

"People Helping People"

Sabine Chapter of Credit Unions loves our community! We are honored and proud to be able to play an active role in our community, as well as are privileged to be able to partner with non-profits who are also passionate about helping others. Thank you to everyone who contributed to this event- we appreciate you and could not do this without the support of our credit unions and each other!

On Friday, March 19, 2021, we were able to donate several items to the United Way-Beaumont and North Jefferson County- for their Annual "Day of Caring" event! The United Way assists several non-profit agencies and shelters within our local communities and we are honored that our Chapter's credit unions can collaborate together to help others.



Pictured, Left to Right: Dawn Fournier (Neches FCU); Cody Cupit (Sabine FCU / SCCU Board); Cody Buchholz (MobilOil CU/ SCCU Board); Laura Roberts (WellSpring CU / SCCU Board); Meagan Hanks (Neches FCU); Holly Hebert (CommonCents CU / SCCU Board); and Tish Cornell (CommonCents CU).

During the last few months of 2020, Sabine Chapter of Credit Unions is was able to collectively work together to help the citizens of our own communities.

We are proud of the collaboration of our chapter's credit unions, as well as honored to carry out our mission of

"People helping people".

Kid's Classic Golf Tournament benefiting CMN



On October 23, 2020, Sabine Chapter of Credit Unions hosted our 28th Annual Kids Classic Golf Tournament benefiting Children's Miracle Network (CMN). Due to the generosity of our sponsors and donors, hard work of our dedicated tournament committee members, as well as with the collaborative efforts of CMN and Sabine Chapter of Credit Unions, we were able to present a check totaling \$30,750.00. These funds will be utilized to purchase medical equipment and other medical supplies for the NICU at Christus St. Elizabeth Hospital. The purchased items will be implemented to help the children and their families in Southeast Texas who utilize CMN's services. We would like to take this time to say "thank you" to each credit union, business and individual who supported our efforts. We appreciate you and we could not have done this without each of you!

DONATION TO SOUTHEAST TEXAS FOOD BANK

At our September Mixer, we collected non-perishable food items to donate to the SETX Food Bank. Those who were in attendance brought canned goods. Together, we collected 108 pounds of food. Because of your generosity and our combined efforts, multiple families in SETX will be able to be fed from our donation. Thank you for continually helping our chapter to carry out to our mission of "People helping People"!





International Credit Union Day

This year, like many other events, International Credit Union Day was celebrated a little differently than the celebrations of years past. Our Chapter's credit unions still celebrated this important day for our employees, members, credit unions, industry and communities. We are thankful to be part of such a wonderful credit union community!

NECHES FCU

"We invited members to come celebrate ICU Day by registering for some great prizes (in person, online, or through the drive thru) and served cake!" Here are photos of Neches FCU's staff at each of their locations!"





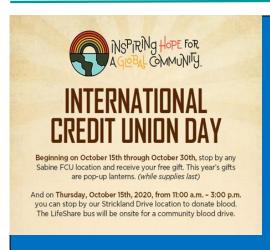












Sabine FCU

"We partnered with LifeShare and hosted a Blood Drive. We also gave pop-up lanterns to our members as a token of appreciation in celebration of ICU Day!"





CommonCents CU "We celebrated International Credit Union Day by wearing matching shirts with this years' ICU Day theme! As a token of our appreciation, our staff handed out sweet treats to our members who visited the credit union on Credit Union Day!"

DUGOOD FCU

"We asked our members to share their inspirations of hope for this year's International Credit Union Day!

It was extremely motivational and uplifting for everyone- our staff and members."

WHAT INSPIRES HOPE IN YOU?

Knowing that God is control, not man, and that He works all things for good for those who love Him and are called according to His purposes.

- Julie W.

#ICUDAY2020



WHAT INSPIRES HOPE IN YOU?

When our community comes together, regardless of race, to help each other in difficult times like we have experienced this year. We are all God's children and loved by Him.

- Abby L.

#ICUDAY2020



WHAT INSPIRES HOPE IN YOU?

Raising my two babies and seeing acts of kindness - and communities coming together after hurricanes!

Brandi W.

#ICUDAY2020



Gulf Credit Union "In an appreciation for our members, for this year's ICU Day celebration, we gave our Yearly Wall Calendars and Pocket Planners to our members. These are some of their favorite items to receive and it's a subtle reminder that no matter what you're going through, tough times don't last forever."

Education First FCU

"October 15 was International Credit Union Day (ICU Day), this annual event raises global awareness for the credit union movement through outreach, volunteerism, and fundraising. Education First Federal Credit Union joined credit unions worldwide to celebrate the day by allowing its members to decide how to give \$5,000 back to the Southeast Texas Community.

Education First selected three non-profit organizations that serve critical needs within our community: The Arc of Greater Beaumont, Crisis Center of Southeast Texas, and the Beaumont Rainbow Room. Members were given the opportunity to vote for the organization they wanted to receive the most money. After counting the votes, The Crisis Center of Southeast Texas was awarded \$2,500, The Beaumont Rainbow Room was awarded \$1,500 and Arc of Greater Beaumont was awarded \$1,000.

Beyond the community campaign, Education First FCU also celebrated ICU Day by thanking their members as well. The loyalty of it's members is what keeps a credit union running and successful. Members who visited an Education First FCU location on ICU Day received a gift along with a refreshment to help celebrate the credit union movement.

The credit union movement is steeped in a rich history of collaboration across divides. For nearly two centuries, financial cooperatives have encouraged people of every race, gender, and belief to come together and give their all towards the betterment of their communities. It is about people helping people. It is the way it has always been - and the way it will always be. Put simply, it is the credit union way!

To find out more about credit unions, visit Education First FCU at EducationFirstFCU.org."

Hurricane Laura Relief Efforts for SWLA

August 2020, we were spared from Hurricane Laura and its aftermath.

However, our neighbors in Southwest Louisiana were not as fortunate. They not only encountered significant damage, they are having to endure the recovery and rebuilding process while overcoming the additional challenges of the COVID-19 Pandemic. Once we learned of the devastation, our area credit unions wanted to help. Together, the credit unions within Sabine Chapter of CUs raised a total of approximately \$20,000 to donate to assist in the relief efforts in Lake Charles and SWLA. These donations and volunteer hours helped to provide thousands of meals for thousands of Hurricane Laura survivors. This is Sabine Chapter of CUs.

This is "people helping people".





Providing Comfort in COVID-19

CommonCents Credit Union

We believe in the goodness of helping people and strived to keep our employees and members healthy physically, mentally and financially during the pandemic. During these unprecedented times of navigating through the Coronavirus Pandemic, we tried to remain as consistent as possible for our members and staff. Although our lobbies were closed, our team was able to come to the credit union each day for work. During this time, we hosted a SPIRIT Week, with a different theme each day. We also hosted a virtual Bingo game for our team, and hosted another for our members. We were here to listen to our members, to assist in meeting their needs, as well as to listen to their concerns while remaining healthy and compliant. We referred our members to our online services and mobile apps to help our members take care of their finances from home. We also joined other local businesses to help host a luncheon for the front-line medical staff at Christus St. Elizabeth in Beaumont.

NECHES FCU

Exclusive LIVE performance by Curse and the Cure We wanted to provide our members some 'sunshine' at the very beginning of the COVID crisis. We had some special guests stop by for a carpool karaoke style performance and the experience with them was NO curse and ALL cure.

Sabine FCU

At Sabine FCU, we had a "bring your pet to work day" so that the employees who have been working SO HARD, could enjoy a day to do something different and show off their sweet pets to the members and to their fellow employees. In conjunction with that, we had a pet contest that our board voted on Four categories of winners... "looks most like their human" "most photogenic" "best costume" and "best video". We gathered in the parking lot outside in the morning before we opened, and introduced everyone's pets. It was a great day and a much needed diversion from the weight of COVID-19 on everyone's mind.

DUGOOD FCU

Since March, we offered:

At DuGood, we believe in lending a helping hand, especially when it's needed most. Our staff continues to stood together to serve members and the community safely during the pandemic. Offering Member Assistance Our goal was to assure members that their financial future is secure.

□ Skip-a-pay on loans
□ Hardship loans
□ Waived fees on early certificate withdrawals
☐ A special low rate on credit cards and an automatic credit limit increase
□ Mortgage refinancing options with no closing costs
☐ Incentives like FREE GAP and CASH BACK on auto refinances
□ SBA Paycheck Protection Program - funded \$1.6 Million in loans, helping over 40 local businesses
Serving our Community Giving back is at the heart of everything we do!
To show appreciation and support to the Southeast Texas community, we:
☐ Fed front-line healthcare workers throughout the Golden Triangle and beyond
□ Donated to charitable organizations bravely serving during COVID (Some Other Place, Community Prayer Outreach, Gift of
Life, Harbor Foundation, and ARC of Greater Beaumont)
□ Celebrated National Nurses Day with giveaways
□ Provided financial education resources for teachers, parents, and students As we navigate COVID-19, we will continue to be
flexible, and adaptable in serving our members, keeping safety a top priority. We wish everyone continued health and well-
being!

Gulf Credit Union

With limited staff, we operated via the drive-thru to accommodate our members, and those with extenuating circumstances were assisted by appointment. With each member's situation being unique, several different options were offered to fit their needs and guide them through these unprecedented times. Financial Relief loans were available to our members in addition to deferrals for existing consumer, mortgage and commercial loans. Google Pay and Apple Pay were accessible along with online and mobile banking services. Through our electronic services, emails and phone calls, we were able to communicate with our members and keep them informed. Continuous updates and messages were conveyed on our website and social media platforms as an additional outlet to keep our members informed. We kept the communication lines open with our staff through our emergency alert messaging system. In addition to following the required guidelines and striving to ensure the safety of our staff, our members and their families, we are constantly monitoring the evolving situation and adapting our efforts and responses.

Education First FCU We saw the sacrifice that front line workers were making. Community members that literally made the choice to put their lives on the line in order to keep their neighbors fed, healthy, safe, supplied, etc. In an effort to show appreciation for their selflessness, we created an appreciation campaign that provided our employees with an opportunity to express their gratitude. Education First ordered 1,000 branded plain white yard signs that were distributed to our employees who decorated them with drawings of encouragement and appreciation. These signs were placed around employee entrances at hospitals, grocery stores, restaurants, post offices, retail stores, pharmacies, police, and fire stations, etc. We also used our advertising space on the digital billboard at Eastex and Dowlen to run a series of billboards expressing our appreciation for front line workers.

Port Arthur Teachers Credit Union

For the first six weeks of the COVID Pandemic, we sent weekly e-mails to our members. We also took additional time to listen to their stories by putting ourselves in their shoes. Sometimes, that's all someone needs is someone who will listen.