

# Building a REAL Solutions® Web Site: The Illinois Story

A REAL Solutions® Program Review



<http://www.iculeague.org/leagueservices/realsol.htm>

"The League was very excited to partner with NCUF to offer Illinois credit unions the REAL Solutions® program. We have credit unions of all asset sizes represented and we strongly believe it promotes and fosters the credit union 'people helping people' philosophy. We are especially pleased that it also enhances and complements our legislative advocacy programs as well."

**Daniel D. Plauda, President and Chief Executive Officer, Illinois Credit Union League**

*Building a REAL Solutions® Web Site – the Illinois Story* is a 2009 publication of the National Credit Union Foundation's REAL Solutions® program.

## **About the National Credit Union Foundation (NCUF)**

The National Credit Union Foundation (NCUF) raises charitable funds, runs innovative programs, and makes impactful grants for America's credit union movement. NCUF's mission is to "promote and improve consumers' financial independence through credit unions." Among the NCUF programs achieving this mission:

**REAL Solutions®** — Helping millions of consumers gain access to affordable financial services, achieve financial literacy, grow savings, build assets, and buy homes.

**Development Education** — Leading training on cooperative principles in the modern consumer marketplace to overcome what credit unions identify as the greatest threat to their future: "the eroding of credit union philosophy."

**Social Impact Management** — Meeting a "triple bottom line" that benefits credit unions, members, and communities.

## **About REAL Solutions®**

REAL Solutions® is the signature program of the National Credit Union Foundation. REAL — "Relevant, Effective, Asset-building, Loyalty-producing"— Solutions® works to help credit unions offer a wide range of products and services that have proven successful in serving working families with low wealth and modest means. Using product/business models created and tested by credit unions, REAL Solutions® disseminates information to credit unions through special meetings, an [online impact center at realsolutions.coop](http://onlineimpactcenter.realsolutions.coop), and state and national conferences. In the first two years as NCUF's signature program, REAL Solutions® was adopted in 30 states and is saving members tens of millions of dollars. It has now become a documented business strategy for credit unions to grow their memberships by serving the underserved. Real people with real needs are finding REAL Solutions® at credit unions.


## **About the Author**

**Melanie Murphy** is the manager of member services for the Illinois Credit Union League (ICUL). Her primary responsibility is to raise funds, and distribute grants and scholarships for the Illinois Credit Union Foundation. She also works with the Illinois Youth Involvement Council to promote financial education, especially for young people. Melanie coordinates the REAL Solutions® program in Illinois to help credit unions serve the low-wealth community.

Melanie began her career with the Illinois League in 1990. She has an undergraduate degree in journalism from the University of Illinois and a master's degree in Organizational Development from Benedictine University. She earned her Certified Fundraising Executive designation in 1995 and her Registered Organizational Development Consultant designation in 2002.

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*"Our REAL Solutions credit unions continually comment to us that all the information they receive at our partner meetings and webinars is invaluable in evaluating and implementing programs to serve the low wealth community. In addition, they thoroughly enjoy meeting new people from around the state. The networking opportunities have helped establish new friendships and a tremendous support group."*

**Vicki L. Ponzio, Senior Vice President of Member Services—ICUL**

REAL Solutions®, the signature program of the National Credit Union Foundation (NCUF), provides support, tested business models and tools to leagues and credit unions helping them to provide new and additional financial products and services to families of low-wealth and modest means. To date, more than 500 credit unions in 33 states and 30 state leagues/associations are actively seeking to reach emerging markets including immigrants, young people, persons with disabilities and low-wage households.


To bring information to leagues and credit unions in the timeliest fashion, NCUF hosts an [online impact center](http://realsolutions.coop) at [realsolutions.coop](http://realsolutions.coop), full of REAL Solutions® product innovations, case studies, and tested business models. Many of our state leagues/associations also feature Web sites to give their participating credit unions access to the most up-to-date state-specific information. The Illinois Credit Union League hosts such a site – full of great information, power point presentations and articles to give their credit unions added support. Please learn more from this interview with Melanie Murphy, ICUL's REAL Solutions® League Liaison.

## **1. When did Illinois begin its REAL Solutions® partnership?**

Our partnership formally began during 2007 when the League and Illinois Credit Union Foundation (ICU Foundation) signed the agreement with the National Credit Union Foundation. Earlier during the year, we included an education session featuring REAL Solutions® at our Annual Convention. We sent mailings to our credit unions to explain the program and to invite them to attend one of our Introductory Conferences in early 2008. Articles in our online newsletter reinforced the message and invitation. In addition, our Regional Directors spoke about REAL Solutions® at chapter meetings and during personal visits with credit unions.

## **2. How many credit unions signed up initially? How many are signed up now?**

Just over 60 representatives from 40 credit unions attended one of the 2008 Introductory Conferences. From this group, 30 credit unions joined as REAL Solutions® Partners. To date, 13 more credit unions have become Partners and at least 12 credit unions are considering joining the program.



During 2009, we invited credit unions to participate in an introductory webinar. We opted for a webinar to enable more people to participate, and because it allowed us to post an audio file along with the handouts, which allowed others to listen at their convenience. We kept this session brief to encourage credit unions to listen to the session during a board of directors meeting.

We also used another tactic to attract credit unions to the program. When AACUL requested a list of "REAL Deal" credit unions to be recognized at CUNA's Governmental Affairs Conference (GAC), we asked credit unions to complete a checklist to let us know what programs they currently offer and which ones were of interest for the future. We are personally inviting all of the credit unions that already have REAL Solutions® programs, products and services in place to become Partners. We want to make sure their efforts are included in the data collection being conducted by REAL Solutions® at the national level.


### **3. What were some of your major outputs?**

We are in the process of gathering information from our initial Partners. We want to find out how many are introducing new programs, products and services. Some credit unions have already shared their progress by making presentations at Partner meetings. Examples include:

- Three credit unions are partnering with the Center for Economic Progress to be the on-site financial institution at VITA locations.
- One credit union has a partnership with a school in a low-income area where they teach financial literacy concepts to students in grades 2 through 6 and collect deposits from the students on a bi-weekly basis.
- Four credit unions now offer the MatriMoney® program, a 2005 Filene i<sup>3</sup> innovation.
- Two credit unions offer citizenship loans.
- Three credit unions provide second-chance checking accounts to help members rebuild their credit.
- Five credit unions have in-school branches in high schools.

### **4. What prompted the League to build a REAL Solutions® section on your Web site?**

Initially, we wanted to get credit unions interested in REAL Solutions®, keep them updated on any program news, and recognize the Partners. We subsequently discovered that the quickest



and easiest way to share meeting handouts and related resources was to post them online so credit unions could access them at their convenience. Since this distribution method worked well for sharing information with Partners during the first year of the program, we decided to expand our use of the Web site for year two. We chose to offer an introductory webinar as well as informational webinars on the main REAL Solutions® topics in our effort to reach more credit unions.

The audio portion of each webinar is recorded and an MP3 file is posted on the Web site along with PDFs of the handouts for the session so people can listen to the webinar at any time. We intentionally chose to post the audio file and handouts rather than the full-blown webinar with a presentation that is followed on the computer to make it easier for credit unions to access and to keep the files on our Web site small (which keeps our IT department happy!).

## **5. What is all included in the REAL Solutions® section of the Web site?**

Since the [REAL Solutions® Impact Center](http://realsolutions.coop) (realsolutions.coop) is such a great resource, we wanted to create a complementary version that focuses on the program in Illinois. The main page of the REAL Solutions® section has a link to the introductory information about the program, links to the resource pages for 2008 and 2009, and a list of the current REAL Solutions® Partners. The 2008 Resource Page contains handouts from the meetings and a list of the 2008 Partners. The 2009 Resource Page has the audio file of the webinars, handouts from the webinars, and handouts from the meetings.

## **6. How do you get new information to include on the site?**

Most of the information comes from the people who give presentations at our meetings. In addition, we share copies of newspaper and magazine articles on REAL Solutions® topics and success stories and distribute these materials at Partner meetings. For those who are unable to attend, handouts are scanned and made available online.

## **7. Do your member credit unions use the site?**

The Illinois League has worked very hard over the past several years to encourage our member credit unions to use our Web site. We want it to be the place credit unions go to first when they have a question or want to know what's going on with Illinois credit unions.

Our Web site includes a detailed governmental affairs section that includes links to contact state and federal officials. We have an expansive compliance area that was compiled by the Office of General Counsel. It contains up-to-date materials on regulations and related issues.



People who want to participate in Educational Development conferences or webinars can review the calendar of events and register for the sessions online.

### **8. Do you have advice for other leagues on how to run a successful REAL Solutions® program or build a REAL Solutions® section on their Web site?**

One of the best things about the REAL Solutions® program is its flexibility and adaptability. The program looks completely different from one state to another and allows leagues to focus on a single-issue, or explore a variety of topics depending on the wants and needs of the member credit unions. The diagnostics we conducted with credit unions when the REAL Solutions® program began helped us determine the topics to include.

We discovered that our credit unions were interested in learning about nearly all of the REAL Solutions® programs, products and services. The credit unions wanted to find out about everything and then decide which ones to implement, and in what order. During 2008, each Partner meeting featured a different REAL Solutions® topic. To expand the reach of the program during 2009, these informational sessions will be conducted as webinars and followed by in-person roundtable meetings where credit unions that want to "take the next step" can start the process.

Originally, there were going to be three Partner Meetings held in conjunction with the roundtable meetings. But feedback from participants indicated that two-day meetings were nearly impossible to attend, so these Partner Meetings are now going to be combined with the roundtable meetings and held in a single day.

### **9. How can we visit your Web site?**

Please feel free to visit ICUL's REAL Solutions® Web site at:  
<http://www.iculeague.org/leagueservices/realsol.htm>