

Report of the CUNA Cooperative Alliances Committee

**A Guide on How Credit Unions can Improve Their Interactions with
Cooperatives from Other Sectors to Grow Their Business, Build Advocacy
Allies and Improve Their Communities**

October 19, 2012

Mark Cummins, Chair
Mike L'Ecuyer, Vice Chair
Randy Chambers
Tristram Coffin
Pete Gates
Shruti Miyashiro
Bill Oemichen
Gary Perez
Russ Plunkett
Diana Roberts
Jack Sheets
Terry Simonette
Garth Strand
Scott Sullivan
Walden Swanson
Judy Tharp



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On behalf of the members of the CUNA Cooperative Alliances Committee, I am pleased to present this report.

The year 2012 has been declared the International Year of Cooperatives by the United Nations. The UN also strongly encouraged organizations not only to celebrate the year but to develop legacy initiatives that will have impact for many years into the future. This report is part of the US credit union's contribution to that effort.

We anticipate that this report will serve as a catalyst to help inspire credit unions to actively collaborate with cooperatives from all sectors as a way to foster growth, build legislative allies and improve the communities in which we work and live. You may be surprised at how enthusiastically other co-ops respond. Some co-ops have referred to the credit union movement as a "sleeping giant"; that is, a prominent sector of the cooperative community that need only be awakened to the possibilities and enormous potential inherent in collaboration with other cooperative businesses toward mutually shared goals.

This report is meant to advance this objective, and to be a living document. It will be stored in a manner that will allow credit unions to add their examples and case studies of how they are collaborating with other co-ops (Please send contributions to Ruth Shirley at rshirley@cuna.coop). In this way, we hope our report will continue to inspire others to learn and spread the high-value and good works that cooperatives have to offer individuals, business and communities as we seek to grow a more cooperative economy.

Sincerely,

A handwritten signature in black ink that reads "Mark D. Cummins". The signature is written in a cursive, flowing style.

Mark Cummins

Chairman-CUNA Cooperative Alliances Committee, and

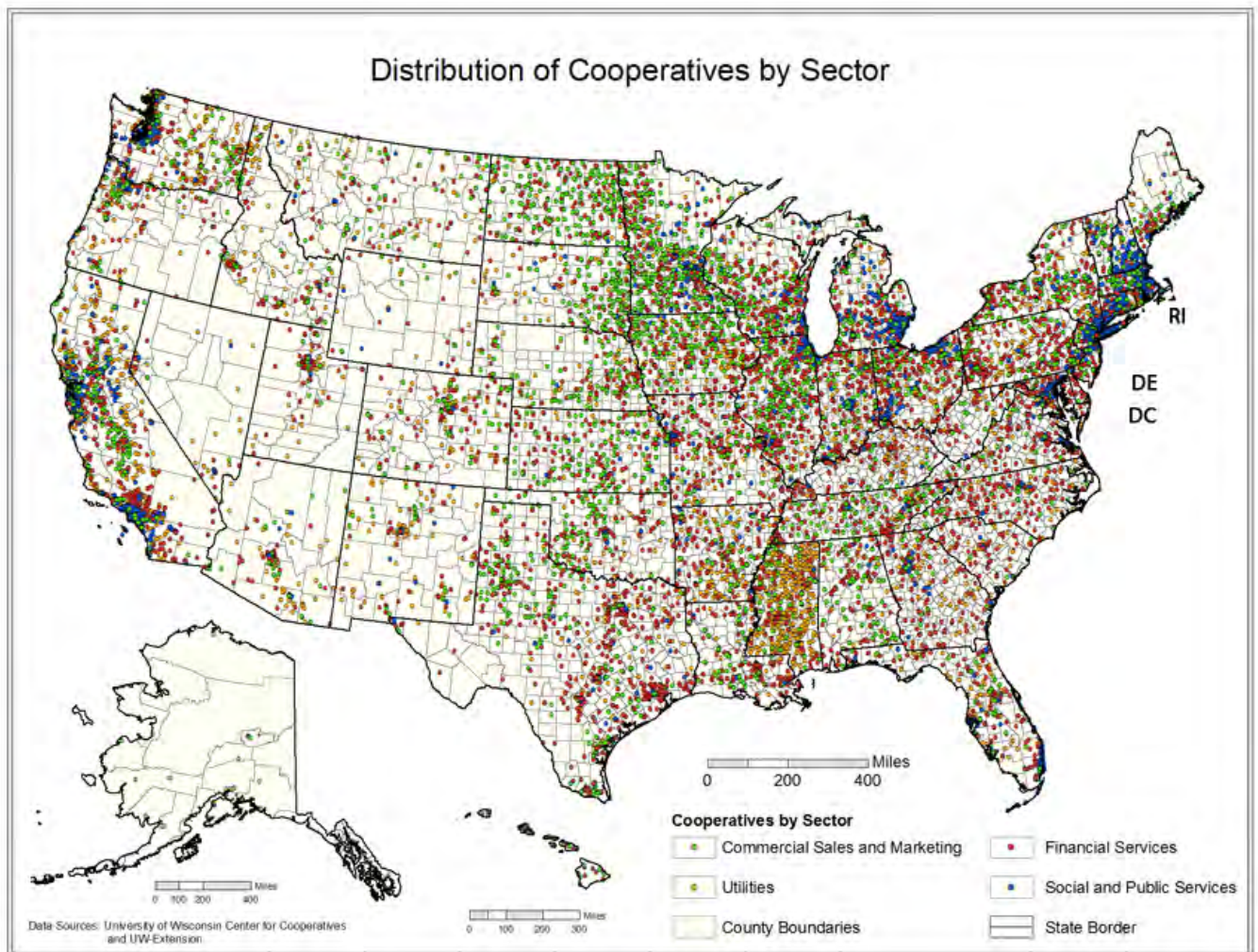
President/CEO, Minnesota Credit Union Network

Introduction

This document is intended to be an active living reminder that the 7,300 credit unions are uniquely tied to over 22,000 other co-ops in the US.

The Size and Scope of Cooperatives

Cooperatives have over \$3 trillion in assets, directly employ 857,000 people with a payroll of \$25 billion. Co-ops serve their members in the most rural to the most urban parts of our country.



Map Courtesy of University of Wisconsin Center for Cooperatives-For more details including state by state figures for co-ops please visit:
<http://www.uwcc.wisc.edu/pubs/CurrentResearch/state-by-state.aspx>

Agriculture, housing, utilities, health care, retail & wholesale food, small business of all kinds through purchasing and worker co-ops along with our financial institutions all together weave a rich fabric of diverse enterprises. Yet, even with this broad diversity, we are united by our principles and values...but only if we choose to be united.

In addition to the more than 95 million members served by credit unions, over 42 million people receive their electric power from cooperatives, over 1 million people are members of food co-ops, and close to 100,000 businesses are members of purchasing co-ops, such as Ace Hardware and Carpet One.

Producer co-ops, such as Sunkist, Cabot Creamery, Welch's, Organic Valley, Ocean Spray, Land O'Lakes and many others represent some of the best known brands on the planet.

Due to the vast array of the economic and community interests served by cooperatives, they have the potential to provide real solutions to the ongoing challenges we face as a society.

The National Cooperative Bank (NCB) and the International Cooperative Alliance have completed lists of the top 100 co-ops in the US and the top 300 globally. The link to the US list is as follows:

<http://www.coop100.coop/>

The international list can be found in the resources section.

Why Cooperate?

The report is designed with multiple audiences in mind: the individual, the credit union, state organizations, national and international associations. In the final analysis, nothing gets done until someone decides to do it. This report seeks to give you the tools and resources you need to begin and sustain the process of working with groups of people that share our principles and values.

The Business Case

An estimated half of the US population are direct members of cooperatives. Add the fact that cooperatives affect every person and business in the country, and it is clear purposely

looking to partner with other types of co-ops and their members makes good business sense for any credit union seeking to grow. The sheer numbers should convince even the most skeptical person that pursuing business with cooperatives from other sectors will lead to growth. It will also lay the groundwork to build bigger and more effective advocacy coalitions, all while improving our local communities.

Through inspiring case studies from your peers and an easy to digest “how to” section, we seek to seed your imagination. We will offer a glimpse of what may be possible in your community when individuals and organizations with a shared purpose come together. We take the credo of the credit union movement very seriously: “Credit unions are not for profit, not for charity, but for service.” This effort is not meant as a “charitable endeavor,” but quite simply because it is good for business and our communities.

This paper will give credit unions the tools and resources needed to take the critical first step on the rewarding journey to build alliances with other co-ops within our communities.

The Mission

The purpose of the CUNA Cooperative Alliances Committee is:

To serve as the credit union system’s liaison with the larger cooperative community to facilitate the exchange of ideas that foster mutually beneficial partnerships, alliances, and opportunities between credit unions and other cooperatives.

The challenges we face as a nation, as credit unions and as citizens are great. Through collaboration with like-minded and like hearted people, we can rekindle the spirit of our credit union founders and show the world *the cooperative way* of doing business.

Cooperatives from around the globe adhere to the seven cooperative principles. Here, the principles are listed with more detail, not just for your review, but for use as part of your strategic thinking.

7 Cooperative Principles

Cooperatives around the world operate according to the same core principles and values, adopted by the International Co-operative Alliance. Cooperatives trace the roots of these principles to the first modern cooperative founded in Rochdale, England in 1844.

1. Voluntary and Open Membership

Cooperatives are voluntary organizations, open to all people able to use its services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2. Democratic Member Control

Cooperatives are democratic organizations controlled by their members—those who buy the goods or use the services of the cooperative—who actively participate in setting policies and making decisions.

3. Members' Economic Participation

Members contribute equally to, and democratically control, the capital of the cooperative. This benefits members in proportion to the business they conduct with the cooperative rather than on the capital invested.

4. Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If the co-op enters into agreements with other organizations or raises capital from external sources, it is done so based on terms that ensure democratic control by the members and maintains the cooperative's autonomy.

5. Education, Training and Information

Cooperatives provide education and training for members, elected representatives, managers and employees so they can contribute effectively to the development of their cooperative. Members also inform the general public about the nature and benefits of cooperatives.



6. Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7. Concern for Community

While focusing on member needs, cooperatives work for the sustainable development of communities through policies and programs accepted by the members.

Values

In addition to the principles, cooperatives are based on the values of:

- Self-help
- Self-responsibility
- Democracy
- Equality
- Equity
- Solidarity

In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

By incorporating the principles and values into our strategic thinking and doing, credit unions further differentiate ourselves from our competitors. Through the act of making this a core part of our mission, we affirm our roots and attract more members by being authentic and truly interested in their well-being.

Using the Seven Principles

Some credit unions have found innovative ways for using the 7 principles such as making them the theme of the annual meeting. To cite one example: you can set up seven jars, each representing a principle, and a barrel of beans with a scoop asking each member to “vote” by placing beans in the jar representing their most important principle(s).

Other ideas include establishing a regular check-in at board meetings to ensure a consistent long- term approach to “live” the principles. Ensure the seven principles are featured prominently on your website, in your lobbies and in any marketing material.

2012 The International Year of Cooperatives

“Co-operatives are a reminder to the international community that it is possible to pursue both economic viability and social responsibility.”

- Ban Ki-moon, UN Secretary General



The official slogan of the United Nations International Year of Cooperatives in 2012.

Awareness and Action

The designation of specific International Years by the UN General Assembly aims to bring worldwide recognition to major issues, and to encourage international action to address concerns which have global importance and ramifications.

With the designation of each International Year, the United Nations encourages relevant industry sectors, governments and other partners to recognize and celebrate the Year but also *to develop legacy initiatives that will have an impact beyond the end of the Year.*

Looking beyond 2012, the International Cooperative Alliance seeks to make this the International Decade of Cooperatives.

Three Goals of UN Resolution

The UN resolution contains three goals for the International Year of the Cooperative:

- 1) Increase public awareness about cooperatives and their contributions to socio-economic development and the achievement of the Millennium Development Goals
- 2) Promote the formation and growth of cooperatives

- 3) Encourage governments to establish policies, laws and regulations conducive to the formation, growth and stability of cooperatives

How to Cooperate with Other Cooperatives



This section of the report will provide suggestions and methods to implement principle six: “cooperation among cooperatives.”

Individual

Are you the type of person that believes we need to grow the cooperative economy? Credit unions currently hold about 7 percent of the market. Do you think credit unions should have a larger share than we do now? If so, what actions are you willing to take on your own to make that happen?

- 1) Buy co-op products, whether it is cheese, juice, coffee, gifts or anything else you need and, when possible, tell the merchant the reason you are buying it is because it is a co-op.
- 2) If buying a product that comes from outside the US, look for Fair Trade certified products as they are most often sourced from cooperatives in developing nations.



- 3) Read a book about co-ops. In a book club? Suggest that your group read a book about co-ops and then discuss how to create a more cooperative economy. Please see Resources for book list.
- 4) Join a co-op; try to find another co-op in your community that makes sense for you to join. To find co-ops in your area, see the Resources Section.
- 5) If under 30 years old, please consider joining the Cooperative Trust (formerly the Crash Network) which actively seeks to engage with other cooperative sectors.
www.trust.coop (See resource section)
- 6) Volunteer to serve on the board of another co-op.


Credit Union Management

The first step is to create awareness that your credit union is a cooperative. While this may seem obvious, the committee heard numerous stories of cases where the majority of the members and *many employees* did not know credit unions were financial cooperatives.

- 1) Ensure that every employee and/or director receives a detailed formal orientation about the cooperative business model. Every employee from teller to CEO should be able to articulate the cooperative difference. Each member should also be given information and the opportunity to learn more about cooperatives (see principle 5- Education, Training & Information).
- 2) Host a co-op meeting at your credit union with other co-op businesses in your community (see resources section to find out how to find co-ops in your community. Consider including small business owners that are members of co-ops, like Ace Hardware or Carpet One owners).
 - a) The meeting is step one- a simple let's get to know one another. Please see Appendix for sample agenda.
 - b) Once there is demonstrated interest, consider creating a statement of goals that the local group of co-ops would like to achieve, start with some simple relatively easy objectives to build momentum (see Resource Section).
 - c) Rotate the location of the meeting, so everyone gets to see other co-ops.
- 3) Invite other co-op leaders to speak at your annual meeting, "lunch and learn" events, or evening educational classes. Allow other co-ops to display their products at your annual meeting and ask them to reciprocate.

- 4) Make it someone's, or more than one person's, responsibility to serve as liaison to other cooperatives. This could be virtually anyone in the organization (see Resource Section for brief job description).
- 5) Offer financial products that cooperatives can access, including share loans for housing co-ops, business loans to co-ops. (See Section on CUSOs).
- 6) Serve other cooperatives' products, such as Equal Exchange coffee, tea and chocolate, in your lobby and break room along with signage announcing you are doing this and why.
- 7) Find ways to let your members know your credit union is a cooperative. One prominent credit union, for example, has put a mirror in its lobbies with a sign saying, "State Employees' Credit Union, Meet SECU's Owners.....you're looking good!"



- 8) Utilize . The .coop domain name is for the exclusive use of co-ops and their support organizations to showcase that you are a cooperative.
- 9) Consider sending staff members to participate in the Credit Union Developers Education Program (CUDE, also known as the DE program). This is administered by the National Credit Union Foundation and is a week-long intensive program on the history and purpose of credit unions. Graduates are part of a worldwide network that helps to maintain and strengthen cooperative ties to the broader community of cooperatives.

- 10) Invigorate your annual meeting to promote greater member engagement, if the turnout is not at a sufficiently high level. This is a chance to explain what makes credit unions different from banks and expose your members to other types of co-ops. See Resources Section for more ideas.

Credit Union Board

- 1) Recruit board members that have ties to other cooperatives.
- 2) Schedule regular learning sessions about cooperatives during board meetings and retreats.
- 3) Make it a strategic objective that the credit union cooperates with other cooperatives. Hold management accountable and offer assistance at the strategic level.
- 4) Hold yourself accountable.
- 5) Join another cooperative. If already a member, seek a leadership position.

Credit Union Service Organizations (CUSOs)

Today, many credit unions practice a form of cooperative collaboration through credit union service organizations, or CUSOs. Through this collaborative method, credit unions can do even more business and interact with other types of cooperatives. We suggest existing or new CUSOs use their expertise to create products that individual credit unions can offer to cooperatives in their community.

Examples include:

- 1) Developing a share loan product for housing cooperatives.
- 2) Small business loans for cooperatives (Worker co-ops are eligible for SBA 7a loan guarantees).
- 3) Programs for small businesses that are part of larger purchasing co-ops, such as Ace Hardware and Carpet One.

Story of Housing Co-op Business Lost

The committee heard the story of a credit union that was asked to approve a share loan for a housing co-op. This is very similar to a mortgage, but due to the ownership structure of the housing units as a cooperative, it has some unique characteristics. The potential

homeowner was turned down by the credit union because they said they didn't really understand the business model.

We know there are several credit unions that focus the main part of their business on making share loans to housing co-ops. This expertise could be shared among credit unions or through a CUSO, so that we can increase the number of housing co-ops and allow more people to enter the home ownership market in a responsible, affordable manner.

State Leagues and Associations

The state leagues and associations are in a unique position to create an environment that allows cooperation among cooperatives to thrive. Through regular programming and outreach to other associations representing cooperatives, an effective coalition can be created.

- 1) Make outreach and coordination with other cooperative associations a strategic priority. Resources can be found at the National Cooperative Business Association, www.ncba.coop, cooperative-focused advisory firms such as The Cooperative Way, or state cooperative networks.
- 2) Invite other co-op leaders to conduct workshops, seminars and webinars to educate credit union leaders about their co-op sectors with the goal of creating business, legislative and community building opportunities.
- 3) Identify other credit unions and leagues that have executed effective programs and duplicate them. The Cooperative Network in Wisconsin shares government relations personnel with the League (please see Resource List).
- 4) Work with other co-op leaders to create a cross sector Co-op Day at the state capital with the goal of educating legislators about the cooperative difference, which helps to lay the groundwork for your individual issues. It also increases the likelihood you can grow coalitions for issues that directly affect credit unions. (See Case Studies section).
- 5) Combine media outreach efforts, so that reporters and editors understand the size and scope of cooperatives.
- 6) Recruit board members that are actively engaging (or express an interest in working) with other cooperatives.

CUNA

Similar to the state organizations, CUNA has a clear leadership role to play in this effort.

The fact that CUNA has the foresight to establish a committee dedicated to building alliances with other cooperatives is a great first step. It is up to the members to execute the strategy.

For CUNA, we suggest adoption of the following:

- 1) Challenge the other sectors to establish similar committees with the goal that they all meet together annually and even more often in their region.
- 2) Develop more cross-sector programs, publications and training that emphasize the cooperative business model as the key to the credit union difference.
- 3) Be the catalyst to establish regular meetings of DC-based cooperative leaders (high-level staff from various departments, including legislative, marketing, conferences, membership, publications, purchasing programs and additional services) to explore opportunities for collaboration. The meetings could include outside speakers on the cooperative economy and time for discussion. Ensure adequate time is allowed to share best practices and ask the big questions such as how co-ops are going to be a very real part of the solution to fix our economy.

International

The World Council of Credit unions is encouraged to seek all opportunities to partner with co-ops in their work in developing countries. As the cooperative model is well understood and supported in many regions of the world, it represents a great opportunity to increase wealth and ensure a fair livelihood for many people around the world.

WOOCU is a member of the U.S. Overseas Cooperative Development Council, which brings together organizations committed to bringing about a more prosperous world through cooperatives.

Resources

The Resources Section of the paper is designed to coincide with the order of the report. For more information on topics discussed in this paper, please visit:

The International Year of Cooperatives 2012

The United Nations [IYC 2012 website](#)

You can find additional resources at the [Committee for the Promotion and Advancement of Cooperatives](#). COPAC is a committee made up of the cooperative movement and the United Nations and its agencies.

This is a link to US-based resources including a toolkit: <http://usa2012.coop/>

Individual

Find a co-op in your area at www.cooperateusa.coop or on the mobile app available for iPhone and Droid (Search Cooperate USA in your app store. You can also use Google: search --Cooperatives in [city & state](#)).

The Cooperative Trust is a grassroots group of young people working in credit unions and cooperatives. Founded in 2010, they connect and enable those fighting for the future of socially-responsible finance. The goal is simple. While they can't predict the future of business, credit unions, or cooperatives, they want to help build it by learning from industry leaders. The Trust seeks to build things, grow and help solve problems. They want to learn from the vast amount of talent among industry veterans while aggressively shaping the future. Please visit www.trust.coop

Credit Union Management

See Appendix A for sample agenda of a local cross sector meeting

The National Cooperative Business Association is the nation's oldest and leading national cross-sector membership association, representing cooperatives of all types and in all industries. NCBA offers a variety of programs and services to help co-ops strengthen their businesses and connect you to other co-ops, so they can better serve their members and transform the global economy. NCBA also provides a strong, unified voice on Capitol Hill, and diligently works with lawmakers to enact cooperative-friendly legislation. Please visit www.ncba.coop

Please see Appendix B for sample paragraph for a job description regarding collaborating with other co-ops.

The Credit Union Development Education Program (CUDE or DE) is an intense week-long training designed to promote credit unions' social responsibility. Class size is limited to about 40 people and is administered by the National Credit Union Foundation. By linking credit unions' past to the present and future, it brings renewed relevance to the seven cooperative principles and the philosophy of " People Helping People." Please visit <http://www.ncuf.coop/home/programs/developmenteducation/education.aspx>

Annual Meeting ideas:

- Invite speaker(s) from other area cooperatives or someone knowledgeable about all sectors in the movement
- Encourage other co-ops to set up informational displays at your annual meeting and ask them to reciprocate

Credit Union Board

Please see the January 2012 issue of Credit Union Magazine, "Co-op Power: The co-op business model is shining brighter next to Wall Street's tarnished image."

<http://www.creditunionmagazine.com/articles/37458-co-op-power>

Please see the October 2012 issue of Credit Union Magazine, "Seven Steps to a Cooperative Culture."

<http://www.creditunionmagazine.com/articles/38005-seven-steps-to-a-cooperative-culture>

Please see this article about how a food co-op transformed their vision from focusing just on the store to the community:

<http://www.cooperativegrocer.coop/articles/2009-01-21/co-op-store-becomes-co-op-community>

Credit Union Service Organizations (CUSOs)

Please see link on worker co-op eligibility for SBA loan guarantees:

<http://www.geo.coop/story/sba-recognizes-worker-cooperatives-small-businesses>

Please see link on history and size of housing co-ops in the US:

<http://www.ica.coop/al-housing/attachments/Housing%20Cooperatives%20in%20USA%20-%20FINAL.pdf>

State Leagues and Associations & CUNA

Article on CUs using their cooperative structure:

http://www.cutimesdigital.com/credituniontimes/20111005?sub_id=nOMAVcJgdQGe#pg12

International

The mission of the International Co-operative alliance is to bring together cooperatives from around the world. Please visit www.ica.coop

The mission of the Overseas Cooperative Development Council is to champion, advocate and promote effective international cooperative development. Please visit

<http://ocdc.coop/>

Case Studies Highlighting Cross Sector Collaboration for Social, Business and Legislative Objectives

Seattle Metropolitan Credit Union (SMCU)

Through a series of actions, including a website www.7principles.coop, SMCU demonstrates a total commitment to embracing their cooperative roots.

They are a leader in the Coopalooza event that brings together local Seattle area cooperatives (and a few national co-ops that really want to support the event). The purpose of the gathering is to showcase to the general public the values and benefits of cooperatives through a family friendly celebration of co-ops.

<http://www.7principles.coop/coopalooza/>

http://www.smcu.com/home/fiFiles/static/documents/2011-coopalooza-packet_smcu.pdf

Austin Cooperative Think Tank

Three credit unions have participated with a variety of other co-ops to create the Austin Cooperative Think Tank. A+ Credit Union initiated the first meetings of the Austin Cooperative Think Tank. It was born in 2010 as a way to bring together people who care about co-ops to talk about those very values. Since then, a growing number of folks have come together for rich conversations about the cooperative economy in Austin, and have begun to articulate a clear vision for an organization that will serve current co-ops; new co-ops, people interested in learning more about the cooperative model, and, most importantly, will facilitate social and economic change in Austin that benefits everyone.

University Federal Credit Union recently closed a \$1.37 million refinancing to the Inter Cooperative Council, a housing co-op and fellow member of the Think Tank, clearly demonstrating the business opportunity that exists when co-ops come together. Amplify Credit Union has also been an active member of the Think Tank.

Valley Co-operative Business Association

Leaders from across co-op sectors and industries coming together to share a vision of a cooperative future, this is the power of collaboration. Jon Reske, Vice President, Marketing at UMass Five College Federal Credit Union, worked closely with representatives from Franklin Community Co-op, the Neighboring Food Co-op Association and the Valley Alliance of Worker Co-ops to form the Valley Co-operative Business Association. The name is a deliberate reference to the National Cooperative Business Association and this regional group represents a first step in encouraging co-ops to work together locally to raise the profile of co-operative enterprise, engage policy makers and support shared business success. Please visit <http://vcba2012.coop/> Please see Appendix B for a sample of their advertising..

Brewery Credit Union and Spire Credit Union

Both of these credit unions have firm relationships with food co-ops in their community. Brewery Credit Union has a full-service branch in one of Outpost Natural Foods stores in Milwaukee, WI. As banks routinely have branches where people shop, this is an effective

strategy. By having a credit union branch in the store of another cooperative and through the cross marketing, they re-enforce the cooperative message. Brewery also offers an Outpost-branded credit card.



Spire Credit Union offers members of the Wedge Food co-op in Minneapolis, MN a branded credit card and a percentage of the transaction fee is donated to the Wedge's community foundation. Again, the relationship between two different types of co-ops with shared values strengthens each organization and provides meaningful value to the members.

Summit Credit Union and Co-op Connection

The annual Co-op Connection event celebrating, "Cooperatives and Community" brings together co-ops from all sectors for a Coopalooza-like (See Seattle Metropolitan above) event in Madison, Wisconsin. The purpose is to build connections between local co-ops while educating the public about the cooperative advantage and how they can get involved and support these businesses. It serves to build trust and awareness among the various co-ops leading to more business with each other. Personnel from Summit Credit Union, CUNA Mutual and other areas co-ops participate. Please visit <http://www.summitcreditunion.com/coopconnection>



Harrisonburg, Virginia



Screen shot of Park View FCU ATM in the Friendly City Food Co-op
"Local Cooperatives Working Together"

This cross sector group of credit unions, food co-ops, worker co-ops, and electric co-ops is just getting started in their planning for a possible Coopalooza-type event. This is a relatively small community in the Shenandoah Mountains of Virginia demonstrating that cross sector cooperation is not just a big city activity.

PACA-The Philadelphia Area Cooperative Alliance

While PACA is a relatively new cross sector cooperative group, they already partnered with Drexel University to host a cooperative conference with 260 attendees. Their simple mission is to improve the Philadelphia region by growing the cooperative economy.

Several credit unions and the Pennsylvania Credit Union Association are part of the effort.

Please visit www.philadelphia.coop

Campaign Schools

The North Carolina Credit Union League and CUNA partners with the North Carolina Association of Electric Cooperatives to conduct a Campaign Academy for co-op employees and directors. CUNA and the Montana Credit Union Network did the same with rural electrics in that state. These non-partisan schools are designed to teach about organizing and running for elected office. Participants learn about financing a campaign, effective communications, mobilizing voters and campaign finance laws.



Cabot Creamery Cooperative



The farmers of Cabot Co-op have long been believers in the seven cooperative principles, especially the 6th principle of cooperation among cooperatives. Cabot is pleased to provide complimentary cheese for just about any co-op event, but it is about more than just the cheese. Through a series of events, Cabot leverages a modest marketing budget to create WOM (word of mouth) buzz. In 2012, Cabot was the lead sponsor of the Community Tour that lasted 8 weeks and went from Miami, FL to Portland, ME celebrating volunteers, community and the International Year of Cooperatives. Credit unions and state credit union leagues participated in events throughout the route. Please visit www.cabotcheese.coop. Cabot is

also an original sponsor of Home & Family Finance, CUNA's weekly personal finance radio show, now in its sixth year.

Equal Exchange

Equal Exchange is a worker-owned cooperative that is known for sourcing its coffee, tea, and chocolate from farmer cooperatives in developing countries and for providing them a Fair Trade price and a stable partnership so as to strengthen their communities. By serving co-op products in your lobby, you reinforce that you are a values-driven business. Equal Exchange participated in the Cabot Community Tour with credit unions. Please visit www.equalexchange.coop



Carpet One-Part of CCA Global

When seeking to broaden the grassroots support for the passage of legislation raising the statutory cap on credit union member business loans, credit unions did not have to go far. CCA Global is one of the largest purchasing cooperatives in the world working to ensure small business owners such as the people that own Carpet One stores have the ability to stay locally owned businesses.

Over 1,300 letters were sent to the small business owners encouraging them to contact their members of Congress to raise the cap on MBLs.

More broadly, key co-op organizations have been an important part of a CUNA-organized third-party coalition in support of MBL legislation. The coalition includes NCBA, the National Cooperative Grocers Association and the National Rural Electric Cooperative Association.

Flint Energies and Robins Federal Credit Union

Flint Energies, an electric cooperative in suburban Atlanta, has teamed up with Robins Federal Credit Union to offer low rate loans for a wide variety of energy improvements. Designed with the member in mind it will ultimately reduce utility bills and



energy use to also have a positive impact on the environment. Please see link for more information on the program.

http://www.flintenergies.com/newscenter/newsarchives/11-01-27/Flint_Energies_Joins_Robins_Federal_Credit_Union_To_Offer_Energy_Efficiency_Loans_at_4.99_Rate-1582622702.aspx

Cooperative Network - Cross-Sector Cooperative Day on the Hill

The Cooperative Network is a cross-sector association of co-ops operating in Minnesota and Wisconsin that organizes an annual visitors day with legislators for co-ops from all sectors. The issues discussed are issues that are common to all sectors and used as an opportunity to educate about the cooperative difference.

Appendices

- A- Interview with Joanne Todd, CEO NE Family Credit Union
- B- Valley Cooperative Business Association advertisement
- C- Job Description (Brief) outlining how to make cross sector collaboration someone's responsibility
- D- Sample Agenda for cross sector cooperative meeting

General Resources

Books

"Humanizing the Economy" by John Restakis

2011 book on different types of co-ops from around the world and the solution cooperatives offer to help resurrect the economy.

"Local Dollars, Local Sense" by Michael Shuman

This book released in 2012 has a chapter dedicated to cooperatives and the renewed interest many people have in shopping, investing and getting financial services from their community.

"Locavesting" by Amy Cortese

This 2011 release has a chapter dedicated to cooperatives and also showcases the benefits of investing in and patronizing locally owned businesses.

“The Cooperative Solution” by E.G. Nadeau

Just released in 2012, this book outlines how cooperatives offer a very real and practical solution to the economic and social challenges we face and how we can create a more cooperative economy.

“Weavers of Dreams” by David Thompson

A special International Year of Cooperatives edition that recounts the history of the modern cooperative movement dating back to the Rochdale pioneers of 1844.

Websites

List of the top 300 cooperatives in the world

<http://www.thenews.coop/content/view-top-300-co-operatives-around-world>

During 2012 a new co-op story is featured everyday

www.stories.coop

Videos

A compilation of videos from various sectors

<http://www.youtube.com/user/Adamcooperative?feature=mhee>

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Cooperative Alliance Committee Members

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Walden Swanson
CEO, Coop Metrics, Andover, MA

Judy Tharp
CEO, Piedmont Advantage Credit Union, Winton Salem, NC

We also want to recognize the contributions of 2011-2012 committee members

Lynn Bowers
President, NuVision Federal Credit Union, Huntington Beach, CA

Z. Suzanne Chism
CEO, Texas Health Resources Credit Union, Dallas, TX

Jim Cotten
Volunteer, ABCO Federal Credit Union, Rancocas, NJ

APPENDIX A

Questions for Joanne Todd Regarding Cross-sector Cooperation

Background: The CUNA Cooperative Alliances Committee is one of several ongoing Standing Committees established by the board of directors. The committee's mission is as follows:

To serve as the credit union system's liaison with the larger cooperative community to facilitate the exchange of ideas that foster mutually beneficial partnerships, alliances, and opportunities between credit unions and other cooperatives.

After the last committee meeting CUNA has decided to commission a white paper report to assist other credit unions interact with co-ops from other sectors.

Please answer the questions in a manner that would provide the most benefit to your colleagues. Name: Joanne Todd

Title: President/CEO

Credit Union: Northeast Family Federal Credit Union

Location: Manchester, CT

Assets & Charter type: \$70million, Federal Charter

Name and Position with Food Co-op: Treasurer on the Board of Directors of the Willimantic Food Coop

Length of time with current CU: 32years and in the CU movement 33 years

Length of time with Food Co-op 1 year as Treasurer, 8 years as volunteer, about 20 years as member

What inspired you to seek a position with another type of Co-op?

A few things inspired me to seek a position with the Food Co-op. First, they were a unique storefront in my hometown community and they had great, local food, so I joined as a member years ago. When I learned the cooperative principal 'cooperation among cooperatives', I thought that I should get to know the folks at the Food Co-op better and I soon saw that I could learn a lot about cooperative engagement, so I got a little more involved by volunteering for their finance and planning committees. Around the same time, they were considering opening a credit union and after exploring the challenges of chartering a new credit union, they decided to become a membership group in our field of

membership. A couple of years ago, they were looking for a new Treasurer and it was a good time for me to fill that role.

How has your credit union benefited from your experience with the food co-op?

The members that we share with Willimantic Food Co-op are values-driven to use locally-owned institutions and they appreciate the cooperative structure. As a result, we have some very committed members from this relationship. Our credit union advertises in the Food Co-op's newsletter and participates in the Food Co-op's annual Country Fair that allows us to get the word out about our credit union to members of the wider community.

Our collaboration also benefits the Food Co-op with new members. From time to time there are people who want to take advantage of our services that are not in our field of membership. They can get into our field of membership by making an equity investment in the Food Co-op.

The Food Co-op uses policy governance and I have learned a lot about the Carver model. Although we could not adopt it fully at the credit union, what I have learned at the Food Co-op has influenced how I guide our Board to work on policies, strategy, and their role as advisors to credit union management.

One of the differences is the level of member engagement. The Food Co-op has a number of programs, notably working member programs that keep a large number of members engaged. I believe that some of the commitment is because the Food Co-op is much differentiated from other grocery stores by their food philosophy of offering organic, local, healthy food with no GMOs. As a result, they attract members who are driven by the same values. The credit union is also value-driven and offers local products, a fair deal, and personal service but many members see financial services as a commodity that they can also get at their local bank. We work to get members to understand the credit union difference and translate that difference into member action.

How have you personally benefited from the experience?

I have attended leadership development training with staff and volunteers from other Food Co-ops in our region. Facilitated by CDS Consulting Cooperative, the topics were Board Leadership 101 and Strategy. I am a lifetime learner, so these experiences help me grow and relate the similarities and differences between the Food Co-op and our credit union.

What advice would you give others who may be considering working with another co-op?

Find the Co-ops in your region and see what they are doing and reach out to them. You can never have too many organizations in your network, especially organizations with similar values. Some cooperative organizations may be a good fit as a membership group and benefit from your credit union's services. Others may just be a good contact.

I also serve on our Chamber of Commerce Board with the President of the local college cooperative book store. With the International Year of the Cooperative upon us, he and the Manager of the Food Co-op and I are planning a radio show together about cooperatives that will bring the message to our whole region.

When thinking about the issue of cross sector collaboration, please answer what each of the following can do to achieve this objective?

The individual – Live the cooperative values. If you want members to value the credit union as a cooperative, it's important to do your personal business with cooperatives. Get to know the co-ops in your area and consider joining them. There may be great growth opportunities as a volunteer to learn and expand your network.

The credit union – takes the cooperative values as foundational values for your credit union and cooperates with other cooperatives. Reach out to other cooperatives. They share your values and can be a strong, appreciative collaborative partner.

Develop the cooperative values in your employees. The Credit Union Development Education program does this and energizes staff to think beyond financial services.

The state league and CUNA – Trade associations at both the state and national level could reinforce the cooperative message to differentiate credit unions in the public's opinion. Building relationships and aligning with state and national cooperative associations would help reinforce the cooperative identification.

Other types of co-ops and their associations – we are stronger together and other types of co-ops and associations could also find strength in collaborating with credit unions.

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The United Nations has declared 2012 the **International Year of Co-operatives**, recognizing the contribution of co-ops to community development, employment, and poverty reduction. Stop in at your local co-op or credit union and see what the buzz is all about. Want to find out what co-ops do for the Pioneer Valley and what they can do for you? Visit www.vcba2012.coop.



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APPENDIX C

Sample for Wording for a Job Description to Support Cross-Sector Cooperative Collaborations

Duties of the _____ position:

- 1) requires that that all cooperative businesses in the geographic area served by the credit union be identified and compiled into database
- 2) requires outreach to cooperatives in other sectors for the purpose of exploring community building activities leading to possible membership growth and legislative alliances

APPENDIX D

Sample Agenda for Cross Sector Meeting

This model proposes that participants go through the first three items in “rounds” of approximately 1 minute or less per person. One participant needs to volunteer for taking minutes and one for flip chart notes.

- 1) Personal Introduction (Name, title, co-op and something about yourself-hobby, place visited, first job etc.)
- 2) Organizational Introductions (More details about your co-op and your sector)
- 3) What brought you here today? (short and long term thinking OK)
- 4) Open Facilitated Discussion based on information obtained in rounds 1-3
- 5) Narrow the discussion (if there appears to be consensus as to what the group may be able to focus on in the early stages—Hint: Pick an easy win like a co-opalooza-type party or social gathering)
- 6) Organize into subcommittees if appropriate
- 7) Who should be invited to next meeting?
- 8) Pick meeting date and location
- 9) Debrief- What worked for you in this meeting? What could we do better?

Serve co-op goodies if possible and have fun!

Minutes should be sent to all attendees no more than one week after meeting, comments on the minutes should be returned within one week of distribution-everyone needs to respond even if there are no edits-build a culture of engagement right from the start.