

Grassroots Membership Growth

Boots in the Dirt



Welcome

Brandi Stankovic
BLS Consulting
USA - VCCU Project Leader



Joseph Schroeder, CEO
Ventura County Credit Union



Susan Mitchell, Chair
Global Women's Leadership Network
CEO, Mitchell, Stankovic, and Associates



Agenda

- WOCCU Story - Global Women's Leadership Network
- Story of Ventura County / WOCCU
- Membership Growth - iBELONG
- Overview and Up-to-date progress



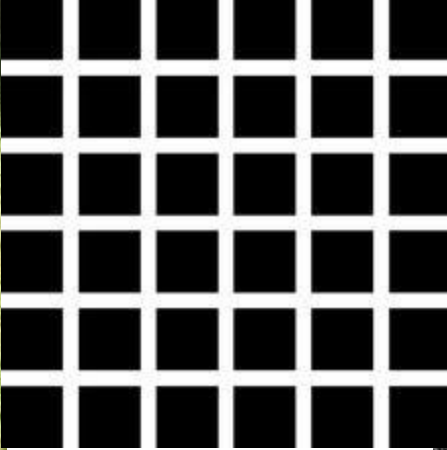
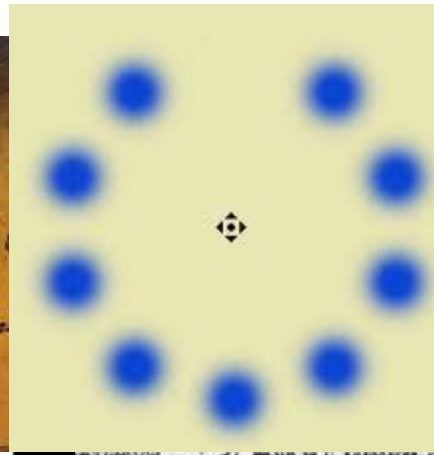
Growth?

Returning to our Core.



Overview

- What is the new credit union?
- How do we define membership growth?
- Outreach
- Strategic Planning with Decision Makers
- Geese example
 - V Formation
 - Hunting
- Staff and Membership Involvement is Critical



The future will require us to examine everything differently.

WOCCU Story – How we got here: Market Constraints to Women

Women Are Economically Active Worldwide:

- Limited Access to Financial & Physical Resources
- Limited Legal Authority & Recourse
- Lack of Access to Education & Skills
- Household & Childrearing Time and Mobility Responsibilities

Approach to Date

- Provide Access to Financial Services
- Expand Products to Match Circumstances:
 - Market Vendor Microenterprise Products
 - Village Banking Solidarity Loans
- Results in:
 - Business for Credit Union
 - Economic Gains for Women
 - Improvements in Household Welfare
 - Women's Financial Dignity & Self Worth

Women's Leadership Development Fund

- Support Outreach to Women in WOCCU Development Programs
- Support Development & Training of Women in Management in the Field
- Support Networking and Professional Development through GWLN



Global Women's Leadership Network - VISION

Provide women with the opportunity and resources to make a measureable difference in the lives of each other, in the lives of credit union members and in their communities.



Global Women's Leadership Network - PURPOSE

Provide women with an international network

- engages them in professional and personal development
- through social media and educational forums.

Raise funds to support WOCCU fieldwork that advances women members and staff of credit unions

Impact in the United States

- Advisory Committee
 - Chair: Sue Mitchell
- Meetings:
 - WOCCU Conference
 - GAC Breakfast
 - Engagement Trips



What Have We Done to Date?



Field Engagement

- Exposure to field to work
 - Observation, Volunteer Effort
 - Outreach Programs
 - Professional Development
 - Giving Back to the Community
- Research and Observe Business Practices
 - e.g. Poland: System Efficiencies
 - Australia: Consolidated Advocacy
 - Canada: Centrals Consolidation

Resources



- CUWomen.org
- GWLN Development Fund
 - Sri Lanka
 - Kenya
 - Colombia
 - USA
- GWLN Forum
- GWLN Newsletter
- Social Media

Barcelona 2009



45 Participants, 18 Countries

Las Vegas 2010



150 Participants, 30 Countries

GWLN Leadership AWARD

Presented to Woman or Man Honored for
Actively Assisting Women in their
Attainment of Professional Development
and Leadership Skills: Inaugural Winner
2010 - Stan Hollen



FUNDRAISER Tee-up Fore WOCCU

2010 Bear's Best
Inaugural \$40K Net



Presenting Sponsor

Making a Difference

We believe that we have developed one answer for a critical domestic and global issue —

In the fight against poverty both here and abroad, credit unions are often on the front line, driving innovation to help millions of people who would otherwise be left behind by the financial system.

Access to affordable financial services can be life-changing for a family, providing the building blocks to raise healthier children, build a stronger community and forge a more stable nation.

WOCCU United States Project

- GWLN Networking
 - Story of Inception
 - Roxy Ostrem
 - Chair and Champion
 - Boskovich Farms
- Objective:
 - Doing the right thing is also good business!



Tasting the Celery

- Reaching a underserved demographic
- Involving Community Organizations
 - FOODShare
 - Affluent Demographics in Ventura
 - Helicopter Rides over the Farms
- Oxnard has 18 feet of top soil



Involving the Team

- Reaching out to the employees
 - Staff members with Agricultural Working parents
 - All Staff Day
- Board Engagement
- ATM's Local Markets
- Outside Project Management
- Flying Under the Radar

Ventura County – Membership Opportunity

- Outreach Programs
 - 40,000 potential members in County
 - Seniors and others...
- Partnering with Ranchers
- Partnering with SEGs
- Partnering with Food Share
- The “community” credit union

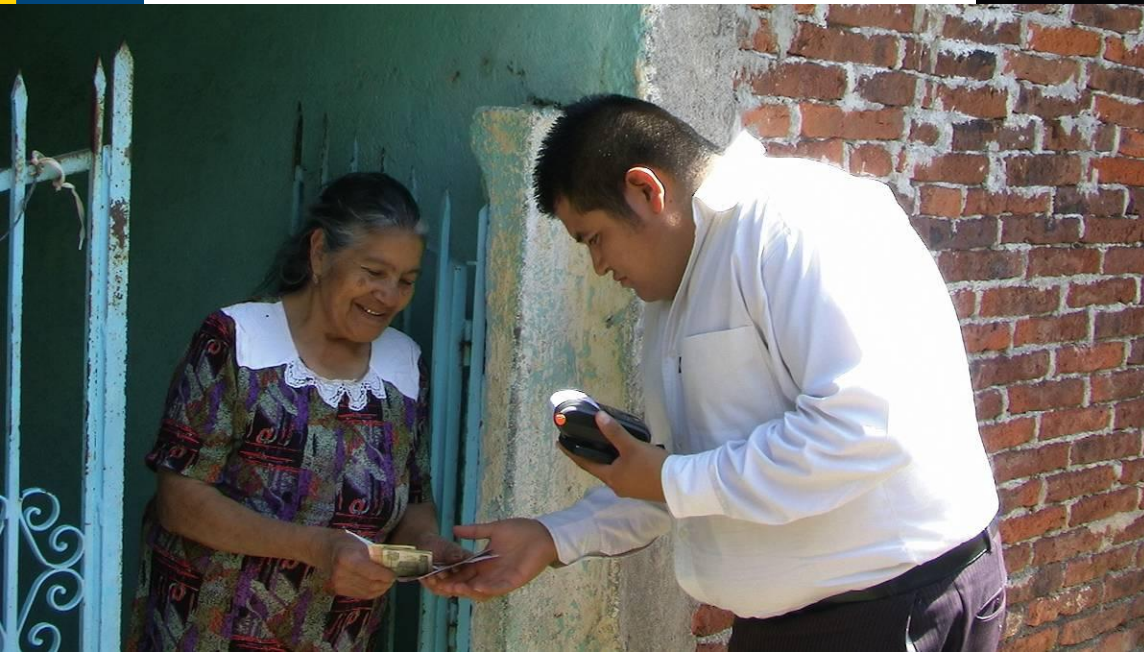


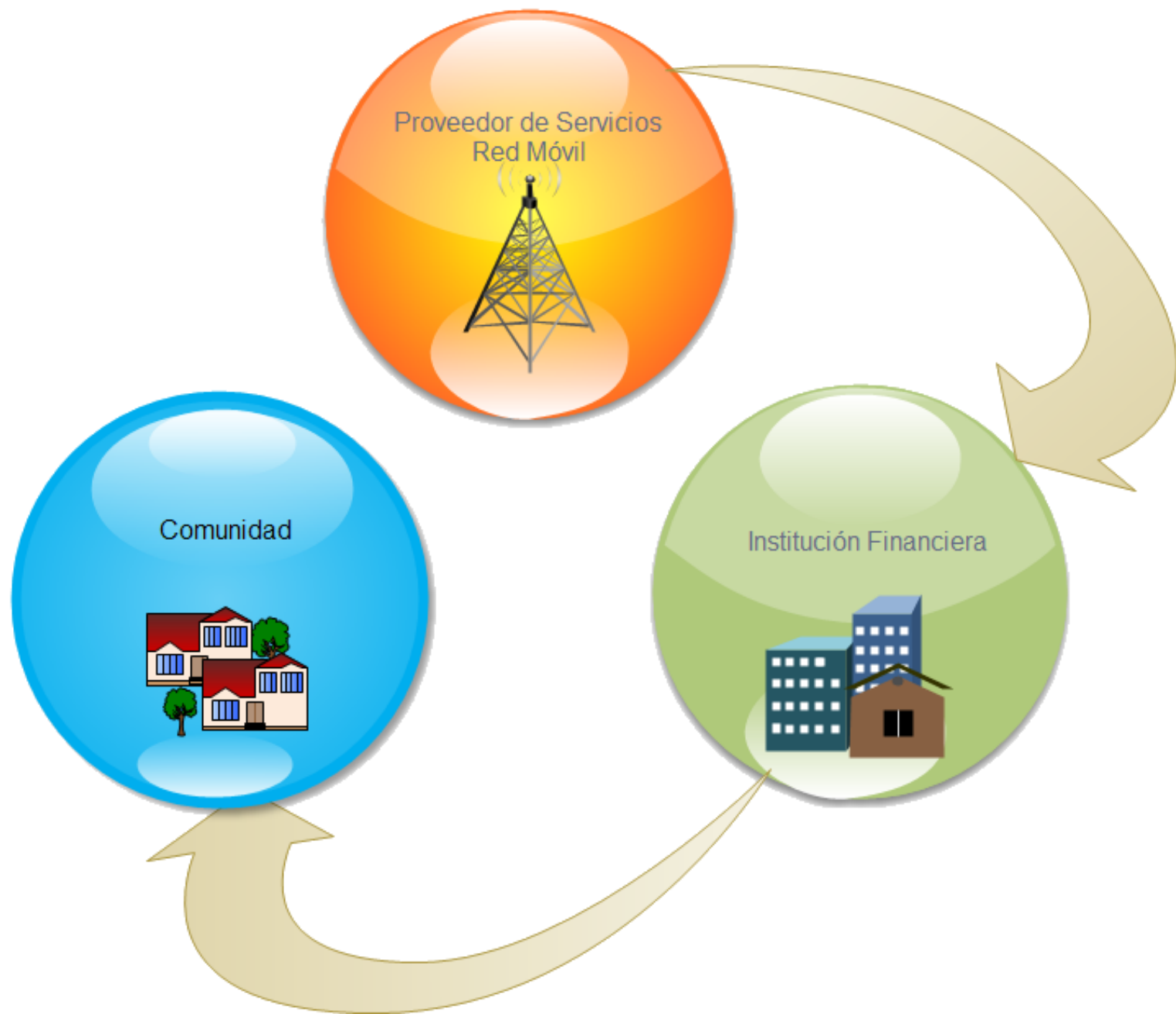
Why VCCU?

- High percentage of agricultural workers in Ventura County
- Protecting the money of the field workers
- Fight against bullies
 - Directly through robbers
 - Indirectly through payday lenders
- Builds rapport with members, build loyalty and relationships
- Opportunities for future expansion to nursing homes and other locations
- Incentives already established for bilingual employees

iBelong

- Initiative in Mexico
- Mobile delivery of services to rural areas
- 55 credit unions
 - 11,000 villages
 - 22 states





iBelong and VCCU

Goal = Outreach in the County

Means = Mobile Technology through WOCCU

- Technology
 - Programming
 - iPhone App
 - Tracking
- Operations
 - Acceptance of the Matricula Consular
 - Procedures
 - Staffing
 - Security



What We Learned...

- Focus Group
 - Day begin 4 am, 12 hour shifts
 - Typical rent \$500, Typical pay \$300 per week
 - Check cashers come onsite
 - Important services: cashing checks, remittances
 - Relationship with Bank?
 - Participation in TANDAS
- Check Cashers Comparison
 - VISA check cards, \$5, \$3 monthly fees
 - 1%, or \$30

iBelong and VCCU

- Implementation
 - Communication
 - Board, Management, Staff Announcement
 - Training
 - Marketing
 - Membership Drive
- SEG Relationship
- Logistics and Getting the Boots in the Dirt
- Challenges
- Where we are today....





Transactions

Member

Account

Transfers

Member

Transfer From

Transfer To

Amount (\$)

Members

Cancel

More

- Transaction Queue** >
- Sync Member Data** >
- Reports** >
- Settings** >

Enter Passcode

1

2
ABC

3
DEF

Create New Account

Cancel **Create New Account**

Title: Title

First Name:

Middle Name:

Last Name:

Suffix: Suffix

DOB: Month Day Year

Street Address 1:

Street Address 2:

City:

State: State

Postal Code:

Country: Country


Employer:





Future

- Examine additional transactions to conduct in the field:
 - Lending applications
 - Remittances
 - Instant debit card issuance
- Partner with Employment agencies for direct deposit of paychecks
- Farm Partnerships
- Opportunity for ATMs at Mercados
- **Additional Outreach**

A vertical decorative bar on the left side of the slide, consisting of a thin yellow line on the far left and a wider blue bar to its right.

What about you and
your credit union?

Thank you....

