

The Credit Union Connection FINANCIAL EDUCATION

INSTRUCTION: This document may be reviewed in several ways:

1. Scroll through each page to review all of the entries in the document.
OR
2. Refer to the Table of Contents for an Alphabetical List by Credit Union Name below or the Table of Contents by Topic on the Next Page.

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Alternatives Federal Credit Union

125 North Fulton Street
Ithaca, NY 14850
Phone: (607) 273-4611
Website: www.alternatives.org
Charter: 23283
Assets: \$51 million
Year Chartered: 1979

Following are examples of financial education programs the credit union offers:

The Credit Path model describes where people are situated at various points along a continuum between poverty and self-sufficiency, what financial services are needed, and how to move along the Path to financial independence.

Money Wise provides members and non-members with the tools to confront financial issues in their lives. Topics covered include: income and debt management, expense tracking, establishing, and saving toward financial goals, practical economics, record keeping, insurance, predatory lending, establishing and repairing credit, conscientious consuming, and investment options.

Austin City Employees Credit Union

711 4th Avenue NE
Austin, MN 55912
Phone: (507) 433-6580
Website: www.austincityecu.org
Charter: 64186
Assets: \$8 million
Year Chartered: 1953

And

S O D E S Credit Union

711 4th Avenue NE
Austin, MN 55912
Phone: (507) 433-6580
Website: www.austincityecu.org
Charter: 64186
Assets: \$8 million
Year Chartered: 1953

The credit union recently started a Kids Club with the help of the Family Involvement Council to help kids learn to save and set savings goals. The “ACE”cu Kids Club is for children, grandchildren, nieces, and nephews of the credit union’s members. The program is designed to be a fun way for kids to

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learn about money. There are two clubs: the “ACE”cu Jr. for children age 0-6 years, and the “ACE”cu Sr.” for children age 7-12 years.

An “ACE”cu Kids Club account may be opened with a deposit of \$5. Account holders receive a fun-filled Membership Kit. With a deposit of \$3 or more account holders receive one “ACE”cu Buck. “Bucks” may be accumulated by children making the eligible to buy prizes at the credit union. Additionally, children receive fun things in the mail like newsletters, contest notices, and birthday cards.

Beehive Federal Credit Union

1087 Erikson Drive
Rexburg, ID 83440
Phone: (208) 656-1000
Website: www.bhive.org
Charter: 13741
Assets: \$127 million
Year Chartered: 1960

The credit union created a community credit score seminar funded by grants. The seminar educates the public regarding credit issues and the consequences of a bad credit history. The seminar was well attended and received substantial community awareness and public exposure for the credit union.

Boeing Wichita Credit Union

P.O. Box 789757
Wichita, KS 67278
Phone: (316) 651-5119
Website: www.bwcu.org
Charter: 63283
Assets: \$452 million
Year Chartered: 1935

BWCU offers options for a broad range of people to become financially-educated. Through its Community Education Coordinator position created in 2005 the credit union has offered many classes and seminars to its members, local organizations, schools and the community. Classes offered at BWCU branches include “First Time Home Buying”, “Debt Reduction”, “Saving for Retirement”, “Saving for College” and many others. Classes are taught by both BWCU staff members and professionals in the community. Advertisements for classes are listed in the credit union’s quarterly newsletters, on its website and/or by direct mail.

Many organizations have contacted BWCU to provide financial guidance for their employees. Our select employee group (SEG) relationship with The Hayes Company has allowed the credit union staff to teach a monthly financial guidance

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class on the company's campus during lunch breaks. The classes are taught in English with a Spanish-language translator for the company's predominately Hispanic workforce. The credit union typically has over 30 participants at each of the classes and teaches a 9-month series. The credit union also has relationships with Early Head Start, Youth for Christ, Healthy Babies, and The Wichita Children's Home, where budgeting classes are taught to young mothers and troubled youth. BWCU has also established relationships with USD 259 and USD 429 in Wichita and Lawrence, KS, visiting classrooms and interacting with kids.

The credit union's marquis event each year is the Financial Survival Camp, offered to 7th and 8th graders in the summertime. This two-day event takes place at a farm in Wichita, and offers both indoor and outdoor activities, games, team-building and financial classes geared towards middle-schoolers. The campers learn valuable lessons about saving, checking accounts, credit and goal-setting, and more. This award winning program is in its second year, and will be around for many summers to come.

Bull's Eye Credit Union

P.O. Box 1087
Wisconsin Rapids, WI 54495
Phone: (715) 423-2650
Website: www.becu.net
Charter: 66861
Assets: \$104 million
Year Chartered: 1932

Loan and credit education programs are conducted by the credit union in the local schools. Four topics are covered during the presentation: The Credit Union Difference, Applying for a Loan, Bankruptcy, and Payday Lenders. In a classroom setting, the credit union's President reviews the loan application process and a sample credit report. The credit union's President also explains credit reports and the importance of maintaining good credit, bankruptcy, and payday lending practices.

Central Minnesota Federal Credit Union

20 South 4th Avenue East
Melrose, MN 56352
Phone: (320) 256-4269
Website: www.centralmnfcu.org
Charter 24654
Assets: \$427 million
Year Chartered: 1939

The credit union conducts an annual home buying seminar. The seminar has proven to be a successful and innovative method to assist first time homebuyers

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to reach their goal of home ownership. Typically, this seminar lasts one to two hours and includes presentations from loan officers, local builders, and representatives from closing agencies. The credit union strives to educate prospective buyers on the entire home buying experience such as making an offer on a home, budgeting for household expenditures, and anticipating closing costs and the closing process. The number of attendees continues to grow. Real estate agents are invited to attend the home buying seminar and display their listings. Past participants have received coupons toward their financing through the credit union. The credit union has received a great deal of positive feedback from its attendees and will continue to offer this seminar.

Coastal Waters Federal Credit Union

1065 Springhill Avenue

Mobile, AL 36604

Phone: (251) 432-6421

Website: www.coastalwatersfcu.org

Charter: 18335

Assets: \$7 million

Year Chartered: 1967

The credit union teaches members how to balance a check book; learn to budget; and protect their credit history. Other community services include offering debt consolidation loans to members.

Dover Federal Credit Union

P.O. Box 2009

Dover AFB, DE 19902

Phone: (302) 678-8079

Website: www.doverfcu.com

Charter: 12443

Assets: \$199 million

Year Chartered: 1958

Since its beginnings in 2001, the Award Winning DFCU Kids Making Cents Club has focused on educating parents and kids about the importance of starting good savings habits early in life. The credit union encourages young members to save by rewarding them with a token for each deposit which can be redeemed for a variety of prizes. Open to children age 17 and under, the club has more than 2,800 little savers enrolled. The credit union offers a link on its website to the "Googoplex" site, filled with more fun for the children.

In addition to keeping their young members financially fit, the credit union cares about their physical well-being. DFCU partnered with the Central Delaware YMCA and Aquatic Center on Saturday, June 24, 2006, to host a birthday celebration in honor of the Club's fifth birthday. All Kids Making Cents Club members were mailed a special invitation that included a coupon for a free week

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enrollment at the YMCA. More than 350 children and their families attended the event which featured food, recreational swimming, games, balloon sculpturing, inflatable bouncing fun, dancing to the music from a DJ and more. The credit union also helps support local children through other programs offered by the local YMCA. In turn, the YMCA featured the credit union on a banner in the swim area.

The credit union partnered with the Dover Air Force Base Services Squadron in 2006, providing seminars to children of their military members. This monthly series of seminars combined education in basic financial matters with other life skills training and was hosted at the Dover Air Force Base Youth Center.

The credit union partnered for the fifth consecutive year with the National Science Alliance program to visit local schools. Primarily directed at Middle School youth, these fun and informative sessions highlight the types of education needed to work in the many areas of the financial industry.

Eastmill Federal Credit Union

60 Main Street
East Millinocket, ME 04430
Phone: (207) 746-3428
Website: www.eastmillfcu.org
Charter: 09518
Assets: \$51 million
Year Chartered: 1954

The credit union has been proactive with financial literacy initiatives and has a director who is the superintendent of the school district. Eastmill FCU has been instrumental in implementing financial education curriculum for all students. Credit union employees have made presentations to elementary and high school students concerning financial education.

Fargo Public Schools Federal Credit Union

415 4th Street North
Fargo, ND 58102
Phone: (701) 241-4770
Website: www.fpsfcu.com
Charter: 47
Assets: \$21 million
Year Chartered: 1934

The credit union sponsors a “reality fair” in conjunction with local schools.

Members of the credit union who are school employees charter classroom presentations.

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HarborOne Credit Union

P.O. Box 720

Brockton, MA 02303

Phone: (508) 895-1000

Website: www.harboronecu.com

Charter: 67560

Assets: \$1.4 billion

Year Chartered: 1917

The credit union partners with several community organizations and businesses to hold an annual Credit for Life Fair. There were 250 high school seniors in the community selected to participate in the fair to learn how to budget and plan for their financial future. The students select an occupation that is of interest to them and at the fair they figure out how they will live given the salary of the selected occupation. Different booths are set up at the fair and the students visit each booth and develop a budget and plan for living. They are required to make a decision about the type of car they will drive, where they will live, clothing options for their career, etc. Approximately 75 volunteers from the community participate by working at the booths. The volunteers represent banks, furniture companies, consumer credit counseling, credit unions, the housing authorities, etc. During the fair the students are given different problems to solve, such as their car breaks down, their pet needs to go to the vet, etc. The students have to determine how they will solve their financial problem. The goal is to get the students to think about the unexpected financial challenges they may face. The students have the option of getting a part time job to make ends meet or the students need to figure out ways of reducing expenses.

As a result of the Credit for Life Fair, the students get a better understanding of what it will be like to live on their own given the occupation they choose. The ability to improve the students budgeting skills and save for the future is another goal of the fair. Since it was first held in 2001, many visitors from other areas of New England have attended and replicated the event in their own communities.

In partnership with Brockton High School the credit union provides a program to bilingual students about the basics of personal finance. One of the needs identified by the high school was that many students were first generation immigrants to this country and they did not have knowledge of the basics of personal finance. Many students come to this country with beliefs about the financial system based on the experiences in their home country. The credit union presents information about the banking system in this country. Credit union representatives discuss the history of banking in this country; how to open an account; how to manage a checking account; importance of good credit; consumer lending; and mortgage lending. At the conclusion of the program, the students visit the credit union and get a tour and receive information on interviewing skills. The goal of the program originally was to educate the students about the basics of banking and personal finance but what the credit

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union has found is that the students have gone home and shared the information with their family members which has helped to education other generations about the U.S. banking system.

Hospitality Community Federal Credit Union

1114 H. Street N.E.
Washington, DC 20002
Phone: (202) 397-4131
Website: None
Charter: 17029
Assets: \$6 million
Year Chartered: 1965

The credit union has partnered with the Marshall Heights Community Development Organization, Inc. to offer a four-week Financial Fitness Challenge class to members. The Marshall Heights Community Development Organization is a nonprofit community-based organization that has undertaken community development activities in the Ward 7 area of Washington, DC since 1979. This organization is also a member of Neighborworks.

The following topics are taught to consumers:

- Understanding Credit
- Tips on how to utilize credit responsibly
- Instructions on how to repair credit
- How to recognize income tax scams, prevent identity theft, predatory lending, and home repair scams.
- How to choose a financial institution

Irvin Works Federal Credit Union

P.O. Box 250
Dravosburg, PA 15034
Phone: (412) 469-0410
Website: www.irvinworksfcu.org
Charter: 4828
Assets: \$16 million
Year Chartered: 1942

The credit union offers programs to educate youth about finances and the credit union.

Kearney Eaton Employees (KEE) Federal Credit Union

P.O. Box 1478
Kearney, NE 68848
Phone: (308) 237-5872
Website: www.keefcu.org

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Charter: 22113
Assets: \$8 million
Year Chartered: 1975

In an effort to help their members who are trying to clean up their credit score, the credit union has instituted the KEE Credit Building Program. This program works with borrowers who have a D or E credit score to help give them incentive to get back on track with their credit. The credit union will work with the member by reviewing the member's credit report in a one-on-one setting. The credit union will then help the member consolidate reasonable, small collection items which usually include medical collections, items due to a job layoff, or some items due to a divorce situation. Depending on the amount of the loan, it will have a maximum of one to three years repayment requirement within the NCUA approved interest rate ceiling. If the member pays successfully for an entire year and the member's score shows some improvement; the member becomes eligible for a rate reduction on either their next loan or the remaining balance of the current loan. The member must be employed full-time for a minimum of one year in order to be eligible for this type of loan. In addition, collateralizing the loan is usually a requirement.

For members who do not qualify for this program the credit union sends them to a local non-profit credit counseling agency. The agency will work with the member on an individual basis and providing financial education and budgeting help.

In addition to offering the member a chance to lower their loan rate, the credit union has also worked with the credit counseling agency to implement budgeting classes for members who wish to forego one-on-one counseling. This has also helped the members who just wanted further tips on their current budgeting techniques.

Kulia Ohana Federal Credit Union

240 Lepoko Place
Wailuku, HI 96793
Phone: (808) 244-0863
Website: None
Charter: 2575
Assets: \$4 million
Year Chartered: 1938

The credit union offers a kids club as a way to provide financial education to youth.

NARFE Premier Federal Credit Union

6462 Little River Turnpike
Alexandria, VA 22312

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Phone: (703) 914-8700
Website: www.narfepremierfcu.org
Charter: 233
Assets: \$125 million
Year Chartered: 1935

The credit union offers the BALANCE Financial Fitness Program for their members. This free program allows members to manage their finances. The credit union formed a partnership to offer these services.

None Suffer Lack Federal Credit Union

4710 Auth Place Suite G-1
Suitland, MD 20746
Phone: (301) 899-0300
Website: www.nslfcu.org
Charter: 24657
Assets: \$14 million
Year Chartered: 2001

The None Suffer Lack Federal Credit Union is a financial institution where the people of God can network their resources together in a manner that will glorify God. This credit union helps eliminate lack in the lives of its members by promoting the proper attitude toward money and finances, emphasizing a biblical system of controlling money, and encouraging the proper use of money as taught in the *Book of Acts*. To encourage savings, the credit union offers the "Next Generation Savings Account" and the "College Fund Savings Account".

North Dade Community Development Federal Credit Union

18591 NW 27th Avenue
Miami, FL 33056
Phone: (305) 620-5877
Website: www.northdadecdfcu.net
Charter: 24593
Assets: \$4 million
Year Chartered: 1997

The community credit union offers credit report/financial education classes resulting in increased member balance scores and budget planning. It provides members with financial independency.

Northeast Community Federal Credit Union

683 Clay Street
San Francisco, CA 94111
Phone: (415) 434-0738
Website: www.necfcu.org
Charter: 23780

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Assets: \$8 million
Year Chartered: 1981

Providing lifeline financial services to the unserved and underserved should be complemented with financial education and training. Working with banks, Northeast offers the *Money Smart Program*. The ten class curriculum, with topics ranging from budgeting to home ownership, helps individuals build financial knowledge, develop financial confidence, and use banking services effectively. Northeast also offers targeted workshops that are tailored to the needs of community partners.

O.U.R. Federal Credit Union

P.O. Box 11922
Eugene, OR 97440
Phone: (541) 485-1188
No Web Address
Charter 19768
Assets: \$5 million
Year Chartered: 1969

The credit union offers a variety of financial services and products geared towards low income and Latino residents. As a part of the credit union's commitment to its community, it formed collaborations with other organizations and non-profits. Representatives from these organizations serve as a board of directors for LifeLine as well as providing financial support of the program. LifeLine is entirely funded through grants.

The LifeLine Financial Education Program is dedicated to teaching financial education to residents of Lane County, OR. However, the program is primarily designed for households of low to moderate income. The credit union's curriculum includes learning savings techniques, creating a spending plan, and avoiding predatory lending practices. LifeLine has two components:

1. Group classes are held on Monday evenings, and Thursday afternoons. Classes are composed of four two hour sessions totaling eight hours of instruction.

Class 1: Concepts of Financial Management – this class covers:

What is Successful Financial Management?- This session covers the following topics: setting goals, tracking the money flow, setting up a spending journal, coming up with a plan, paying yourself first, addressing Issues that sometimes affect spending decisions, and putting money away for emergencies.

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How We Get Into Financial Troubles - This session covers the following topics: credit cards, payday lenders, and check cashing stores.

How To Find Community Resources

Class 2: Energy Education

Class 3: Your Financial Toolbox – this class covers: financial institutions and their services, comparing deposit accounts, checking accounts, savings accounts, credit cards, money traps, and payday loan interest examples.

Credit – includes the following topics: what is in a credit report; FAQs about credit reports; collections, judgments, and liens; bankruptcy; and beware of credit repair offers.

Class 4: Smart Spending - this class covers: smart shoppers making their money work for them; major purchases; and nine ways to lower your auto insurance.

Budgeting – includes the following topics: set a goal, track your expenses, identify your income, Net Income Budget (target goal), strong budgets = Creative savings, and sample budget.

2. Individual Component: A client must graduate from the group component in order to apply for the individual component. The individual must have enough income to cover basic living expenses. After interviewing the candidate the determination is made. Once accepted, the client meets with a trained professional to create a written budget and a savings habit that fits the client's goals. As the participant progresses through the individual component of LifeLine, they will develop a formal written plan, a relationship with a financial institution, and a plan of credit repair if appropriate. Lifeline also has the ability to refer to partnering organizations for consulting on home buying, free legal counsel, and emergency shelter as appropriate.

S.C. State Credit Union

800 Huger Street
Columbia, SC 29201
Phone: (803) 255-8420
Website: www.scscu.com
Charter: 60919
Assets: \$379 million
Year Chartered: 1952

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Recognizing the changing needs of our members, in April, 2000 the credit union established its Financial Counseling Department which would later expand to become the Financial Counseling and Education Department. The department's goal is to help members become aware of the alternatives available to avoid a financial crisis and to assist them in making more productive use of their money. The free and confidential program provides budget and debt management counseling for individuals who seek assistance with everyday budgeting or who may be experiencing difficulty paying their creditors. Counseling options include budget, preventative and remedial counseling, debt management, and bankruptcy avoidance.

The Financial Counseling and Education Department holds over 800 sessions each year and counsels approximately 300 members annually. The debt management program enrolls nearly 700 members each year and has paid over \$2 million to creditors during its six year life-span. It has also paid nearly \$100 thousand in credit union loans, salvaged over \$4 million in SCU loans from potential bankruptcy, and generated over \$5.5 million in new loans during that same time period. A former Debt Management Program graduate and member of the credit union expressed this to the credit union:

"...in January, 2001 I was depressed and didn't know which way to turn. It seemed that even though I was making the minimum payments, my balances were not going down. I made an appointment with Suzette and it turned out to be the meeting that would change my life. Four years and eight months later I have learned to be a better shopper, money manager and record keeper. It was really awesome when I received my September, 2005 statement and my balance was zero and I was "Debt Free". Keep up your good work of saving lives one month at a time."

When South Carolina's Financial Literacy Act was signed in April 2005, the credit union recognized the need for a financial education program that could be easily implemented by South Carolina educators. The credit union's vision was to create a huge impact through massive outreach and statewide awareness by putting the National Endowment for Financial Education (NEFE) High School Financial Planning program in the hands of appropriate South Carolina teachers.

The credit union's Director of Financial Counseling and Education spearheaded efforts to raise awareness of the available NEFE resources by attending and speaking at conferences, writing magazine articles, making personal contacts, forming professional partnerships, engaging in radio discussions and interviews, and providing information through websites and newsletters. She formed a partnership with South Carolina Department of Education and South Carolina ETV to produce an "Introduction to NEFE" video explaining how the NEFE program meets the financial literacy mandate, for broadcast through their ITV stations to schools and educators throughout the state. She went on to conduct a live-to-tape workshop to "Train the Trainers" on implementation of the NEFE

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program. A scholarship program and Teacher Renewal Recertification Credit Program provide encouragement for completion of the "NEFE Financial Literacy Course".

The vision of the credit union's financial literacy crusade was to create a huge impact through massive outreach and statewide awareness, especially through our targeted key distribution point of teachers. The number of NEFE instruction manuals distributed in South Carolina increased by more than 7,000 or 40 percent from 2004 through 2005. As a winner of the 2006 Desjardins competition, the credit union believes this program's approach to financial literacy is unique, extraordinarily effective and unlike anything accomplished by any other credit union in the country. The following quote came from a South Carolina teacher and attendees of the "Train the Trainer" workshop, *"I want to thank you for the information and the resources. The information you presented is probably more important to my students than most of their other subjects."*

The credit union requests that any interested parties contact the Director of Financial Counseling and Education for more information; however, the Financial Counseling Statistics through October 31, 2006, is shared below:

Department Opened	April 2000	Debt Mgmt. Program Began	June 2000
Inquiries to Date	3,000	Avg. # People Enrolled/Month	56
Members Counseled to Date	1,316	People Enrolled as of 10/31/06	49
Follow-up Appointments	2,265	\$ Paid to Creditors	\$2,061,290
Total Appointments	3,600	\$ Paid to SCU	\$98,546
Avg. Appointments/Month	67	# People Successfully Completed (paid debts/out of program)	44
Avg. Appointments/Member	3	\$ Paid to Creditors by People (\$863,800
Saved from Bankruptcy (SCU Loans only)	\$4,279,393	New Loans Generated (through Debt Management Program)	\$5,614,447

Security Service Federal Credit Union

16211 La Cantera Parkway

San Antonio, TX 78256

Phone: (210) 476-4490

Website: www.ssfcu.org

Charter: 11065

Assets: \$4 billion

Year Chartered: 1956

The credit union's dedication to its members extends beyond traditional financial products and services. Through various year-round programs, SSFCU provides financial education and advice to its members of all ages and lifestyles. The Credit Builder Plus Program offers bi-monthly credit counseling and money management seminars. Members who have completed the program can apply for a \$400 loan to begin (re)establishing credit. Senior Smart Seminars discuss age-related issues, like "Planning for Long-Term Care," to seniors ages 50 and above. In addition, SSFCU offers Member Information Seminars.

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The credit union's Member Seminars target adult financial situations and identifies possible solutions to various financial concerns. Security Service Investment Group, a wholly owned subsidiary of the credit union, offers Investment Seminars to provide member education on a variety of investment options and services.

SMW Federal Credit Union

700 Apollo Drive
Lino Lakes, MN 55014
Phone: (651) 747-1500
Website: www.smwfcu.com
Charter: 24363
Assets: \$58 million
Year Chartered: 1988

SMW Federal Credit Union partners with a local college to provide financial education seminars to its members and community.

The credit union offers a variety of financial education programs and services for youth from 5 – 18 years. Through its Youth Education Seminar students learn to “earn, save and budget” their money in a fun setting. The credit union's website contains a webpage of products and services for children.

The credit union's Youth Savings account product seeks to teach and reinforce positive savings habits in children ages 17 and under. The savings account pays competitive yields. When a Youth Savings account member turns eighteen, the balance in the account is transferred to the credit union's regular savings account.

St. John's Of Little Canada Credit Union

400 East Little Canada Road
Little Canada, MN 55117
Phone: (651) 484-0265
Website: www.stjohnscu.com
Charter: 63977
Assets: \$16 million
Year Chartered: 1946

The credit union offers financial seminars to members and the community.

W S S C Federal Credit Union

14501 Sweitzer Lane
Laurel, MD 20707
Phone: (301) 206-8111
Website: www.wsscfcu.org

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Charter: 16268
Assets: \$16 million
Year Chartered: 1964

The credit union offers classes for members wishing to purchase their 1st home mortgages. For example, one class covered the topics of "Buying and Financing a Foreclosed Home."

Yolo Federal Credit Union

P.O. Box 657
Woodland, CA 95776
Phone: (530) 668-2700
Website: www.yolofcu.org
Charter: 9293
Assets: \$161 million
Year Chartered: 1954

The credit union conducts training to all new employees on recognizing and reporting elder and dependent adult financial abuse. The training includes an overview of the law and what kinds of behaviors or transactions may indicate potential financial abuse. The training covers detailed procedures for staff, including when a Suspicious Activity Report (SAR) is required, as well as procedures for middle and senior management. The credit union takes its responsibility to protect its membership seriously. This is demonstrated in the ongoing training and comprehensive annual exam that is required of all employees. A passing score of at least 80 percent is required to earn any performance bonus or salary increase.

The credit union maintains a close relationship with local law enforcement and the Adult Protective Services team within the Social Services Department. The credit union is also a financial institution partner of the Elder Financial Protection Network (EFPN) and uses some of its training resources to support community outreach and public awareness efforts. The training materials and costs associated with this partnership are very reasonable. The credit union established relationships with the local senior centers and conducts educational workshops to help seniors and dependent adults protect themselves against fraud and financial abuse.

These efforts have proven successful in helping educate employees in early detection and rapid response to potentially abusive situations. The community outreach efforts have helped to arm members with information on how to effectively protect from financial abuse. The credit union was recognized in January 2007 by the local Board of Supervisors for its dedication to fighting financial abuse of the elderly and the efforts will continue to be a priority.