

2020 VISION

Imagine yourself twelve years in the future. It's the year 2020. High school graduation seems like a distant memory. You're imagining the changes and innovations that have occurred in your life since you walked across that stage and received your diploma twelve years ago.

You pause for a moment to focus on the changes in financial services since 2008, and in particular, the changes and improvements in services and products provided by your credit union where you've been a member for many years.

Now, in 750 words or less, use your imagination and vision to describe the changes and improvements in credit union services that you believe will unfold from 2008 to 2020 –

Dear Journal,

It's hard to imagine that graduation was that long ago, I mean I still can't believe the ten year reunion has already come and gone and the planning for the fifteenth reunion is underway. Life seemed so much simple than it does right now. No bills, no job, though I think I can still argue that we should have been paid to complete our physics homework. Man, have times changed, now I have a job and the seemingly endless bills. I'm glad I took my parents advice back then to start putting money away in a savings account. I never really thought much about the future back then, but it turns out, parents usually know a little more than you give them credit for. They said, "You never know if you won't be able to work or something else will come up." So I did as they suggested and open a savings account with the credit union that I was a member of. I took what little of my pay that I didn't spend on my bills and such and tucked it away. Well, like my parents said something came up. I got the notion in my head that I wanted to become a teacher and started going back to college to get my diploma.

It's funny looking back on the whole money thing now. When I first opened the account I had always seen the credit union as just a bank. A place to cash checks, make deposits and get loans under certain circumstances. Why am I talking about the credit union way back then for? I mean I know I've changed over these past few years but so has my local credit union. As I worked my way through school, I've had to rely on some of the old and some of the new services that my credit union was able to provide to me. Of course, they had the loans I needed to help pay for those last few months of classes, and even after school helped me get a loan for this house I'm living in now, however, it's the new services that have really made the credit union so much more than my old

concept of a bank. Every month they offer classes to their members and even non-members, on how to maintain a budget, how to understand loans, how to plan for long term financial spending, and so much more. Not only are they providing financial service to the community, they are making the community smarter too. Speaking of community, the credit union also has this program where they take a local youth group and help them do a fun raiser to help raise funds for their needs. For example, last month an under ten baseball team was trying to get new uniforms, so the credit union invited them to come over and have a bake sale at their location. Other fund raisers included youth groups doing car washes, flower sales, and even a mini carnival on the property to raise money. Then after the fund raiser the credit union also gave a donation and helped set up a free account for them so they continue to protect their hard work and see that it grew.

The credit union also has this new program where they go to local high schools and meet with the sophomore class and their parents and talk to them about savings and planning for college. I wish they had done that back when I was in school, anyways back to what I was saying about what they were able to do for me now. Beyond the loan and everything else, the credit union serves as a liaison to help me get the best deals on insurance programs, buying a new car, even deals on tickets to local events at discounted rates. It's amazing to see the changes that have occurred at the credit union since I left school, it's like they have been growing and changing like I have, except they are doing it just for my needs. It's still hard to believe the time has flown so quickly... speaking of time I got to go. I started this journal entry after checking my online account with the credit union to make sure I had enough money to take that special you know who out to the movies tonight. Anyways, I'll write again soon.