



A Name of Organization: O.U.R. Federal Credit Union

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Name of Proposed Services: Affordable Financial Community Solutions

B _____

C Amount of Funding Requested for a 12 month period: \$20,000

The undersigned confirm that the information provided in this application is true and accurate and that the application has received / will receive Board approval.

Signature: Agency Director Date

Signature: President, Board of Directors Date

Which Community Investment Strategic Action Area do the proposed services primarily address?
(Please see **Appendix A**)

1. (select one)

- Preparing children to succeed in school and life.
- Moving families from poverty to financial stability.
- Ensuring people have basic access to healthcare.

2. Based on your selection above, list the specific strategy or strategies the proposed services are designed to address. (Note: Strategy or strategies listed must come from Appendix A referred to above.)

Our strategy is based on our commitment to increase financial literacy and self-sufficiency among our community members. We know a strong financial education program combined with access to credit, affordable savings accounts, and individualized development of a financial strategy provides individuals opportunities to become self-sufficient. We have created a successful model that encourages individuals to go through our financial education classes, meet individually with a financial counselor, and develop both short and long-term goals. As a credit union, we are able to combine this with debt management and credit repair by offering access to affordable loans that decrease an individual or families debt ratio and create a financial environment that is conducive in establishing savings

3. Provide a **brief** (no more than one paragraph) executive summary of how you will address the strategies you listed in Question 2, above. Details will be expanded in Section II, questions 1-3.

O.U.R. promotes economic empowerment in Lane County's low-income areas by increasing the community's use of, access to, and control over financial services. We will achieve these goals by providing high quality affordable financial products and services in conjunction with financial education that will help to develop individual's financial skills and build financial assets.

1

A

Identify the community problem/need the strategies described in Section I address, including the number of Lane County residents affected. Clearly link the need to the Community Investment Strategic Action Area goals and strategies selected in 1 and 2 above. Also, include local trend information over the last five years as

available/appropriate. Describe how the proposed service(s) reach the intended target population for your Action Area (see Appendix A) and is appropriate to the need.

There is no other financial institution in Lane County that currently adequately responds to the financial needs of the Low and moderate income and Latino community. This statement is strongly supported by responses by participants in our financial education program. Approximately 700 individuals attend this program annually and are asked at the first class what gaps in financial services and products do they see in our area. The answer is availability of affordable credit, a place to cash their paychecks without paying a large percentage of the face value, low-balance savings accounts, barriers to checking/savings accounts due to poor credit or low to no credit scores as well as debit cards (both pre-paid and ATM access).

These facts reinforce our contention that our community needs and lacks access to financial services/products. We need to take appropriate measures to not only continue providing these critical financial services, but to take action to expand their delivery.

We ascertained the demand for our Financial Products and Development Services through a comprehensive financial needs assessment of Lane County low and moderate residents (2,400 residents with a 38% response rate) and a separate needs assessment of the Latino Community (1,138 residents with a 43% response rate). For this grant purposes, we have merged the survey responses as follows:

Need for financial services

- 56.06% Savings Accounts
- 50.62 Checking Accounts
- 20.91% Direct Deposit of Social Security
- 20.56% Direct Deposit of Public assistance

Access to Loans for specific purposes

- 59.49% Family Emergencies
- 46.31% Debt Consolidation
- 45.87% Medical Requirements
- 40.69% Automobile Purchase
- 22.85% Funeral Expenses

We receive many requests for our development services. Generally, we provide one-on-one financial counseling for members, but we also provide training classes to help members learn to save, help them with paying bills, and budgeting. Staff provides this one-on-one/personalized, and culturally specific counseling (including Spanish language development services) on a daily basis.

B P

Describe the proposed services for which you are requesting funds. Be very specific. The description should be a clear and logical response to needs outlined in Section 2, question 1A. Describe how your proposed services are designed to effectively meet the Community Investment Strategic Action Area goals and strategies selected in Section 1. Describe the research or evidence based methods, which justify the proposed approach.

- Expansion of a free Tax Site located at the credit union that directly links tax preparation to related financial services.

We offered a VITA site in 2009 for the tax year of 2008 through a \$5,000 grant from the National Federation of Community Development Credit Unions. These funds are no longer available so that this tax year we are not able to provide the service. This grant helped to successfully have a site coordinator paid to set up a tax site at the credit union and recruit volunteers. The advantages of having a site located in a financial institution are two fold. If the client does not have an existing bank account, they can open an account at the time of filing with no fees or minimum account balances required. The second is to provide an affordable option to the existing Refund

Anticipation Loans (RAL) offered by organizations that charge egregious fees taking advantage of those most likely to receive EITC funds.

- Continuation of the LifeLine Financial Education Program

The LifeLine Financial Education Program helps vulnerable people gain access to advocacy and specialized services by providing financial education to low and moderate- income households in Lane County. The LifeLine program is able to offer participants access to the direct services of O.U.R. Federal Credit Union, as well as legal advocacy through the Lane County Law and Advocacy Center and case management expertise from ShelterCare classes. LifeLine is structured in two parts:

The first part is LifeLine's Group component where students learn about basic financial skills for spending, saving, and budgeting. The class series is structured in four parts

Concepts of Financial Management

Energy Education

Your Financial Toolbox

Smart Spending

The second part of LifeLine is the Individual Component. This component allows the participant to come to LifeLine's office, inside O.U.R. Federal Credit Union, and work one-on-one with a financial professional to apply the skills learned in the classes to their specific household situations. LifeLine uses a variety of budget forms for cash flow problems, debt reduction plans, and savings goals. Through classes, individual financial education, and access to direct services of our community partners LifeLine helps vulnerable people meet their basic needs and achieve their highest level of independence.

- Purchase of additional "Realizing the American Dream" curriculum text books


These books are part of the NeighborWorks HUD approved home counseling course. Upon completion, clients receive a certificate that is HUD approved for many down-payment assistance programs.

- Development of a strong volunteer base of individuals to assist in providing these services to the clients








. We seek funds for a volunteer coordinator to find and train volunteers in helping to both teach the classes as well as help with our individual one-on-one appointments. The demand has more than doubled so that we now teach the classes on Monday evenings and Thursday afternoons. On average the attendance referral list is approximately 25 clients per class series. The credit union does not have the ability to continue using our own staff to work full-time at the credit union and then voluntarily teach the classes and meet one-on-one with clients.

We are asking for \$20,000 from UWLC to help fund these services.

2 

 # people to be served and/or services provided):

You may choose the 12-month reporting period that best matches your data collection system as long as the period begins in calendar year 2010.

Note: Please include a copy of your Logic Model if one was developed. It is excluded from the 15 page limit.

3 

What systems will be used to track the impacts and outcomes of the services provided and support continuous improvement? (E.g., telephone logs, client files, client satisfaction survey, pre-test/post-test, software systems, etc.) Please note if a tracking system is already in use, or if it will be developed to support the program. We use a variety of tracking systems. We receive referrals from both organizations and individuals that identify the need or goal of the client. We currently use the HUD Home Counselor Online (HCO) as our main source of client tracking. Each individual has a “hard file” as well. HCO provides a variety of tools including:

- Demographic and Geographic Information
- Classes attended and dates
- Individual Appointments and dates
- Purpose of the appointment
- Time appointment
- Projected budget
- Actual budget
- Ability to incorporate all credit bureaus directly into the client budget profile
- Outcome of each appointment
- Commitment /responsibility of both the client and counselor for the time period between appointments
- Eventual outcome i.e.: termination of client participation, stability of rental, home purchase, and a large variety of other outcomes
- Tracking of referrals to other agencies and reasons for those referrals



1 

Describe your client involvement systems and how they lead to more efficient and effective services. For example: How are clients involved in service planning, offering feedback or making suggestions about your services? How do you measure client satisfaction? How do your feedback systems lead to more effective services? Please provide examples.

As a credit union, we are a cooperative. Therefore, each member is an “owner” and annually meets to vote on the selection of board members. The board is a group of volunteers representing the diversity of our membership and is charged with putting policies in place. Policies are reviewed at least annually and changes are made based on economic climate as well as member feedback. Members are comfortable discussing what products and services they would like us to offer with front line staff that then brings that information to management. It is management’s responsibility to pass on this information at our monthly board meetings. The following 2010 menu of products resulted directly from member and community feedback.

- Implementation of a debit card program with no overdraft fees
- Expansion of our micro-enterprise business loans to include micro-business lines of credit to fill the gap because many banks have either cut the line of credit available to these businesses or have increased their rates to the point of unaffordability
- Fresh Start Loans in order to permit individuals who have either poor or no credit history to

- obtain small loans to gradually build positive credit
- Having access to all three credit bureau reporting agencies so members can have a complete copy of their file including their credit score
- Expansion of our Western Union services including pre-paid debit cards, wire transfers to other countries, and money orders
- Easier access to credit for individuals struggling with the current economic condition
- Increase of debt restructure loans that enable a substantial amount of debt to be condensed into a single loan at an affordable rate and a fixed term i.e.: 36 months to become “debt free”. This relieves the individual of having a high debt to income ratio and enables them to have more money available for basic living expenses

As part of our financial education program, clients give feedback by asking questions during the classes. Discussion is part of the benefit of the group component. It gives us the flexibility to adjust our content to meet participant interests. At the end of each class, participants are required to fill out a class content feedback form. For instance recently, in the class that educates individuals about the credit report process (class 3), the feedback questionnaire had a majority of participants stating they wanted more time spent on this training. In the following class (class 4), we were able to expand on the prior class information and still provide the entire curriculum that is selected for class 4.

The individual component is one-on-one. In this portion of the program the communication is strong between educator and client. It is the households’ personal goals that dictate the individual component. The goal of the LifeLine program is to have the client graduate on time (going through an entire month without missing a class) and then go directly into the individual component. This rapid progression helps the participant put the classroom knowledge to practical use within their own household’s needs while the information is still “fresh.” LifeLine’s individual component is voluntary and fully participatory. Other than the basic forms we are teaching, the level of participation and the areas of emphasis are entirely up to the participant. Client satisfaction can be measured in a variety of ways including but not limited to the following:

- Number of individuals who participate in the classroom component signing up for the individual component
- Number of individuals who have a savings plan in place at the end of the budgeting process
- Number of individuals who have successfully applied for a loan which reduces their monthly output and keeps more disposable income in the household

Noticing how we have adapted our curriculum to show an emphasis on housing and utility needs evidences lifeLine’s flexibility. We now dedicate 25 percent of our curriculum to “Energy Education and Conservation”.

2

B

Describe specifically how you work with others in the community to maximize service to the people you serve. List any formal relationships, the nature of the partnership and the type of agreement (i.e. Memorandum of Understanding, Service Agreement, Contract or other documentation.)

In addition to the funds we are requesting from UWLC, we have financial and non-financial resources provided by Lane County Human and Health Service Agency, HACSA, National Federation of Community Development Credit Unions, Credit Union Association of Lane County, Willamette Chapter of Credit Unions, National Credit Union Administration (NCUA) and the US Department of Treasury CDFI Fund. In an effort of non-duplication of services, many organizations in the county refer their clients to us for the financial products and services we offer.

O.U.R. is the only HUD approved counseling agency in addition to being a credit union in the county

organized and managed to help low and moderate income families stabilize and improve their financial situations.

O.U.R. regularly gets referrals from local credit unions and banks that are no longer able to provide financial services to their members or customers due to a increase of derogatory credit, increase of required minimum account balances, record of report with Chexsystems, or internal policy changes . No one is turned away from opening a savings account as long as they fit into our field of membership, which are residents of Lane County. Auto dealerships that are unable to obtain financing for an individual needing an automobile refer their customers to us to see if they can obtain an affordable loan with us. Unfortunately, individuals with no credit history or poor credit history if financed can pay a rate as high as 29.9% from certain local finance companies. O.U.R.'s highest rate by regulation is 18% with our overall standard rate in our entire loan portfolio at 12%. Agencies who have the ability to direct deposit public assistance funds or social security benefits often refer clients to us in order to receive this safe transfer of funds to those at high risk of being preyed on due to homelessness or unsafe places to keep their cash.

3

“United Way of Lane County believes that respect for and understanding of all cultures, peoples, and lifestyles are central to our mission of helping people care for one another. To that end, United Way will demonstrate that it values diversity in its funding of programs in Lane County. We will attempt to promote and recognize programs and organizations which provide culturally appropriate services, ensure access for people needing those services, and show a valuing of diversity in volunteer, staff, and service systems.” --United Way of Lane County’s Diversity Statement

Describe how diverse segments of the community have access to the proposed services. Describe your efforts to continuously improve services to underserved populations. Diversity can include but is not limited to: race, gender, ethnicity, physical ability, sexual orientation, age, familial status, economic status, and rural/urban location.

O.U.R. has approximately 2,700 members. We recently performed a demographic inquiry into our database and found the following breakdown:

Ethnicity

- 23% Latino,
- 15% American Indians,
- 9% African American,
- 4% Asian,
- 5% Hawaiian.

Age

- 5% 18 and under
- 26% 20's – 30's
- 32% 40's – 50's
- 11% 65 and older
- 23% small businesses

By designation of being a community development credit union and community development financial institution, more than 56% of our members fall into the low-income category. A large number of our members receive some type of public assistance. Although most of our membership resides in the Eugene and Springfield area, we have a considerable number of members who reside in the more rural communities. With the implementation of our debit card program, more members will have access to the financial services of O.U.R. and we anticipate a

larger penetration into the rural communities.

LifeLine predominately serves the low-income Lane County community. In 2004, the target population was expanded to include the low-income Latino community. The diversity of clients served by LifeLine's governing collaboration and partnering programs is reflected by the LifeLine participants' statistical profile.

We had 1,266 participants in LifeLine from October of 2008 through to September 2009 entered into our database provided the following information:

Ethnicity

- 225 were Latino
- 30 were African American
- 172 were of mixed race

Income Levels

- 863 < 50% of Area Median Income
- 243 50-79% of Area Median Income

Purpose of Program Participation

- 25 pre-purchase home counseling
- 55 seeking help with resolving or preventing mortgage delinquency
- 28 seeking help with home maintenance and financial management for homeowners
- 83 seeking help in locating, securing, or maintaining residence in rental housing
- 4 seeking shelter or services for the homeless

Many participants receive income from a combination of sources and assistance programs:

12% TANF

7% Energy Assistance

52% Food Stamps

8% SSI or SSD

6% Unemployment

33% Oregon Health Plan

16% WIC

17% Housing Assistance

These statistics support the effectiveness of both the credit union and its programs in providing service to the most vulnerable and diverse segments of our community. Outreach into this community is constantly being improved through educating organizations that serve the underserved and low-income populations encouraging additional referrals to us.

4



Describe how you use volunteers. Include type of positions they hold, number of volunteers, and total volunteer hours per year. Describe your capacity to mobilize additional community partners and/or in-kind resources in conjunction with the proposed services.

O.U.R. relies heavily on volunteerism. All of our board members (7), credit committee members (4), and supervisory committee members (4) are volunteer positions. The board meets monthly but communicates regularly by phone and email totaling approximately 35 hours per year. Credit committee meets weekly totaling approximately 208 hours per year. Supervisory meets monthly but performs individual duties throughout the month totaling approximately 72 hours annually. Throughout the year, on an as needed basis we utilize volunteer interns, other credit union professionals and their staff to assist us in data collection, filling in when we are short staffed, and basic maintenance and up keep of our building and computer systems. We also have a national

network of other credit union's and organizations that network at conferences, webinars, and conference calls all in support of serving low- income individuals. This network assists in best practices and collaboration of successful programs and services.

LifeLine uses an advisory board of six volunteers who meet for approximately 1.5 hours, 12 months out of the year. Four of the board members form the Homelessness Prevention-Financial Management Collaborative, and two of the volunteers provide technical assistance. If our proposal is funded, our number and hours of volunteers used will increase significantly.

5

A Complete the budget form (Appendix B) included separately.

B Describe the return on the UWLC investment. Include such factors as demonstrated cost effectiveness and efficiency of service delivery, how you will leverage other financial investments to support the work and the sources of other financial investment for this work. Describe how the work improves the effectiveness of the human services network in Lane County.

Local businesses that have to deal with past due accounts receivable and the collection of those funds is costly. Additionally, employers who are issued wage garnishment orders are costly. Successfully creating both a credit union model combined with financial education greatly reduces these community costs. In this economic environment, every business is trying to reduce operating costs. Prevention or intervention is key for both the clients and the community. For every non federal grant funds received, we have been able to leverage those funds in a match for federal funds that can go as far as a 2 to 1 match ratio. Since we are not a 501c3, but are classified as not for profit, receiving non- federal funds greatly improves our opportunity to access federal funds in support of our services. As a credit union that combines financial education to low and moderate income residents we are able to provide services to other organizations that require such access ie: savings accounts for matched savings and financial education for access to financial assistance with a level of expertise and understanding in a very successful national model. United Way funds were the initial grant funding used for the credit union and LifeLine which started as a \$12,000 investment and has grown to receive additional funding sources that equate to approximately \$100,000 annually. The effectiveness of the human services network has afforded other organizations to focus on their unique areas of expertise and rely on our expertise with financial services, products, and education. This collaboration encompasses many other United Way recipients and permits enhancement of overall services throughout the county.

C If you are requesting funding for Capital investment, including funding for physical space or renovation, you must include the full cost of the capital project and how you will fund the balance outside the UWLC amount. N/A

6



If you received a United Way Allocation in 2009, the United Way volunteer-led review panel will receive copies of your most recent panel summary report. Were there any concerns or conditions for continued funding identified by the United Way review panel during the last review?

Yes No

If yes, how have these been addressed by your agency?

N/A

7

Briefly describe how this program fits into your organizational structure, how it will be managed, and how oversight will be provided. **Complete Appendix C, Required Compliance Documentation, Exhibit A – Best Organizational Practices and Management.**

Describe the ability of the organization to carry out the proposed services successfully and efficiently based on current resources, i.e. expertise of staff, diversity of funding sources, board composition and involvement, fiscal and governance systems and facilities.

The credit union is celebrating its' 40th anniversary this year. We have been providing financial services and products to low and moderate-income residents of Lane County since inception. The LifeLine Financial Education program was developed in 1999 and has a proven track record of successfully teaching and providing financial education.

Our staff has been provided extraordinary opportunities for professional development that brings a level of expertise directly to Lane County. Our staff have such certifications as Advanced Residential Lending, Combating Mortgage Defaults, Intermediate Foreclosure Prevention, Understanding Credit Scoring, Alternatives to Foreclosure for Housing Counselors, Basic Mortgage Training Credit Union Financial Counseling, Credit Union Financial Counseling, Housing Counseling Certification Principals, Practices, and Techniques, Intermediate Foreclosure Prevention, Credit Union Financial Counseling. As a credit union, our staff are continually trained in compliance issues as well as advanced accounting, credit union management, and economics. As a federally chartered credit union, we are subject to both independent audits conducted by CPA's through the supervisory committee as well as our federal regulator the NCUA. Such fiscal and governance systems are far more in depth and frequent than a non-financial institution. Our board members are deeply involved with community actions pertaining to low and moderate- income households both on a professional level as well as volunteerism in other organizations. This enables O.U.R. to be continually updated on the needs of the community and how we as an organization can meet those needs.

UWLC requires all service partner organizations to follow and adhere to the following UWLC Policies and Certification Documents:

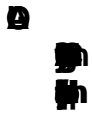
- **Non-Discrimination Certification**
- **USA Patriot Act Anti-Terrorism Compliance Measures**
- **[Redacted]**
- **[Redacted]**

Read and sign Exhibit B, United Way of Lane County Policies and Certification Documents, included in Appendix C.



B All children in Lane County are safe, healthy, cherished and enter school ready to learn

A Preparing children for success in school and life.



B Underserved, underrepresented families with children ages 0 to 6 years and expectant Parents, including but not limited to:

- Low income, homeless and families living in poverty
- Ethnic minority communities (including English Language Learners)
- Single parents
- Teen parents
- Children with disabilities
- Families dealing with Mental Illness/Substance Abuse/Domestic Violence
- Foster Children
- Foster Parents

** Special consideration will be given to services provided in rural communities and in the Fairfield/Malabon and Brattain/Maple neighborhoods as part of Success By 6[®]'s neighborhood projects.*

Note: Proposals may be for individual strategies or any combination of strategies.

Education Strategies:

- Research-Based strategies to increase the early literacy/language and social/emotional development of high-risk children.
- Research-Based Parent Education, Support & Coaching to increase target populations' parental involvement and ability to support children's early literacy/language and social/emotional development.

Agency Capacity Building:

- Open to consideration

Note: Proposals that have the potential to impact multiple action areas (Education, Income and Health) will receive extra points in the scoring process.

(Cont.)



Vision: Working families and individuals between 100% and 200% of Federal Poverty Level (FPL) become self sufficient.

A Moving families from poverty to financial stability.

GOALS:

- ***By 2020 an increase in the % of households between 100 – 200% of FPL that can pay their bills for two months or more after losing their main source of income.**
- ***By 2020 an increase in the % of households over 200% of FPL.**

Target populations:

Families and individuals with incomes between 100 – 250% of FPL (primarily low income working families) and youth at high risk of a life of poverty.

Income Strategies

- **Improved Financial Literacy** for target population, may be imbedded in or combined with debt management, credit repair, foreclosure prevention, or renter-rehabilitation type programs, and should include connecting with the financial mainstream.
- **Strategic expansion of free Tax Sites** that promote the use of EITC and Childcare Tax Credits. Prefer that sites emphasize linking tax preparation with related financial services. Funds may support site-development, site infrastructure needs and/or expanded and specialized volunteer recruitment.
- **Pilot a one-stop “prosperity center”** for the adult target population that combines employment, training, banking and financial literacy services, income supports and social service referrals as needed in one convenient/logical location.
- **Building Assets** of target youth or adults by Individual Development Account use or other savings strategies.

Preventive Strategies:

- Services and supports that **increase high school graduation rates** among high risk youth.
- **Youth pregnancy prevention.**
- Programs to **promote career and post secondary training and education for high risk youth.**

Agency Capacity Building:

- **Prosperity Planner training** for agency staff – Workforce Partnership is the preferred strategic partner to manage this training.
- **Poverty 101 training** for agency staff and community – A Financial Stability Partnership (FSP) member organization would be the preferred strategic partner to manage these trainings.

Notes:

1. Proposals that have the potential to impact multiple funding strategies (Education, Income and Health) may receive extra points in the scoring process.
2. Proposals will be welcomed for individual strategies or any combination of strategies. Recommend that applicants incorporate the use of the Prosperity Planner as a complement to most strategies (available at www.prosperityplanner.org, log in as “guest”). Training for staff on the use of this tool will be available.

3. Community Outcomes are focused on 200% of poverty as a measure that can be reliably tracked over time. It is our intention, however, to serve individuals and families who are under 250% of poverty.

(Cont.)



h Increase access and reduce barriers to health care for people below 200% of FPL

Ensuring people have basic access to healthcare



Families and individuals with incomes below 200% of FPL who are uninsured or underinsured



Funding for patient direct care services will be provided through the Basic Needs Investments funding mechanism (*not* the Strategic Investments). Healthcare for the purposes of United Way Community Investments is defined as Physical Health, Mental Health, Substance Abuse, Dental Services, and Prescription Support

Health Strategy:

- Any strategies that are designed to increase the number of patients existing safety net clinics can serve will be considered.
- Individual agency proposals and/or joint proposals will be welcomed.

Preventive Strategies:

- Evidence based approach to patient directed chronic disease self-management

Agency Capacity Building:

- As above and/or including systems reform

Note: Proposals that have the potential to impact multiple funding strategies (Education, Income and Health) may receive extra points in the scoring process.



Attached separately as an Excel spreadsheet.

Exhibit B
O.U.R. FCU Budget



UWLC policy requires all applicants to provide copies of the following documents along with their full proposal:

- **Documentation of Tax Exempt Status – Commonly IRS Determination of 501 (c) 3**
 - **Audited Financial Statements** for the most recently completed fiscal year.
If no audit exists, submit a complete set of statements reviewed or compiled by a third party.
 - **Management Letter/Auditor Recommendations**
When a management letter has been issued, submit the formal response from your Board of Directors. If a management letter was not issued, a letter from the auditor stating that no management letter was issued should be submitted.
 - **Current Year Organization Budget – in process due to the extreme changes within the financial industry. We are currently working with the NCUA on a three year budget projection and analysis.**
 - **Prior Year Organization Budget Compared to Actual Results**
 - **Board of Directors’ Roster**

William Goldsmith, Board Chair – expertise in micro-enterprise development and community services

John Craig, Board Vice Chair-expertise in government contracting, construction and building renovations

Ralph Saltus, Board Secretary-expertise as the Executive Director of Lane County Legal Aide and Advocacy Center

Larry Abel, Board Treasurer and Supervisory Committee Chair-Executive Director of HACSA

Louise Roberts, Board Member-expertise in automotive industry as well as challenges faced by female head of household in a low-income environment

George Collingwood, Board Member-expertise in entrepreneurial and micro enterprise as a self-employed individual and homeowner

Gail Karuna, Board Member-expertise in alternative health sciences, natural food, and small business owner

Sasha G – New Board member-insight to the city of Eugene as well as a long time member who has successfully traveled through our credit continuum model

- **UWLC Best Organizational Practices and Management Inventory**– Exhibit A
A completed and signed copy of Best Organizational Practices and Management Inventory.
- **UWLC Policies and Certification Documents** – Exhibit B
Agency signed agreement to adhere to the following:
 - **Non-Discrimination Certification**
 - **USA Patriot Act Anti-Terrorism Compliance Measures**



Funded Organizations

Once funding has been awarded, the organization must:

- 1. Sign an Agreement for United Way Service Providers**
- 2. Annually submit the following:**
 - **Board of Directors' Roster**
 - **Budget-to-actual comparison report for current year**
- 3. As requested by UWLC on an interim basis:**
 - **Program Specific demographic information**
 - **Progress on output or outcome measures as listed in application and proposal**

Best Organizational Practices and Management

Yes No. If No, p

	Y	N	P
A. Mission			
1. Our agency has a written mission statement that reflects our purposes and values.	x		
2. The board regularly reviews our agency's mission statement.	x		Annually
3. Our agency engages in annual planning that helps define organizational and divisional goals.	x		
B. Diversity			
1. Our agency's governance and operations strive to be inclusive of all parts of our community.	x		
2. Our agency strives to reflect the diversity of the community we serve.	x		
3. Our agency has a written policy and practice of non-discrimination in the following areas:			
a. Employment (recruitment, hiring, assignment, promotion, discipline, termination)	X		
b. Board and committee participation	X		
c. Volunteer selection	X		
d. Service delivery	x		

	Y	N	P
A. Audit			
1. Our agency has an annual audit or review done by an independent certified public accounting firm.	x		
2. If yes, the reports and management letter (if provided) are reviewed by a finance committee or the board.	x		Federal Regulatory Agency (NCUA)/Supervisory Committee/Board of Directors
B. Financial Transactions and Controls	Y	N	P
1. Our board has approved a policy specifying that dual signatures are required on checks over a certain amount.	x		
C. Money & Investments	Y	N	P
1. Bank deposits are FDIC insured and account balances are at or below the \$250K limit.	x		Credit Unions are insured under the NCUA – Due to the

			nature of being a credit union, come deposits exceed the \$250,000 on an as needed basis for liquidity purposes
2. The board has adopted an investment policy that is regularly reviewed.	x		
3. Securities, mortgages, insurance policies and similar instruments are under the control of the executive director, chief financial officer, or board member.	x		
D. Capital Equipment	Y	N	P
1. The board approves all equipment purchases, leases, and related renewals over a certain dollar amount.	x		
2. Periodic physical inventories are taken and compared with the capital equipment ledgers.	x		
E. Accounts Payable	Y	N	P
1. The board has approved a written purchasing policy.	x		
2. All deposits for payroll taxes, employee retirement contributions, etc. are made in a timely manner.	x		Paychex provides our payroll services
3. Purchases for or on behalf of employees are made pursuant to a board-established policy.	x		
4. Credit cards are issued in the agency's name but assigned to specific employees and in line with board policy.			N/A
5. Credit card usage by employees is limited to use specified by board policy and is periodically reviewed by supervisors or, in the case of the executive director, the budget or finance committee.			N/A
F. Employees Expense/Reimbursement	Y	N	P
1. We have a board-approved policy governing if and when salary advances (draw), travel advances, and per diems are provided to staff.			N/A
2. There is a travel and employee expense reimbursement policy approved by our board.			N/A
3. Employees are required to submit expense reports for all reimbursements within 60 days of expenditures.			N/A
4. The board assures that the executive director's travel and expense reimbursement are reviewed and approved.			N/A
G. Budgeting and periodic financial reports	Y	N	P
1. Our agency forecasts financial requirements for proposed program activity and optimum use of funds.	X		
2. The executive director prepares an annual comprehensive operating budget and capital budget, presents the budget to the board for	X		

approval, and establishes controls to assure that budgetary objectives are achieved.			
3. Substantial changes in the budget are presented to the board for approval.	X		
4. Our board, or the financial committee:			Monthly
a. Reviews the financial statements (statement of activities, statement of position) on a quarterly basis			
b. Receives explanations of major variances.	X		
c. Receives a comparison of actual to budgeted expenditures for the reporting period and year-to-date by program.	X		
d. Reviews source and amounts of funding by function.	X		
■	Y	N	P
A. Board of Directors			
1. Our agency has a governing board of citizen leaders.	x		
2. Our board is a volunteer group serving without compensation.	x		
3. Each board member has received training, as well as guidance materials on board governance and our agency operation.	x		
4. Our board ensures the creation of and approves agency policies and procedures.	x		
5. Our board hires, terminates, evaluates, and sets compensation for the executive director.	x		
6. Our board delegates responsibility for day-to-day agency operations to the executive director.	x		
7. Our board meets at least quarterly. Indicate how often: _____	x		At least monthly, executive committee may meet more often as needed
8. Our agency creates and maintains permanent board minutes.	x		
9. Our agency ensures continuity by having overlapping board member terms.	x		
10. Our board's nominating process ensures that the board remains appropriately diverse with respect to gender, ethnicity, culture, economic status, disabilities, and skills and/or expertise.	x		
11. Our board has a process for handling urgent matters between meetings.	x		Executive Committee
12. Each board member has contact information for the entire board.	x		
13. Our board evaluates the executive director on an annual basis.	x		

14. Over the last year, at what percent of your board meetings did you have a quorum in attendance? Indicate percentage_____			98%
B. Bylaws and Policies	Y	N	P
1. Our agency has written bylaws.	x		
2. Our agency provides each board member a copy of the bylaws.	x		Upon request
3. Our bylaws state the requirements for a board quorum.	x		
4. Our board regularly reviews the bylaws.	x		Annually
5. Our agency has written operational policies and procedures.	x		
6. Our board has approved a code of ethics for both staff and volunteers, which includes provisions for ethical management, client confidentiality, publicity and fundraising practices.	x		
7. Our agency has a written conflict of interest policy and a mechanism for resolving conflicts should they occur.	x		
8. Our board ensures that the agency has personnel policies and written job descriptions.	x		
C. Board Committees	Y	N	P
1. Our agency has standing and special committees that have been established to achieve efficiency of operations and share responsibility for decision-making.	x		Credit committee meets weekly Supervisory committee meets monthly but performs various duties throughout the month
2. Our agency's board members serve on at least one board committee.		x	By regulation, there must be a separation of duties. It is required that a supervisory committee member either serves on both the board and committee or that a committee member attends all board meetings
3. Our agency committees meet on a regular basis (monthly or quarterly).	x		As noted, credit committee meets weekly
4. Our agency committees' activities and recommendations are reported to the board (verbally or in writing) for approval/action.	x		Credit committee is elected by the members but works within the policies set by the board. Any lending

			decision that falls outside of the committees authority requires board approval
D. Compliance with legal requirements	Y	N	P
1. Our agency complies with all applicable legal, local, state, and federal operating and reporting requirements, including non-discrimination and non-profit requirements.	X		
2. We have been the subject of a governmental investigation in the last 24 months.		X	
E. Insurance	Y	N	P
1. We have liability insurance covering volunteers, staff and board of directors.	X		
2. We have general liability coverage.	X		

Y **N**

P

Y **N**

P **P**

Policies and Certification Documents

agrees to follow and adhere to the following UWLC Policies and Certification Documents:”

- **Non-Discrimination Certification**
- **USA Patriot Act Anti-Terrorism Compliance Measures**
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Intent

The intent of this agreement is to adapt current fundraising agreements to the new community impact model and foster a spirit of cooperation within our current system. United Way does not wish to regulate fund raising that has little impact on workplace giving. It is the position of this agreement that, in good faith, agencies will not engage in any development activities that would interfere with United Way's workplace efforts.

Agreement

- Member agencies will dedicate as much staff and volunteer effort as possible, in support of each other, to increase community giving from September to November.
- Agencies agree to grant United Way exclusive rights and leadership of the workplace campaigns.
- Member agencies agree to co-market with all fundraising activities as noted in the agency agreement and clearly identify themselves as a United Way agency.

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United Way of Lane County conducts an annual, community-wide campaign for the purpose of raising funds and recruiting volunteers. The objective is to increase good will and public involvement and commitment to community goals by addressing high priority health and human care issues in Lane County, Oregon. Donor designations are offered within that context as a service to our donors.

Accepting Donor Designated Gifts

United Way of Lane County will accept donor designated gifts within the framework of the following choices:

- a designation to the Live United Fund

- a designation to a specific action area (Education, Income, Health)
- a designation to a specific eligible organization or another United Way
- a designation to exclude a specific United Way participating agency from receiving any portion of a donor's gift

A donor may designate all or part of their gift.

Eligibility Criteria

Organizations must meet the following criteria to be eligible for receiving designations through the United Way campaign:

- Contributions to the organization must be fully tax deductible to the donor. Specifically excluded in accord with this policy are political campaigns, political action groups, tuition, dues, or other payment for services.
- The organization must be in compliance with all necessary registration and filing requirements for charitable organizations.

United Way reserves the right to review the status of any organization at any time as it relates to eligibility for designations.

Promotion of the Donor Designation Program

Organizations—both United Way participating, as well as non-United Way—are expected to promote the United Way concept when engaged in activities surrounding the campaign. United Way of Lane County reserves the right to deny eligibility for designated funds to any organization that engages in or encourages activities designed to result in direct designations to their own organization through the annual United Way campaign.

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United Way will forward designated gifts to specific agencies on a quarterly basis. Payouts will be based on the actual cash collected from donors less a service fee to help cover the fundraising and administrative costs. The amount of the fee is dependent on the amount of the donor's total gift or their employer.

Floral Arrangement

Strategic/Preventive Investment Application

Proposed Services BUDGET

(fill in the yellow cells)

Agency Name:

O.U.R. Federal Credit Union

Proposed Services:

Affordable Financial Community Solutions

	Prior 12 Months	Future 12 Months
REVENUE/SUPPORT		
United Way Funding/Request (do NOT include Donor Designations)	\$20,000.00	\$20,000.00
Public Support: Contributions/Fundraising Events (include Donor Designations)	\$147,963.00	\$147,963.00
Government Funding	\$10,000.00	\$10,000.00
Foundation/Corporation/Other Grants or Major Gifts		\$0.00
Program Service Fees or Membership Dues		\$0.00
Other Revenue		
Total Revenue	\$177,963.00	\$177,963.00
	Actual	Estimated
EXPENSES		
Personnel Related	\$132,839.00	\$132,839.00
Client Assistance	\$22,124.00	\$22,124.00
Other Direct Program Expenses	\$23,000.00	\$23,000.00
Administrative Overhead		
Total Expenses	\$177,963.00	\$177,963.00
NET (should be zero)	\$0.00	\$0.00

What percent of your **agency** budget do these proposed services represent?
 What percent of your **agency** revenue is the United Way request?
 Number of employee FTE's (full-time equivalents) in proposed services?
 Percentage United Way request to overall proposed services revenue
 Administrative overhead percentage applied to proposed services

11%	11%
18%	18%
3.50	3.50
11%	11%
0%	0%

Completed by:

Loretta Moesta