



## 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.**

#### **Unitus Rewards Checking**

Unitus Rewards Checking allows members to earn Unitus Rewards points when they use their Visa Debit Card, while also earning a competitive rate of interest on their balance. There are no minimum balance requirements or a monthly fee.

#### **Free Checking Accounts**

In addition to Rewards Checking, Unitus offers a checking account at no charge that fits the needs of any member. Our Free Checking, which has no monthly fee or balance requirements. Our Interest Checking pays a monthly dividend on balances and the monthly fee is waived if balances exceed \$500. The Unitus Optima Account includes all of the benefits of Interest Checking but is free of monthly charges for members above the age of 50.

#### **Right Choice Checking**

Unitus' Right Choice Checking is designed to help those members who have struggled with a checking account in the past and are looking to rebuild their finances. The program is designed to help members build a savings account and encourage responsible use at an affordable cost.

**Health Savings Accounts**

Unitus offers a smart and affordable way to save for medical expenses. Members who qualify for these accounts can earn more in interest on these balances while realizing tax benefits associated with these accounts.

**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 a complimentary online bill pay service that allows members to pay and track bills electronically. In addition to managing their finances online, members have the ability to transfer funds between their Unitus accounts and other financial institutions and track and manage their FICO scores.

**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.

**Specialty Loans**

Unitus has launched several specialty loans that are distinctly unique from our competitors: a HLPR Loan, an Advance Loan, a Green Loan and a Bicycle 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 .5% under market rate. Our Advance Loan provides an alternative to payday lenders, allowing members to borrow \$50 to \$600 with easy repayment terms. Our Green Loan reduces member auto loans by .25% when they purchase a full or mild hybrid vehicle. Finally, Unitus introduced a Bicycle Loan for members with a minimum of \$250 and a maximum loan amount of \$3,000. This loan serves a very strong bicycling community in the metro area.

**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 a Platinum Rewards card and a Choose Local Visa card. Unitus' 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. Through a partnership with Choose Local and the City of Portland, we offer a low-rate Visa card that supports local schools through a donation of 50% of the earned interchange income.

**Financial Planner**

Credit union members may enjoy the services of a MEMBERS Financial Planner, available to meet at any Unitus Community Credit Union branch.

**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.

### **Smartway Auto Advisor, LLC.**

This program is Unitus new CUSO which offers the Trust Funding program, Auto Resource which is an auto buying service, and Credit Builder. The Trust Funding program is designed for credit challenged individuals to get an automobile at an interest rate they can afford. The program helps them to repair their credit, acquire a safe and dependable automobile they can afford and, after 12 months of on time payments, get into a Secured credit card from Unitus. The auto buying service will be offered to all members that simply prefer not to use an auto dealer to purchase a car. Smartway can locate the vehicle they are interested in, provide test drives and vehicle checks and Unitus provides the loan.

The Smartway Advisors Auto Resource program is a Unitus-owned auto-buying service, available to all our members, their families and friends. The program provides a full range of auto-buying services, such as consultation, research, and advice, test-drives, and dealer negotiation. Credit Builder is a Smartway Advisors program that helps our members with slim or no credit to purchase a vehicle at a highly competitive rate without a co-signer in order to build their credit.

### **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' 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, understanding your credit seminar and managing your budget 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 over 6,000 service centers as part of our shared branching network and use over 28,000 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**

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**

**Children's Miracle Network**

**Clackamas Service Center**

**Credit Unions for Kids**

**Doernbecher Children's Hospital**

**Easter Seals**

**Good Neighbor Center**

**Helping Hands**

**Hoover Elementary**

**Illahee Elementary**

**New Avenues for Youth**

**Sacramento Elementary**

**Schoolhouse Supplies**

**SMART**

**SnowCap**

**The Links Inc.**

**Vestal Elementary**

**Whitcomb Elementary**

**William Walker Elementary**

**WL Henry Elementary**

In 2009, Unitus volunteered more than 1,290 service hours and raised more than \$113,232 to support 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 Vestal 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 and our branch partner schools.

**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, Share, The Good Neighbor Center and Clackamas Service Center.

**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 430 students at Vestal Elementary. Unitus employee volunteers pack each backpack by hand and deliver them to the students during the first week of school.

**Summer Youth Connect**

Every summer Unitus has the privilege partnering with The City of Portland, Mayor Sam Adams, to host two career site visits as part of the Portland Summer Youth Connect program. During each visit, students receive an overview of our industry and organization, engage in several hands-on activities and are taken on a company tour. Research shows that the summer months are a critical time to engage youth to ensure a successful and focused start to their high school experience. Unitus is proud to join The City of Portland in this important effort.

**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 \$2,000 scholarship to a graduating high school senior through The Links, Inc.

**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:

Beaverton Chamber of Commerce  
Better Business Bureau  
Camas Washougal Chamber of Commerce  
East Portland Chamber of Commerce  
East Vancouver Chamber of Commerce  
Gateway Area Business Alliance  
Hillsboro Chamber of Commerce  
Keizer Chamber of Commerce  
North Clackamas Chamber of Commerce  
Oregon Association of Minority Entrepreneurs  
Portland Business Alliance  
Rotary Club of Portland  
Salem Business Builders, Inc.  
Salem Chamber of Commerce  
SEDCOR  
Southwest Human Resources Management Association