

NYIB

NATIONAL YOUTH INVOLVEMENT BOARD

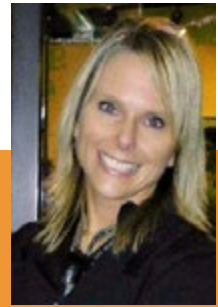
2015

**ANNUAL
REPORT**

“TO EQUIP THE
CREDIT UNION
INDUSTRY TO
REACH YOUTH”



CHAIRMAN'S REPORT



Juli Lewis, NYIB Chairman
League of Southeastern Credit Unions

As I began to compose this letter, I realized how quickly my first year has passed as Chairman of the National Youth Involvement Board (NYIB). Speaking for myself, the past year has been full of new journeys, both personal and professional, which have brought challenges, failures and triumphs. Challenges are necessary to grow and failures are part of the learning process. Without failure, there can be no triumph...no success. After all, what doesn't challenge you, doesn't change you. I can say, without a doubt, that this past year has changed me! It has been a year with many rewarding moments, as well as some moments that put the NYIB Executive Committee to the test. Though a year of some transition, we made solid progress on many fronts, including strengthening partnerships and spreading awareness of the NYIB, while establishing exciting new ones such as creating a strategic business plan and laying the groundwork for new long-term partnerships.

LEGACY

Since its formation in 1972, the National Youth Involvement Board has been an organization whose leaders and members pride themselves on the credit union motto of "people helping people." It began in October 1967, when CUNA Mutual Group and the Credit Union National Association began roundtable meetings to find out why young people were not joining credit unions. At the 1972 youth conference, the Youth Advisory Board established an executive committee and elected a chairman, naming the group the National Youth Involvement Board, or NYIB. It was an answer to the challenge of building a grassroots network of credit union advocates concerned about perception and acceptance of credit unions among younger generations. We have worked hard to maintain this mission, altering it just slightly to read, "to equip the credit union industry to reach youth," striving to be the number one resource for credit unions when it comes to financial education.

ACHIEVEMENTS

The NYIB Executive Committee put together a strategic business plan.

This new business plan took months of planning and included input from long time NYIB members, past Chairmen and leaders within the credit union industry. Conference calls as well as an in-person meeting took place throughout the year and continue today. The goals included within the strategic plan include:

- 1 to maintain the financial resources necessary to ensure the future existence of the organization.
- 2 to create visibility to increase network participation and media relationships.
- 3 to be a credible link to youth marketing resources and ideas for the credit union movement.
- 4 to be a credible link to youth education resources and ideas and encourage excitement for financial literacy.

- 5 to create leadership opportunities for the credit union movement.
- 6 to develop strategic alliances with organizations that are in keeping with its mission.
- 7 to provide an educational conference to create enthusiasm through recognition and networking opportunities for its participants.

The NYIB is growing and changing.

To be an organization that is relevant and innovative, we realized that we needed to take a close look at the resources we offer and how we offer them. With a very limited budget, a long-time partner, Subcat, stepped up to the plate and has been working with the NYIB Executive Committee to give our website a fresh new look, to add more functionality and to make it more user friendly. A HUGE thank you to Subcat for their generosity and dedication to this project. We are also in the process of adding a tool to help measure impact, one of the top buzz words dealing with financial education. This will include templates and a place to record pre and post-tests, along with data accessible to credit unions and Leagues that they will be able to take to law makers, showing what credit unions are doing to spread financial education. This makes it even more critical that your credit union's presentations and number of students reached get reported and nyib.org is the only site to collect this information. Do your part to help us to showcase the credit union difference!

The NYIB is strengthening partnerships, old and new.

The challenges over the past year have taught us that the NYIB must never forget where we came from, although our sights are focused on the future and on where we are going. We are very appreciative of the Leagues, Foundations, Credit Unions, Individuals and vendors who have supported us in the past and those who continue to support us today. A special thank you to our 2015 vendors which include: NCUA, Subcat, Claim Your Youth, Biz Kids, NEFE, Money Mammals, Banzai, Pennsylvania CU Association, The Cornerstone Credit Union Foundation, Moon Jars, Practical Money Skills, HT Mobile Apps, Mind Blown Labs, CU 4 Reality, Corporate One Credit Union, Tampa Tshirts and Miami FCU.

The NYIB is spreading awareness and growing advocacy.

The Executive Committee has been working closely with the National Credit Union Foundation and will continue to do so in order to collaborate with like-minded groups within the credit union world. We have also increased communication with Leagues and have established contacts within many credit union foundations in order to spread awareness of

the NYIB. We have been reaching out to Crashers and to Young Professional Groups and have even added a non-voting seat the EC for a Young Professional. We plan to expand these relationships in the upcoming year(s), utilizing a grass-roots approach to spark further growth and to ensure sustainability of the organization.

INSPIRATION

You may also wonder what inspires the members of the Executive Committee to commit our time and energy to this organization, taking on a leadership role within the organization in addition to our "normal" responsibilities in our paying credit union professions. It's not the pay...because there isn't any. It's not the glory...because the members of this team are selfless, celebrating achievements of others within the credit union industry while their own sometimes get overlooked. It's not the fabulous conference locations...ok, maybe that might have something to do with it, but we would have much more time to enjoy the locations as an attendee rather than as an EC member (5 hours of sleep each night is considered a blessing). It's YOU! If you are reading this, you inspire us to keep going and to keep trying to build and strengthen this organization. The relationships that we build with the members of the NYIB, Credit Union Leagues, Foundations, vendors and sponsors are priceless and worth every extra minute of time that we work and ounce of energy that we exert for the NYIB. YOU are the inspiration that keeps us going, and we thank you for that.

COMMITMENT

Success is an attitude, a mindset, a decision, a commitment, a promise. A belief that it can be done, should be done and WILL be done.

— George Akomas Jr

Our commitment to you is that we will do our absolute best to not only continue the success of the National Youth Involvement Board but to keep raising the bar that determines our success and keep pushing to reach it each time. Although the members of the Executive Committee may change year after year, the heart of the NYIB remains the same and pumps with the combined blood of all members, past and present. It has been an honor to be a part of such a passionate organization and dedicated team.

Juli Lewis
NYIB Chairman

NYIB 2015 SCHOLARSHIPS AND AWARDS

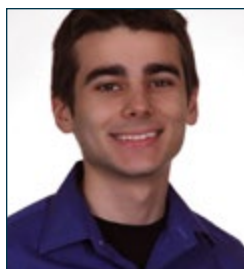
2015 SOUTHERN REGIONAL SCHOLARSHIP RECIPIENT



Meet Autumn Lettau

Autumn Lettau is the Financial Literacy Coordinator for NuVista Federal Credit Union. She stumbled upon her career within the financial world while attending the University of Utah for Business and Dance. Her various roles within credit unions for the past 13 years provided the experience and knowledge she now utilizes to educate grades Preschool through College about personal finance. Autumn discovered that her love of performing and her passion for instructing perfectly combine, capturing the imagination and attention of all ages through her engaging presentations. She is a board member of the Mount Sneffels Education Foundation, which provides funding for educational and cultural enrichment for the students in Ouray County. In her spare time she teaches ballet, chases her two year old, and loves on her 3 large dogs and her husband. Autumn's mission in life is to increase financial knowledge so that people and their money are less parted.

2015 SERVING THE UNDER SERVED SCHOLARSHIP RECIPIENT



Meet Andrew Alegre

Andrew Alegre was born in Miami, FL and his family relocated to Roanoke, VA during his high school years. Andrew joined the Blue Eagle Credit Union team in January 2015 as a Marketing Specialist. Andrew recently graduated from Liberty University with a Bachelor's Degree in Business: Marketing. With both his grandfather and father being a minister, Andrew understood the meaning of giving and putting others' needs before his own at an early age. His love for serving others couples with his Cuban heritage has enabled him to communicate with and better understand the needs of the Hispanic community. In his time at Blue Eagle Credit Union, Andrew has been a key contributor in connecting with this underserved market. One of his goals in his career is to help further instill the credit union culture and philosophy of people helping people, while aiding the staff to live out their credit union's vision of enriching lives. Being a part of the credit union movement has always been appealing to Andrew and sharing the passion for helping others for generations to come has become more than just a job but his number one goal.

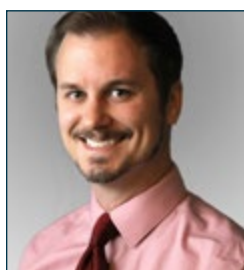
2015 NORTHERN REGIONAL SCHOLARSHIP RECIPIENT



Meet Kortney Van Ert-Johnson

Kortney was born and raised in Wisconsin Rapids, WI. In 2011, she graduated with a Bachelors of Social Work from the University of Wisconsin-Green Bay and worked at N.E.W. Curative Rehabilitation, an adult day program for individuals with dementia. In July of 2013, Kortney moved to Manistique, MI. Putting her customer service skills and passion for helping others to use, she began working as a teller for Limestone Federal Credit Union. Kortney currently serves as the Student Services Coordinator at LFCU, giving K-12 financial education classroom presentations, opening youth accounts, supervising the school store and student branch at Emerald Elementary, and planning youth events in the Manistique area. In the future, Kortney will be completing the process to become a certified financial counselor. Her goal is to promote financial literacy for all age groups. In her free time, Kortney enjoys spending quality time with her fiancé, Kyle, and their dog, Maddie. She also enjoys hunting, fishing, camping, reading, and cooking.

2015 VOLUNTEER OF THE YEAR AWARD RECIPIENT



Meet Jeremy Cybulski

Jeremy Cybulski, Youth and Community Development Coordinator with ZEAL Credit Union out of Livonia, Michigan has always gone above and beyond for the credit union movement. Jeremy has been awarded numerous awards on that state level for his passion in the Credit Union industry. You will find him to be energized, passionate, focused and determined to provide youth financial education to the credit union movement, in addition he is always willing to help and support his fellow colleagues keeping the end result in mind. Jeremy gives substantial time to his financial literacy youth programs. He also projects a warm, cheerful attitude to all those he comes in contact with. His passion for NYIB goes beyond reporting numbers for presentations but also his volunteerism with supporting NYIB with his Wheel of Fortune fundraisers that proceeds benefited NYIB. NYIB is lucky to have someone like Jeremy that goes above and beyond for the financial education industry.

2015 DELEGATE OF THE YEAR AWARD RECIPIENT



Meet Trysh Olson

Trysh Olson, Education and Youth Programs Manager with Wings Financial Credit Union out of Apple Valley, Minnesota is very passionate about helping students succeed financially. Trysh has been in the credit union industry for the past 20 years and 12 of which has been spent with Wings. Trysh has a very natural rapport with students of all ages and has made her a natural fit for leading the financial literacy programs at Wings. Her efforts have also led to Wings being awarded a Desjardin Award for Financial Education efforts on the state level in 2014. Trysh's passion for financial literacy is not just for the students but also for adults—reaching up to 823 adults with numerous financial education topics. Trysh's passion for NYIB has really shown with her consistent advocacy to the Minnesota League and other Credit Unions about NYIB and encouraging her state to report. NYIB is lucky to have someone like Trysh that goes above and beyond for the financial education industry.

JULY 1, 2014 TO JUNE 30, 2015

NYIB Classroom Presentation Results

NYIB STATISTICS

	2014/15	2013/14	2012/13
Students Reached	366,356	389,909	400,097
Presentations Given	11,844	10,989	12,243
Credit Union Presenters	278	276	245

TOP TEN STATES

Based on Number of Presentations Given

1. Michigan	1,971	6. Oklahoma	559
2. Texas	1,798	7. Virginia	490
3. New York	1,741	8. California	443
4. Oregon	727	9. Missouri	412
5. Illinois	586	10. North Carolina	407

TOP TEN PRESENTERS

Based on Number of Presentations Given

1. Mandy Clayton, TX	633	6. Jared Dance, WA & OR	228
2. Tabatha Thurman, OK	355	7. Lori Horstman, WI, MN, TX, TN & KY	225
3. Maggie Schamber, MO	321	8. Marsha Lunden, AZ	186
4. Trysh Olson, MN, MI, & WA	251	9. Lori Sultini, MI	184
5. Lisa Mudge, MI	237	10. Linda Wallace, MI	157

TOP TEN STATES

Based on Number of Students Reached

1. Michigan	48,513	6. California	28,209
2. Texas	48,316	7. Oklahoma	24,012
3. New York	34,232	8. Virginia	19,916
4. North Carolina	29,255	9. Massachusetts	12,248
5. Illinois	28,950	10. Washington	9,277

TOP TEN PRESENTERS

Based on Number of Students Reached

1. Tabatha Thurman, OK	9,613	6. Kim Beaulieu, MA & NH	4,814
2. Sherry Cordonnier, CA	6,508	7. Karen Seo, UT	4,548
3. Jared Dance, WA & OR	6,111	8. Kim Babington, IL	4,544
4. Marsha Lunden, AZ	6,054	9. Maggie Schamber, MO	4,486
5. Sheron Myers, VAL	5,078	10. Erin Ilg, MI	4,246

TEAM RECOGNITION:

Highest Number of Students Reached

State Employees' Credit Union, NC	28,148
Complex Community, TX	28,062
Tinker Federal Credit Union, OK	14,173

Highest Number of Presentations Conducted

Complex Community, TX	848
OSU Federal Credit Union Team, OR	714
State Employees' Credit Union, NC	389

2014 -2015 EXECUTIVE COMMITTEE

Chairman: Juli Lewis, League of Southeastern Credit Unions, Florida

Vice Chairman/South Central Regional Coordinator: Mandy Clayton, FivePoint Credit Union, Texas

Treasurer/North East Regional Coordinator: Leah Sprowl, Holy Rosary Credit Union, New Hampshire

Secretary/North West Regional Coordinator: Shannon Cahoon, Fibre Federal Credit Union, Washington

North Central Regional Coordinator: Ashley Buchholz, Wildfire Credit Union, Michigan

South West Regional Coordinator: Amanda Merz, SAFE Credit Union, California

South East Regional Coordinator: Kelli Holloway, State Employees' Credit Union, North Carolina