



**CROSSstate**

**Credit Union Foundation**

***Changing People's Lives  
through Credit Unions in  
New Jersey and Pennsylvania***

# Sue Ward-Diorio, Executive Director CrossState Credit Union Foundation

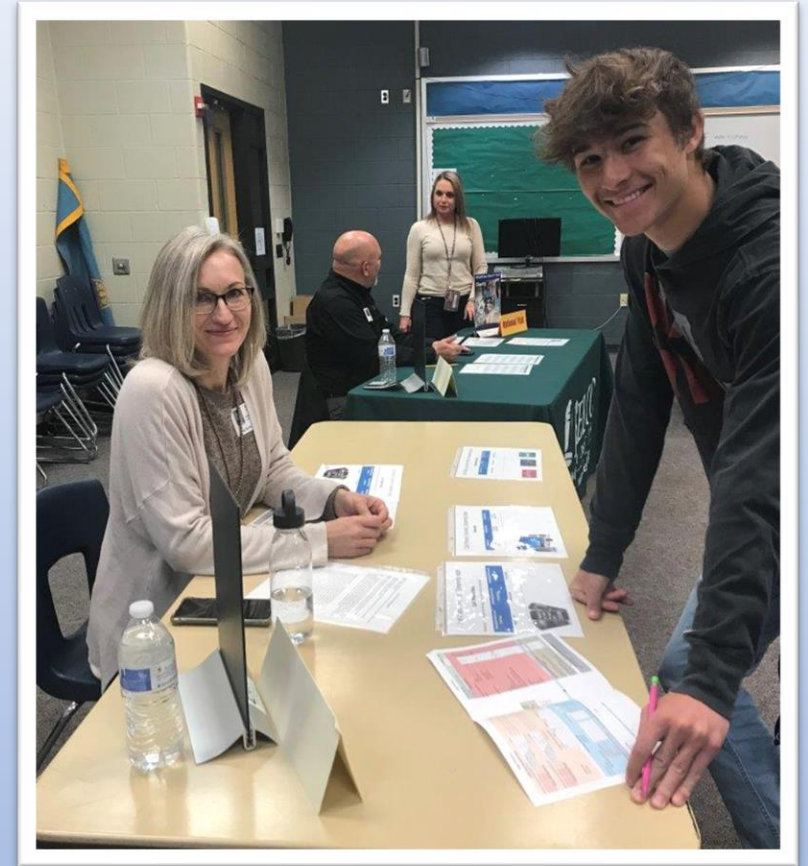
- Joined CrossState Credit Union Foundation in May 2022
- Thirty-five (35+) years of experience in the nonprofit sector, mainly in fundraising
- Worked in Washington, DC; New York City; Portland Maine; and Central Pennsylvania
- Currently resides in Boiling Springs, PA, with husband, John
- Three children: twin daughter is a Peace Corp Volunteer in Moldova, twin daughter working in Berkeley CA and a son working in New York City



# Mission

*The CrossState Credit Union Foundation supports the success of credit unions and the positive impact on their communities through a spirit of collaboration.*

- The Foundation is governed by a Board of Directors and funded by generous credit unions, companies, and individuals.
- The Foundation gives over \$165,000 in grants a year to credit unions in New Jersey and Pennsylvania to support their work in *People Helping People*.
- *Vision: To empower financial wellness for individuals and communities through a healthy and sustainable credit union community.*



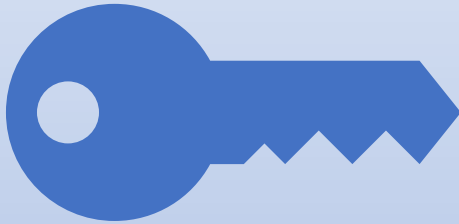
# Grant Funding



- Four areas of grants:
  - ❖ Financial Literacy Initiatives
  - ❖ Small Credit Union Assistance
  - ❖ Professional Development
  - ❖ Disaster Relief
- Grants are reviewed by a Grants Committee and approved by the Foundation Board



# Grant Funding: *Key Points*



- There is no deadline: apply any time during the year.
- The application is simple.
- I am here to review and help you finalize your application – don't be afraid to ask questions.
- *You may apply for one grant per grant category per year with a maximum of \$10,000 per credit union.*
- The Committee wants to help you succeed.

# Grant Funding: *Application*



- For Financial Literacy and Small Credit Union grants the Total Requested from the Foundation is 50% of the cost of the Project.
- The Financial Assessment of the Credit Union: you can find this information in the CUAnalyzer report called the Call Data Report 5300
- Make sure you include numbers in your proposal: # served, # of schools, # of members, etc.
- Don't forget to include invoices or estimates of costs.
- Send us pictures and quotes for the Progress Report – we want to promote your success!

# Four Areas of Grant Funding: *Financial Literacy Grants*

## ❖ *For any size credit union in PA and NJ*

### ❖ *Criteria*

- *Covers 50% of total project cost or max of \$10,000*
- *Does not cover operating, dues, or regulatory fees*

### ❖ *Type of Grants*

- School/Adult/Workplace Education Programs
- Purchase of print, audio, visual materials
- Financial Literacy Website Development
- School Branch Development
- Financial Reality Fairs

***“I can see my future and how to get there.”***



# Four Areas of Grant Funding: *Small Credit Union Assistance*

❖ ***To help best serve your members to thrive and grow***

❖ ***Criteria***

- Credit unions with assets of less than \$50M
- Does not fund capital projects, operating expenses, staff time, dues, and regulatory fees

❖ ***Types of Grants***

- Technology
- Member Access Services
- Online Services
- Marketing Initiatives
- Strategic Planning



***“We would not have been able to offer ATM services without this grant.”***



# Four Areas of Grant Funding: *Professional Development*

## ❖ *For Small Credit Unions and Chapters*

### ❖ *Criteria*

- CUs with assets less than \$50M
- Funds registration and travel up to \$2,500
- For employees and volunteers, chapter trainings

### ❖ *Types*

- Credit union-related training and webinars
- Enhanced FiCEP
- CrossState Leadership School
- CUNA Management School



***“Being trained is critical (and required) for our board.”***

# Four Areas of Grant Funding: *Disaster Relief*

## ❖ *Typically, \$1,000 grants*

### ❖ *Criteria*

- For credit unions, credit union staff or member, credit union community in PA and NJ, other states, or internationally

### ❖ *Types*

- For credit union and/or credit union employees who are negatively impacted by disaster
- Including support with CUAid of the National Credit Union Foundation



# Special Grant Fund: *Vizo Financial Empowerment Grant*

## ❖ *Up to \$5,000*

### ❖ *Criteria*

- any credit union or chapter in New Jersey and Pennsylvania
- focus on financial education and empowerment
- In addition to any other grants awarded by Foundation

### ❖ *Types*

- Lesser dependency on predatory financial providers
- Expanded financial education and literacy
- Increased individual savings and wealth-building
- Improved financial wellbeing of local people and communities
- Empowered credit union staff to be trusted financial partners



## Other Grants: *Kathleen Fey Executive Leadership Program*



***“I am ready to lead.”***

- ❖ **Emerging Leaders who hope to lead a credit union**
- ❖ Six-year program created to provide access to outstanding professional development opportunities and mentors:
  - Two years of CrossState Leadership School
  - National Credit Union Foundation’s DE Program
  - Three years of CUNA Management School
- ❖ Two (2) Emerging Leader members are selected each year

# Other Grants: *Leaders in Financial Literacy Awards*



- ❖ **Credit Unions with creative impactful financial education program**
- ❖ Award winners are recognized at Foundation's Luncheon at CrossState's Annual Convention
- ❖ Award winners receive a \$2,500 grant to support their work
- ❖ Award winners are asked to speak at Foundation webinars and workshops the following year



# Thank you – Questions?



**Sue Ward-Diorio**  
[sward-diorio@crosstate.org](mailto:sward-diorio@crosstate.org)  
717-562-1153 cell  
717-839-2244 phone  
[www.crosstate.org/about/foundation](http://www.crosstate.org/about/foundation)

