



CARING FOR THE COMMUNITY

CREDIT UNIONS FIND PERFECT PARTNERS IN COMMUNITY CHARITIES

By Anna Sims



Paul Gentile



Nicole James



Robyn Frost



Brian Hughes



Julie Boron



David P. Dupere



Debra DeJesus

“People helping people” is a phrase that anyone in the credit union world is well acquainted with. The expression, of course, is the philosophy of credit unions around the country. But this philosophy is much more than words on a page, said Paul Gentile, president/CEO of the Cooperative Credit Union Association.

“Helping people, giving back – that’s kind of inherent in the structure of credit unions,” Gentile said. “Our ultimate goal is just to serve our members, and part of that is showing your members that you’re a partner in the community, beyond just providing financial services.”

One way that the credit unions in Massachusetts, New Hampshire, and Rhode Island show support for their communities is through Social Responsibility Committees. Each state has its own committee, and each committee has partnered with a local organization to provide support to its cause.

The Massachusetts Credit Unions partner with the Massachusetts Coalition for the Homeless; the New Hampshire Credit Unions partner with Make-A-Wish® New Hampshire; and the Credit Unions of Rhode Island partner with Special Olympics Rhode Island.

Together, the three states have donated more than \$3.75 million to their partner charities. But these credit unions do more than provide financial support. Over the years, credit union employees have volunteered their time at events, donated personal belongings and spoken out to spread awareness for their causes.

“We take a lot of pride in each state pursuing its own individual effort,” Gentile said. “They’ll do it for years and years to come because it’s so true to nature of what credit unions are all about.”

MASSACHUSETTS

The Massachusetts Credit Unions have been working for more than 20 years with the Massachusetts Coalition for the Homeless, which works toward systemic change for the issues around poverty and homelessness. Two years ago, at a walk to raise money for the organization, Nicole James, senior vice president of retail services at RTN Federal Credit Union and head of the Massachusetts Social Responsibility Committee, was reminded of why that relationship is so important to her.

The credit unions had brought in a local musician to sing the national anthem before the walk began. She was a beautiful young woman, somewhere in her twenties, James recalled. “Before she sang she told me, ‘The reason I wanted to do this is because I was homeless at one point in

my life,’” James said. “It sent chills down my spine because it made me realize, the face of homelessness is so different than what we might think.”

James has been involved with the Massachusetts Social Responsibility Committee for more than 10 years. In that time, she’s learned a lot about the true face of homelessness in the Bay State.

“The average age of a homeless person is seven or eight,” James said, citing a statistic from the Massachusetts Coalition for the Homeless. “Typically, it’s a mother with two children who is no longer able to stay in an apartment. Typically, it’s not someone who isn’t working; they are working [and] they do have some source of income, but given the cost of housing in Massachusetts, they’re unable to support themselves and their children.”

In addition to providing assistance to individuals without housing, the Massachusetts Coalition for the Homeless also operates a furniture bank and has begun a program called A Bed for Every Child; both of these initiatives assist adults and children who are transitioning back into a house after experiencing homelessness.

The Massachusetts Credit Unions have raised more than \$100,000 in support of these efforts this year, and more than \$1.6 million since the partnership began, through golf tournaments, credit union donations, and more. The credit unions have also donated books and blankets to be distributed to children in need.

James believes fighting homelessness is particularly in line with the mission of credit unions. “When you think about the purpose of credit unions, we are there to help our members get into homes, through home mortgages and things like that. And yet there’s a percentage of the population who are not able to own or rent a home,” James said. “That’s a big deal.”

Officially, there are around 20,000 individuals currently accessing some form of state-funded shelters, said Robyn Frost, executive director of the Massachusetts Coalition for the Homeless. “But that number is not a true number because there are thousands more people who are without housing of their own who are not being counted,” Frost said.

According to Frost, the support from the credit unions is invaluable to providing these services. “Our partnership [with the credit unions] is not only a financial one; it is a partnership that helps with material needs and education,” she said. “Without partners like the credit unions across Massachusetts, the work that we do cannot be accomplished.”

Continued on page 16

Credit unions in all three states not only support their state-designated charities, they also support their local communities, schools, agencies, charities, and so many in need. Listed below and on the following page is a random sample of credit unions and chapters and their charitable endeavors from October to January.

- ★ **Align Credit Union** – Our Neighbors’ Table, Manolis Family Foundation, Inc. (Project Helping Hands), MassHousing, Merrimack Valley Housing Partnership, Coalition for a Better Acre (Community Dream Mortgage Program), Boys & Girls Clubs of Greater Haverhill, Greater Lowell and MetroWest
- ★ **Central One Federal Credit Union** – Shrewsbury Education Foundation
- ★ **Athol Credit Union** – Salvation Army
- ★ **City of Boston Credit Union** – Boston First Night Fireworks
- ★ **Coventry Credit Union** – Coventry High School
- ★ **Cranston Municipal Employees Credit Union** – Comprehensive Community Action Program (Toy Drive)
- ★ **First Priority Credit Union** – East Boston Community Thanksgiving Day Dinner, Crossroads Family Shelter, Labouré Center, North Shore Animal Shelter
- ★ **Freedom Credit Union** – Food Bank of Western Mass.
- ★ **Greylock Federal Credit Union** – Berkshire County Kids’ Place, Special Olympics of Berkshire County, Moments House, Elder Services of Berkshire County, Construct, Pediatric Development Center, PopCares Inc., Kiwanis Club, Eleanor Sonsini Animal Shelter, Berkshire County Arc (BCArc), Soldier On, The Dream Center, Neighbor-to-Neighbor Fund, St. John Paul the Great Food Pantry
- ★ **Hanscom Federal Credit Union** – Red Sox Foundation, Massachusetts General Hospital (Home Base Program), Home Base Mission Gratitude, Hanscom AFB Airman Leadership School Graduation, Fisher House, Burlington Food Pantry, Patriot Enlisted Association
- ★ **Holy Rosary Credit Union** – The Community Food Pantry of Somersworth, Interfaith Food Party of Farmington, Christmas for the Elderly in Rochester, the SHARE Fund of Rochester, Seeds of Faith in Somersworth, the Friends of Hyder Family Hospice House, Rochester Youth Reach, Dover Police Charities, Seymour Osman Community Center Barrington Community Food Pantry, On Belay, Spaulding High School Raider Station Student Pantry, Hope on Haven Hill, St. Elizabeth Seton School, Community Action Partnership of Strafford County, Somersworth SHARE Fund, Homeless Center for Strafford County
- ★ **IC Federal Credit Union** – DAV Chapter 24, Vet Together, Boys & Girls Club, GVNA, Health Alliance Hospital
- ★ **Jeanne D’Arc Credit Union** – Power of Flowers, Lowell General Hospital Team Walk for Cancer, Mays Miller Corn Flour Factor in Nairobi, Kenya, Toys for Local Children
- ★ **Leominster Credit Union** – Kylee’s Kids, Leominster Mayor’s Heating Fund, Habitat for Humanity/Worcester, Sholan Farms, Community Harvest, Two Local Families
- ★ **MembersFirst Credit Union of N.H.** – Manchester Police Athletic League
- ★ **Merrimack Valley Federal Credit Union** – Merrimack Valley Turkey Brigade, Emmaus
- ★ **Metro Credit Union** – CONNECT, Chelsea Collaborative, Chelsea Education Foundation Inversant Program, Jordan Boys and Girls Club, Roca, Hallmark Health System, The Neighborhood Developers of Chelsea
- ★ **Naveo Credit Union** – City of Somerville (Bike Racks), Leukemia & Lymphoma Society, Somerville Homeless Coalition, Boston Children’s Hospital
- ★ **Northeast Credit Union** – Honor Flight New England, Heart Media (Lend A Helping Can), Pro Portsmouth, Inc. (First Night, Children’s Day, Market Square Day, Summer in the Street) Homeless Center for Strafford County, 13 Food Pantries, Portsmouth Naval Shipyard
- ★ **Pawtucket Credit Union** – RI Food Pantries
- ★ **People’s Credit Union** – United Way, Salvation Army
- ★ **Pioneer Valley Credit Union** – Shriners Hospitals for Children (REACH Toy Drive), Toys for Tots, Westover Airman and Family Readiness Center (Children’s Christmas Party), 94.7 FM WMAS 94 Foot Christmas Tree Gift Giving Programs
- ★ **Polish National Credit Union** – Forest Park Zoo
- ★ **Premier Source Credit Union** – Springfield Salvation Army (Coats for Kids)
- ★ **Quincy Credit Union** – Avon Foundation for Women, Braintree High School (Wamp Stop)
- ★ **RTN Federal Credit Union** – Newspapers in Education, Costumes for Kids
- ★ **Service Credit Union** – Landstuhl Fisher House in Landstuhl, Germany, NH Global War on Terror Memorial, GreenLight A Vet Campaign, NH Food Pantries, Chaplain Emergency Relief Fund
- ★ **Southern Mass Credit Union** – Fairhaven Council on Aging (Veterans’ Day Lunch), Massachusetts National Guard
- ★ **St. Mary’s Bank Credit Union** – Boys & Girls Club of Manchester
- ★ **Triangle Credit Union** – Humane Society of Greater Nashua, The Front Door Agency, The Salvation Army
- ★ **UMassFive College Federal Credit Union** – American Cancer Society
- ★ **Westerly Community Credit Union** – Ocean Community YMCA, American Cancer Society, American Heart Association, Mini’s Making a Difference, Children’s Miracle Network Hospitals, American Lung Association, American Diabetes Association-Tour de Cure, Food Allergy Research and Education, Alzheimer’s Association
- ★ **Workers’ Credit Union** – American Cancer Society (Relay for Life), Kylee’s Kare Kits for Kidz, United Way of North Central Massachusetts, Home Instead Senior Care, Toys for Tots, The Arc of Opportunity