



2009
**Annual
Report**





Brandon Pugh, CUDE

South Carolina
Credit Union League

Chairman's Report

We often hear how quickly things can change—in the blink of an eye or on a moment's notice. In many respects and to most of us, that held true over the past twelve months. Financial giants fell hard, profitable markets crumbled, and job losses mounted. At the same time there has been the promise of hope, a retreat to what is most important, and reinforcement of the importance of outreach to young people.

So, too, has gone the work of the National Youth Involvement Board since our 2008 Annual Conference. Our NYIB Executive Committee developed a strategic plan featuring web enhancements, continued conference growth, and outreach to build sustainability and visibility for NYIB and credit union youth advocacy as a whole. The network was abuzz with interaction and new plans. Then the challenges hit close to home.

Amid adversity, we held to our commitments.

NYIB again stood among exhibitors at the CUNA 2009 Governmental Affairs Conference, working together with the National Credit Union Foundation (NCUF), Biz Kid\$, and the National Endowment for Financial Education (NEFE) in a new-concept "Financial Literacy Resources Center." While there, we shared NYIB as a longstanding example of volunteer, cooperative effort and provided your testimony to that in words and in the numbers of presentations you made and students you reached.

We continued refinements of our web presence and utilities. Visitors now have access to links for the Biz Kid\$ educational program and curriculum, and financial educators have the ability to account for Biz Kid\$ presentations using a new option in the presentation subject field. Addition of search result data and a printable result format, creation of testimonial and best practices pages, and measurement of progress in students reached will meet the needs of more site visitors and better represent the depth of network involvement. Consistent network contributions to these and other nyib.org features including the document sharing site and classroom data are essential, and your feedback is invited and appreciated.

As a cooperative network, NYIB has always reached out to like-minded organizations and partners. Our relationships with leagues and state foundations took on even greater importance this year in carrying our messages to credit unions and offering assistance to many with restricted budgets. We have renewed our passion for and connection with the National Credit Union Foundation Development Education (DE) Program, and both of our organizations are intent on the opportunity credit unions have now for real impact. And in a year when everyone has had reason to withdraw, we offer heartfelt thanks to the partners who made possible our Annual Conference and its renowned value to each participant: CU Succeed & Kirby Kangaroo, the Texas Credit Union Foundation, Cent\$ables, CUNA Mutual Group, Money Mammals, Randolph Brooks FCU, Schools First FCU, and the exhibitors who offer support for our network.

Those seeking proof that credit unions have their hearts in the right place need look no further than NYIB. Our statistical data on credit union efforts are increasingly popular with state and national financial literacy advocates who promote financial literacy. For the second consecutive year—and perhaps in response to the challenging economy—the NYIB network again far exceeded 300,000 students reached. We thank all of you who took time from your busy schedules to log your work at nyib.org.

In everything we do, our own positions would be far different if we each acted alone. For their faith and resolve—and for the results they saw through—I thank the NYIB Executive Committee: Pam Swope, Karen Smith, Rebecca Isaacs, Mary Ann Demczak, and Dawn Lindley, and I am grateful for the guidance of Chairman Emeritus John Faries and other NYIB leaders past.

A lot has happened this year among credit unions and the NYIB, and each of us is taking a step back to survey our priorities and explore new ways to reach out and make a difference. Rest assured that regardless of the details, our devotion to each of you in our cooperative network and to our shared mission of "helping today's youth become financially savvy individuals and loyal credit union members" remains unchanged.



Delegate of the Year

Julie McLean is a fixture at NYIB's Annual Conference and a solid financial literacy advocate. As director of financial education, she has launched and fostered youth programs for Arapahoe Credit Union, which won a national 2008 Desjardins Youth Financial Education Award. She also is a board member of Littleton Public Schools and a member of the Colorado Certified Technical Education Advisory Council, serving as chair of the Family and Consumer Sciences Committee. A leader by example, Julie reached 6,482 young people in 257 financial education presentations during 2008-09. She works closely with the National Endowment for Financial Education, Colorado Jump\$tart, and the Credit Union Association of Colorado, and she was recipient of NYIB's Robert L. Curry Scholarship in 2007. Julie was instrumental in the successful effort to pass requirements for financial education in Colorado, and is the only financial services representative selected from more than 700 applicants for the financial standards committee that will establish the curriculum.



Volunteer of the Year

Dawn Ambuehl-Sadek has demonstrated unique depth of involvement in financial education. A Certified Texas Educator, she teaches the NEFE High School Financial Planning Program, conducts teacher training events, and serves on the logistics committee for Financial Fitness Greater Austin. She also is a pioneer member of Project NEFE, a statewide financial education initiative. Beyond her 39 presentations to 589 students in the past year, Dawn has frequently contributed to discussion on the NYIB list serve, is active on CUNApfinteractive.org and other network sites, and regularly appears on an early-morning Austin news segment entitled "Your Money." She also was a financial services category finalist for the Austin Under 40 Awards and is a big reason A+ FCU is a recent winner of the Texas Credit Union Foundation's FOCUS Award for commitment to financial literacy.



Robert L. Curry Scholarship Award Winner

Amy Jo Johnson is the education director at Mid-America Credit Union Association in Bismarck, ND. She volunteers to help Junior Achievement through their local Chamber of Commerce, is actively involved with both the North & South Dakota Jump\$tart Coalitions, and conducts numerous NEFE High School Financial Planning "Train the Trainer" sessions. Apparently she does an excellent job of doing them, because as John Parfrey of NEFE says, "She's a keeper!" Amy Jo believes that financial literacy "should be a priority for our nation from womb to tomb" and she was actively involved in bringing financial literacy to the forefront of their state's legislature. She also has been involved with Market Place for Kids (a conference geared toward engaging young entrepreneurs) and has traveled to teacher conferences to offer the state's credit unions as a classroom resource.

WOCCU



Stacey Walker
*XCEL Federal
Credit Union, NJ*

Credit Union Development Educator (CUDE)



Jeremy Cybulski
*Coop Services
Credit Union, MI*



Shannon Tackett
*Northwest FCU
Foundation, VA*

Serving the Underserved



Cherise Hunter
*Syracuse Cooperative
Federal CU, NY*

Regional Scholarships

Western Region



Joann Bergrud
NorthStar Community CU, ND

Central Region



Lauren Mayhew
Daviess County Teachers FCU, KY

Eastern Region



LaTonya Allen
GPO FCU, D.C.



2008-2009 Executive Committee

Chairman

Brandon Pugh, CUDE
South Carolina Credit Union League
Columbia, SC

Vice Chairman, North Central RC

Pamela Swope, CUDE
FinancialEdge Community Credit Union
Bay City, MI

Secretary, North West RC

Karen Smith, CUDE
Montana Credit Unions for Community
Development, MCUN
Helena, MT

Treasurer, South West RC

Rebecca Isaacs, CUDE
CU Association of New Mexico
Albuquerque, NM

South Central RC

vacant

North East RC

Mary Ann Demczak, CUDE, AFC
Clearview Federal Credit Union
Moon Township, PA

South East RC

Dawn Lindley, CUDE
Virginia Credit Union League
Lynchburg, VA

Chairman Emeritus

John Faries, CUDE
Space Age Federal Credit Union
Aurora, CO

www.nyib.org

NYIB Classroom Presentation Results

7-1-2008 to 6-30-2009

(reported as of 7-10-2009)

NYIB Statistics	2008/09	2007/08	2006/07
Students Reached	388,841	374,099	289,072
Presentations Conducted	12,651	11,245	9,812
Credit Union Presenters	510	529	526

Top Ten States

Based on Number of Students Reached

1. California.....	56,600	6. North Carolina	22,767
2. Michigan	47,073	7. Florida.....	22,201
3. Virginia.....	33,681	8. Texas.....	20,154
4. Pennsylvania	26,888	9. South Carolina.....	15,458
5. Arizona	26,594	10. Colorado	11,794

Top Ten States

Based on Number of Presentations Reported

1. Michigan	1,829	6. Arizona	828
2. Texas.....	1,252	7. Oregon.....	611
3. Virginia.....	997	8. Missouri.....	521
4. Pennsylvania	908	9. Washington.....	478
5. California.....	903	10. Massachusetts.....	471

Highest Number of Students Reached

1. Kern Schools FCU Team, CA	31,261	6. Jeff Williams, CA	9,498
2. SECU – NC Team, NC	22,677	7. Soley Gonzalez, FL	9,204
3. Marsha Lunden, AZ.....	15,038	8. Julie McLean, CO.....	6,482
4. Jacquelyn Valdez, AZ.....	10,971	9. Education Team, MD	5,918
5. Rachel Parrent, MO.....	9,545	10. Juli Lewis, FL.....	5,875

Highest Number of Presentations Conducted

1. Rachel Parrent, MO.....	469	6. Kern Schools FCU Team, CA	354
2. SECU – NC Team, NC	430	7. Elda Olvera (Ostrowski), TX.....	314
3. Marsha Lunden, AZ.....	409	8. Anissa Arthenayake, OR	298
4. Jacquelyn Valdez, AZ.....	405	9. Jennifer Crawford, TX	291
5. Diana Wheeler, MA.....	376	10. Education Team, MD	271

Highest Percentage Increase – Students Reached 2009

Michelle Merkley, Keystone Federal Credit Union, PA **3,769** up **219.41%**

Highest Percentage Increase – Presentations 2009

Anissa Arthenayake, OSU FCU, OR **298** up **308.22%**