



Florida Credit Union League
3773 Commonwealth Blvd.
Tallahassee, FL 32303
850.576.8171
Fax: 850.576.7559

Press Release

Contact: Amy Jowers
Phone: 850.558.1020

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FLORIDA CREDIT UNIONS SIGN ON TO REAL SOLUTIONS PROGRAM AT INTRODUCTORY MEETING

TAMPA, Fla. - Fifty credit union personnel representing 22 Florida credit unions attended Florida's REAL Solutions Introductory Meeting in Tampa, recently. The program, brought to Florida credit unions by the Florida Credit Union Foundation and the National Credit Union Foundation (NCUF), was developed by the Filene Research Institute to provide guidance, business models, training, products, and services to credit unions to attract, engage, and service low-wealth households, with an emphasis on sustainability for the credit union as well. After learning what REAL Solutions was all about, 12 credit unions signed a Memorandum of Understanding (MOU), on-site, to participate in the program.

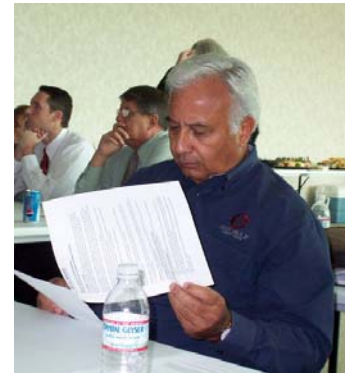
The core objectives of REAL Solutions are to: grow loyal membership in large expanding markets (serve the market place but still provide a profit thus growing the credit union); improve the quality of life for members and other users (in line with "people helping people" philosophy); and create political goodwill (better communicate the "big picture" to politicians of what credit unions are truly here for).

On hand to discuss the program, were REAL Solutions Field Coaches Bill Myers and Nancy Pierce from NCUF.

Myers spoke about the state of the credit union movement. Stalled growth, declining number of credit unions, and aging membership are some of the trends of today's movement. By offering products and services needed by emerging markets such as Latinos, young adults and immigrants/New Americans, credit unions can combat these trends. This is where REAL Solutions comes in.

Pierce gave attendees a national look at REAL Solutions. To date, the REAL Solutions program is in 18 states with 261 credit unions participating. NCUF is looking to sign on six or seven more state leagues in early 2008.

The next step for Florida credit unions will be for REAL Solutions Field Coach Bill Myers and FCUL's liaison for REAL Solutions Jeanie Henson to visit participating credit unions to perform a "diagnostic" which will assist in determining which REAL Solutions products and services will be a good fit for each credit union.



Bay Gulf CU President/CEO & FCUL Director Bill DeMare reads over the MOU. Bay Gulf is one of 16 credit unions that signed on to participate in the program.

To date, 16 Florida credit unions have signed on to participate in the program. They are:

Bay Gulf Credit Union
CFE Federal Credit Union
City County Credit Union
Community Educators Credit Union
Community First CU of Florida
Eastern Financial Florida Credit Union
Florida Central Credit Union
Florida Commerce Credit Union
Florida West Coast CU
Grow Financial Federal Credit Union
GTE Federal Credit Union
Jax FCU
Jax Metro Credit Union
Martin FCU
Members First CU of Florida
Railroad & Industrial Federal Credit Union
Sarasota Coastal Credit Union
Seminole Schools Federal Credit Union
Suncoast Schools FCU
Tyndall Federal Credit Union

(The Florida Credit Union League is a Tallahassee, Florida-based statewide trade association offering a myriad of services focused on meeting the current and future needs of Florida's credit unions. It is the mission of the Florida Credit Union League to ensure an operating environment in which credit unions will thrive.)

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