



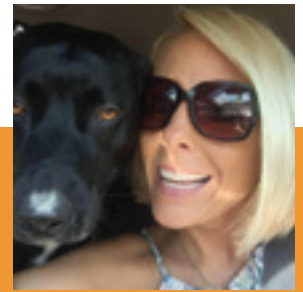
NATIONAL YOUTH INVOLVEMENT BOARD  
**2016** ANNUAL REPORT

"TO EQUIP THE  
CREDIT UNION  
INDUSTRY TO  
REACH YOUTH"



# CHAIRMAN'S REPORT

Juli Lewis, NYIB Chairman  
League of Southeastern Credit Unions



Wow, it seems as though I just finished writing the Chairman's Report for last year and here it is, July 2016 and yet another year has passed. In this very uncertain and ever changing world, that is one constant... time keeps going.

With all of the issues going on right now revolving around equality and cooperation, I turn to the credit union movement for hope and for an example of how to truly live the motto of, "people helping people." As I look back on the seven cooperative principles that credit unions have been built on: voluntary membership, democratic member control, members' economic participation, autonomy and independence, education, training and information, concern for community and cooperation among cooperatives, I can't help but swell up with pride to be a part of this movement. Credit unions have had it right all along and the National Youth Involvement Board (NYIB) has become a big part of what credit unions are doing right.

## *The NYIB models cooperation*

What does cooperation mean? In our context, not only does it mean working well with others to achieve a specific goal, it also means sharing your goals, your wants, and your interests to expand your network. The NYIB is a great example of cooperation among credit unions. With the overall goal of lowering the average age of our credit union members, the NYIB strives to equip credit unions to reach youth.

### **Here are five things the NYIB has done throughout the past year to promote cooperation:**

- 1. We have been present and real.** With funds running low, we had to ask ourselves if we were still a viable organization with a purpose that needed to continue. The answer was yes.
- 2. We have involved others.** The old adage that more brains are better than one applies here. We shared our goals with other organizations within the credit union movement with the hope of gaining support and criticism that would help us to grow. This is the risk-reward continuum; you have to be willing to try if you want the chance to reap the rewards. We were hoping that the criticism might help us take important steps toward being more successful. The answer was yes.
- 3. We have been compassionate.** Learning about the interests of our supporters and our network has allowed us to act in a way that is mutually beneficial. Respect allows individuals to show off their talents and to take ownership within the group. We strove to make our internal and external groups stronger, starting with the Executive Committee. Did we grow as a team? The answer was yes.
- 4. We recognized that success is unlimited.** We tried to approach each day with the thought that success for others is on the path to your own success. Success is limitless. This meant that reaching one goal was not the finish line. We hoped to cross many finish lines and to see many more waiting down the road. The answer was yes.
- 5. We appreciated diversity.** Like many, you may gravitate to those who are most like you. Expanding our network to those among us who are different in race, work experience, education, religion, or personality can enrich our lives, our thinking, and our perspectives. The NYIB has worked hard to overcome the perception that it is a special club that only accepts certain people. To grow and to learn, we must be open, ready for challenges and willing to find a way to work together to overcome any obstacles. Working together IS the answer.

### **Through this cooperation, care for the community spreads:**

The credit unions within the NYIB network reach hundreds of thousands of students each year, spreading credit union awareness and financial education. Well, those are the numbers that are reported. In actuality, credit unions are reaching millions of students each year, only a fraction are reported. Are credit unions and the NYIB making a difference with youth? I am reminded of the story about a young man who is walking along the ocean and sees a beach on which thousands and thousands of starfish have washed ashore. Further along he sees an old man, walking slowly and stooping often, picking up one starfish after another and tossing each one gently into the ocean. "Why are you throwing starfish into the ocean?" he asks. "Because the sun is up and the tide is going out and if I don't throw them further in they will die." "But, old man, don't you realize there are miles and miles of beach and starfish all along it! You can't possibly save them all, you can't even save one-tenth of them. In fact, even if you work all day, your efforts won't make any difference at all." The old man listened calmly and then bent down to pick up another starfish and threw it into the sea. "It made a difference to that one."

## I WOULD LIKE TO SHARE WITH YOU THE STORY OF ONE STARFISH...

Being prepared for the road ahead. As students we really don't think about these teachings we kind of just let them go in one ear and out the other. At least as a student I know I did. I got into some trouble and made some bad decisions at my regular high school so I was sent to a career center for a second chance to turn things around. I worked part time for a fast food restaurant during high school. I made decent money for a teenager, but being Toby, I went out and blew money on video games, clothes, shoes and eating out had become a habit for me. Throwing money away on stuff that had no value after I walked out the store with it. I had NO savings account, checking account and didn't even know what a credit score was (or care). Financial education wasn't important to me at the time. My English teacher Ms. Glenn approached me in the hall on the third floor of my school and pulled me to the side and said "Mr. Holton are you ready for your future? Do you have something to fall back on? If something happened to your family, could you survive on your own?" My answer was "NO." Wow was that a game changer for me. Thinking about the "what if's" really brought things to the light for me. I lived with my Auntie in a pretty bad part of town and I had lost my sister to a drive-by shooting. Looking tough and "gangster" was all that I cared about.



I went home and thought about our conversation. The next day I heard that a credit union was coming to my school to talk about money. I didn't really know what a credit union was but I knew that I liked money and wanted more of it so I decided to go to the assembly. It was called MBP (Money Boss Program). I was hooked right from the start. Ms. Juli and the other credit union people didn't talk to us like we were kids or like we were never going to amount to anything. They seemed to believe that we could actually make something of ourselves and they taught us in a way that we didn't even know we were learning. We played games, came up with crazy ideas, watched cool videos and sometimes even took a break to play kickball. I became the branch manager for our student branch and it was my duty to teach our kids at D.W. Waters career center about the importance of saving and managing your money. So I had to lead by example and open up both a checking and savings account and show people what it was to save. After we got people signed up for checking and savings accounts we talked about building credit and offering a secure, safe way for students to have amazing credit by the time they graduated and maybe even be their own boss one day.

A few years have passed since I met Ms. Juli and went through Money Boss. I not only have a checking account and savings account but I have direct deposit set up for my pay to go into my checking and send two hundred dollars out of every check into my savings. A few years after high school, I drove off the lot with a brand new Chevy Malibu because my credit score in high school went from the low 300 to 720. I am so thankful that I was presented with the opportunity to learn about saving and planning for my financial future.

Today, I have invested 10k with Bonefish Grill and I now manage a 10 Million dollar operation. I have my own condo and I am at the point in life where I'm getting ready to open my new restaurant and launch my new magazine foodie's and none of this would be possible if it wasn't for the MBP better known as the Money Boss Program and my credit union!

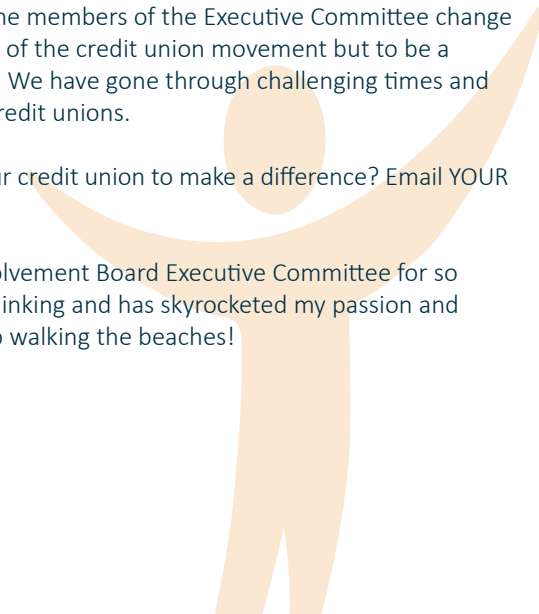
### **NYIB Commitment Challenge**

Since 1972, the National Youth Involvement Board has been walking the beaches and tossing starfish back in, one by one. The idea for the program mentioned above was sparked through my participation with the NYIB. Although the members of the Executive Committee change throughout the years, the commitment remains constant. We are here to not only be a part of the credit union movement but to be a leading organization within the movement, promoting cooperation and care for community. We have gone through challenging times and have remained standing tall. What keeps the organization going? Success stories from our credit unions.

We now challenge YOU to share a starfish story. How has the NYIB been a part of helping your credit union to make a difference? Email YOUR story to [contact@nyib.org](mailto:contact@nyib.org) (include pics if you would like).

On a personal note, thank you all for allowing me to serve as part of the National Youth Involvement Board Executive Committee for so many wonderful years. The experience has been one that has changed my life, my way of thinking and has skyrocketed my passion and excitement for my future within the credit union movement. Like it or not, I'm going to keep walking the beaches!

**Juli Lewis**  
NYIB Chairman



# NYIB 2016 AWARDS & SCHOLARSHIPS

## 2016 WESTERN REGION SCHOLARSHIP RECIPIENT



### Meet Amanda Brenneman-Brown

Amanda Brenneman-Brown is the Community Education Director for Oregon State Credit Union located in Corvallis, Oregon. Amanda started her credit union career in the Fall of 2010. Over the last five and a half years, she has “Crashed” the GAC and Filene’s Big. Bright. Minds. conference, spoken on several national stages, and was the winner of the 2013 Next Top Credit Union Executive competition. At Oregon State Credit Union, Amanda is passionate about educating community members with the financial knowledge they need to live their best financial life.

## 2016 CENTRAL REGION SCHOLARSHIP RECIPIENT



### Meet Melissa Pashak

Melissa Pashak was born and raised in Auburn, MI. Melissa joined Catholic Federal Credit Union’s team as the Marketing Assistant in 2014. She is a graduate of Central Michigan University where she earned a Bachelor of Science degree with majors in logistics management and marketing. Some of Melissa’s roles at the credit union include financial education classroom presentations, creating youth campaigns, and planning youth events throughout the Great Lakes Bay Region. She is involved with the Bay Area Chamber of Commerce and is an active member of Bay Area’s Young Professional’s Network: Energize. Melissa was recently married in April of 2016 and enjoys spending time with her husband and their puppy. In her free time she loves camping, traveling around Michigan, and downhill skiing.

## 2016 EASTERN REGION SCHOLARSHIP RECIPIENT



### Meet Mackenzie Brown

Mackenzie Adams-Brown is a sixth generation Vermonter, who has big love for her little state. As a child Mackenzie could be found running in the fields of her grandparents farm, or reading in the library of her school. Once she graduated from college with her Associates Degree in Business she found her niche at Heritage Family Credit Union. In the two years that Mackenzie has been employed at HFCU she has learned so much about her credit union and her community. In the beginning of 2015 a new committee was formed at the credit union, this was the student services committee. When the call for volunteers for this committee came out Mackenzie was thrilled. This was a way to bring two of her favorite things together, the youth of her community and her credit union. The time spent on the student services committee brings Mackenzie great joy and she can’t wait to network with others as passionate as herself.

## 2016 VOLUNTEER OF THE YEAR AWARD RECIPIENTS



### Meet Heather Mouhourtis

Heather has been in the credit union industry for 21 years, and is currently a branch manager with Community First Credit Union. Heather helped to launch the LSCU Northeast Florida Chapter Young Professionals Group and has been their Secretary for the past two years. She is also a committee member for NEFL Chapter Mad City Money simulations, and an implementation team member for creating an adult and youth financial education program at Community First. Heather has worked with the NYIB executive committee as a Young Professional liaison member, and has been an integral part of conference planning, coordination, and organizational development.



### Meet Jimia Jones

Jimia Jones is the Financial Literacy Coordinator for Fort Lee Federal Credit Union. Jones began her career in the credit union industry in 2013. She has reached 1168 students within the FLFCU membership community. She partners with local schools and community groups to provide activities and lessons that support the money-related mathematics, economics and personal finance Standards of Learning. Jones was instrumental in launching the Mad City Money financial reality simulation program in partnership with a local junior college. Continuing financial education seminars and reality simulations are scheduled for the 2016-2017 school year. Jones is actively involved with the Credit Union Cares Foundation Financial Education Committee as the Committee Chair. She has been a NYIB Representative since 2014. Jones is also very involved with the Jump Start Coalition as a board member since 2014. She holds a BA in Communication Studies from Regent University and a CSC in American Sign Language from J. Sargeant Reynolds Community College. In her spare time, she enjoys dancing, cooking and event planning.

# NYIB Classroom Presentation Results

JULY 1, 2015 TO JUNE 30, 2016

## NYIB STATISTICS

	2015/16	2014/15	2013/14
Students Reached	509,948	366,356	389,909
Presentations Given	13,943	11,844	10,989

## TOP TEN STATES

Based on Number of Presentations Given

1. Michigan	2,284	6. Virginia	694
2. New York	1,924	7. Oklahoma	650
3. Texas	1,839	8. Minnesota	631
4. California	1,296	9. Illinois	573
5. North Carolina	799	10. Florida	455

Based on Number of Students Reached

1. North Carolina	73,325	6. Oklahoma	32,846
2. Texas	71,248	7. Illinois	30,368
3. New York	61,737	8. Virginia	23,753
4. Michigan	55,295	9. Massachusetts	18,915
5. California	34,999	10. Florida	15,965

## TOP FIVE PRESENTERS

Based on Number of Presentations Given (\$1 Billion and above)

1. Tabatha Thurman, WEOKIE Credit Union, OK	384
2. Trysh Olson, Wings Financial Credit Union, MN, MI, & WA	366
3. Marsha Lunden, Desert Schools Federal Credit Union, AZ	308
4. Liz Leoni-Monti, Aberdeen Proving Ground Credit Union, MI	259
5. Paul Day, Michigan State University Federal Credit Union, MI	228

Based on Number of Students Reached (\$1 Billion and above)

1. Tabatha Thurman, WEOKIE Credit Union, OK	10,948
2. Marsha Lunden, Desert Schools Federal Credit Union, AZ	9,645
3. Paul Day, Michigan State University Federal Credit Union, MI	8,510
4. Cherry Hedges, Virginia Credit Union, VA	7,586
5. Carlos Ortiz, Jeanne D'Arc Credit Union, MA	7,344

Based on Number of Presentations Given (\$500-999 Million)

1. Maggie Schamber, Vantage Credit Union, MO	352
2. Jeremy Cybulski, Community Financial Credit Union, MI	166
3. Julie Blaylock, Community Financial Credit Union, MI	164
4. Cassandra Riggan, UVA Community Credit Union, VA	117
5. Josh Franzen, InTouch Credit Union, TX	83

Based on Number of Students Reached (\$500-999 Million)

1. Julie Blaylock, Community Financial Credit Union, MI	3,930
2. Erin Ilg, Community Financial Credit Union, MI	3,629
3. Maggie Schamber, Vantage Credit Union, MO	3,593
4. Jeremy Cybulski, Community Financial Credit Union, MI	3,290
5. Suzanne Sundberg, Community Financial Credit Union, MI	3,148

Based on Number of Presentations Given (\$150-499 Million)

1. Mandy Clayton, FivePoint Credit Union, TX	651
2. Donna Farnsworth, CP Federal Credit Union, MI	301
3. Lisa Mudge, CP Federal Credit Union, MI	217
4. Lorraine Dettloff, CP Federal Credit Union, MI	204
5. Sarah Mead, CP Federal Credit Union, MI	107

Based on Number of Students Reached (\$150-499 Million)

1. Mandy Clayton, FivePoint Credit Union, TX	3,741
2. Susan Grask, Abri Credit Union, IL	3,471
3. Porsche Miles Grant, CASE Credit Union, MI	2,983
4. Lorraine Dettloff, CP Federal Credit Union, MI	2,521
5. Lisa Mudge, CP Federal Credit Union, MI	2,326

# NYIB Classroom Presentation Results

JULY 1, 2015 TO JUNE 30, 2016

## TOP FIVE PRESENTERS

Based on Number of Presentations Given (Less than \$150 Million)

1. Sheryl Hogle, HarborLight Credit Union, MI	65
2. Kortney Veitengruber, Limestone Federal Credit Union, MI	58
3. Mary Ann Eyres, Nebo Credit Union, UT	41
4. Diana Counts, Beach Municipal Federal Credit Union, VA	35
5. Wednesday Medlen, Community Plus Federal Credit Union, IL	13

Based on Number of Students Reached (Less than \$150 Million)

1. Sue Heyen, Credit Union 1, IL	2,370
2. Diana Counts, Beach Municipal Federal Credit Union, VA	1,829
3. Jennifer Galatis, Catholic Vantage Financial, MI	1,290
4. Michelle Meinsma, Advantage One Credit Union, IL	1,060
5. Sheryl Hogle, HarborLight Credit Union, MI	1,036

## TEAM RECOGNITION:

Highest Number of Presentations Given  
(\$1 Billion and above)

State Employees' Credit Union, NC	784
Altra Federal Credit Union, WI	315
Educational Employees Credit Union, CA	305

Highest Number of Students Reached  
(\$1 Billion and above)

State Employees' Credit Union, NC	72,622
Tinker Federal Credit Union, OK	19,678
Educational Employees Credit Union, CA	10,910

Highest Number of Presentations Given  
(\$500-900 Million)

Complex Community, TX	485
Bethpage Federal Credit Union, NY	178
First Financial Federal Credit Union of Maryland, MD	162

Highest Number of Students Reached  
(\$500-900 Million)

Complex Community, TX	38,598
First Financial Federal Credit Union of Maryland, MD	6,422
Cyprus Credit Union, VA	2,818

Highest Number of Presentations Given  
(\$150-499 Million)

Education Credit Union, TX	419
Fort Lee Federal Credit Union, VA	124
Altana Federal Credit Union, MT	82

Highest Number of Students Reached  
(\$150-499 Million)

Education Credit Union, TX	11,477
TBA Credit Union, MI	2,546
Fort Lee Federal Credit Union, VA	2,066

Highest Number of Presentations Given  
(Less than \$150 Million)

Southern Chautauqua Federal Credit Union, NY	422
Henrico Federal Credit Union, VA	53
Lancaster-Depew Federal Credit Union, NY	52

Highest Number of Students Reached  
(Less than \$150 Million)

CORE Federal Credit Union, NY	3,500
Henrico Federal Credit Union, VA	2,909
Delta Schools Federal Credit Union, CA	2,051

**2015 - 2016  
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:** Jeremy Cybulski, Community Financial 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