

Alternatives Federal Credit Union Members Quarterly



Table of contents

- 01 [Mobility+](#)
- 02 [The Alternatives difference](#)
- 03 [Brand matters](#)
- 04 [Make it happen](#)
- 05 [Cleaning for success](#)
- 06 [30 Days of giving](#)
- 07 [Holiday Market](#)

Upcoming events

October

- 13 Getting People to Your Events
- 19 Defining Your Internet Marketing Strategy
- 20 Business CENTS: Coffee Talk
- 25 Becoming a Business Owner (Series: 10/25, 11/1 and 11/8)
- 26 Hiring a Social Media Professional

November

- 1 Becoming a Business Owner (Series: 10/25, 11/1 and 11/8)
- 7 Member Appreciation Event
- 8 Becoming a Business Owner (Series: 10/25, 11/1 and 11/8)
- 17 MoneyWise
- 17 Business CENTS: Coffee Talk

December

- 5 Holiday Market (runs through 12/23)
- 7 Your HR Toolkit
- 15 Business CENTS: Coffee Talk

Details and how to participate are online at alternatives.org and businessCENTS.org.

Artist of the month

October

Monica Knight

November

James Clasby

December

Staff exhibition

A special thank you to our last quarter Artists of the Month:

Peter J. Panek
Linda Zeito

01 **Mobility+**

Across the country, over 5,400 branches can be yours.



At more than 5,400 CO-OP Shared Branch locations and hundreds of Shared Branch express self-service locations in all 50 states, you can conduct transactions just like you would at Alternatives. We are part of the CO-OP Shared Branch network that allows you to make deposits, transfers, loan payments, account inquiries, and get person-to-person assistance with your accounts, even when you are far from home. Simply look for the CO-OP Shared Branch and CO-OP Shared Branch express logos.

Finding the nearest branch or self-service location is easy with locator tools that include phone, mobile app and online. Visit co-opsharedbranch.org or call **1-888-SITE-CO-OP**.

02 **The Alternatives difference**

Every so often we hear a member refer to Alternatives as “the bank”. Alternatives is in the business of providing banking services but is a credit union, organized as a not-for-profit cooperative to benefit members, unlike for-profit banks whose organizing principle is to make money for shareholders. Members select a volunteer Board of Directors to govern the affairs of Alternatives. Following our 2016 Annual Meeting, the Board named Alison Christie as Board President, with Kenny Christianson serving as Vice President, Kenneth McLaurin as Secretary and Jim Fravil as Treasurer. When a vacancy on the Board occurs between elections, a new Director is appointed by the Board. In the third quarter Ariana Blossom and Dan Apfel were selected to fill open Director positions.

As a cooperative, we do some things differently than other types of organizations. For the banking industry, notions of civic engagement and increased financial literacy are secondary to the goal of making a profit. At Alternatives the mission to build wealth and create economic opportunity for underserved people and communities is primary. While we offer a range of products and services designed to meet the needs of the entire community, we do so in the pursuit of individual financial empowerment. Cooperation Among Cooperatives is the sixth of seven cooperative principles that guide an economic movement. To that end, we are collaborating with GreenStar, sharing desk space at their new store in Collegetown so that GreenStar members can learn more about Alternatives’ services and open accounts with credit union staff. New members joining Alternatives can have their first year of membership in the food co-op paid for by the credit union. The new location also houses a new ATM that enables you to get cash or make deposits. If you haven’t already done so, we invite you to stop by Collegetown and check it out.

As a cooperative, your involvement helps to set us apart from others. To that end, we are conducting a member survey to help the Board and staff better understand your needs and wants so that we may prepare to deliver those to you in the best way possible. Please take a moment to let us know your thoughts. As always, we appreciate your active participation.

03 **Brand matters**

This year we have strengthened our visual brand, to better articulate our broad range of products and services to existing and new members. Fueled by our vibrant membership, dedicated staff, and community programs, we embarked on an inspiring journey to share and celebrate the good things at Alternatives through our brand story, relationships, and visual identity.

The expression of what we represent is critical to achieving the social change we are dedicated to and increasing the impact our programs provide. At Alternatives, our brand personifies who we are, and the core values, mission, vision, and goals our organization represents. Our award winning brand elements engage the community through inspirational stories and imagery and have the potential to increase revenue-raising capabilities and impact through increased numbers of donors, members, and volunteers. Each brand touchpoint provides opportunities to build relationships and engage our members, staff, and community through a proactive, purposeful narrative that aligns with our goals.

As we continue our brand refresh, our fourth quarter will be devoted to updating our website to unlock the power of our story while delivering a customized and streamlined user experience. At the branch, our physical space will begin to tell a proactive, purposeful story and our walls will come alive with our refreshed brand colors and community spotlights.

The story of Alternatives is the total of thousands of members following a path to work toward their financial goals. We hope to tell that story to the world through the faces, voices, and ideas of our members and staff to better communicate what we’re about

If you are interested in sharing your story or for more information, contact **Tammy Drost** at tdrost@alternatives.org or (607) 216-3454.

04 **Make it happen**

Valerie and Wade Leftwich have been members of Alternatives since 2008. Originally, Valerie opened an account for her jewelry business, while they maintained their personal accounts at another local financial institution. Valerie had heard good things about how Alternatives supported small businesses.

When Valerie and Wade decided to take out a home equity loan for home improvements, they approached the local lender where their first mortgage was. Unfortunately, the lender turned them down with no explanation or information. Valerie decided to talk to a loan officer at Alternatives about their need. The loan officer took the time to review their credit report, explain how to clean up errors on the report and improve their credit score. They were pleased that the loan officer took a personal approach, cared about the relationship and worked towards securing a future loan. Valerie and Wade refinanced their home with enough additional funds for the improvements. After that, they moved all of their accounts to Alternatives and have been happy with the products and personal service. They have taken out auto loans as well as a home equity loan for more improvements.

Valerie said the things she likes about Alternatives is that she is always able to talk to a someone when she has a problem, question or need and they are always helpful. She is treated like a person and not just like a credit score, and the staff works with you to address your needs and improve your situation.

To learn more about how Alternatives mortgages can work for you, contact **Brian Kunk-Czaplicki** at bkc@alternatives.org or (607) 216-3409, or **Phil Shay** at pshay@alternatives.org or (607) 216-3474.

05 Cleaning for success

“Alternatives played a vital role in helping me transform my part time, under-the-table cleaning “hobby” into a legitimate full time business. I could not have accomplished this without them.
—Hannah Wortman, Happy Member

Hannah Wortman, the owner of **Nitty Gritty Cleaning**, is an Alternatives member business success story.

Hannah started cleaning houses to earn extra money as a college student. As Hannah became more intrigued about developing and expanding her business, she sought out **Alternatives Business CENTS** for guidance.

Hannah has utilized Business CENTS free one on one consultation option to hold regular planning meetings for coaching and step by step advice crucial to developing her business.

Hannah’s dedication and perseverance have paid off. Today she has established her business as an LLC, hired her first employee and experienced tremendous growth both in her sales and ability as a business owner. Nitty Gritty Cleaning provides residential cleaning services using plant based non-toxic materials in the Ithaca and Brooktondale areas.

Contact Hannah for a free quote at Hannah.Wortman@gmail.com or (607) 483-9882.

To learn more about Alternatives Business CENTS Program and how we can help you achieve business success you, contact **Kathleen Clark** at kclark@alternatives.org or (607) 216-3423.

06 30 Days of giving



Above: Karl Graham, Director of Community Programs and Outreach at Alternatives; Carol Chernikoff, Chief Lending Officer at Alternatives; Susan Eschbach, Principal at Beverly J. Martin Elementary School; and Cheyenne Cardamone-Knewstub, RN.

This August, Alternatives Impact and Beverly J. Martin Elementary School came together to ensure local students have what they need to succeed. Alternatives members, over the course of 30 days, dropped off donations of dry erase markers, Kleenex, earbuds, and non-perishable snacks, all things that BJM Principal, Susan Eschbach, says will make a real difference in the lives of teachers, students, and families. Community members could also donate cash. Financial contributions will be used to support students’ transportation needs (for things such as getting to the doctor or attending extracurricular activities) and the Alternatives’ Student Credit Union.

A four-minute walk away from Alternatives’ Main Branch, the Beverly J. Martin Student Credit Union branch was opened in 2006. Run by students, along with parent and teacher volunteers, the Student Credit Union instills good savings habits in children as young as five and illustrates the link between students’ day-to-day financial behavior and reaching their goals.

The “30 Days of Giving” campaign offered the chance to enhance an already fruitful partnership. Along with the Student Credit Union, Alternatives encourages saving for education at every age. Of the student body at Beverly J. Martin Elementary School, 77% qualify for the state’s free or reduced lunch program, making them eligible for Alternatives’ College Savers Club certificate. The College Savers Club certificate, a way for student-savers to earn additional interest, was developed based on research showing that students with even a modest college savings account are three times more likely to attend college and four times more likely to graduate.

Please contact **Liz Hudson**, Development Director, at lhudson@alternatives.org or (607) 216-3452, to learn more and get involved.



Where Good Things Happen



07 Holiday Market

Each December since 2008, the credit union has held a Holiday Market in the lobby. The Holiday Market is a great opportunity for business members of the credit union to promote themselves and sell their wares to fellow credit union members.

Each year we have vendors selling a wide range of items, from baked goods to jewelry, records and CDs, photographs, toys, art and crafts. There have even been therapists offering chair massages. The Holiday Market is held in our lobby, with no charge to the vendors.

Holiday Market hours:

Mondays 10:00am to 3:00pm
Fridays 10:00am to 5:00pm
Saturdays 10:00am to 1:00pm

The 2016 Market begins on Monday, December 5 and ends on Friday, December 23. Vendors are assigned dates on a first come, first served basis. If you are interested in being a vendor, contact **Karl Graham** at kgraham@alternatives.org or (607) 216-3422.

Alternatives IMPACT

At Alternatives Federal Credit Union, we are better together. Generous donations from individuals, families, and foundations to businesses, trusts, and government ensure Alternatives continues to champion asset ownership, retain local money in local communities, and foster financial fortitude.

Always learning, we are good listeners and seek to engage our funders in dialogue that improves our delivery and benefits our community.

For more information about how you or your business can support Alternatives Impact, visit alternatives.org/Impact or contact **Liz Hudson**, Development Director at lHUDSON@alternatives.org or **Rebekah Scott**, Program and Development Assistant at RSCOTT@alternatives.org, or call (607) 216-3426.



Credit Union members following their dreams with extra support by the Community Programs at Alternatives, which are funded in part by Impact.

