



Journey to Financial Freedom Newsletter

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"HE STARTED WITH NOTHING AND NOW HAS A THRIVING BUSINESS HE HOPES TO PASS ON TO HIS CHILDREN SOMEDAY."

IN THE COMMUNITY, FOR THE COMMUNITY, BY THE COMMUNITY
STEPPING STONES COMMUNITY FCU | WILMINGTON, DE

SERVICES INSPIRED BY MEMBERS
ONE DETROIT CU (DETROIT, MI)

CHANGING THE NARRATIVE FOR MEMBERS

MECU CREDIT UNION | BALTIMORE, MD

We are More Than a Credit Union

We are also a CDFI, which is a Community Development Financial Institution that exists to expand economic opportunities in low income communities providing access to financial products/ services for local residents and businesses.

The reason we became a CDFI was to develop the Fort Wayne community and Union Baptist Church. This certification is our greatest asset and if properly used can help us sustain for many more years to come. CDFIs are responsible for bridging the gap in personal lending, mortgage loans, entrepreneurial loans, and nonprofit lending. WE ARE AND SHOULD BE A PART OF THIS STORY!

This year we are submitting a grant application to the CDFI fund to further expand our products/services and start to support the church and other community organizations. Please pray for favor.

Check out what other African-American credit unions are doing around the country from the Inclusive "African-Americans Build Strong Communities!"

AN EMPHASIS ON SAVINGS

ABYSSINIAN BAPTIST CHURCH FCU | HARLEM, NY

"I THINK THAT'S VERY IMPORTANT THAT WE CARE ABOUT EACH OTHER, THAT WE LIFT EACH OTHER UP, SO IT'S NOT JUST A FEW WHO ARE DOING WELL WHILE EVERYONE ELSE IS STRUGGLING."

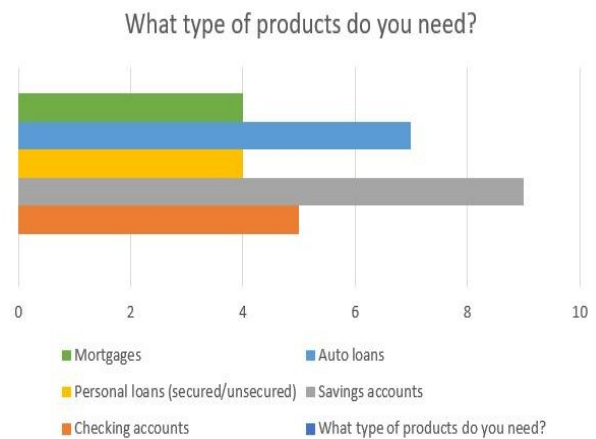
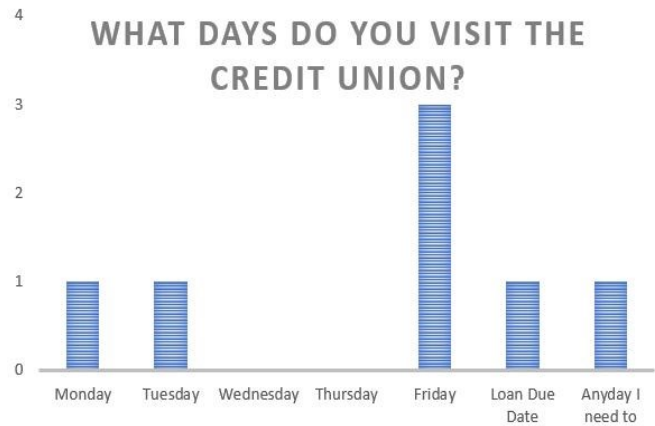
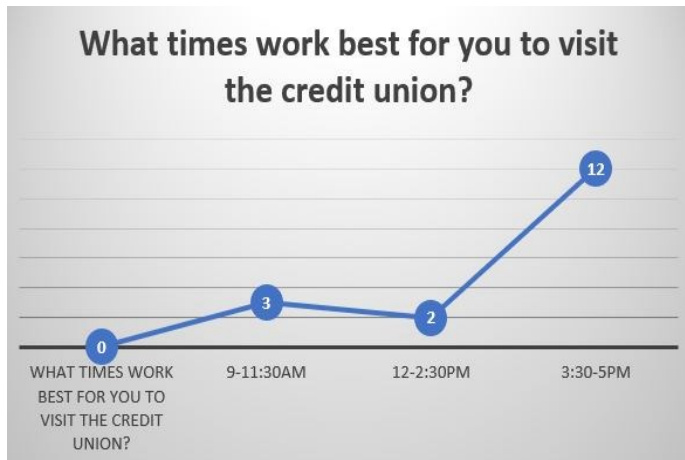
"THAT'S WHAT I WAS INTERESTED IN: HELPING A LOW-INCOME COMMUNITY & HELPING AN AFRICAN AMERICAN CREDIT UNION MAKE A MARK IN THE COMMUNITY."

"IF NOT FOR ONE DETROIT CREDIT UNION, HIGHLAND PARK WOULD BE A BANKING DESERT."

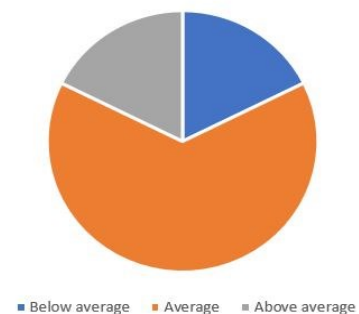
"FINANCIAL COUNSELING CAN BE REALLY EMOTIONAL. I WANTED PEOPLE ON MY TEAM THAT ARE JUST AS PASSIONATE AS I AM."

AFRICAN AMERICAN CREDIT UNIONS ARE BRIDGING THE RACIAL WEALTH DIVIDE

Survey Results Are In 19 Surveys Collected!



How would you rate your financial health?



Additional feedback received

Consistency, Accountability
 somehow teach us a method of saving that any and all of us can do
 Cash withdrawals, more convenient hours, ATM
 Financial literacy classes
 More advertisement
 More members

Financial Competency 2020 Program-Join Us!



FINANCIAL COMPETENCY - 700 CLUB
Now offering in English and Spanish (with RSVP) on 4th Thursdays at 6pm

JOSHUA'S HAND
SPONSORED BY JOSHUA'S HAND

RSVP required with Nancy Wood at info@joshuahand.org/2607455674

Join us in 2020 to-

1. Get a 700+ credit score
2. Basics about how money works
3. Wealth strategies
4. College financing strategies
5. Get incorrect items removed from your CREDIT
6. PROTECT your family
7. Build wealth and buy more ASSETS
8. LEAVE your hard-earned money to your family
9. Earn and keep more of your MONEY
10. RETIRE early
11. Build a solid financial foundation for YOU

FREE with \$10 workbook purchase
FREE food, loans, and giveaways each session

Locations: Jan-Jun at Union Baptist Church
(2200 Smith St.)
Jul-Dec at Bridge of Grace
(5100 Gaywood Dr.)

2020 Savings Club and Loan Programs

COVID-19 LOAN PROGRAM
Union Baptist Church Federal Credit Union

Union Baptist Church Federal Credit Union

9.9% Interest

Do you need a loan?

We can help you continue to pay your bills on time during this crisis!



Expiration Date: 05/20/2020

Vacation and Christmas
Savings Club

**Match up to 10% on
balance of account**

UNION BAPTIST CHURCH FEDERAL CREDIT UNION

Expiration Date: 05/20/2020

At a Glance Credit Union Responsibilities



Volunteer Opportunities

We are looking for volunteers that are members at Union Baptist Church and UBCFCU. Here's some ways you could serve offering your natural gifts and talents. We are also a great place for young members to learn transferable skills for bank positions and the workplace. Please use us to provide internships and bank training for any youth who have an interest in finances.

- Teller function M-F 3:30-5pm
- Monthly board meeting to provide governing oversight of our operations
- Loan and investment committee leaders and members
- Subject Matter Experts in Banking
- Grant application reviewers in community development

Important Notices

Dormant accounts are accounts that have not had any deposits in the last year. You will start to incur a \$5/month charge on April 20th, 2020 if your account has not had any activity in the last year and you do not make a minimum deposit of \$5/month.

All notices pertaining to your account should be addressed to:

UBCFCU

Supervisory Committee

P.O. Box 10664

Fort Wayne, IN 46853

***All accounts need to have:**

- 1. Updated beneficiary**
- 2. Correct address**
- 3. Correct email**
- 4. Correct phone number**

History and Progress of UBCFCU

UBCFCU was started to be the most sought after urban institution in Fort Wayne providing access to full products/services at competitive rates, which will help us fulfill our mission to make available financial services/products while increasing financial literacy and personal stability for our members.

In 2019, we received a grant from the National Credit Union Administration to enhance our technology infrastructure, which means online banking, a website, and eventually checking accounts and debit cards.

***2020 Annual Meeting Being Rescheduled for this summer!**

Our values are the non-negotiable traits and Behaviors that are the core of our existences and Actions. We are committed to living our values in support of our credit union, members, staff, and community.

SPRITIUAL
Spiritually Based Decisions and Environment

LEADERSHIP
Community Focused Leadership

ACCOUNTABILITY
Accountable Actions

INNOVATION
Innovative Solutions

COLLABORATION
Cooperation, Collaboration, and Partnership Throughout The Community

**Are your core values aligned?
If so, get involved!**

UBCFCU Leadership Team

Board Members

Lyman Lewis, Treasurer

Carolyn Yates, Membership

Rudy Lewis, Board Chair

Dian Hollins, Secretary

Robert Branch, Board Member

Janiece Norfleet, CEO

Supervisory Committee

Rosalind Lewis,

Supervisory Committee

Chair

Tyrone Chambers

Frequently Asked Questions

What is the minimum amount needed to open an account?

\$5

Does UBCFCU have a website?

No, but it should be live in Q1

of 2019.

How do I update the information on my account?

You can do so by stopping by and/or calling by phone.

How does UBCFCU invest

the funds in its account?

Our current portfolio of investments include CDs. As we expand our membership and prayfully receive funds from the CDFI fund, our investments will become more aggressive.