

STATEMENT OF COMMITMENT TO MEMBERS

Live
Life
Boldly.®



Hometown Values | Worldwide Access | Lifelong Relationships



STATEMENT OF COMMITMENT

UniWyo Federal Credit Union's sole purpose is to serve our members. As a member-owned, not for profit financial cooperative, UniWyo's commitment is to our members. We promise to offer honest, fair deals to every member, every time. We promise to treat every member with respect and dignity. We promise to strive to be a trusted financial advisor that our members can count on to assist them with achieving their financial dreams. We will uphold our fundamental responsibility to actively serve people within our field of membership, and as appropriate, the communities in which they live. We will deliver a range of low cost products and services to the diverse economic and social make-up of our members and potential members. We will look for better ways to reach out to the unserved or underserved of our member and potential member base. We will continually demonstrate the value of membership in UniWyo Federal Credit Union. We expect to provide Hometown Values, Worldwide Access, and Lifelong Relationships. We will "Live Life Boldly."

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

Throughout UniWyo Federal Credit Union's strategic plan, we will put forth 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 1

Service to Members

UniWyo Federal Credit Union strives to offer services designed to improve the economic and social well-being of members and return financial value to our members and potential members.

Current Services that Help Improve the Economic and Social Well Being of Members:

1. Wyo Wrangler and Wyo Cash—Wrangler is open to members up to 10 years of age, Cash is open to members 11 to 18 years of age. Each account provides prizes for deposits, \$5 birthday matched deposits, and cash for good grades.
2. Golden Opportunity Club—Targets adults age 50 and better with a variety of free services including free checks for share draft accounts, free money orders, free notary service, free cashier's checks, and free medallion Signature Guarantee service.
3. Grade School Education—UniWyo provides employees to serve as guest speakers in various classrooms.
4. Credit Based Pricing—This enables the credit union to offer loans to those who may have difficulty getting a loan elsewhere.
5. Free Online Banking—UniWyo offers members free Internet access to their accounts.
6. Free E-Statements—UniWyo offers members free electronic account statements.
7. Free Check Imaging—UniWyo offers members free access to images of cancelled checks.
8. Free Bill Pay—UniWyo offers members free access to electronic bill payment.
9. Free Online Financial Management—UniWyo offers members free financial management tools within online banking.
10. Free Mobile Banking—UniWyo offers members free mobile banking.

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11. Free Mobile Deposit—UniWyo offers free mobile deposit using iPhone or android mobile devices.
12. Free Text Alerts—UniWyo offers free text alerts to members to receive account balance and/or transaction notifications to their cell phones daily or weekly.
13. Bank to Bank Transfer—UniWyo allows members to use online or mobile banking to move money into UniWyo from other financial institutions.
14. Free Checking Accounts—UniWyo offers free share draft (checking) accounts to all members, regardless of income level or account balance.
15. Free Access to ATM machines—UniWyo offers a Visa Debit card with immediate posting to the associated checking account and without an annual fee. UniWyo maintains 13 ATM machines in the Laramie area, 5 of which offer 24-hour access, 4 of which take deposits, and two of which are drive up ATM's. Members are not charged a fee for use of the ATM.
16. The facilities at 1610 E Reynolds Street and 2020 Grand Avenue include a children's area.
17. Campus Express—Free delivery of paperwork or cash from the Campus Branch to any location on the UW Campus.
18. UniWyo Financial Services—This program offers investment services to members. Included are mutual funds, annuities, stocks, bonds, and insurance.
19. Affordable Accounts—For as little as \$5.00, a member can open a share account. UniWyo has a variety of accounts on which no fees are charged.
20. Low Minimum Balance Share Certificates—Share certificates are available in amounts as low as \$250.00.
21. All three branches include free coffee, free bottled water, and free cookies on Friday and on University of Wyoming paydays. The 1610 E Reynolds Street and 2020 Grand Avenue Branches also have free internet access. Computers can be used by members to research web based information, access their accounts, and for use by staff to demonstrate online banking and other web based services.
22. The 2020 Grand Avenue Branch has a jukebox for members to customize their experience while in the branch.

SECTION 1 continued

23. Courtesy Pay program provided to all qualifying members. This program pays insufficient funds checks, debit card purchases, and ACH debits up to predetermined limits. This saves the members the cost and inconvenience of picking up the NSF check from the merchant and the embarrassment of having their card declined.
24. Money market accounts for members with larger balances—a competitive rate is offered with a minimum balance of \$2500.
25. UniWyo offers “Skip-a-Pay” two times per year—this gives members the opportunity to skip a monthly loan payment.
26. Shared Branching—UniWyo offers access to shared branching through the Coop Shared Branching Network with free transactions for the members at over 6,000 locations nationwide.
27. UniWyo offers FHA, VA, and USDA Rural Housing mortgages for first time home buyers.
28. UniWyo offers a high-yield checking account, Xtraordinary Checking, with rates substantially above the local, regional, and national market.
29. UniWyo maintains a full service branch on the campus of the University of Wyoming.
30. UniWyo offers student loans through the Credit Union Student Choice loan program.
31. UniWyo offers Health Savings Accounts with no fees and convenient debit card access.
32. Business Lending—UniWyo offers business loans through Centennial Lending, with a business loan development officer available for consultation.
33. Debit cards are available via “Instant Issue” with a variety of card backgrounds.
34. Lifelock Identity Theft Protection—UniWyo provides this identity theft protection to members at a discounted price.

New Services planned for the coming year: None.

SECTION 2

Member Education

UniWyo Federal Credit Union is committed to member education and social responsibility, including providing financial education to members and potential members to enhance their lives as well as promote credit union uniqueness, philosophy, and values.

1. **Web Site Access**—UniWyo’s web site includes links to education sites including a free financial assessment, credit reporting, financial literacy through the U.S. Financial Literacy and Education Commission, Lifelock Identity Theft protection, and a slew of other educational links for all ages.
2. **Financial Education**—Occasionally UniWyo staff are invited to Laramie High School, Laramie Junior High, various grade schools, and to classes and events offered by the University of Wyoming to conduct sessions related to financial education.
3. **Employee Orientation**—UniWyo provides a comprehensive employee orientation that emphasizes the uniqueness of credit unions.
4. **Credit Counseling**—The collection officers and selected loan officers offer individual credit counseling to members, including a free Credit Report Analyzer.
5. **Educational events**—Brown bag lunch and learn series is held at various community locations and on the University of Wyoming Campus.

New Programs planned for the coming year:

1. UniWyo employees will give additional University of Wyoming on-campus presentations through the sponsorship of Financial Wellness.
2. Employees will go through a custom training program created specifically for UniWyo.
3. Employees will go through a Culture and Brand training program.

SECTION 3

Involvement/Governance

UniWyo will endeavor to preserve the credit union democratic principles, including demographic representation and volunteer participation in the organization.

1. Board Elections—Board members are voted in by ballot. For each election, members will have the opportunity to vote in person or by absentee ballot. Voting tables will be staffed to insure maximum voter participation.
2. Board Vacancies—When the situation arises where a board member resigns during his/her term, the board will review the past election to determine who received the most votes of those candidates not elected. That person will be considered for the vacancy. This way the member's collective voice helps to determine the replacement.

New programs planned for the coming year: None.

SECTION 4

Diversity

UniWyo Federal 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.

1. Member Market Segmentation—UniWyo uses Marquis Membership management software to help determine the demographic makeup of its members so that products and services may be specifically targeted to their needs.
2. Equal Employment Opportunity—UniWyo actively seeks to fill vacancies by hiring qualified candidates without regard to race, creed, religion, age, sexual orientation, or socio-economic status, seeking to represent the community in which we operate.

New programs planned for the coming year: None.

SECTION 5

Commitment to the Credit Union Movement and Other Cooperative Activities

UniWyo Federal 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 public forums. In addition, UniWyo will participate in local, state, and national cooperative activities as appropriate, and will strive to build and strengthen relationships with other sectors of the national cooperative movement.

1. Political Activity—UniWyo’s senior management meets with local, state, and national elected officials to provide the credit union viewpoint on local, state, and national issues. UniWyo has appointed a Legislative Liaison to work with association officials on public issues.
2. Leadership Roles—UniWyo’s senior staff serves or has served on boards and committees of credit union organizations such as the Mountain West Credit Union Association Government Affairs committee, the Credit Union Strategic Partners Board of Directors, and the Wyoming Credit Union Insurance Trust Board of Directors.
3. Continuing Education for Staff—UniWyo helps pay for post-high school education so that employees may further their careers in the credit union movement.
4. Credit Union specific training for Staff—Training using the Credit Union Executive Society (CUES) education program is required of all employees. UniWyo has a dedicated training room the Training Manager uses to conduct Creating Member Loyalty classes.
5. UniWyo makes meeting rooms available for use in state-wide credit union training.

New items planned for the coming year:

1. Senior management will meet with elected officials at least quarterly.
2. One member of management will attend the third and final year of Western CUNA Management School.

SECTION 6

Public Service/Corporate Citizenship

Through direct financial support or other in-kind contributions to worthwhile local organizations, and by participating in public service activities, UniWyo Federal Credit Union strives to be an active partner in our community. We recognize that practicing good Corporate Citizenship supports the Credit Union Philosophy of “People Helping People.”

1. United Way Campaign—A “Pacesetter” contributor to the Albany County United Way.
2. University of Wyoming Athletics—The lead sponsor for UW Olympic Sports and member of the Cowboy Joe Club. As a major donor in the state-matched campaign to raise \$10,000,000 pledged \$1,000,000 to be paid over 4 years (\$750,000 of which is dedicated to athletics), 100% matched by State of Wyoming funds.
3. University of Wyoming Staff Recognition—Sponsor the Employee of the Quarter (\$500) and Employee of the Year Awards (\$2,000).
4. American Cancer Society Relay for Life—Corporate Sponsor. UniWyo employees serve as committee chairs and/or team captains. UniWyo employees served as the local event chairpersons for both 2007 and 2008. UniWyo’s team has been the top fund raising team for the last eight consecutive years.
5. Local Schools—Contribute to Project Graduation, LHS Honors Banquet, Newspapers in Education, LHS Girls Basketball, Battle of the Books, Junior Achievement, Science Fair judging, and LHS Boys Basketball.
6. Ivinson Memorial Hospital—Contributor to the construction of the Cancer Center, the annual La Grande Fleur fundraiser, and the IMH Foundation Guest House.
7. Ivinson Memorial Hospital Foundation—One UniWyo employee serves on this foundation Board of Directors.
8. Lincoln Community Center—pledged \$40,000 paid over 4 years to help with the remodeling of this historic school for adaptive re-use as a community center.
9. Laramie Kiwanis—UniWyo employees are members of this local public service organization.

SECTION 6 continued

10. Hospice of Laramie—Pledged \$25,000 to be paid over 5 years beginning in 2013, to help with the construction of the Laramie Hospice House.
11. Habitat for Humanity—UniWyo grants time off from work, with pay, so that employees can contribute to the construction of Habitat Houses.
12. Parent Teacher Organizations—UniWyo employees serve on committees of local school Parent Teacher Organizations.
13. Laramie Soup Kitchen—UniWyo employees volunteer at the local soup kitchen.
14. Albany County 4-H—UniWyo is an annual buyer of animals at the Junior Livestock Sale during the Albany County Fair. One UniWyo employee serves as a 4-H Club leader.
15. American Legion Post 14 Honor Guard—Two UniWyo employees serve on the local American Legion Honor Guard for funerals and other special events. One employee has served as the Post Commander and currently serves as the Finance Officer.
16. Downtown Clinic—One UniWyo employee serves on the Board of Directors of this local United Way agency.
17. Wyoming Public Radio—One UniWyo employee serves on the advisory board of this state-wide public broadcasting station.
18. Laramie Advisory Commission on Disabilities—One UniWyo employee serves on this committee that promotes awareness regarding disabled members of the community.
19. Laramie Area Chamber of Commerce—UniWyo has been a chamber member for over 30 years. UniWyo has joined other major donors to form the Cornerstone Alliance to promote business in Laramie. One UniWyo employee serves on the Chamber Advisor Board of Directors, one employee on the Red Carpet Committee, and one employee serves on the Good Morning Laramie committee.
20. Leadership Laramie—UniWyo has many graduates of this program and has regularly provided meeting space. UniWyo will continue to enroll employees with the intention that they be future leaders in Laramie. UniWyo sponsored attendance for the Director of CLIMB Wyoming, a local non-profit organization.

SECTION 6 continued

21. Green Belt Clean Up—UniWyo has adopted a section of the greenbelt. UniWyo staff clean the area several times per year.
22. Salvation Army—UniWyo has participated in the "Adopt a Family" program for several years and, in addition, has made a monetary contribution each year. UniWyo employees staff a bell ringer position for one day during the Christmas fund raising campaign.
23. UniWyo Scholarships at the University of Wyoming—a pledge of \$250,000 was made and paid to establish two scholarship programs at UW. The money was matched 100% by the State of Wyoming to create a fund of \$500,000 from which the UniWyo FCU Distinction Scholarships and the UniWyo FCU Study-Abroad Scholarships are drawn annually.
24. UniWyo sets aside \$.32 per member to be used to fund donations to worthy causes each calendar year. The total amount for 2016 is \$7,800. One half of this amount is used to fund the contribution to the United Way. The remainder (\$3,900) is donated to various groups throughout the year at the discretion of the Board of Directors.
25. Cathedral Home for Children—UniWyo has pledged and paid \$50,000 to help construct the Ezra Nichols Indoor Horse Arena for Equine Assisted Psychotherapy Program.
26. United Blood Service—Several UniWyo employees donate blood on a regular basis.
27. Members of UniWyo staff routinely donate over 1000 hours of volunteer time to non-profit agencies in the local community.
28. Jackalope Jump—UniWyo contributed to this local fundraising event for Special Olympics.
29. UniWyo participates in the Unite for Good campaign with other credit unions in Laramie. Events have included a coat drive, a pet food drive for the animal shelter, and a food drive.
30. Rotary Club of Laramie—One UniWyo employee is a member of this local public service organization.

SECTION 6 continued

New items for the coming year:

1. A UniWyo Employee will serve as the event chair for Relay for Life in 2016.
2. UniWyo is a Gold Level contributor to the new Laramie High School and will have featured space on the new scoreboards for football, basketball, and swimming.
3. Two UniWyo employees are members of the Laramie Young Professionals.