



Statement of Commitment to Members

As a member-owned, not-for-profit financial cooperative, JSC Federal Credit Union is committed to our members. We will uphold our fundamental responsibility to actively serve people within our field of membership, and as appropriate, the communities they live in. We will treat all members with respect and dignity and we will offer honest, fair deals to all members at all times. We will deliver a range of low cost products and services to the diverse economic and social make-up of our members and potential members. We will look for better ways to reach out to the underserved in our field of membership. And we will continually, in all facets of operations, demonstrate the value of membership in JSC Federal Credit Union.

We will monitor and communicate our service to members in a meaningful way so that members, potential members, legislators, regulators, and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in their lives.

Throughout JSC Federal Credit Union's strategic plan, we will put forth every effort to enable our members to become financially self-sufficient and successful. We will place high importance on consumer education and the teaching of financial thrift.

This *Statement of Commitment to Members* is consistent with our credit union principles of "Not For Profit, Not For Charity, But For Service" and our philosophy of "People Helping People". This statement represents good business practices that ensure the financial strength of our credit union on behalf of our members.

A MEMBER

A **MEMBER** is the most important person in any credit union.

A **MEMBER** is not dependent on us. We are dependent on them.

A **MEMBER** is not an interruption of our work. They are the purpose for it.

A **MEMBER** does us a favor when they come in. We are not doing them a favor by serving them.

A **MEMBER** is an owner of our business - not an outsider.

A **MEMBER** is not just a statistic. They are flesh-and-blood human beings with feelings and emotions like ourselves.

A **MEMBER** is deserving of the most courteous and attentive treatment we can give them.

A **MEMBER** is a person who comes to us with their needs or their wants. It is our job to fill them.

A **MEMBER** is the lifeblood of the JSC Federal Credit Union and every other credit union. Without them we would have to close our doors.

Section 1: Service to Members

JSC Federal Credit Union strives to offer services designed to improve the economic and social well being of *all* members from *all* socio-economic backgrounds, including our low- and moderate-income members and members within our underserved areas, and return financial value to all those who participate in our member-owned financial cooperative.

Current Services that Help Improve the Economic and Social Well Being of Members:

1. Share accounts with low opening balance requirements
2. Regular checking accounts (no monthly service charge)
3. Horizons Senior checking accounts (no service charge, free checks, no fees for ATM transactions and 3 free money orders per month)
4. Scholars Student checking (for full time students, half price checks, 10 free ATM transactions per month)
5. Money Market checking accounts
6. Christmas Club accounts
7. Share Certificates
8. IRA's (Traditional, Roth, and Educational)
9. VISA Credit Cards (no annual fees)
10. ATM services-JSC FCU Money Shuttle ATM network as well as Allpoint ATM network-32, 000+ surcharge-free ATM's nationwide
11. Shared branching network – 2,000+ credit unions nationwide where members can access their JSC FCU accounts
12. Identity Theft Shield – service to protect members' identities and help recover if their identity is compromised
13. VISA Check Cards
14. Loans (consumer and real estate)
15. Risk based lending structure
16. GAP Insurance – extended warranties
17. Notary Service
18. Website
19. Spanish language brochure material
20. Bi-lingual staff at each location
21. 24 hour Member Telephone Service
22. Discount Tickets to various Theme Parks
23. E-statements
24. Safe Deposit Boxes
25. Online Bill Pay service – now first 10 bills each month are free
26. Overdraft protection
27. Privilege Pay checking account service
28. Direct Deposit/Payroll Deduction
29. Internet Banking
30. On Line loan applications
31. Account Aggregation
32. JSC FCU auto financing available at area dealerships
33. Thirteen branch locations to serve our members and their community. Eleven branches have drive-thru services. Twelve branches have ATM services. Five branch offices are located in Underserved areas.
34. Credit Union locations offer members 24 / 7 access to their accounts
35. Investment services and personal financial counseling.
36. CU Succeed Teen Savings Club
37. Star Team Kids Savings Club
38. Extended Call Center hours
39. Free educational seminars: financial planning, debt management, home buying, ID theft, understanding credit and other topics of interest.
40. VISA Gift Cards available to purchase in branches or online
41. Site search engine/knowledge-base – to more easily answer members' questions online
42. Online mortgage loan application and approval
43. Bay Colony and Pearland branches have lobby and drive-thru services available 7 days a week

Section II: *Member Education*

JSC Federal Credit Union is committed to member and consumer financial education; in addition we are committed to educating members and consumers, alike, about credit union uniqueness, philosophy, and values.

Current Programs that Support Member Education and Advocacy:

1. Website is designed to aid members with auto pricing guides, financial calculators, savings and loan rates, Googolplex for providing financial education to youth, CU Succeed teen educational page, and other links. A "Featured News & Events" section is provided to keep members aware of new Credit Union offerings, events and promotions.
2. Annual meetings are held each year to keep members informed.
3. Monthly newsletters provide members with useful information and introductions to new services.
4. Various informational brochures are displayed in the lobby areas.
5. An open house is held each year during International Credit Union Week to help keep members informed of current credit unions activities, benefits and services offered.
6. Provide financial education materials to area schools during National Credit Union Youth Week.
7. Bi-monthly newsletter sent to all Star Team Members (under age 12) emphasizing financial literacy and education.
8. CU Succeed members (ages 13-16) receive quarterly newsletters emphasizing financial literacy and education.
9. CUNA Mutual financial counseling and investment services are provided in JSC FCU facilities.
10. JSC FCU has invested in the National Credit Union Foundation Community Investment Fund to support statewide and national financial education.
11. Provide financial education training in high schools served by the Credit Union.
12. Board member conducts volunteer and staff training sessions for the Texas Credit Union League in remote locations of the State.
13. JSC FCU supports, and a board member serves, as a Chairman of a chapter credit union volunteer association.

New Programs Planned for the Coming Year and Future Years:

1. Open a student run credit union branch in a local high school.

Section III: *Involvement/Governance*

JSC Federal Credit Union will endeavor to preserve credit union democratic principles, including demographic representation and volunteer participation in credit union activities.

Current Programs that support Involvement/Governance:

1. Board and committee attendance standards are set.
2. Encourage Nominating committee to actively seek a wider member representation on credit union boards and committees. Board members are elected by the members and serve a 3- year term. One- third of the Board is elected each year.
3. Involve all willing volunteers through active committees
4. Training for board members and volunteer committee members is a high priority.
5. Board has a Political Liaison Committee that promotes education of local, state, and national legislators. Credit Union supports two visits annually to our national representatives in Washington, D.C. and holds events to recognize and support representatives who embrace the credit union movement. Credit Union contributes annually to the local and state Political Action Committee.

Section IV: *Diversity*

JSC Federal Credit Union recognizes the value of demographic diversity in staff as well as in volunteers, and will strive to bring people of diverse backgrounds and experiences into leadership and other roles at the credit union.

Current Programs that Promote Diversity:

1. Seek out volunteers, staff and management that reflect the diversity of the membership. Board currently consists of multi racial, men and women, ages 40 to 65 representing a broad spectrum of the work force, from administrative to professionals.
2. Monitor to ensure volunteer involvement is representative of the demographics within our field of membership.
3. Equal Opportunity Employer
4. Equal Housing Lender
5. All facilities are designed and equipped to accommodate members with disabilities.

New Programs Planned for the Coming Year and Future Years:

1. Investigate building additional facilities to better serve our underserved members.

Section V: *Commitment to the Credit Union Movement and other Cooperative Activities*

JSC Federal Credit Union will work to build and strengthen our unique credit union movement by providing financial and in-kind resources to others within the credit union community, and by actively advocating the credit union difference at all levels of government and in other appropriate public forums. In addition, JSC Federal Credit Union will participate in local, state and national cooperative activities as appropriate, and will strive to build and strengthen relationships with other sectors of the national cooperative movement.

Current Activities that Support the Credit Union Movement:

1. Create a standing board committee charged with responsibility of implementing and evaluating the credit union's Statement of Commitment to Members
2. Encourage staff and volunteers to take an active role in league, chapter and other leadership positions:
 - Credit Union is a member of the Texas Credit Union League
 - Credit Union is a member of the Houston Chapter of Credit Unions
 - Board and staff contribute to state and federal PACs
 - Board and management attend state Governmental Affairs conferences.
 - Donations are made to TCULPAC from sales of World's Finest Chocolate candy
 - Board members serve as a Director, Vice Chairman, and Committee Chairman of the Texas Credit Union Foundation.
 - Board member serves on the Texas Credit Union League Force Fund.
 - Board member serves as a member of the Membership Committee of NAFCU.
 - Credit Union has invested in the National Foundations Community Investment Fund.

Section VI: *Public Service / Corporate Citizenship*

Through direct financial support or other in-kind contributions to worthwhile local organizations, and by participating in public service activities, JSC Federal Credit Union strives to be an active partner in our community. We recognize that practicing good Corporate Citizenship supports the Credit Union Philosophy of People Helping People; furthermore, it will help raise the overall level of social and economic well being of those in our community, help to strengthen ties within the community, and better position us to reach out and serve – as only credit unions can – those people in greatest need of affordable financial services.

Community/FOM Groups currently receiving financial or Other In-Kind Support (including the support given) and Current Public Service Activities:

1. Sponsorship of area baseball, softball, football and soccer youth leagues
2. Sponsorship of golf tournament benefiting Children's Miracle Network.
3. Donation of door prizes to the Clear Lake Area, Friendswood, League City, Galveston, Deer Park, East End, Southbelt/Ellington and Texas City/La Marque Chambers of Commerce, area PTO's, churches, civic organizations, etc.
4. Continue being an active participant in the local community or organizations by volunteering staff to assist in civic goals.
5. Sponsorship of the annual NASA Safety Day event
6. Clear Lake, Friendswood, Ellington and League City offices have employees who are Chamber of Commerce ambassadors
7. JSC FCU employee member of Clear Lake Area Chamber of Commerce and North Galveston County Board of Directors
8. JSC FCU active in the Pearland Chamber of Commerce to establish community involvement for new branch there. JSC FCU honored as Chamber Member of the Year.
9. Sponsorship of belt buckles, sponsor two students in lamb scramble and co-sponsor of Junior Livestock Show Auction as well as sole Hospitality Sponsor at annual Galveston County Fair and Rodeo to benefit area youth
10. Participate in the annual Interfaith Caring Ministries food drive.
11. Employees donate gifts to the Galveston Children's Center
12. Purchase high school year book ads and booster club sponsorships in Clear Lake area and Galveston counties
13. Participate in the League sponsored Child ID program.
14. Implemented NEFE program in Galveston High School, Santa Fe High School, Hitchcock High School, La Marque School District, Texas City School District, and Mainland Preparatory Academy
15. Financial education lectures at area schools
16. Participate in Clear Lake area, Friendswood, League City, Galveston, Texas City/La Marque, Houston East End, Pearland, Deer Park, La Porte-Bayshore and South Belt/Ellington Chambers of Commerce
17. Credit Union employees adopt a family each Christmas
18. Participate in annual Toys for Tots drive
19. Sponsorship of Blue Santa program providing bicycles to area youth
20. Participate in and support state foundation fund-raisers, such as annual golf tournament.
21. Sponsor MDA Walkathon
22. Partner with College of the Mainland seniors program to provide programs beneficial to our Horizons Club members.
23. Sponsor Friends of Devereaux Foundation annual events
24. Sponsor of Summer Program at Cossaboom YMCA
25. Sponsor of Big Brothers and Big Sisters in Galveston County
26. Sponsor of Special Olympics party for area youth
27. Employees have annual school supply drive, supplies donated to Park Place Elementary
28. Sponsor of Spark Park, community park in Southeast Houston
29. Sponsor of Annual Epilepsy Fundraiser for Cyberonics
30. Sponsor of Space Center Rotary Organization
31. Sponsor of area high school Project Graduation programs
32. Sponsorship of Galveston County youth programs through GCFR

New Public Service Activities Planned for the coming Year:

1. Provide NEFE youth financial training in additional high schools.
2. Support additional Credit Union fund-raisers such as charitable golf tournaments.
3. Expand public service activities to include Deer Park and La Porte areas.