



## PROJECT DIFFERENTIATION

**Unitus Community Credit Union has joined other credit unions nationwide in a movement called Project Differentiation. The goal of Project Differentiation is to share with our members and potential members our commitment to the philosophy and democratic principles that are the foundation of credit unions.**

### **Statement of Commitment to Members**

As a member-owned, not-for-profit financial cooperative, Unitus Community Credit Union is truly committed to our members, and has been since 1937. Unitus upholds our fundamental responsibility to actively serve people in our seven county field of membership. We treat all members as an important member of the Unitus family. We offer member-driven products and services at very competitive rates to all members at all times.

We deliver a range of low-cost products and services that meet the diverse economic and social needs of members and potential members. We look for better ways to reach out to the underserved in our field of membership, and we continually, in all facets of operation, demonstrate the value of membership at a community credit union.

Communication is an important part of our commitment to both our members and employees. We communicate about the products and services we offer regularly and effectively with our members, legislators, regulators, and our community. We continually promote our unique difference as a financial cooperative.

We make a difference with the way we serve our members. We don't hesitate to go the extra mile to make sure our members financial needs are met—or exceeded. With each member interaction, we look for ways to build a long-term relationship. That's the Unitus difference—unparalleled service, unbelievably smart rates and uncommon courtesy.

Throughout Unitus Community Credit Union's strategic plan, we put forth every effort to enable our members to become financially self-sufficient and successful, and work hard alongside our members to help them meet their financial goals and achieve their financial dreams.

### **Section I: Service to Members**

**The following programs, products and services are designed to improve the economic and social well being of our members while returning financial value to members and our membership at large.**

#### **Free Checking Accounts**

Our free checking accounts are designed for the low balance/high volume checking account user.

#### **Unitus Rewards Checking**

Unitus Rewards Checking allows members to earn Unitus Rewards points when they use their Visa Debit Card, while also earning a high rate of interest on their balance.

#### **uOnline**

Unitus' online banking program provides our members remote access to each of their accounts 24 hours a day, 7 days a week. It also includes an online bill pay service that allows members to pay and track bills electronically. As a further enhancement, our uTransfer feature allows members to not only transfer dollars within their Unitus accounts but between Unitus and other financial institutions.

**Website**

Our website provides a myriad of financial information, online membership applications, loan applications, and many other valuable tools and links.

**eStatements**

With eStatements, Unitus members have the option to receive account statements electronically rather than in the mail.

**Optima Club**

Unitus' Optima club privileges credit union members age 50 and older with a unique five-year certificate of deposit and free interest checking.

**Educational Savings Certificates**

Certificates of deposit offered at a special rate to members, Educational Savings Certificates only require a \$25 opening balance.

**Student Loans**

Unitus is proud to offer student loans to provide assistance to our college-bound members.

**Student Checking**

Unitus offers checking accounts designed specifically for students with no monthly maintenance fees. Students receive free online statements and their first box of checks for free.

**Specialty Loans**

Unitus has launched several specialty loans that are distinctly unique from our competitors: a HLPR Loan, an Advance Loan and a Green Loan. Our HLPR Loan allows members to borrow from us if they're at 100% or less of HUD median income. Unitus funds HLPR loans by setting aside money specifically for these loans, and then pricing the loans at 1% under market rate. Our Advance Loan provides an alternative to payday lenders, allowing members to borrow \$50 to \$500 with easy repayment terms. Our Green Loan reduces member auto loans by .50% when they purchase a full or mild hybrid vehicle.

**Business Services**

Our business services include business checking, savings, money markets, CD's, IRA's, SEP's, merchant services, loans, lines of credit, vehicle and specialized vehicle loans.

**Expanded Credit Card Options**

Unitus has expanded its credit card options by launching an Access credit card and a Platinum Rewards card. Unitus' Access card allows members to access equity in their home equity line of credit at their HELOC rate, and our Platinum Rewards card is an alternative to traditional credit cards, offering members a fixed rate for the life of the card with no default clauses.

**Financial Planner**

Credit union members may enjoy the services of a MEMBERS Financial Planner, located at the University District Branch of Unitus Community Credit Union.

**Financial Counseling**

Unitus' financial counseling hotline, referred to as BALANCE, is a program provided without charge to our members, giving members to access unbiased financial information and financial assistance over the phone.

**Autoland**

Our auto broker service can find members the new or used car of their dreams with one call to our in-branch service provider.

## **Section II: Member Education**

**Unitus Community Credit Union is committed to ongoing member education, including providing financial education to members to enhance their lives. We are dedicated to educating our community and legislators about the uniqueness of credit unions as financial cooperatives.**

### ***Connections* Newsletter**

Unitus' monthly, quarterly and eNewsletter edition of *Connections* contain up-to-date information about our products and services, events and promotions, and articles filled with consumer financial information and tips.

### **Seminars**

Unitus offers free seminars every month to members and potential members, including an auto purchasing seminar, home buying seminar, credit seminar and financial planning seminars—to name a few.

### **On-Site Business Presentations**

Our business development officers routinely give presentations to local businesses, member companies and community services-related organizations about the products and services that members will experience at Unitus Community Credit Union.

### **Employee Orientation**

Unitus provides a comprehensive employee orientation emphasizing the history and the uniqueness of credit unions, the history of Unitus, our mission and shared values. We also provide training on products and services, member service, Symitar and compliance.

## **Section III: Government**

**Unitus Community Credit Union strives to preserve the credit union democratic principles, including continued education for our Board of Directors and multiple volunteer opportunities within the credit union.**

### **Board Elections**

Unitus board members are volunteers and are elected by the membership.

### **Board Education**

A variety of educational opportunities are available to the volunteers on our board of directors.

### **Annual Meeting**

An annual membership meeting is held after business hours at the credit union's central location, making it both convenient and accessible to members.

## **Section IV: Diversity**

**Unitus Community Credit Union will operate as a democratically controlled, member-owned cooperative by focusing on diversity in the leadership team and the staff of the credit union.**

### **Equal Opportunity Employer**

Unitus Community Credit Union is an equal opportunity employer. Unitus hires qualified candidates without regard to race, creed, sex, religion or socio-economic status.

### **Members' Unique Needs**

Unitus employs various methods to help us better understand the specific needs of our members, so that products and services can be created to meet their unique needs.

### **Accessibility**

Unitus offers a variety of services that create convenience for the member. Members can access their account at approximately 2,750 branches as part of our shared branching network and use over 25,000 surcharge-free ATMs nationwide through Unitus' shared network agreement.

We offer branches at the following locations:

- ❑ **University District Branch**
- ❑ **Mall 205**
- ❑ **Clackamas**
- ❑ **Salem**
- ❑ **Beaverton**
- ❑ **Unitus Plaza**
- ❑ **Tanasbourne**
- ❑ **Mill Plain Crossing – coming soon!**

In addition, Unitus offers online banking for members 24 hours a day, seven days a week. Our website is regularly updated to provide ease of use for our members.

#### **Section V: Commitment to the Credit Union Movement**

**Unitus Community Credit Union continually promotes the credit union movement by advocating the difference credit unions make in the communities we serve and at all government levels.**

#### **Political Activity**

Unitus participates in events throughout the year to continually educate our elected officials on the unique difference of credit unions. We promote and provide support for legislation that is beneficial for our members, and our efforts are primarily concentrated in several areas:

- ❑ Meetings with elected State Officials in Oregon
- ❑ Meetings with elected State Officials in Washington, D.C.
- ❑ Co-chairing the State's Credit Union Governmental Affairs Committee
- ❑ Serving on the Advisory Council for Filene Research, which provides national research on pressing issues affecting the credit union industry
- ❑ Providing financial support to national/state political action committees to further the cause of financial cooperatives
- ❑ Celebrating International Credit Union Day with our members

#### **Education Assistance Program**

Unitus offers financial assistance to qualified employees who wish to pursue a higher education or to continue their education to further their careers and positively influence the credit union movement.

#### **Credit Union Legislative Action Committee (CULAC)**

Unitus participates in fundraisers benefiting CULAC, an organization supporting favorable legislation for credit unions nationwide.

#### **Credit Union Legislative Action Fund (CULAF)**

Unitus is involved with the Credit Union Legislative Action Fund (CULAF), a political action committee in which funds are raised and used as campaign contributions on behalf of credit unions and their members.

#### **State Association Member**

Unitus is an active member and supporter of the Credit Union Association of Oregon.

#### **Credit Union Executive Society (CUES)**

Unitus leadership actively participates in CUES on both a national and local (Oregon/SW Washington chapter) level and regularly attends CUES educational functions.

#### **Corporate Credit Unions**

Unitus supports the corporate credit union system as a member of the WesCorp Corporate Credit Union.

## **Section VI: Community Involvement & Corporate Citizenship**

**Unitus Community Credit Union strives to be an active part of our community in ways that will enhance a community's economic and social wellbeing. Each year, Unitus develops a business plan to support charitable organizations in our field of membership.**

As a community credit union, one of our strengths is giving back to the communities we actively serve. Unitus works year-round with the organizations and schools listed below.

**Adopt A Class**  
**Capitol Hill Elementary**  
**Children's Miracle Network**  
**Clackamas Women's Services**  
**Clark Elementary**  
**Credit Unions for Kids**  
**Doernbecher Children's Hospital**  
**Easter Seals**  
**Good Neighbor Center**  
**Helping Hands**  
**Hoover Elementary**  
**New Avenues for Youth**  
**Schoolhouse Supplies**  
**SMART**  
**SnowCap**  
**The Links Inc.**  
**Vestal Elementary**  
**Whitcomb Elementary**  
**William Walker Elementary**

In 2008, Unitus will donate over \$35,000 and over 1,000 service hours to the organizations and schools listed above. Some of the credit union's largest events include:

### **Adopt A Class Program**

Unitus has formed a group of over 27 employees that will partner with a third grade classroom at Capitol Hill Elementary. Students and their employee partner will exchange letters and participate in special events and field trips through out the school year. This partnership provides positive adult role models from the business community and helps students develop their social, writing and reading skills.

### **School Supply Drive**

In August, each branch of Unitus hosts a school supply drive which allows members to donate new school supplies at a branch. At the end of the drive, the supplies collected at each branch are donated to Schoolhouse Supplies.

### **Holiday Supply Drive**

Each holiday season, Unitus collects food, clothing and blankets for organizations that provide vital services to those in our community. Donations are distributed through SnowCap, Helping Hands, The Good Neighbor Center and Helping Hands.

### **SMART Program**

Every year, employees volunteer in the Start Making a Reader Today (SMART) Program. For an hour each week, a SMART volunteer from Unitus will travel to a school located near one of our branches to read to students.

### **"Tools for Schools" Program**

Each year, Unitus partners with the local non-profit organization Schoolhouse Supplies and provides backpacks full of school supplies to each of the 486 students at Vestal Elementary. Unitus employee volunteers pack each backpack by hand and deliver them to the students during the first week of school.

**Scholarship Program**

As a leading financial institution in Oregon, Unitus is committed to helping members achieve a higher education. Each year, Unitus awards eleven \$1,000 scholarships to graduating high school, undergraduate and graduate students based on academics, financial need, and community involvement efforts. Additionally, Unitus awards one \$1,000 scholarship to a graduating high school senior through The Links, Inc, and awards a \$2,500 scholarship to the Portland State University Chicano/Latino Scholarship program.

**Community and Business Organizations**

Unitus is also a member of multiple community and business organizations, which allow the credit union to stay in touch with our serving area and the issues affecting our serving area. Unitus belongs to the following community and business organizations:

**Portland Business Alliance**

**Oregon Association of Minority Entrepreneurs**

**East Portland Chamber of Commerce**

**Gateway Area Business Alliance**

**Salem Chamber of Commerce**

**Salem Business Builders, Inc.**

**SEDCOR**

**Keizer Chamber of Commerce**

**Woodburn Chamber of Commerce**

**North Clackamas Chamber of Commerce**

**Beaverton Chamber of Commerce**

**Better Business Bureau**

**Beaverton Rotary**

**Portland Rotary**

**Vancouver Chamber of Commerce**