

THE LOUISE HERRING
PHILOSOPHY
IN
ACTION
MEMBER SERVICE AWARD

The Louise Herring Philosophy-in-Action Member Service Award formally recognizes credit unions that demonstrate in an extraordinary way the practical application of the People Helping People® philosophy within the credit union. It is awarded for internal programs that benefit members.

Examples of eligible activities include, but are not limited to:

- ◆ Services for members with unique financial needs, such as savings clubs for children or discounts for senior citizens, or other extraordinary efforts to serve the membership.
- ◆ Counseling for members who face financial difficulties.
- ◆ Student-run, in-school, or campus branch.
- ◆ Efforts to educate members on the credit union difference.
- ◆ Wealth-building or debt reduction incentive programs; predatory lending alternative.

If your credit union exemplifies philosophy in action, document your programs and services, and enter the competition.

All entrants for the Louise Herring program compete in the same category. First-place state winners advance to CUNA's national competition. National winners are recognized at CUNA's Governmental Affairs Conference in Washington, D.C.

Because sound financial management ensures a credit union's ability to continue to provide services, all entries for the Louise Herring Award must include current and two years' financial statements. NCUA 5300 Call Reports or equivalent statements are acceptable.

To enter, complete the enclosed entry form and return it, along with your materials, to the Pennsylvania Credit Union Association **by December 31, 2011**.



Louise Herring was the embodiment of credit union philosophy. Dubbed “the Mother of Credit Unions” by the Ohio General Assembly, Louise Herring was involved in starting nearly five hundred credit unions.

Louise maintained a philosophical ideal she was unwilling to compromise. She was an outspoken advocate for women, minorities, the poor and near poor.

She strongly believed that the role of the credit union was to provide a means to achieve economic justice for all. At the time of her death, she was enthusiastically involved in the Over the Rhine project, a Greater Cincinnati effort to provide opportunities, including low-cost financial services to a severely depressed area.

Louise Herring Philosophy-in-Action Member Service Award

COMPLETE ALL PORTIONS OF THIS APPLICATION
(PLEASE TYPE RESPONSES ON FORM PROVIDED.)

Contact Person _____

Title _____ E-mail Address _____

Credit Union Name _____

Street Address _____ P.O. Box _____

City _____ State _____ Zip _____

Phone Number _____ Fax Number _____

Asset size: ___ Less than \$50 million ___ \$50 - \$250 million ___ \$250 million - \$1 billion

 ___ \$1 billion+ ___ Credit union chapter/multiple credit union group

Credit union field of membership _____

Number of credit union branches: _____

Number of credit union members: _____

Number of credit union employees: _____

Number of credit union employees involved in implementing the project: _____

- Please include promotional materials, descriptions, and photos of projects/events with your entry form. No electronic media.
- Current and previous years' income statements and balance sheets and/or NCUA Financial Performance Report **must** be included with the entry.
- Submit materials in a three-ring binder, album, or spiral-bound book.

Answer the following questions (*use additional paper if necessary*):

a. If your credit union was involved in multiple projects, **please list them here**. If not, proceed to next question.

b. Select and describe the **one** project that was most successful and/or the most unique -- the **one** that best exemplifies the Louise Herring Philosophy-in-Action Member Service Award. (The ensuing questions must be answered based on this **one** project.)

1. How did your project help your members?

2. Describe how your credit union implemented the project (explain the process):

3. How does the project differ from day-to-day operations? How could it be used throughout the credit union system?

4. Explain how members were educated about the project/process and how it showed true credit union philosophy?

5. How is this project going to be used to serve the credit union's members on a consistent basis?

6. How does the project show the credit union's commitment to the credit union principles of democratic structure, service to members, ongoing financial education, and social goals?

7. Please describe the measurable or defined results the project achieved.

Include this form in your entry and return to the Pennsylvania Credit Union Association, 4309 North Front Street, Harrisburg, PA 17110-1618, **by December 31, 2011.**

Checklist for Louise Herring Philosophy-in-Action Member Service Award Entries

The following checklist will help ensure that Louise Herring Philosophy-in-Action Member Service Award entries are complete:

- _____ Does the entry include **one** completed entry form with the credit union's name, address, FOM, number of members, number of employees, number of employees responsible for implementing the project, contact person, and description of **one** project?

- _____ Does the entry form state that it is intended for the Louise Herring Philosophy-in-Action Member Service Award program? Does the project fit within the description listed on the top of the entry form?

- _____ Does the entry include current and **two** previous years' (2 years total) balance sheets and income statements, and/or NCUA's Financial Performance Report (FPR)?

- _____ Does the entry form reflect your credit union's current asset size?

- _____ Does the entry include promotional materials, descriptions, and photos of the project and/or event?

- _____ Are all materials in a three-ring binder, album, or a spiral-bound book?

- _____ Does the entry describe the program's goals and actual results, including budgets, numbers of people involved, etc.?

- _____ Is the entry concise and readable? (Remember, more isn't always better!)

- _____ Does the entry explain how the program demonstrates credit union philosophy in actual operations?

- _____ Does the entry show how the program went beyond what is normally expected of a credit union?

- _____ Does the entry demonstrate how members were educated about credit union philosophy?

Include this checklist with your entry and return to the Pennsylvania Credit Union Association by December 31, 2011.