

St. Mary's & Affiliates Credit Union

Credit Union Statement of Commitment to Members

St. Mary's & Affiliates Credit Union is a member owned and operated financial institution committed to maintaining the spirit and philosophy of people helping people. At St. Mary's & Affiliates Credit Union, members come first. We promise to offer honest and fair deals to every member at all times. We will treat every member with respect and dignity. Our goal is to provide our members with the very best overall service and products for their financial needs. We will continually reach out to those in our field of membership that are not justly served by other types of financial institutions and will offer them affordable financial services. We seek to provide social and economic benefits to all members through convenient, personal, professional and cost effective financial services. In all facets of our operations, we will continue to demonstrate the value of membership at St. Mary's & Affiliates Credit Union.

We will communicate our service to members in a meaningful way so that members, potential members, hospital affiliates, administrators, directors, managers, legislators, regulators, and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in their lives.

Throughout St. Mary's & Affiliates Credit Unions' strategic plan, we will make every effort to enable our members to become financially self-sufficient and successful. We will place high importance on consumer education and the teaching of financial thrift.

This Statement of Commitment to Members is consistent with our credit union principles of "Not For Profit, Not For Charity, But For Service" and our philosophy of "People Helping People." This statement represents good business practices that ensure the financial strength of our credit union on behalf of our members.

Section I: Service to Members

St. Mary's & Affiliates Credit Union believes in providing each current or potential member with the very best overall service and product selection to benefit all socioeconomic backgrounds. As a member, you generally earn more when you save here and pay less when you borrow. Over a period of time, these benefits, plus the personal service you receive as a member, add up to a world of difference in your personal finances.

Current or Existing Products and Services:

Savings (Share) Accounts	Checking (Share Draft) Accounts
Christmas Club	Special Savings
Certificates	Advantage Account
Kirby Club Account	CU Succeed Account
Traditional & Roth IRA	Educational Savings Account
ATM/Debit Card	CU-Fast (Audio Response)
Plus Checking Account	Overdraft Protection
Direct Deposit	Payroll Deduction
Money Orders	Cashier Checks
eBillPay Service	Wire Transfers
Loans	Enterprise Car Sales
MasterCard Credit Card	MasterCard Cash Advance
GAP Protection	Accidental Death & Dismemberment Insurance, Life Insurance, & Auto & Homeowners Insurance
Website	Gift Cards
Home CU Banking (Online Banking)	Alliance One Member
Automatic Deposit & Withdrawals	Personal, Mortgage, & Line of Credit Loans
No Surcharge ATM	TravelMoney Card
Notary Public	Discounted Tickets (Great America, Noah's Ark)

New Services Planned:

1. **Shared Branching:** Joining the shared branching network would allow our members to process transactions at several Madison locations, and provide extended business hours.
2. **Live Home Banking:** We are looking into a live home banking product.

Section II: Member Education

St. Mary's & Affiliates Credit Union is committed to member education and social responsibility, including providing financial education to members and potential members that will improve their quality of life, while promoting credit union uniqueness, philosophy, and values.

- **Website:** St. Mary's & Affiliates Credit Union's website describes the many products and services the credit union offers. Also, the website contains valuable consumer information, including Home Buying Guide, Auto Guide, and many links that have a wide variety of different types of information.
- **Quarterly Newsletter:** The Credit Union Courier is our quarterly newsletter, which is sent out to all members along with their statement, and is also available on our website. The Courier gives information about credit union services, rates, upcoming promotions, and consumer related issues.
- **Resource Library:** There is a resource library in our lobby with Consumer Reports, vehicle buying guides, educational brochures, and information on area attractions with occasional discount tickets available.
- **Statement Inserts:** We try to provide educational inserts with our monthly and quarterly statements to educate our members on various topics including; Identity Theft, Fact Act, and various internet scams.
- **Bulletin Boards:** St. Mary's & Affiliates Credit Union has two bulletin boards in the Hospital where we are located. We put up education facts about credit unions, our credit union, and information on events the credit union is hosting.
- **Hospital Communications:** The Grapevine is a daily publication that St. Mary's Hospital distributes, and we are allowed to provide our members and non-members with information regarding the credit union. Some affiliates also provide this channel of communication. We educate on various products and services to help members with their finances.

Section III: “Involvement/Governance” Programs and Activities

St. Mary’s & Affiliates Credit Union endeavors to preserve credit union democratic principles, including demographic representation and volunteer participation in credit union activities.

- **Annual Meeting:** We invite the entire membership to our annual meeting. We pay for a portion of their meal and their guests meal to encourage attendance. Along with the business meeting, some form of entertainment or educational program is provided, along with door prizes. This function is always very well attended.
- **Board Nominations/Elections:** There are seven board members. All board members are voted in by mail ballot, stressing full participation. Member must be 18 years of age in order to vote.
- **Committee Involvement:** St. Mary’s & Affiliates Credit Union has several ongoing committees and strongly encourages volunteer/member participation. The committees are as follows: Asset/Liability, Credit, Delinquency, Promotions, Supervisory, Planning, and Nominating. Every year there are around 30-35 committee members.
- **Credit Union Day:** International Credit Union day is celebrated nationwide every October. At St. Mary’s & Affiliates Credit Union, this is a very special day for the employees and members. This is the day the employees can advertise our products and services in a fun and sociable way. Baked goods are served and the member and non-members have fun spinning the wheel for a variety of prizes. When members increase their payroll deduction by \$10 or more per pay period, they receive a \$1 coin. Members look forward to this day every year! Credit Union Day is also celebrated with visits to our affiliate locations.

Section IV: Diversity

St. Mary's & Affiliates Credit Union recognizes the value of demographic diversity in staff as well as in volunteers, and will strive to bring people of diverse backgrounds and experiences into leadership and other roles at the credit union.

- **Board Representation:** The nominating committee strives to find members from all types of backgrounds and views in order to ensure a diverse Board of Directors.
- **Equal Employment Opportunity:** St. Mary's & Affiliates Credit Union actively seeks to fill vacancies by hiring qualified candidates without regard to race, sex, color, religion, national origin, disability or any other basis protected by law.

Section V: Commitment to the Credit Union Movement

St. Mary's & Affiliates Credit Union will work to build and strengthen our unique credit union movement by providing financial and in-kind resources to others within the credit union community, and by actively advocating the credit union difference at all levels of government and in other appropriate forums.

- **Alliance One:** St. Mary's & Affiliates Credit Union is involved in Alliance One, which is an alliance of Wisconsin credit unions that do not charge each other's members for ATM withdrawals.
- **Chapter Meetings:** St. Mary's & Affiliates Credit Union takes an active role in the Madison Area Chapter of Credit Unions, by attending meetings and participating in chapter sponsored activities.
- **Continuing Education for Staff:** The credit union encourages employees to attend seminars that pertain to their job, and learn more about the credit union movement.
- **Wisconsin Credit Union League:** St. Mary's & Affiliates Credit Union is a member of the Wisconsin Credit Union League and encourages management to participate on league committees. SMACU is a Real Solutions Credit Union, an initiative to provide "Real Solutions" to credit union members. The President is a Real Solutions Committee Member
- **GAC (Government Affairs Conference):** The credit union encourages the board and staff to get involved yearly at the local GAC. This is an opportunity to tell our lawmakers about credit unions and how we operate.

Section VI: Public Service/Corporate Citizenship

As a closed chartered credit union servicing St. Mary's Hospital and Affiliated Health Care Organizations, St. Mary's & Affiliates Credit Union strives to be an active partner within the organizations and in the community. The credit union supports the philosophy of People Helping People. It will help raise the overall level of social and economic well being of our membership and those in our community. The credit union strives to help those people in need of affordable financial services. Each year the credit union supports many organizations, including:

- St. Mary's & St. Clare Caring Campaign
- St. Mary's Auxiliary
- Special Hospital & Affiliate Celebrations

Perform Services for St. Mary's Hospital:

- Notary Services
- Cash Requests – Security Department, Cafeteria, Pharmacy, and Gift Shop
- Birth Certificate Check Requests
- St. Mary's Department Sunshine Fund Account Management
- Provide a surcharge free ATM for all employees, patients, and visitors
- Provide an employee benefit which assists all employees to improve their financial well being
- Provide opportunities for members to participate on the Board of Directors and committees to have a direct role in services and education.