

STATEMENT  
OF  
COMMITMENT  
TO MEMBERS AND SOCIETY



*February 2019*



## Introduction

In 1953, Dwight D. Eisenhower began his first term as president. Families dreamed of moving to ranch-style homes in brand-new suburbs. A loaf of bread cost 14 cents and eight volunteers with a vision were granted authority to form what would become Hanscom Federal Credit Union.

Over the years, Hanscom FCU has grown both in size and in the range of products and services we offer. Today, over 200 employees serve over 88,000 members from 21 branches in two states, a 24-hour call center, and a state-of-the-art web and mobile presence. Total assets have grown to over \$1.3 billion, making us the sixth largest credit union headquartered in Massachusetts. In 2018, *Kiplinger's Personal Finance* magazine named Hanscom FCU "The Best Credit Union in the U.S.," and four times we've been named Air Force Credit Union of the Year (2001, 2003, 2011, and 2017) by the Department of the Air Force.

Times may have changed, but the values driving our success have never lessened. Our loyal members are served by dedicated volunteers and hard-working employees.

As a member-owned, not-for-profit financial cooperative, Hanscom FCU will uphold its fundamental responsibility to actively serve our field of membership and, as appropriate, the communities we serve. We will offer a range of competitively priced products and services to meet the diverse economic and social needs of our members and potential members.

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

We will look for better ways to serve the interests of unserved and underserved segments of our member and potential member bases.

Hanscom FCU's business plan will be structured to enable our members to become financially self-sufficient and successful when we offer consumer education, financial wellness, and the teaching of financial thrift.

This Statement of Commitment to Members and Society 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 is also consistent with our mission statement, which is, "To be the trusted advisor that people turn to for unbiased financial guidance." This statement represents good business practices that ensure the financial strength of our credit union on behalf of our membership.

## Section I: Service to Members

The following services are designed to improve the financial well-being of our members and potential members:

1. **Branch Offices** – In addition to our main branch at Hanscom Air Force Base, we operate 20 other branch offices to provide convenient in-person service to our members. Services include deposits, withdrawals, transfers, lending and credit applications, wire transfers, traveler’s checks issuance, coin counting, and financial counseling.
2. **Shared Branching** – We participate in the CO-OP Shared Branch and CO-OP Shared Branch Express networks that allow our members to make in-person transactions nationwide at over 5,000 branches of participating credit unions and over 2,000 self-service kiosks. Likewise, members of participating credit unions can make transactions at Hanscom FCU branches. Members can also use *Transfer Money* to transfer funds between their Hanscom FCU accounts to a savings or checking account at another U.S. financial institution.
3. **ATM Access** – We provide automated teller machine (ATM) access at all of our branch locations, as well as seven offsite, stand-alone ATMs. We offer surcharge-free access to over 100,000 ATMs nationwide through our participation with Allpoint, CO-OP, MoneyPass, Alliance One, SUM, Cashpoints, CU HERE, and PNC.
4. **Secure Banking** – Multiple layers of security protect our members’ account information and transactions on our servers and the Internet, including multi-factor authentication, member-chosen personal identification numbers (PINs), secure email, and biometric identification via fingerprint technology. Our ATM & check cards, along with our credit cards, feature state-of-the-art EMV chip card technology.
5. **Web-based Services** – Members have the convenience of a wide range of online services including account access, electronic bill payment, *Popmoney* (person to person electronic payments), *EasyDeposit* (deposit paper checks online), *Transfer Money* (transfer funds between HFCU accounts and accounts at other credit unions, banks, or brokerages in the U.S.), member enrollment and account opening, statement download, secure email, online images of cleared checks, and the ability to electronically sign loan documents online for all loans not secured by real estate. These services are free to members. Our social media presence provides additional options for members to engage with the credit union.

6. **Mobile Account Access** – With Apple, Google Pay, or Kindle devices, members can view account and loan balances, statements, and images of paid checks, as well as transfer funds and find Hanscom FCU branches and ATMs, CU Service Centers, and surcharge-free ATMs at other financial institutions. Our *EasyDeposit* app offers members the convenience of making remote deposits wherever they are with a camera phone. We offer Apple Pay, Google Pay, and Samsung Pay to members with Hanscom FCU ATM & Check Cards and credit cards, giving them a convenient, secure option to pay merchants using their mobile devices.
7. **Member Telephone Service** – Gives members the ability to access their account information with a touch-tone telephone with the keypad or via voice-recognition technology.
8. **Easy Transfer** -- *Easy Transfer* is a free service that allows you to transfer the same amount on the same day each month to or from another financial institution.
9. **Money Smarter Deals** – Credit union members can take advantage of special and discounted services available through our credit union partnerships. For example, members are eligible for discounted mobile phone service through Sprint and shopping and travel discounts when making purchases with Mastercard.
10. **Free Insurance Coverage** – Accidental death and dismemberment insurance coverage for \$1,000 is offered to our members free of charge.
11. **Free Checking Accounts** – We offer free checking accounts and provide one free order of custom-style checks per year. Our free *Kasasa® Checking* pays monthly rewards of high rates or cash back according to member preference. All of our checking accounts include a free ATM & Check Card.
12. **Premier Checking** – Members earn a great rate when they maintain an average daily balance of \$2,000 in checking or \$6,000 in all their savings and loans with us.
13. **Payday Perqs** – We make direct deposit funds available to members up to two days in advance as soon as we are notified a deposit is pending, giving them an early payday.
14. **Overdraft Protection** – *Check Guardian* is a discretionary courtesy overdraft privilege that's automatically activated when other forms of overdraft protection have been exhausted.
15. **Prime Shares Account** – A dividend-paying account that establishes membership in the credit union. Funds may be used for loan collateral.
16. **Kasasa® Saver Account** – Members with *Kasasa® Cash* or *Kasasa® Cash Back Checking* can enjoy effortless savings when their cash rewards transfer automatically into this higher interest paying account.

17. **Higher Yield Savings** – Our *Higher Yield Savings* account offers a higher rate of return on balances of \$25,000 or more, plus unlimited deposits.
18. **Money Market Account** – A liquid savings account that offers variable tiered rates of return.
19. **CU Thrive Account** – Our no-fee *CU Thrive* account is designed to encourage regular savings. Automatic transfers of up to \$500 a month are set up on a regular basis with an attractive rate for the full 12-month term of the account to help members save consistently.
20. **CU Drive Account** – *CU Drive* is a convenient way for members to save for the down payment on their next vehicle, or for any other purpose. That's because they choose how much they wish to save when they make their vehicle loan payment. We add the savings amount to their payment, and transfer it to a high-yielding savings account.
21. **Youth Shares Account** – A savings account with no fees and a low \$25 minimum balance that helps children develop a positive, healthy attitude toward money.
22. **Kids Checking** – A free, no minimum checking account for children ages 7 and up (with adult co-signer) with free ATM + Check Card.
23. **Holiday and Vacation Clubs** – Special savings plans for our members to save for the holidays and vacations.
24. **Term Certificate Specials** – With a minimum opening deposit of \$1,000, it's a great way to earn high rates while reaching savings goals.
25. **EasyStart Certificates** – *EasyStart Certificates* help children and members of modest means to save regularly with a low \$250 account opening minimum and the ability to make unlimited additional deposits of \$10 or more while earning higher dividends than traditional savings accounts.
26. **Coverdell Education Savings Accounts (Education IRAs)** – A tax-free way to save for elementary, secondary, and/or college education expenses.
27. **IRA Share Accounts, Traditional and Roth** – Secure, flexible retirement funds which may provide tax savings to members. Ideal to build balances under \$2,000.
28. **IRA Money Market Account, Traditional and Roth** – Members can enjoy flexibility with higher yields when they maintain a balance of at least \$2,000, which may provide tax savings.
29. **Traditional and Roth IRA Certificates** – With terms from 6 months to 60 months, these certificates have a guaranteed return that makes them an ideal addition to members' retirement plans.

30. **Credit Cards** –For those who like reward programs, we have the *Mastercard World Cash + Rewards* credit card, which earns unlimited 1% cash back on every purchase, every day, and lets members earn rewards on everything from merchandise to travel. Our *Mastercard Platinum* credit card offers members the same low rate for purchases, balance transfers, and cash advances...with no annual fee. Members who need to rebuild their credit profile can obtain the convenience of a credit card with a secured deposit in a share savings account.
31. **Personal Loans** – Members can borrow up to \$25,000 on the strength of their good credit, with terms from 12 to 60 months.
32. **Federal Furlough Assistance** – To help ease the financial burden of members who are impacted by a federal government shutdown, we provide assistance with interest-free *Life Line* loans as well as no-fee loan skip payments.
33. **Share Certificate Secured Loans** – We offer loans secured by the shares or certificates on a member’s prime or joint account held on deposit.
34. **Reserve Line of Credit** – Members can link an unsecured revolving line of credit to their checking accounts for overdraft protection.
35. **Holiday Loan** – A 12-month term unsecured personal loan of up to \$1,000 so members can enjoy a stress-free holiday. Available October 1 – January 31.
36. **New or Used Vehicle Loans** – A fixed-rate term loan to purchase, refinance, or rewrite a vehicle loan. Loans for qualified borrowers are available for up to 120% of the purchase price for new and used vehicles so members can afford the cost of taxes, fees, and warranties associated with the purchase. Loans are available for automobiles, trucks, motorcycles, recreational vehicles, and boats.
37. **Better Than a Lease Loan** – For members who prefer newer vehicles and have low mileage needs, we offer this flexible alternative to traditional vehicle loans. Members get the benefits of leasing without the hassle and expense.
38. **Enterprise Program** – Our partnership with Enterprise Car Sales benefits members with no-haggle pricing and competitive loan rates.
39. **Indirect Auto Lending** – We partner with local vehicle dealers to offer members the convenience of obtaining vehicle loans where they buy a car, truck, motorcycle, or boat while still receiving low credit union rates.
40. **U.S. Military Auto Loan Discounts** – We provide a 0.25% discount for loans on new and used automobiles to current active duty members serving in the U.S. Military (Army, Air Force, Navy, Marines, Coast Guard, National Guard, Merchant Marines, and Health and Human Services or Active Reserves).

41. **Guaranteed Asset Protection and Mechanical Breakdown Protection** – Members who finance a vehicle with the credit union can obtain *Guaranteed Asset Protection* (GAP) to cover the potential shortfall between the insured value of their vehicle and their loan balance in the event the vehicle is stolen or totaled. *Mechanical Breakdown Coverage* (MBP) extends the manufacturer’s warranty on a new or refinanced vehicle. Both plans are available at significantly lower cost through the credit union than if purchased through a dealer.
42. **Mortgages** – We help our members finance the purchase or refinance of their primary residence.
43. **Second Homes, Investment Properties, and Jumbo Mortgages** – Financing is available to qualified borrowers for homes and properties that are not a primary residence, as well as for homes that have a high price tag.
44. **HLPR First Time Home Buyer Program** – We are committed to offering discounted mortgages to first-time homebuyers who might not otherwise be able to purchase a home. *HLPR* loans feature more flexible underwriting criteria to make it easier for underserved members to qualify for a loan.
45. **VA Mortgages** – These mortgages help veterans purchase a home with low down payments and interest rates.
46. **Home Equity 3-in-1 Advantage Plan** – Our flexible *3-in-1 Advantage Plan* puts members in control of a plan that can change as often as their needs. It offers a line of credit, fixed rate advances, and a credit card...all in one. 100% loan-to-value equity lines help qualified members take advantage of the lower rates and potential tax savings even if they’ve not accumulated much equity in their homes. With our *MemberClose* service, we can complete the approval process for members the same day they apply.
47. **Reverse Mortgages** – We offer FHA-insured *Home Equity Conversion Mortgages* (HECMs) to members age 62 and older, which allows them to access their home equity as income tax-free cash.
48. **Private Student Loans** – An education funding option to help fill the gap between the cost of qualified education expenses and other available financial aid.
49. **Mass Save® HEAT Loan Program** – Members residing in Massachusetts can apply for a 0% APR loan from the credit union to install qualified energy efficient improvements to their homes including heating system replacement, domestic hot water and solar hot water heaters, central A/C and heat pumps, and insulation and replacement windows.
50. **Instant Loan Approvals** – Qualified members can obtain instant online loan approvals.

51. **Loan Payment Protection Program** – An inexpensive insurance plan designed to pay off an outstanding loan balance if a member dies before the loan is repaid, or reduce or pay off a loan if the member becomes disabled by sickness or injury or if a member incurs an involuntary unemployment/family leave.
52. **Business Services** – We offer deposit accounts, credit cards, a variety of loan options such as commercial real estate loans, equipment loans, vehicle loans, SBA loans, and lines of credit, and merchant card processing services designed to help small business owners run their organizations successfully.
53. **Financial and Investment Services** – Our full-service investment program in association with LPL Financial helps meet the various needs of our members beyond what a traditional financial institution can offer. This includes TSP consulting and rollovers, retirement planning, investment management, 401(k) and IRA rollovers, education savings, annuities, life insurance, and much more.
54. **Hanscom Insurance Agency** – We formed Hanscom Insurance Agency LLC as a wholly owned subsidiary to provide more affordable options for members to obtain automobile, homeowners, business, life, and other types of insurance coverage.
55. **Home Advantage Realty Services** – Members buying or selling a home can research neighborhoods and comparable properties and access online MLS listings. Once they are ready to buy or sell we connect them with a top local Realtor qualifying them to earn a rebate – the average member earns a rebate of \$1,500 per transaction at closing, which can be applied toward closing costs or taken as cash.



## Section II: Member Education

Hanscom FCU is committed to providing financial education for our members and potential members, and delivering social responsibility by promoting the credit union philosophy and values. Our commitment is embodied by our tag line *Be Money Wiser*.

1. **Web Site** – Hanscom FCU’s website is a full service branch which allows members to open accounts online and apply for loans, credit cards and mortgages. Nonmembers can also apply for membership online. The website includes an education center with interactive resources, blogs, videos and calculators that guide members in sound money management.
2. **Educational Seminars** – Our Partner Relations team is committed to educating members by presenting seminars on topics such as credit score enhancement, investing, identity theft, home buying, estate planning, retirement planning, reverse mortgages, debt management, educational planning, and budgeting.
3. **Home Buying Seminars** – As requested by the Airman and Family Readiness Center, a Hanscom FCU mortgage representative presents a home buying seminar three to four times a year that covers the process of buying a home for first-time home buyers.
4. **MoneyWisdom** – Our quarterly member magazine, *MoneyWisdom*, contains valuable education for members supporting the credit union philosophy. We also feature information on our social responsibility outreach.
5. **Responsible Credit Use** – We publish articles in our newsletter and write blog posts to educate members on the responsible use of credit. Special emphasis is placed on the length of time and disproportionate finance charges needed to repay credit card debt if only minimum monthly payments are made. Members are regularly reminded to obtain copies of their credit reports annually to identify errors or cases of identity theft.
6. **Credit Score Enhancement** – We work with our members to help them understand how their credit score is calculated and teach them how to drive up their score to drive down the interest rates they pay on loans to the credit union and other lenders.
7. **Free Debt Management Service** – Our loan department recommends BALANCE to members who are having financial difficulty. BALANCE offers free and confidential financial advice to members, whether they’re planning a budget, making a purchase, or managing debt. Members can benefit from a free debt management program that works with their creditors to manage payments and pay off debt. BALANCE offers this service for free to members of Hanscom FCU.
8. **In-Branch Online Access** – Web-enabled computer monitors provide online access to members in branch lobbies. Our Main Office, Burlington iBranch, and Bedford branch are equipped with tablets that members can use to access their accounts along with Hanscom FCU’s web-based assets.

9. **Kids CU** – We offer financial programs designed to help parents and their children learn age-appropriate money management skills. Parents receive a comprehensive guide to teaching kids about money when opening an account. Our quarterly newsletter contains articles specifically for kids and teens. We provide many online resources to introduce financial concepts.
10. **National Endowment for Financial Education** – We teach the ten-week High School Financial Planning Program, developed by the National Endowment for Financial Education, to Lowell High School and Bedford/Billerica High School Air Force JROTC classes.
11. **Military Saves** – Working with the Airman and Family Readiness Center, we offer a week of events and activities during national Military Saves Week to encourage military members and families to develop good savings habits.
12. **CU for Reality™ Fair** – In 2014 we began offering America's Credit Union Museum's hands-on financial literacy program, CU 4 Reality Fair, to students enrolled in Lowell High School's Air Force JROTC program. The fair is centered on dynamic interaction between students, educators, parents, the credit union, and business volunteers. Today it includes over 200 students from Concord-Carlisle, Bedford, Lincoln-Sudbury Regional, and Lowell High Schools.

### Section III: Involvement/Governance

Hanscom FCU will endeavor to preserve the credit union democratic principles, including demographic representation and volunteer participation in the organization.

1. **Board of Directors** – The Board of Directors establishes policy and provides guidance for management to accomplish the credit union mission. Annual elections are held and members are encouraged to seek election to the Board.
2. **Supervisory Committee** – The Supervisory Committee serves as our independent audit committee as proscribed by the Credit Union Act. The committee is comprised of five members appointed annually by the Board of Directors.
3. **Member Advisory Group** – This committee, formed in 1999, is comprised of members at large and meets quarterly for the purpose of providing feedback to the credit union related to member needs and concerns.
4. **Committee Involvement** – We have several ongoing committees. Besides the Supervisory Committee, our other committees include: Asset Liability Management Committee, Condon Scholarship Committee, Executive Committee, HFCU Charitable Foundation, Inc. Committee, Hanscom Insurance Agency Committee, Nominating Committee, Regulatory/Political Action Committee, Risk Management Committee, Social Responsibility Committee, and Volunteer Recruitment Committee.
5. **Annual Reporting to Members** – At the Annual Meeting, members, staff, and volunteers get a chance to learn more about the credit union and participate in the democratic process. An annual letter from the credit union’s chairman mailed to all members provides information on the year’s accomplishments and financial highlights.
6. **Ambassador Program** - We host regular meetings with representatives of government agencies, companies, and organizations we serve to improve communication and to recognize their support of the value our credit union offers to their employees and members.

## Section IV: Diversity

Hanscom FCU will operate as a democratically controlled, member-owned cooperative by focusing management, staff and volunteers on diversity in the leadership and staff of the credit union.

1. **Member Market Segmentation** – Hanscom FCU uses marketing analytics to help determine the demographic makeup of our members so that we are able to target specific products and services to meet their needs.
2. **Volunteer Representation** – The Board is committed to attracting and retaining volunteer members who represent various groups comprising our membership. A dedicated Board Committee was developed to help achieve this goal.
3. **Equal Employment Opportunity** – Hanscom FCU actively seeks to fill vacancies by hiring qualified candidates without regard to race, religion, color, sex, national origin, age, disability, sexual orientation, or status as a veteran or any other category protected under applicable law. We seek to represent the communities in which we operate.
4. **Select Employee Group Program** – The credit union meets with businesses and organizations within 25 miles of branch offices and offers them credit union membership as a benefit to their employees and members.

## Section V: Commitment to the Credit Union Movement

Hanscom FCU will work to build and strengthen the unique aspects of the credit union movement by providing financial and in-kind resources throughout the credit union community, and by actively advocating the credit union difference at various levels of government and in other appropriate public forums.

1. **Political Activity** – Hanscom FCU’s Board Members and employees regularly participate in national and state governmental affairs conferences and meetings with political leaders to educate them on consumer financial issues and credit unions.
2. **Participation in the Credit Union Legislative Action Council (CULAC)** – The Board and staff support the Credit Union Legislative Action Council, the federal PAC of the Credit Union National Association (CUNA), and the Cooperative Credit Union Association Massachusetts Legislative Action Council with personal donations.
3. **Leadership Roles** – Board Members and management staff regularly participate in industry conferences that bind the credit union movement. Memberships include: Cooperative Credit Union Association, Credit Union National Association, National Association of Federally-Insured Credit Unions, Credit Union Executive Society, Defense Credit Union Council, National Association of Credit Union Chairmen, and Association of Credit Union Senior Officers.
4. **Staff Education** – Hanscom FCU has an ongoing commitment to in-house job related training for all employees, supplemented by outside courses and seminars.
5. **International Credit Union Day** – Each October, we celebrate International Credit Union Day with gifts and refreshments for members in all of our branches.
6. **Leadership Recognition** – Hanscom FCU is regularly recognized for the outstanding value we provide to our members and the support we give to the communities we serve. In 2018 we were for the fourth time named as the U.S. Air Force’s Credit Union of the Year, and *Kiplinger’s Personal Finance* magazine chose us as the Best Credit Union in the U.S. In the last year Hanscom FCU has also received the Louise Herring Philosophy in Action Award from the Credit Union National Association; a gold award for an educational program aimed at young adults from the Marketing Association of Credit Unions; and the America Saves Designation of Excellence Award from the Consumer Federation of America. At the state level we have been recognized numerous times with the Massachusetts Cooperative Credit Union Association Louise Herring Philosophy in Action and Dora Maxwell Social Responsibility Community Service Awards.

Hanscom FCU’s Chairman of the Board Paul Marotta has also been recognized by numerous organizations for his leadership and tireless commitment to credit unions and the communities we serve. In 2018, he was inducted into the Defense Credit Union Council’s Hall of Honor. The Warren Group, publisher of *Banker and Tradesman*, has honored him as a Credit Union Hero. Previously, the National Association of Credit Union Chairmen

recognized him with their prestigious Eugene Ball Award, and the Massachusetts Cooperative Credit Union Association has honored him for his tireless efforts on behalf of homeless families as the recipient of its Credit Union Community Hope Initiative Outstanding Service Award. In fact, in recognition of his work and achievement, the CCUA renamed the award “The Paul Marotta Outstanding Service Award” in his honor. He has also been recognized by the Lowell High School JROTC Program for his commitment to young people and they’ve established the “Paul J. Marotta Reach for the Stars Award” in his honor.

## Section VI: Public Service/Corporate Citizenship

Hanscom FCU will strive to be an active partner in the communities we serve to enhance both the economic and social wellbeing of our membership.

1. **Contributions** – Each year, the credit union budgets to support many organizations and events in our community, including, but not limited to:

- Airman Leadership School Graduation Ceremonies
- American Cancer Society Relay for Life
- Bedford Education Foundation
- Bedford High School JROTC Program
- Billerica Food Pantry
- Coast Guard Mutual Assistance
- Cooperative Credit Union - Stephen D Jones Charity Golf Tournament
- Crossroads for Kids
- Eascorp - Kids @ Heart Golf Tournament
- First Downs for First Graders Campaign
- Fisher House Boston
- Fort Devens Civilian Welfare Fund
- Hanscom Charitable Foundation
- Hanscom Middle School
- Hanscom Top 3 Association
- Home Base Clinical Care Program
- Kids @ Heart Boston Children's Hospital
- Littleton Community Farm
- Lowell High School JROTC Program
- March of Dimes
- Massachusetts Coalition for the Homeless – Bed for Every Child
- NAFCU Political Administration Fund
- Natick Soldiers Systems Center MWR Programs
- NE Chapter Tuskegee Airmen
- People Recognition Program 66 Air Base Group Quarterly and Annual Awards
- People Recognition Program - Air Force Ball
- People Recognition Program Hanscom Heroes Homecoming
- People Recognition Program Team Hanscom Quarterly and Annual Awards
- People Recognition Program – Veterans' Salute
- The Carroll Center

2. **Condon Scholarships** – Each year, the credit union awards up to five \$1,500 scholarships to members who are graduating high school seniors in recognition of scholastic achievement and the pursuit of higher education. Additional \$1,500 scholarships are awarded to a Lowell High School JROTC graduating senior and a Bedford/Billerica High School JROTC graduating senior.

3. **Giving Tree Program** – The credit union provides staff to administer this annual program to collect and distribute holiday gifts and clothing for needy military families, working with Hanscom AFB Airman and Family Readiness Center.
4. **VA Hospital Fisher House** – Through our affiliation with the Armed Forces Financial Network we donate prepaid debit cards to assist families in need while they are residing at the West Roxbury Veterans Administration Hospital Fisher House allowing them to be near their inpatient loved ones. We also volunteer by preparing a meal each quarter for Fisher House residents.
5. **Massachusetts Coalition for the Homeless** – Members and employees alike support the Coalition through various fundraising efforts, donating over \$16,000 in 2018. Employees frequently support the MCH by participating in raffles and, on occasion, making donations in exchange for a casual-dress day at work.
6. **Massachusetts Cooperative Credit Union Association Book Drive** – Hanscom FCU members, volunteers, and staff collaborate every year with the Hanscom AFB Thrift Shop to get books in the hands of children who can benefit most. In 2018, participating credit unions collected and donated books, which the Massachusetts Coalition for Homeless Families delivered to shelters, hospitals and other non-profits all over the state. Hanscom FCU contributed by collecting 1,929 books for the organization.
7. **Blanket Drive** – Each year Hanscom FCU donates blankets to the Cooperative Credit Union Association’s blanket drive for the Massachusetts Coalition for the Homeless.
8. **Board Memorial Award** – The Board of Directors provides an annual contribution in the amount of \$1,500 to an organization within our field of membership to help fulfill our societal mission of people helping people. The annual memorial award is given in recognition of all past and present members of the Board. The credit union coordinates with the Armed Forces Financial Network matching gift program to double the amount of this donation. Since its inception in 1999 the following organizations have received awards:
  - 1999 Boston Children’s Hospital
  - 2000 Hanscom Air Force Base Tuskegee Airman’s Association
  - 2001 Army Emergency Relief
  - 2002 Hanscom Air Force Family Support
  - 2003 Hanscom Air Force Base Patriot Honor Guard
  - 2004 Hanscom Air Force Base Operation Concern
  - 2005 US Army Devens 94<sup>th</sup> RRC Family Programs
  - 2006 Hanscom Air Force Base Company Grade Officers Council
  - 2007 Air Force Sergeants Association
  - 2008 Hanscom Air Force Base Spouses Club
  - 2009 US Army Natick FMWR
  - 2010 Hanscom Air Force Base Patriots Enlisted & Senior NCO Associations
  - 2011 US Coast Guard Chief Petty Officers Association
  - 2012 Massachusetts National Guard Family Programs Volunteer Advisory Council



2013 66th Air Base Group Quality of Life Fund  
2014 Natick Soldiers System Center Civilian Welfare Fund  
2015 Patriot Enlisted Association  
2016 Retirees Activities Office  
2017 Fisher House Boston  
2018 US Army Natick MWR

9. **Credit Unions Kids @ Heart** – The credit union collaborates with Credit Unions Kids @ Heart to raise money for Boston Children’s Hospital. Hanscom FCU sponsors three employees and/or volunteers as charity runners in the Boston Marathon; 100% of the funds they raise support pediatric brain research projects. Hanscom FCU raised approximately \$44,000 in 2018 for this important cause.
10. **High School Class Room Sponsor** – In a unique public private partnership, the credit union provides annual financial support to the Lowell High School JROTC program by sponsoring their classroom.
11. **American Cancer Society Relay for Life** – The credit union supports the American Cancer Society by annually sponsoring a team to walk in a local community’s Relay for Life event.
12. **Toys for Tots** – Around the holidays, collection boxes are placed in branch offices for members and staff to support this cause.
13. **VA Donation** – To commemorate Veterans Day each year, Hanscom FCU donates personal care, entertainment, and clothing items to the VA Boston Healthcare System. Annually, we also visit patients at three VA Hospitals to thank them for their service with a token of appreciation.
14. **Hero Among Us Sponsor** – We sponsor four Hero Among Us events where an active duty or retired military service member is honored with a day at a Lowell Spinners baseball game, which includes some batting practice, the opportunity to throw the first pitch, and barbecue and luxury seating for the honorees and their guests during the game.
15. **Hanscom FCU Charitable Foundation, Inc.** – We created an independent, nonprofit 501(c)(3) corporation to provide major support to a variety of educational, community and military endeavors including, but not limited to programs that promote the health, education and wellbeing of children, fight against life-threatening diseases, combat homelessness, and provide assistance to veterans. The foundation distributes 100% of the proceeds received, with nothing deducted for administrative expenses.
16. **Home Base Program** – The Hanscom FCU Charitable Foundation is one of the largest contributors to the Home Base Program, a partnership between Massachusetts General Hospital and the Boston Red Sox Foundation that treats veterans suffering from the invisible wounds of war, contributing over \$500,000 in the past five years. In 2018, we became the presenting sponsor of Home Base’s *Mission: Gratitude* benefit gala.

17. **Burlington Food Pantry** – Credit union volunteers regularly donate time assisting the Burlington Food Pantry with organizing food donations for residents in need.