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CUs CAN ALSO RELY ON "EXTENDED FAMILY" FOR SUPPORT

Tallahassee, Fla. - With four named storms having battered Florida this hurricane season, and with the remote possibility of other disasters yet to come during the two months remaining in "hurricane season," credit unions in Florida have found comfort and relief in the credit union philosophy of "people helping people." From sharing offices and providing mobile ATMs to funding relief efforts and delivering generators, the Florida family of credit unions has come together to prove, once again, that the philosophy of "people helping people" is more than simple rhetoric.

What's interesting, however, is that other members of the credit union movement are getting involved, too: credit union associations, vendors and service providers are also providing assistance in this time of need.

Individual credit unions like Fairwinds CU in Orlando, Fla., are offering short-term, interest-free "bridge loans" to small businesses affected by storm damage. Others are sharing their unaffected branches with storm-ravaged credit unions so members can gain access to funds and services that may not otherwise have been available. And CAMPUS USA credit union has gone so far as to deploy their CAMPUS Cruiser and staff to affected areas like Port Charlotte and Pensacola to offer mobile ATM access to Credit Union 24 participants, other credit unions and the general public to help ease the financial impact of the disaster.

Credit union leagues and service groups are offering their assistance, too. The Florida Credit Union League (FCUL), through their Credit Union Foundation, has collected thousands of dollars in hurricane-relief funds, and is dispersing much-needed assistance to credit union hurricane victims across the state. Donations have come from the Credit Union National Association (CUNA), individual credit unions and their members, credit union vendors and even from credit union leagues as far away as New York and Washington state.

But it doesn't end there—product and service providers to the credit union community are also helping out. Credit Union 24, a nationwide credit union-owned ATM and POS network headquartered in Florida, has implemented its credit union disaster-recovery plan four times in the past few weeks. In addition to having staff on-call 24 hours a day during the storms, CU24's recovery plan called for personal contact with each of CU24's affected member credit unions after a storm. Calls were made to assess damage and offer assistance with EFT processors and ATM servicers, and to determine the need for emergency equipment and supplies. And, drawing on the close relationship between the EFT network and the credit unions affected by the multiple disasters, Credit Union 24's Board of Directors donated \$25,000 directly to the Florida Credit Union Foundation's Hurricane Relief Fund, and is encouraging its fellow vendors and suppliers to follow suit. "It is our hope that the funds will be used to help ease the burden of credit union employees and families affected by these multiple disasters and to help those in other states that have also borne the brunt of this year's natural weather phenomena," said CU24 President Jim Park. What's more, Credit Union 24 has been working closely with the office of the Governor and other state relief agencies to develop ATM scenarios that will assist in obtaining donations for the Governor's Hurricane Relief Fund and other humanitarian activities.

From a credit union perspective, first priorities following disasters of this type are naturally focused on ensuring the safety of credit union members, personnel and their families. But so much more is needed to return affected areas and populations to relative normalcy. That's where the family of credit unions—and their extended family of vendors and service providers—are stepping up to help out and advance the credit union philosophy of "people helping people."

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