education for Housing Stability

- **Partner:** Nonprofit financial counselors, housing advocacy groups, community colleges
 - **Activity:** Host workshops on budgeting, mortgage readiness, credit building, and homeownership responsibilities.
 - **Impact:** Increases financial literacy, reduces default risk, and empowers members to maintain stable housing.
 - **Reach:** Dozens to hundreds of participants annually depending on program frequency.
 - **Credit Union Benefit:** Improves loan performance, builds stronger member relationships, and strengthens the credit union's community role.
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5. Community Housing Development Investment

- **Partner:** CDFIs, community development organizations, municipal housing authorities
- **Activity:** Invest in affordable housing projects, mixed-use developments, or community revitalization initiatives that increase housing availability.
- **Impact:** Expands access to safe, affordable housing and strengthens neighborhood stability.
- **Reach:** Hundreds to thousands of residents depending on project scale.
- **Credit Union Benefit:** Demonstrates mission-driven community development, unlocks grant or public funding opportunities, and enhances reputation.

6. Homelessness Prevention and Support Programs

- **Partner:** Homeless shelters, social service agencies, nonprofit housing coalitions
- **Activity:** Support temporary housing programs, emergency shelter funding, and wraparound services such as job placement or financial coaching.
- **Impact:** Reduces homelessness, improves quality of life, and helps members regain economic stability.
- **Reach:** Dozens to hundreds of individuals or families annually depending on partnership scope.
- **Credit Union Benefit:** Strengthens community impact, builds goodwill, and aligns with the credit union mission of supporting financial and social stability.

Transportation

Objective: Transportation is one of the most powerful ways credit unions can strengthen financial stability, employment access, and quality of life. By addressing mobility barriers, credit unions can help members reach jobs, education, healthcare, and essential services.

1. Transit Assistance Programs

- **Partner:** Public transit agencies, workforce development organizations, community nonprofits
 - **Activity:** Provide transit vouchers, prepaid bus/train cards, or ride-hailing support for low-income members traveling to work, school, or essential services.
 - **Impact:** Reduces transportation barriers, improves access to employment and essential services, and supports financial stability.
 - **Reach:** 50–100 members in pilot programs; hundreds as programs scale with partnerships.
 - **Credit Union Benefit:** Builds member loyalty, strengthens community trust, and increases member retention.
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2. Employer Commuter Partnerships

- **Partner:** Local employers, business associations, chambers of commerce, transit agencies
 - **Activity:** Coordinate commuter benefits such as subsidized transit passes, vanpools, or payroll deduction for transportation costs.
 - **Impact:** Supports consistent employment, reduces missed workdays, and improves economic mobility.
 - **Reach:** Hundreds to thousands of employees depending on employer participation.
 - **Credit Union Benefit:** Expands membership growth, builds employer relationships, and creates cross-selling opportunities for loans and accounts.
-

3. Shared Mobility Programs

- **Partner:** Mobility providers (car-share, bike-share, e-bike vendors), city transportation departments, community foundations
- **Activity:** Support community car-share or bike-share programs, especially in neighborhoods with limited public transit.
- **Impact:** Provides affordable, flexible transportation options and reduces the need for full car ownership.
- **Reach:** Hundreds of residents in targeted neighborhoods; potential for citywide expansion.
- **Credit Union Benefit:** Demonstrates innovation, strengthens community impact, and attracts new members seeking mobility solutions.

4. Community Shuttle or Last-Mile Services

- **Partner:** Municipal transportation agencies, healthcare providers, social service organizations
 - **Activity:** Fund or coordinate shuttles connecting neighborhoods to transit hubs, grocery stores, healthcare facilities, and employment centers.
 - **Impact:** Improves access to essential services and employment opportunities.
 - **Reach:** Hundreds to thousands of riders annually depending on route coverage.
 - **Credit Union Benefit:** Enhances visibility, reinforces mission alignment, and strengthens local partnerships.
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5. Transportation Financial Products

- **Partner:** Auto dealerships, e-bike vendors, community development organizations
 - **Activity:** Offer low-interest loans for used vehicles, e-bikes, or vehicle repairs, and provide dedicated “transportation savings” accounts.
 - **Impact:** Expands access to reliable transportation and reduces reliance on high-cost alternatives.
 - **Reach:** Hundreds of members annually depending on adoption rates.
 - **Credit Union Benefit:** Generates loan growth, improves member financial stability, and supports cross-sell of other financial products.
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6. Mobility Hubs and Information Access

- **Partner:** Transit agencies, technology providers, municipal planning departments
 - **Activity:** Create in-branch or digital hubs with schedules, routes, subsidies, and transportation resources for members.
 - **Impact:** Increases awareness of transportation options and reduces barriers to mobility.
 - **Reach:** Accessible to all branch visitors and app users; potentially hundreds to thousands.
 - **Credit Union Benefit:** Strengthens community service offerings, increases digital engagement, and positions the credit union as a trusted local resource.
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7. Transportation Workforce Development

- **Partner:** Workforce development agencies, technical schools, transit operators
- **Activity:** Support training programs for CDL drivers, bike mechanics, and other transportation-related roles linked to local employment opportunities.
- **Impact:** Expands workforce opportunities and supports economic mobility in the community.
- **Reach:** Dozens to hundreds of participants annually depending on program size.
- **Credit Union Benefit:** Builds community economic resilience and strengthens employer and member partnerships.

8. Transportation Advocacy and Planning

- **Partner:** City planning departments, regional transportation authorities, advocacy groups
- **Activity:** Participate in transportation planning discussions and advocate for policies that support equitable access for low-income and underserved populations.
- **Impact:** Influences long-term transit solutions that improve community mobility and inclusivity.
- **Reach:** Community-wide or regional impact depending on policy adoption.
- **Credit Union Benefit:** Positions the CU as a community leader, strengthens stakeholder relationships, and aligns with advocacy goals.

Credit

Objective: Equip individuals with the knowledge, tools, and access needed to build and maintain healthy credit.

1. Credit Builder Loan Programs

- **Partner:** Nonprofit financial counseling agencies, community development organizations, housing nonprofits
 - **Activity:** Offer small-dollar credit builder loans that help members establish or repair credit histories. Payments are reported to credit bureaus and structured to build positive credit over time.
 - **Impact:** Improves credit scores, increases access to safe financial products, and helps members qualify for future loans such as auto or home financing.
 - **Reach:** Dozens to hundreds of members annually depending on program size and outreach efforts.
 - **Credit Union Benefit:** Expands lending opportunities, improves member financial stability, and builds long-term member relationships.
-

2. Credit Education and Counseling

- **Partner:** Financial education nonprofits, housing counseling agencies, community colleges
- **Activity:** Provide workshops and one-on-one counseling to help members understand credit reports, dispute errors, manage debt, and build positive credit habits.
- **Impact:** Increases financial literacy, reduces financial stress, and helps members improve their credit scores.
- **Reach:** Dozens to hundreds of participants through classes, seminars, and virtual learning opportunities.
- **Credit Union Benefit:** Reduces loan risk, improves borrower readiness, and strengthens trust with members.

3. Alternative Credit Products

- **Partner:** Fintech providers, community development organizations, consumer advocacy groups
 - **Activity:** Offer alternative lending products such as small-dollar emergency loans or secured credit cards designed to provide safe options outside of payday lenders.
 - **Impact:** Reduces reliance on predatory lending and helps members establish positive payment histories.
 - **Reach:** Hundreds of members annually depending on demand and membership size.
 - **Credit Union Benefit:** Generates new lending revenue while protecting members from harmful financial products.
-

4. Credit Report Access and Monitoring

- **Partner:** Credit bureaus, financial technology providers, nonprofit financial education organizations
 - **Activity:** Provide free or low-cost access to credit score monitoring tools through the credit union's online banking platform or financial education programs.
 - **Impact:** Encourages members to regularly monitor their credit and take proactive steps to improve it.
 - **Reach:** Potentially thousands of members through digital banking platforms.
 - **Credit Union Benefit:** Increases digital engagement and supports stronger financial outcomes for members.
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5. Youth and Early Credit Education

- **Partner:** Schools, youth development organizations, after-school programs
 - **Activity:** Offer financial education programs that teach young people about credit, borrowing, and responsible financial decision-making before they enter adulthood.
 - **Impact:** Builds lifelong financial habits and helps young adults avoid early credit challenges.
 - **Reach:** Hundreds of students annually through school partnerships and youth programs.
 - **Credit Union Benefit:** Cultivates future members and strengthens long-term relationships with families.
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6. Credit Recovery Programs

- **Partner:** Legal aid organizations, consumer protection agencies, nonprofit debt counseling services
- **Activity:** Provide structured programs that help members recovering from financial hardship rebuild their credit through counseling, structured repayment plans, and financial coaching.
- **Impact:** Helps individuals recover from financial setbacks such as medical debt, job loss, or predatory lending.
- **Reach:** Dozens to hundreds of participants annually depending on program capacity.
- **Credit Union Benefit:** Improves member financial health, strengthens loan performance, and reinforces the CU mission of financial well-being

Savings

Objective: Empower individuals to achieve financial security, plan for the future, and develop lifelong savings habits that support economic stability and opportunity.

1. Matched Savings Programs

- **Partner:** Community foundations, housing nonprofits, workforce development agencies
 - **Activity:** Offer matched savings programs to help members save for emergencies, education, or homeownership. Contributions are matched to incentivize consistent saving.
 - **Impact:** Increases financial resilience and encourages long-term saving habits.
 - **Reach:** Dozens to hundreds of members annually, depending on program size and outreach.
 - **Credit Union Benefit:** Increases deposit balances, strengthens member financial stability, and builds loyalty.
-

2. Youth Savings Accounts & Education

- **Partner:** Schools, after-school programs, youth development nonprofits
 - **Activity:** Provide savings accounts and age-appropriate financial education programs for children and teens, teaching goal setting and budgeting.
 - **Impact:** Builds lifelong financial habits and early understanding of money management.
 - **Reach:** Hundreds of students annually through school and community partnerships.
 - **Credit Union Benefit:** Cultivates future members and strengthens long-term relationships with families.
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3. Emergency Savings Programs

- **Partner:** Employers, community nonprofits, financial education organizations
- **Activity:** Offer specialized savings accounts or incentives for low-income members to build emergency funds. May include small deposits, automatic transfer programs, or prize-linked savings.
- **Impact:** Reduces financial stress and reliance on high-interest loans during emergencies.
- **Reach:** Dozens to hundreds of members depending on program design and promotion.
- **Credit Union Benefit:** Improves overall member financial health and lowers risk for credit products.

4. Family & Household Financial Wellness Programs

- **Partner:** Family services nonprofits, community centers, local government agencies
 - **Activity:** Host workshops teaching budgeting, goal-oriented saving, and household financial management.
 - **Impact:** Encourages responsible financial behaviors, stronger savings, and improved financial decision-making.
 - **Reach:** Dozens to hundreds of households per year.
 - **Credit Union Benefit:** Strengthens member trust, promotes cross-sell of savings and lending products, and positions the CU as a partner.
-

5. Digital Savings Tools & Incentives

- **Partner:** Fintech providers, mobile banking platforms
 - **Activity:** Offer digital savings solutions such as automated transfers, round-up savings, or goal-based saving apps integrated with CU accounts.
 - **Impact:** Makes saving easier, especially for members with limited time or experience managing finances.
 - **Reach:** Hundreds to thousands of members depending on digital adoption.
 - **Credit Union Benefit:** Increases account usage, member engagement, and long-term retention.
-

6. Targeted Savings for Major Life Events

- **Partner:** Employers, community organizations, financial education nonprofits.
- **Activity:** Provide programs that help members save for key life milestones, such as college tuition, home purchase, or starting a small business.
- **Impact:** Supports wealth-building and long-term financial security for members.
- **Reach:** Dozens to hundreds of members annually.
- **Credit Union Benefit:** Expands member relationships, enhances lending opportunities, and strengthens community impact.

Diversity & Equity

Objective: Create fair, inclusive, and accessible financial opportunities for all community members, particularly those who have been historically underserved or marginalized.

1. Inclusive Financial Education Programs

- **Partner:** Immigrant and refugee support organizations, community nonprofits, cultural associations, adult education centers
- **Activity:** Provide culturally responsive financial education workshops in multiple languages, covering topics such as banking basics, credit building, budgeting, and homeownership.
- **Impact:** Expands access to safe financial services for historically underserved populations and improves financial confidence.
- **Reach:** Dozens to hundreds of participants annually depending on program frequency and language offerings.
- **Credit Union Benefit:** Expands membership growth among underserved communities and strengthens the credit union's reputation as an inclusive financial institution.

2. Minority and Underserved Small Business Support

- **Partner:** Minority business associations, chambers of commerce, Small Business Development Centers (SBDCs), economic development agencies
 - **Activity:** Offer targeted financial education, mentoring, and access to small business loans for entrepreneurs from historically underserved communities.
 - **Impact:** Supports business creation, job growth, and economic mobility in diverse communities.
 - **Reach:** Dozens of entrepreneurs annually with potential broader economic impact through job creation.
 - **Credit Union Benefit:** Expands small business lending opportunities and strengthens the local business ecosystem.
-

3. Community Outreach and Access Initiatives

- **Partner:** Community centers, faith-based organizations, neighborhood associations, social service agencies
 - **Activity:** Host outreach events and mobile services in underserved neighborhoods to connect residents with financial services and education.
 - **Impact:** Reduces barriers to financial services and increases awareness of safe banking options.
 - **Reach:** Hundreds to thousands of community members depending on event scale and partnerships.
 - **Credit Union Benefit:** Builds trust with underserved communities and increases new member acquisition.
-

4. Affordable and Inclusive Financial Products

- **Partner:** Consumer advocacy organizations, nonprofit financial counseling agencies, fintech providers
 - **Activity:** Develop accessible products such as low-fee accounts, second-chance checking, small-dollar loans, and credit builder programs designed to meet the needs of underserved populations.
 - **Impact:** Increases financial inclusion and reduces reliance on high-cost alternative financial services.
 - **Reach:** Hundreds to thousands of members depending on product adoption.
 - **Credit Union Benefit:** Expands product usage, strengthens financial stability among members, and supports sustainable membership growth.
-

5. Workforce Diversity and Leadership Development

- **Partner:** Universities, workforce development programs, professional associations
- **Activity:** Support internships, mentorship programs, and career pathways in financial services for individuals from diverse backgrounds.
- **Impact:** Expands career opportunities and builds a more representative financial services workforce.
- **Reach:** Dozens of students or early-career professionals annually.
- **Credit Union Benefit:** Strengthens talent pipelines, improves organizational culture, and enhances community credibility.

6. Community Investment and Development Initiatives

- **Partner:** Community development financial institutions (CDFIs), housing nonprofits, economic development organizations
- **Activity:** Invest in projects that expand economic opportunity, such as affordable housing, community facilities, and neighborhood revitalization.
- **Impact:** Supports equitable economic development and improves access to essential community resources.
- **Reach:** Potentially thousands of residents in targeted communities.
- **Credit Union Benefit:** Demonstrates community impact, supports regulatory and mission goals, and enhances the credit union's leadership role in community development.

Inclusion

Objective: Ensure that every member and community resident – regardless of background, ability, age, or circumstance – has equal opportunity to access financial resources, participate in programs, and achieve economic and social well-being.

1. Multilingual Financial Access Programs

- **Partner:** Immigrant and refugee support organizations, cultural community centers, adult education providers
 - **Activity:** Provide multilingual banking services, translated financial education materials, and workshops designed for communities whose primary language is not English.
 - **Impact:** Reduces language barriers and improves access to safe financial services for immigrant and underserved populations.
 - **Reach:** Dozens to hundreds of participants annually depending on program frequency and language needs.
 - **Credit Union Benefit:** Expands membership, improves member engagement, and strengthens trust within diverse communities.
-

2. Accessible Financial Services for Individuals with Disabilities

- **Partner:** Disability advocacy organizations, vocational rehabilitation programs, community service nonprofits
- **Activity:** Improve accessibility through adaptive technology, accessible branch design, and tailored financial education for individuals with disabilities.
- **Impact:** Ensures equal access to financial services and promotes financial independence for individuals with disabilities.
- **Reach:** Dozens to hundreds of community members depending on outreach and partnerships.
- **Credit Union Benefit:** Enhances service quality, broadens membership, and demonstrates commitment to inclusive service.

3. Community Listening Sessions and Advisory Councils

- **Partner:** Community leaders, nonprofit coalitions, neighborhood associations
 - **Activity:** Host listening sessions or advisory councils to better understand the financial needs of underrepresented groups and incorporate their feedback into products and services.
 - **Impact:** Builds trust, ensures services reflect real community needs, and strengthens community engagement.
 - **Reach:** Dozens of participants per session with broader impact through improved policies and programs.
 - **Credit Union Benefit:** Strengthens community relationships and improves product design and service delivery.
-

4. Inclusive Community Events and Outreach

- **Partner:** Cultural organizations, faith-based groups, community centers, local nonprofits
 - **Activity:** Sponsor and participate in culturally inclusive events, community festivals, and outreach programs that celebrate and support diverse populations.
 - **Impact:** Increases awareness of financial services and builds stronger connections with underserved communities.
 - **Reach:** Hundreds to thousands of community members depending on event scale.
 - **Credit Union Benefit:** Strengthens brand recognition and supports membership growth in diverse communities.
-

5. Second-Chance Banking Programs

- **Partner:** Workforce development organizations, reentry programs, nonprofit financial counseling agencies
 - **Activity:** Offer second-chance checking accounts and financial coaching for individuals rebuilding their financial lives after past banking challenges.
 - **Impact:** Expands access to financial services and helps individuals reenter the mainstream financial system.
 - **Reach:** Dozens to hundreds of individuals annually depending on program availability.
 - **Credit Union Benefit:** Expands membership, strengthens community impact, and supports financial inclusion.
-

6. Inclusive Hiring and Community Workforce Initiatives

- **Partner:** Workforce development agencies, community colleges, nonprofit training organizations
- **Activity:** Support inclusive hiring practices and offer internships, apprenticeships, and career development programs for individuals from underrepresented communities.
- **Impact:** Expands access to career opportunities and promotes economic mobility.
- **Reach:** Dozens of participants annually through hiring pipelines and training programs.
- **Credit Union Benefit:** Builds a diverse workforce, strengthens community connections, and enhances organizational culture.

Health

Objective: Empower community members to achieve better physical, mental, and financial health, creating stronger, more resilient communities. Support the overall well-being by improving access to healthcare, promoting healthy behaviors, and reducing financial and social barriers to health.

1. Community Wellness Fairs

- **Partner:** Local hospitals, public health departments, universities, community health nonprofits
 - **Activity:** Host wellness fairs at credit union branches offering blood pressure checks, flu vaccines, dental screenings, and health education.
 - **Impact:** Improves early detection of health conditions and increases access to preventive care for underserved community members.
 - **Reach:** Small events may serve 50–200 people, while recurring branch events can reach hundreds annually.
 - **Credit Union Benefit:** Increases community visibility, builds trust with members, and reinforces the credit union’s commitment to community well-being.
-

2. Health Navigation Services

- **Partner:** Federally Qualified Health Centers (FQHCs), insurance providers, community health navigators
 - **Activity:** Provide in-branch or virtual assistance helping members understand insurance coverage, locate affordable clinics, and schedule appointments.
 - **Impact:** Reduces confusion around healthcare systems and increases access to care for low-income members.
 - **Reach:** Dozens to hundreds of members annually depending on branch traffic and program promotion.
 - **Credit Union Benefit:** Strengthens member relationships and positions the credit union as a trusted resource beyond financial services.
-

3. Mobile Health Clinics at Branches

- **Partner:** Hospitals, health systems, medical schools, and public health departments
- **Activity:** Host mobile clinics at credit union locations that provide services such as vision exams, dental care, vaccinations, and primary care visits.
- **Impact:** Expands healthcare access in communities with limited medical services and reduces reliance on emergency care.
- **Reach:** Approximately 300–600 individuals per year per mobile clinic partnership.
- **Credit Union Benefit:** Enhances community impact while increasing branch traffic and local awareness of the credit union.

4. Medical Expense Loan Programs

- **Partner:** Healthcare providers, dental clinics, nonprofit financial counselors
 - **Activity:** Offer low-interest loans designed to help members cover medical emergencies, dental procedures, or medication costs.
 - **Impact:** Prevents members from turning to high-interest credit options and helps reduce long-term financial stress related to medical expenses.
 - **Reach:** Potentially hundreds of members annually depending on demand and membership size.
 - **Credit Union Benefit:** Creates a new lending opportunity while helping members maintain financial stability.
-

5. Healthcare Savings Programs

- **Partner:** Insurance providers, employers, community foundations
 - **Activity:** Provide specialized healthcare savings accounts or matched savings programs to help members plan for preventive care and medical costs.
 - **Impact:** Encourages proactive financial planning for healthcare expenses and reduces financial shock from medical bills.
 - **Reach:** Scalable across membership, potentially reaching 5–20% of members depending on adoption.
 - **Credit Union Benefit:** Increases savings account participation and strengthens long-term member financial health.
-

6. Medical Bill Assistance and Financial Education

- **Partner:** Nonprofit consumer advocates, legal aid organizations, financial counseling agencies
 - **Activity:** Host workshops that teach members how to review medical bills, negotiate costs, and manage healthcare-related debt.
 - **Impact:** Reduces medical debt and improves members' credit outcomes.
 - **Reach:** Dozens to hundreds of participants annually through workshops or online education.
 - **Credit Union Benefit:** Improves member financial health, which can reduce loan delinquency and improve creditworthiness.
-

7. Healthy Living and Wellness Education

- **Partner:** YMCA, nutrition nonprofits, universities, public health organizations
- **Activity:** Provide classes on nutrition, stress management, physical activity, and chronic disease prevention either in branches or virtually.
- **Impact:** Promotes healthier lifestyles and reduces long-term healthcare costs for community members.
- **Reach:** Dozens to hundreds of participants annually depending on program frequency.
- **Credit Union Benefit:** Strengthens the credit union's role as a holistic community resource and increases engagement with members.

8. Food Access and Nutrition Partnerships

- **Partner:** Food banks, farmers markets, community gardens, hunger relief organizations
 - **Activity:** Support healthy food distribution events at branches or partner sites and sponsor farmers market programs in underserved neighborhoods.
 - **Impact:** Improves nutrition and food security for families experiencing economic hardship.
 - **Reach:** Hundreds to thousands of individuals annually depending on the scale of food distribution programs.
 - **Credit Union Benefit:** Builds strong relationships with community organizations and enhances local reputation.
-

9. Community Health Investment and Advocacy

- **Partner:** Public health departments, community development organizations, housing organizations
- **Activity:** Support community investments in health-related infrastructure such as clinics, fitness facilities, and food cooperatives while advocating for equitable healthcare access.
- **Impact:** Strengthens long-term community health infrastructure and addresses systemic health disparities.
- **Reach:** Potentially impacts entire neighborhoods or regions depending on project scale.
- **Credit Union Benefit:** Demonstrates mission-driven leadership and can support eligibility for grants, CDFI reporting, and community development recognition.

Employment

Objective: Support workforce development, expand access to quality jobs, and strengthen the economic stability of individuals, families, and local communities.

1. Workforce Development and Job Training Programs

- **Partner:** Workforce development boards, community colleges, technical schools, job training nonprofits
- **Activity:** Support workforce training programs that provide certifications, skills development, and career readiness education aligned with local employer needs.
- **Impact:** Improves job readiness, increases employment opportunities, and supports economic mobility for community members.
- **Reach:** Dozens to hundreds of participants annually depending on program scale and partnerships.
- **Credit Union Benefit:** Strengthens the local economy, expands the potential member base, and builds relationships with future borrowers.

2. Financial Education for Job Seekers

- **Partner:** Workforce agencies, career centers, community nonprofits, libraries
 - **Activity:** Provide workshops for job seekers covering budgeting during unemployment, managing income transitions, and building financial stability when starting a new job.
 - **Impact:** Helps individuals better manage financial challenges during employment transitions.
 - **Reach:** Dozens to hundreds of participants annually through workshops and online resources.
 - **Credit Union Benefit:** Builds trust with members during critical life stages and strengthens long-term member relationships.
-

3. Small Business and Entrepreneur Support

- **Partner:** Small Business Development Centers (SBDCs), chambers of commerce, economic development organizations
 - **Activity:** Provide financial education, mentorship, and access to startups or microloans for entrepreneurs and small business owners.
 - **Impact:** Encourages business creation, job growth, and local economic development.
 - **Reach:** Dozens of entrepreneurs annually, with broader community impact through job creation.
 - **Credit Union Benefit:** Expands small business lending opportunities and strengthens the local business ecosystem.
-

4. Employer Partnerships for Financial Wellness

- **Partner:** Local employers, chambers of commerce, human resource associations
 - **Activity:** Offer workplace financial wellness programs that include budgeting workshops, credit education, savings programs, and access to safe financial products.
 - **Impact:** Improves employee financial stability and reduces financial stress that can impact job performance.
 - **Reach:** Hundreds to thousands of employees depending on employer partnerships.
 - **Credit Union Benefit:** Expands membership growth and strengthens relationships with local businesses.
-

5. Career Pathways and Internship Programs

- **Partner:** High schools, universities, workforce training organizations
- **Activity:** Offer internships, apprenticeships, and mentorship programs that introduce students and young professionals to careers in financial services and related industries.
- **Impact:** Expands career opportunities and builds pathways to stable employment for young adults.
- **Reach:** Dozens of students annually through internship and mentorship opportunities.
- **Credit Union Benefit:** Builds a future talent pipeline and strengthens community relationships.

6. Transportation and Financial Support for Workers

- **Partner:** Workforce nonprofits, transportation agencies, social service organizations
 - **Activity:** Provide affordable transportation loans, emergency small-dollar loans, or transit assistance programs to help workers maintain employment.
 - **Impact:** Reduces barriers to employment and supports consistent workforce participation.
 - **Reach:** Dozens to hundreds of members annually depending on program adoption.
 - **Credit Union Benefit:** Improves loan performance, strengthens member financial stability, and reinforces the credit union mission of supporting economic opportunity.
-

Technology

Objective: Expand digital access, build technology skills, and ensure that individuals and families can fully participate in today's digital economy.

1. Digital and Financial Technology Education

- **Partner:** Libraries, community colleges, digital equity nonprofits, senior centers
 - **Activity:** Offer workshops that teach community members how to use online banking, mobile apps, budgeting tools, and safe digital financial practices.
 - **Impact:** Improves digital confidence, increases access to financial services, and reduces barriers for individuals unfamiliar with technology.
 - **Reach:** Dozens to hundreds of participants annually through in-person and virtual classes.
 - **Credit Union Benefit:** Increases digital banking adoption and reduces operational costs associated with in-branch transactions.
-

2. Community Technology Access Programs

- **Partner:** Schools, nonprofit technology organizations, local government agencies
- **Activity:** Support programs that provide access to computers, tablets, or Wi-Fi hotspots for underserved households and students.
- **Impact:** Reduces the digital divide and improves access to education, employment opportunities, and financial services.
- **Reach:** Hundreds of households annually depending on program scope.
- **Credit Union Benefit:** Expands digital engagement with members and supports broader financial inclusion.

3. Cybersecurity and Fraud Prevention Education

- **Partner:** Consumer protection organizations, law enforcement agencies, cybersecurity education nonprofits
 - **Activity:** Host seminars and provide resources that teach members how to recognize scams, protect personal information, and safely manage digital finances.
 - **Impact:** Reduces fraud and identity theft risks while increasing member awareness of online safety.
 - **Reach:** Dozens to hundreds of participants annually through workshops and digital resources.
 - **Credit Union Benefit:** Reduces fraud losses and strengthens member trust in digital services.
-

4. Technology Support for Small Businesses

- **Partner:** Small Business Development Centers (SBDCs), chambers of commerce, local economic development agencies
 - **Activity:** Provide training for small business owners on digital payment systems, online banking tools, e-commerce platforms, and financial technology solutions.
 - **Impact:** Helps businesses operate more efficiently, expand online sales, and improve financial management.
 - **Reach:** Dozens to hundreds of small businesses annually.
 - **Credit Union Benefit:** Strengthens business relationships and expands small business banking services.
-

5. Accessible Technology for Seniors and Underserved Groups

- **Partner:** Senior centers, aging services organizations, community nonprofits
 - **Activity:** Provide personalized assistance and classes that help seniors and underserved populations learn to use digital banking tools and communication technologies.
 - **Impact:** Increases independence and access to financial services for populations that may be hesitant to adopt technology.
 - **Reach:** Dozens to hundreds of participants annually depending on outreach efforts.
 - **Credit Union Benefit:** Improves member engagement and supports retention among older members.
-

6. Community Innovation and Technology Partnerships

- **Partner:** Universities, fintech startups, technology incubators
- **Activity:** Participate in community innovation initiatives that support financial technology development, digital financial tools, or research on expanding digital access.
- **Impact:** Encourages innovation and helps communities adapt to evolving financial technology.
- **Reach:** Regional or community-wide impact depending on the partnership scope.
- **Credit Union Benefit:** Positions the credit union as a forward-thinking institution and helps improve digital products and services.

Measuring Impact and Telling the Story

Service work matters most when others can see what happened and why it counted. Measurement and storytelling are how that visibility happens, and neither one needs to be elaborate to be useful. A small project documented honestly does more for a credit union and its community than a large one nobody hears about.

The guidance below is meant to be practical for credit unions of any size, including those participating for the first time with a single activity and a small team.

Measuring What Happened

Good impact measurement starts before the activity, not after. Decide in advance what you want to know and how you will capture it, so the details are not being reconstructed from memory a week later. Four categories cover most of what credit unions will want to track:

Participation. How many staff members volunteered, how many hours they contributed, and how many community members were served or reached. These are the most basic numbers, and they are also the ones board members, regulators, and partners tend to ask about first.

Partner feedback. A short note from the community partner about what your involvement meant to their work. Two or three sentences in an email is enough. Ask for it within a few days, while the experience is still fresh.

Staff engagement. What did the team take away from the experience? A quick survey or a few open questions at the next team meeting can capture this. Look for specifics rather than general enthusiasm: which moments mattered, what surprised people, what they would want to do again.

Outcomes for those served. This is the hardest category and the one most worth attempting. If your credit union distributed food, how many households received it? If staff taught a financial education session, how many students attended? If the project supported a housing initiative, what specifically did the contribution make possible? Concrete answers here are far more compelling than estimates.

Not every activity needs all four categories. Pick the ones that fit what you did and document them honestly.

Telling the Story

Numbers establish that something happened. Stories explain why it mattered. The two work together, and most credit unions are stronger at the first than the second. A few principles make storytelling more effective without making it more complicated.

Lead with a person, not the program. Whose day was different because of what your credit union did? Name them when you can, with their permission. Describe what they were facing beforehand, what changed, and what that change meant. If a specific individual cannot be identified, describe a specific moment instead.

Let the credit union be a participant, not the hero. Stories positioning the institution as the rescuer tend to read as marketing, even when the work behind them is real and substantial. Stories that center the community member or partner, and show the credit union showing up alongside them, tend to be the ones people remember.

Use specific details rather than general ones. “We served lunch to families in need” is forgettable. “We served 86 lunches at the Northside Community Center on a Saturday morning when the regular volunteers were short-staffed” gives a reader something to picture.

Capture the moment while it is happening. Take photos with permission. Write down what someone said as soon as you hear it. Note what surprised you. The most useful storytelling material is gathered in real time, not reconstructed afterward.

Share the story where it will be seen. A member newsletter, social media accounts, the annual report, and a quick note to the Cornerstone Foundation are all reasonable starting points. The same story can be adapted for each audience.

A Final Thought

Something is always better than nothing. A single afternoon of volunteering at a food bank, documented with a few photos and a short paragraph about what the team observed, is a meaningful contribution to the cooperative movement and a meaningful story for the community. Begin where you are, measure what you can, and tell the truth about what happened. The rest builds from there.

Acknowledging the Ripple

This work reflects a shared commitment to strengthening communities across the Cornerstone region and advancing the credit union philosophy of people helping people. It is shaped by the insights, expertise, and passion of leaders who are dedicated to creating meaningful, lasting impact.

Each contribution—whether through perspective, experience, or guidance—has created a ripple that extends beyond this work, helping expand opportunity, deepen financial well-being, and transform lives.

We extend sincere gratitude to the following industry leaders who contributed to this impactful work that will continue to grow through every idea shared, every partnership formed, and every life touched:

- Cornerstone Credit Union Foundation
- Cynthia Campbell, MBA, MEd, SHRM-SCP, Founder, Soul Path Leadership
- Christopher Morris, CUDE, DE Program Director, National Credit Union Foundation
- Andy Janning, Foundation of MakeGreatStories.com and Creator of StoryScore