

Real Impact

Credit unions and leagues can make powerful statements by measuring the impact of their REAL Solutions™ efforts.

Each credit union can track:

- number of members using services designed for people of modest means and low wealth
- dollars their credit union is saving members on each service

To automatically calculate your credit union's impact measurements, log in to <http://realsurvey.trabian.com>

Each league can receive reports showing:

- total members receiving REAL Solutions™ from credit unions in their state
- total dollars these credit unions are saving constituents

Real Knowledge

REAL Solutions™ is building a growing body of knowledge. Our online knowledge center is open to all, whether or not you are participating in REAL Solutions™. To see and hear what we're learning, visit <http://www.realsolutions.coop>

Ready to offer REAL Solutions™?

Call National Program Director

Lois Kitsch at (407) 616-2409.



REAL Solutions™ inspired the REAL Deal outreach framework for credit unions and leagues. Many cited the need for a common brand on outreach programs. The REAL Deal brand encourages local creativity while maximizing national impact.



The goal is for every credit union and league to engage at a high level in at least two of the four REAL Deal outreach framework models:

REAL Programs

Services promoting a "good deal" for members... such as:

- REAL Solutions™ initiatives

REAL Sources

Consumer information to members and available to non-members on credit union services and financial education... such as:

- Biz Kid\$
- National Endowment for Financial Education

REAL Community Help/Commitment

Community involvement and charitable donations... such as:

- National Credit Union Foundation
- state credit union foundations

REAL Partnerships

All state programs that already have traction under other names...

Credit unions and leagues have the option of utilizing the REAL Deal brand or promoting comparable programs.

The REAL Deal outreach framework is supported by the Credit Union National Association, the National Credit Union Foundation, and the American Association of Credit Union Leagues.



“As a single mom with three sons, my credit union helped me establish credit in an emergency... Now I have an open line of credit for the future.”

- **Shereice Barlow**, Member,
St. Louis Community Credit Union, St. Louis, Missouri

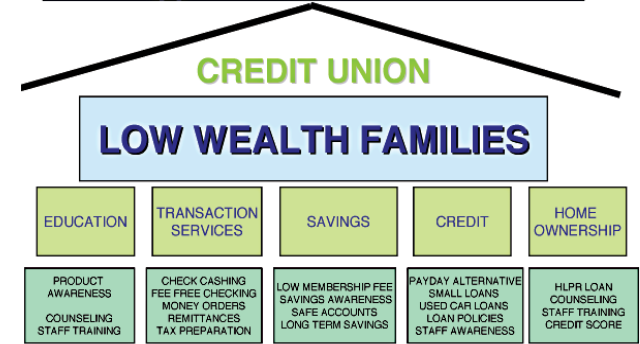


“More Hispanics are obtaining loans from credit unions because you explain things in their own language. At first they are scared, but having someone to help them is invaluable.”

- **Maria Contreras**, Member,
First Community Credit Union, Beloit, Wisconsin



Strategy for Financial Success



“I was about to lose everything – totally everything. A lot of institutions turned me away. I feel like my credit union rescued me.”

- **Ora Houston**, Member, Wright-Patt Credit Union,
Fairborn, Ohio



The National Credit Union Foundation’s signature program, REAL Solutions™, touches millions of lives. Real people with real needs find REAL Solutions at credit unions!

For predatory loan victims climbing out of debt... working families facing emergencies... young people striving for the American dream... and everyone struggling to live paycheck to paycheck...

REAL Solutions™

“REAL” stands for “Relevant, Effective, Asset-building, Loyalty-producing” Solutions. The program works through state credit union leagues to help credit unions offer services that have proven successful for people of modest means and “low wealth.”

Real People

Low-wealth households include not only low-income workers, but also renters with moderate and middle incomes who are unable to save. REAL Solutions™ reaches consumers of all ages and all ethnic groups.

Real Needs

Millions of people with low wealth need opportunities to build savings and assets. Many have no alternative but predatory lenders when they need cash in unexpected emergencies.

Real Services

REAL Solutions™ evolved from a focus on transaction services to dozens of innovations. Each league and credit union chooses which services to provide.

Real Bottom Line

REAL Solutions™ helps people become credit union members, grow savings, establish credit, and build assets.

Real Innovations

Every time another credit union or league participates in REAL Solutions™, new innovations become available. You can adopt best practices from others, and add your own. Here are a few of the latest innovations:

Transaction Services

- “Keep the Change”
- Pre-paid Stored Value Cards
- Second Chance / Fresh Start Checking

Savings

- Commitment Savings
- “Member Advantage” Savings

- Prize-based Savings
- Step-Up CDs

Credit

- Alternative Credit Reports
- Auto Recapture Loans
- Citizenship Loans
- First and Last Rent Loans
- Non-Score Based Loans
- Score Builder Loans
- Shared Risk Pools
- 12-Month Car Loans (with residual insurance and temporary Visa)

Home Ownership

- Future Value Home Equity Loans
- “Green” Loans
- Individual Taxpayer ID Number Mortgages
- No-PMI Mortgages
- “Silent Equity” Second Mortgages
- Soft Second Mortgages
- “Sweat Equity” Mortgages
- Timely Payment Rewards