People helping people is at the heart of what we do. As the global platform dedicated to supporting and advancing credit unions, contributions to the Worldwide Foundation allows World Council to tackle the critical issues facing our industry and strengthen the economic security of your members.

In the following pages, you will witness the impact your 2016 investment has created and our collective accomplishments to provide leadership, access, and sustainability for credit unions and the members they serve worldwide.

We are honored to steward the resources you entrust with the Worldwide Foundation and privileged to offer unique value to the global credit union industry.

Calyn Ostrowski
Worldwide Foundation Executive Director
NEPAL

In collaboration with development partners and support from individual and credit union contributions, the Worldwide Foundation provided the Nepal Federation of Saving and Credit Cooperative Union Limited (NEFSCUN) with a $US175,000 grant to repair building structures, replace equipment and train management officers in disaster recovery. Impact by the numbers:

- 220 SACCOS received essential basic operating office equipment, software support, stationaries, relocation support, lost information recovery assistance, and soft loan support.
- 41 SACCOS were physically repaired and reconstructed.
- 41 SACCOS received technical training on financial literacy outreach to members, governance, and quality assurance assistance.
- 23 cooperative managers and NEFSCUN officers received psychological training. These managers were equipped to counsel members and assist with financial literacy training.
- 21 SACCOS received technical construction training and assisted with rebuilding efforts.
- 47 cooperative members received first aid training and attended to other wounded members.
- 25 NEFSCUN board members received training on strategic planning and direction.
- The implementation of rehabilitation and rebuilding activities took place in 14 districts.

ECUADOR

Hundreds of lives were lost and credit unions devastated following a 7.8 magnitude earthquake in April near Ecuador’s northern coast, where World Council is working to bring payment systems to rural credit unions. The Worldwide Foundation granted $70,000 to address the needs of four credit unions infrastructure and improve their disaster contingency systems.

UKRAINE

World Council received an award from the U.S. Agency for International Development to advance Ukraine’s credit union regulatory environment and strengthen their capacity to lend agriculture loans. The project will be supported by the Worldwide Foundation’s network of volunteers to provide high level technical expertise and mentorship.
In 2016, the Network's suite of programming provided thousands of credit union women with tangible skills, tools, and resources they need to lead; and offered actionable steps for organizations to follow. Since its inception in 2009, the Network has built significant momentum:

- 1,160 members from 78 countries
- 41 scholarships to women from 21 countries
- 32 Sister Societies, local Network chapters, in 13 countries
- $450,000 granted to increase women’s access to financial services worldwide
- Over 1,000 articles of clothing, school supplies, and materials have been donated to local charities improving women’s lives
- $1,380,000 raised to make a measurable difference in the lives of women

The Network created a new “Emerging Leader” award which recognizes the accomplishments of an up-and-coming female leader working in the U.S. credit union movement. The inaugural award, sponsored by CO-OP Financial Services, was presented to Nicole Brusewitz, Vice President of Education and Events at the Mountain West Credit Union Association for advancing hundreds of men and women in their professional journeys and making the credit union industry stronger.

Global Women’s Annual Forum brought together 100+ women from 22 countries in Belfast, Northern Ireland. The event featured keynote speaker Betsy Myers, author of Take the Lead: Motivate, Inspire, and Bring Out the Best in Yourself and Everyone Around You who presented openly about her personal experiences working in the White House, and for then presidential-candidate Barack Obama, that led her to discover successful approaches for effective, authentic, and influential leadership.

Local Network chapters, called Sister Societies, advance women into credit union leadership positions and give back to area nonprofit organizations. Four new chapters were established in Brazil, Macedonia, Minnesota and Vancouver.
TRAINING LEADERS

Credit union executives and volunteers from around the world helped build stronger institutions in 2016 through World Council’s Regional Workshops, International Partnerships, Immersion Training and Volunteer Outreach Programs. Collaboration through the exchange of best practices, successful experiences and innovative ideas has had a significant impact on the way credit unions serve their communities.

EXCHANGING IDEAS

In 2016, the International Partnerships Program oversaw the signing of one new partnership and facilitated 6 solution-focused partnership exchanges in several countries around the world. Immersion training programs provided opportunities for 165 international participants to engage with more than 100 credit union ambassadors at dozens of credit union organizations. The program held regional workshops in both Washington D.C. and Bangkok, Thailand where several hundred credit union executives and volunteers gained experience from leaders in the fields of payments systems, technology, digital media and advocacy.

FINDING SOLUTIONS

The International Partnerships and Immersion Training Programs achieved lasting impact by tapping into one of credit unions’ greatest resources — our willingness to collaborate and share experiences. These programs provided a platform for exploring best practices and finding solutions to the common challenges facing credit unions around the world. This unique format for networking and exchange continued to enlighten credit unions with new and innovative ways to better serve their communities.

INTERNATIONAL PARTNERSHIPS

Bahamas BCLIBL // Cooperative Credit Union Association
Belize BCUL // Catalyst Corporate Federal Credit Union
Brazil SICREDI // Cornerstone Credit Union League
Colombia Fecolfin // Maryland & DC Credit Union Association
Costa Rica FEDEAC // League of Southeastern Credit Unions
Dominican Republic AIRAC // Wisconsin Credit Union Association
Estonia EUCC // Virginia Credit Union League
Guatemala FENACOAC // California & Nevada Credit Union League
Jamaica JCCUL // Cornerstone Credit Union League
Moldova CASCA // Idaho Credit Union League
Papua New Guinea FESALOS // Hawaii Credit Union League
Peru FENACREP // Association of Vermont Credit Unions
Poland NACSCU // Georgia Credit Union Affiliates
Puerto Rico // New York Credit Union Association
Romania FEDCAR // Ohio Credit Union League
Russia RCUL // Louisiana Credit Union League
Trinidad & Tobago CCULTT // Credit Union League of Connecticut
Thank you, Supporters!

**SILVER INDIVIDUALS** $5,000 - $9,999

Susan & Joe Finnegan - Burlington, VT, USA
Martha Hance - Rutland, VT, USA
Susan Mitchell & Michael Stankovic - Boulder, CO, USA

**GRANITE INDIVIDUALS** $2,500 - $4,999

Judith & Richard Enweiler - Farmers Branch, TX, USA
Michelle & Steven Stapp - San Antonio, TX, USA
Marquette White - Mesa, AZ, USA

**BRONZE INDIVIDUALS** $1,000 - $2,499

Carla & Tom Altepeter - Spokane Valley, WA, USA
Grazzegro Biercik - Soport, Poland
James Murray Branch & Brian Branch - Madison, WI, USA
Drayton Carter - St. Thomas, Barbados
Criss & Bill Cheney - Santa Ana, CA, USA
Anse Cochran - Harahan, LA, USA
Greg Dietrich - Frankemuth, MI, USA
Mary Martha Formoy - Centreville, VA, USA
Melissa & Bruce Foulke - Wauchope, AU
Teresa Freeborn & Douglas Regoulis - Hermosa Beach, CA, USA
Chris & Roger Heacock - Rapid City, SD, USA
Monica & Hank Hubbard - Great Falls, MT, USA
Cathy & Pat Jury - West Des Moines, IA, USA
Lois Karch - Orlando, FL, USA
Louise P. Lingenfelter - Wyomissing, PA, USA
Crystal Long - El Paso, TX, USA
Harriet May - El Paso, TX, USA
Richard Miller - Bowling Green, KY, USA
Donna & Dwayne Naylor - Raleigh, NC, USA
Sandra Nieves - Denver, CO, USA
Rebecca & Paul Nixon - Mountain View, CA, USA
Dale Owen - Rock Island, IL, USA
Neville Parsons - Wauchope, Australia
Julia Rainer - Glenview, IL, USA
Brandi Stankovic - Henderson, NV, USA
Michael Stankovic - Boulder City, NV, USA
Joanne & Jeffrey Todd - Windham, CT, USA
Pat & John Van Ouerwerkg - Vacaville, CA, USA
Pat & Randy Wesenberg - Marshfield, WI, USA

**CRYSTAL INDIVIDUALS** $500 - $999

Jennifer Boswell - Aurora, CO, USA
Helena & Gene Brody - Brooklyn, NY, USA
Geri Burek - Palos Heights, IL, USA
Ellosa Chaves - Fitchburg, WI, USA
Cindy & Gary Chizmadia - Yardley, PA, USA
Andrew Downin - Santa Ana, CA, USA
Winona Nava - Santa Fe, NM, USA
Sherry Jones - Virginia Beach, VA, USA
Crissina & David Svederik - Scottsdale, AZ, USA
Jenna & Jack Van Kauwenbergh - Madison, WI, USA

**DIAMOND** $100,000+ Annually

CUNA Mutual Group - Madison, WI, USA

**PLATINUM** $50,000 - $99,999

PSCU - St. Petersburg, FL, USA

**SAPPHIRE** $25,000 - $49,999

CO-OP Financial Services - Rancho Cucamonga, CA, USA
Mitchell, Stankovic & Associates - Boulder City, NV, USA
Numerica Credit Union - Spokane Valley, WA, USA
SchoolsFirst Federal Credit Union - Santa Ana, CA, USA
State Employee Credit Union - Raleigh, NC, USA
Vancity Credit Union - Vancouver, Canada

**RUBY** $15,000 - $24,999

BECU - Seattle, WA, USA
CU*Answers - Grand Rapids, MI, USA
Iowa Credit Union League - Des Moines, IA, USA
Sert Techogy Corporation - Dallas, TX, USA
Summit Credit Union - Madison, WI, USA
Westerra Credit Union - Denver, CO, USA

**GOLD** $10,000 - $14,999

American Heritage Federal Credit Union - Philadelphia, PA, USA
California & Nevada Credit Union Leagues - Ontario, California, USA
Central 1 Credit Union - Vancouver, BC, Canada
Confederação Intermunicipal das Cooperativas Ligadas ao Sindicato dos Trabalhadores em Agricultura, Brazil
Connexus Credit Union - Wausau, WI, USA
Cooperative Credit Union Association - Marlborough, MA, USA
Cornerstone Credit Union League - Dallas, TX, USA
Credit Union Association of New York - Albany, NY, USA
CU Direct - Ontario, CA, USA
Elevations Credit Union - Boulder, CO, USA
GECU - El Paso, TX, USA
League of Southeastern Credit Unions - Tallahassee, FL, USA
Los Angeles Federal Credit Union - Los Angeles, CA, USA
Mountain West Credit Union Foundation - Denver, CO, USA
P Abelco Credit Union - Pleasanton, CA, USA
Pennsylvania Credit Union Association - Harrisburg, PA, USA
Pennsylvania State Employees Credit Union - Harrisburg, PA, USA
Premier Members Credit Union - Boulder, CO, USA
San Francisco Federal Credit Union - San Francisco, CA, USA
Servus Credit Union - Edmonton, AB, Canada
State Employees Credit Union of Maryland Credit Union - Linthicum, MD, USA
Suncoast Schools Federal Credit Union - Tampa, FL, USA
Teachers Mutual Bank - Silverwater, Australia
The Valerie C. Brown Charitable Fund in memory of William R. Mapother - Bowling Green, KY, USA
United Nations Federal Credit Union - Long Island City, NY, USA
Unions Community Credit Union - Portland, OR, USA
Westcom Credit Union - Pasadena, CA, USA

**SILVER** $5,000 - $9,999

Abbeine Paving Ground Federal Credit Union - Abbeine, MD, USA
American Association of Credit Union Leagues - Washington, DC, USA
Andigo Credit Union - Schaumburg, IL, USA
Association of Vermont Credit Unions - Colchester, VT, USA
bank mceu Ltd. - Kew, Victoria, Australia
Barbados Public Workers' Co-operative Credit Union - Bridgetown, Barbados
Bardendale Federal Credit Union - Brossier City, LA, USA
Bermuda Co-op Credit Union Limited - Hamilton, Bermuda
Burns Fazi, Brock & Associates - Charlotte, NC, USA
California Credit Union - Glendale, CA, USA
Catalyst Corporate Federal Credit Union - Plano, TX, USA
Coast Central Credit Union - Eureka, CA, USA
Cornerstone Credit Union Foundation - Farmers Branch, TX, USA
Credit Union Australia - Brisbane, QLD, Australia
Credit Union Central Alberta Ltd. - Alberta, AB, Canada
Credit Union National Association - Madison, WI, USA
CUNA Mutual Group - Madison, WI, USA
Cushing Federal Credit Union - Burmerville, MN, USA
Citicorp Foundation - Appleton, WI, USA
GEC Mutual Bank - Sydney, Australia
Heartland Credit Union Association - Leawood, KS, USA
Idaho Credit Union League & Affiliates - Boise, ID, USA
Innovations Federal Credit Union - Panama City, FL, USA
Jamaica Teachers' Association Cooperative Credit Union - Kingston, Jamaica
Jefferson Financial Credit Union - Metairie, LA, USA
Local Government Federal Credit Union - Raleigh, NC, USA
Maturanka Valley Federal Credit Union - Palmer, AK, USA
Mountain America Federal Credit Union - West Jordan, UT, USA
Northwest Credit Union Foundation - Federal Way, WA, USA
Ohio Credit Union Foundation - Columbus, OH, USA
OneAZ Credit Union - Phoenix, AZ, USA
Redwood Credit Union - Santa Rosa, CA, USA
RTE Credit Union Ltd - Donnybrook, Ireland
Tallahassee-Leon Federal Credit Union - Tallahassee, FL, USA
Tennessee Credit Union League - Chattanooga, TN, USA
Wisconsin Credit Union League - Pewaukee, WI, USA
Xceed Financial Federal Credit Union - Redondo Beach, CA, USA

**GRANITE** $2,500 - $4,999

1st Gateway Credit Union - Camanche, IA, USA
American Airlines Federal Credit Union - DFW Airport, TX, USA
CAHP Credit Union - Sacramento, CA, USA
Community Choice Credit Union - Farmington Hills, MI, USA
Credit Union of New Jersey - Ewing, NJ, USA
CSCU - Tampa, FL, USA
Dundalk Credit Union - Dundalk County, Louth, Ireland
ENT Federal Credit Union - Colorado Springs, CO, USA
Fox Communities Credit Union - Appleton, WI, USA
Georgia Credit Union Affiliates - Duluth, GA, USA
Gulf Winds Federal Credit Union - Pensacola, FL, USA
Ideal Credit Union - Woodbury, MN, USA
Kenya Union of Savings & Credit Co-operatives Ltd. - Nairobi, Kenya
Magnolia Federal Credit Union - Jackson, MS, USA
Maine Credit Union League - Portland, ME, USA
MD & DC Credit Union Association - Columbia, MD, USA
Municipal Credit Union - New York, NY, USA
New Jersey Credit Union League - Heightstown, NJ, USA
Pax Air Federal Credit Union - Pensacola, FL, USA
Polish & Slavic Federal Credit Union - Brooklyn, NY, USA
Queensland Teachers Mutual Bank - Brisbane, Australia
San Marco Credit Union - Redwood, CA, USA
SCE Federal Credit Union - El Monte, CA, USA
Shreveport Federal Credit Union - Shreveport, LA, USA
State Employees Federal Credit Union - Albany, NY, USA
State Farm Federal Credit Union - Bloomington, IL, USA
The Bahamas Co-operative Credit Union Ltd. - Nassau, Bahamas
Triangle Credit Union - Natchua, NF, USA
Unity Bank - Sydney, Australia
Universal 1 Credit Union - Dayton, OH, USA
University Federal Credit Union - Austin, TX, USA
BRONZE       $1,000 - $2,499
SILVER       $2,500 - $4,999
GOLD         $5,000 - $9,999
RUBY         $10,000 - $14,999
SAPPHIRE     $15,000 - $24,999
PLATINUM     $25,000 - $49,999
DIAMOND     $50,000 - $74,999
NOTE: Amounts listed in U.S. dollars. Gifts are fully U.S. tax-deductible.

The Worldwide Foundation for Credit Unions thanks those who have generously contributed to building a global community of credit unions. Your support expands financial access worldwide and improves the lives of millions.

Amounts listed in U.S. dollars. Gifts are fully U.S. tax-deductible.
### BOARD MEMBERS

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<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Organization</th>
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</thead>
<tbody>
<tr>
<td>Brian Branch</td>
<td>President and CEO</td>
<td>World Council of Credit Unions</td>
</tr>
<tr>
<td>Daniel Burns</td>
<td>Chair</td>
<td>Canadian Credit Union Association (CCUA)</td>
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<tr>
<td>Brian McCrory</td>
<td>1st Vice Chair</td>
<td>Irish League of Credit Unions (ILCU)</td>
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<tr>
<td>Steven Stapp</td>
<td>2nd Vice Chair</td>
<td>Credit Union National Association (USA)</td>
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<tr>
<td>Manfred Alfonso Dasenbrock</td>
<td>Secretary</td>
<td>Confederação Interestadual das Cooperativas</td>
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<td>Ligadas ao SICREDI (Brazil)</td>
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<tr>
<td>Bruce Foulke</td>
<td>Treasurer</td>
<td>Credit Union National Association (USA)</td>
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<td>Carla Altepeter</td>
<td>Director</td>
<td>Credit Union National Association (CUNA)</td>
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<td>Jaime Chavez Suarez</td>
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<td>National Association of Credit Unions of Colombia</td>
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<td>(FECOLFIN)</td>
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<td>Mark Degotardi</td>
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<td>Customer Owned Banking Association (Australia)</td>
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<td>Rafał Matusiak</td>
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<td>Credit Unions (NACSCU)</td>
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<td>Dr. Chul-Sang Moon</td>
<td>Director</td>
<td>National Credit Union Federation of Korea (NACUFOK)</td>
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<td>Aaron Moses</td>
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<td>Caribbean Confederation of Credit Unions (CCCU)</td>
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<td>George Ototo</td>
<td>Director</td>
<td>Kenya Union of Savings &amp; Credit Co-operatives Ltd.</td>
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### 2016 FINANCIALS

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<tr>
<th>Category</th>
<th>Amount</th>
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<tr>
<td>Total Income</td>
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<tr>
<td>Program Expenses</td>
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<td>Disaster Assistance</td>
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<td>CU Technical Assistance</td>
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<tr>
<td>Ending Net Assets</td>
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The Worldwide Foundation for Credit Unions meets the extensive standards by the Better Business Bureau's Wise Giving Alliance, one of America's Most Experienced Charity Evaluators.