



TriUnity Foundation

DBA of St. Cloud Financial Foundation

# MARKETING KIT

*A Guide for Credit Unions*



**AN INNOVATIVE SOLUTION**

**to an urgent member need.**

 [www.TriunityFoundation.org](http://www.TriunityFoundation.org)  [Foundation@SCFCU.org](mailto:Foundation@SCFCU.org)

 TriUnity Foundation  
1716 Pine Cone Road S  
Sartell, MN 56377



# TriUnity Foundation

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## ***Welcome to the TriUnity Foundation!***

With your partnership, you are a beacon of hope for those who need it most. We'll work closely with you to empower you with tools and knowledge to share our mission.

Enclosed are resources to help you market your partnership with the TriUnity Foundation and identify members with a terminal illness:

- About TriUnity Foundation (*Page 3*)
- Board of Directors and Advisory Committee (*Pages 4-7*)
- FAQ's (*Pages 8-14*)
- Sample website content (*Pages 15-17*)
- Sample member email (*Page 18*)
- Sample social media posts (*Pages 19-20*)
- TriUnity Foundation Logos and Colors (*Page 21*)

If you have any questions, please feel free to reach out to me!



### **Cheryl Dutton**

Triunity Foundation Board Member

SVP/CMO

Altra Federal Credit Union

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# TriUnity Foundation

DBA of St. Cloud Financial Foundation

As a Foundation, we understand that life can be unpredictable, and facing a terminal illness is a challenge that no one should have to go through alone. Our mission is to eliminate the strain of debt for individuals battling cancer and other terminal illnesses, allowing them to focus on what truly matters: their relationships and the beauty of life itself.

We find our inspiration in three core values that define who we are and guide our mission.



## Strength In Our Resolve

At the Foundation, we find "**Strength In**" our unwavering resolve against the financial catastrophe that often accompanies cancer and other terminal illnesses. We are here to provide support, like a solid foundation, offering familiarity, comfort, security, and a sense of peace during the most turbulent times in people's lives.

## Healing Through Compassionate Care

Our second core value is "**Healing Through**" - we aim to provide financial assistance, community support, and compassionate care. We understand that healing goes beyond physical well-being; it's about nourishing the mind, body, and spirit. We bring energy and empowerment to those we serve.



## Hope For a Brighter Tomorrow

Our third core value is "**Hope For**" - we provide hope for patients and their families during the hardest season of their lives. Like a gentle embrace, we surround you with our support, offering a subtle yet enduring beacon of hope to guide you through the darkest of times.

Our vision is to profoundly influence hope, healing, and strength in the lives of those we touch. We are not just a nonprofit organization; we are a community, a family, and a lifeline for those in their most trying moments. Together, we are dedicated to making a meaningful difference, ensuring that no one faces the financial burden of a terminal illness alone, and that everyone can find the strength, healing, and hope they need to focus on what truly matters: their relationships and the gift of life itself.

# Board of Directors

Our Board of Directors is the driving force behind the TriUnity Foundation's mission. They are the architects of our strategic plan, they play a pivotal role in realizing our vision of a world where terminal illness doesn't result in a crippling debt burden. Committed to transparency, they do not influence grant applications. Their dedication guarantees our ability to provide vital financial support, offering hope amid healthcare and financial struggles.



**LeAnn Case**  
**FOUNDATION BOARD CHAIR**

LeAnn Case is the founder of Vive Unlimited, bringing over 25 years of marketing and communications expertise. With a background in the credit union industry, she has worked (and volunteered) at the local, state, and national levels. LeAnn's track

record includes leading initiatives in strategic planning, brand identity, and marketing automation, contributing to organizational growth and innovation. Her passion for volunteering and community development extends beyond the credit union sector. LeAnn has created and facilitated a weekend women's event and monthly growth gatherings for professionals, showcasing her dedication to fostering connections and personal development. As Camp Counselor Case, she has also inspired joy and purpose in youth through her camp initiatives. LeAnn's personal mission is to inspire joy-filled lives and guide others through transformative journeys where connection is at the core. She is committed to inspiring others to embrace joy and purpose in all aspects of life.



**Alyce Justin**  
**FOUNDATION BOARD VICE CHAIR**

Alyce Justin was the Chief Administrative Officer at St Cloud Financial Credit Union and started her executive role in 1991 as Executive Vice President. Alyce has 43 years of experience at St Cloud Financial Credit Union starting as a teller and held

numerous roles during her career. She was heavily involved with developing the credit union from 1 location to 5 and from 5 employees to 70. Her responsibilities over the years include project manager for several initiatives but her biggest accomplishments were two mergers over the last 5 years, an online banking conversion, and a core software conversion. The vision of the foundation "To profoundly influence hope, healing, and strength so that individuals facing terminal illness can focus on their relationships and their life" is a huge undertaking and she can't wait to see how we can change lives for those that are suffering with a terminal illness.



**Franco Cusipag**  
**FOUNDATION BOARD TREASURER**

Franco Cusipag, Chief Financial Officer at St. Cloud Financial Credit Union, oversees the financial and accounting teams, manages the investment portfolio, heads the Asset and Liabilities Committee, and leads the budgeting and forecasting

processes for the credit union. Franco has over 20 years of experience in financial management, working for both start-ups and fortune 100 companies. He has worked in various industries including Technology, Telecommunications and Manufacturing. Franco is passionate about being involved in the community. He was a previous board member at Anna Maries, a huge supporter of Indy Foundation, and is active in the Chamber of Commerce.



**Jamie Kleve**  
**FOUNDATION BOARD SECRETARY**

Jamie Kleve, Chief Operations Officer at St. Cloud Financial Credit Union, expertly oversees critical areas including the core banking system, and online banking platform. With an extensive background in Information Technology support, including

18 years with Verizon and acquired cellular companies, Jamie has successfully navigated pivotal projects. Actively involved in community initiatives, Jamie led the credit union's sponsorship of the 1-to-1 Woman Mentoring Program in 2022, addressing gender bias and racial disparities in the workforce. Jamie also volunteers as the Director of Membership for the Silverstreak Gridiron Club Board and supports cancer research through the Alexandria Industries Fishing for a Cure tournament.



**Jed Meyer**  
**FOUNDATION BOARD DIRECTOR**

Jed Meyer boasts a career spanning over two decades in the banking industry. Starting as an intern at Norwest Financial, Jed's journey led him through Wells Fargo and Affinity Plus Federal Credit Union, where he held key leadership roles, shaping

strategic direction and success. In 2014, Jed became the President and CEO of St. Cloud Financial, guiding the credit union to remarkable growth exceeding 325%. His innovative approach prioritizes mission-driven strategies centered on human connections and emotional engagement. Jed has also been recognized for his exceptional contributions in the community, earning him awards such as Sartell Citizen of the Year in 2019 and St. Cloud Times 5 under 40 winner in 2015.



**Chase Larson**  
**FOUNDATION BOARD DIRECTOR**

Chase, EVP/Chief Lending Officer at St. Cloud Financial Credit Union, is a dynamic leader with nearly two decades of strategic experience in finance, credit unions, and community banking. His expertise spans risk management, member business

lending, strategic portfolio growth, and emerging areas such as digital finance, crypto, and tokenized assets. Leading all facets of lending and digital asset strategy at SCFCU as well as serving as the executive vice president, Chase fosters a culture of growth and innovation, evident in the successful launch of the Business Services Strategy, the initiation of the SBA strategy, and the creation of the insured "Extra Mile Loan Program." Chase stands out for his commitment to people development, emphasizing coaching and creating an environment where every team member can thrive.



**Courtney Moran**  
**FOUNDATION BOARD DIRECTOR**

Courtney, Executive Director at Cornerstone Credit Union Foundation since 2009, is a visionary leader with extensive experience in financial services. Leading the Foundation's strategic initiatives and operations, Courtney oversees programs like

Financial Wellness and CU Development. With a background spanning operations to marketing in the financial services industry, Courtney holds credentials including International Credit Union Development Educator (ICUDE) and Certified Credit Union Financial Counselor. She's been recognized for her contributions, earning accolades such as Volunteer of the Year from the National Youth Involvement Board, Credit Union Rock Star by Credit Union Magazine, and Manager of the Year from the Cornerstone Credit Union League. Courtney is also involved in various advisory roles, including at the University of Texas at Arlington's Financial Literacy and Personal Finance Center.



**Cheryl Dutton**  
**FOUNDATION BOARD DIRECTOR**

Cheryl joined Altra Federal Credit Union in 2012 and has since led an award-winning team that has enhanced Altra's brand awareness throughout their core markets and become an organization known for giving back to the community. In

addition to her role as Chief Marketing Officer, Cheryl is the champion for Altra Financial Advisors and is responsible for overseeing Altra's advocacy efforts and industry-leading member experience team. Prior to joining Altra, Cheryl was Managing Partner for Synergy Leadership Group, a national branding agency where she led the strategy for new business development and clients. Cheryl's career spans over 35 years working in various marketing roles in both the consumer and business to business segments. She received a bachelor's degree in Marketing from the University of Wisconsin – La Crosse and is an active member of the community serving most recently as Board Chair for the Great Rivers United Way Board of Directors.



**Eric Berg**  
**FOUNDATION BOARD DIRECTOR**

Eric Berg is the Co-founder of NetGiver and a seasoned entrepreneur known for building high-impact ventures in partnership with professional sports brands, credit unions, and Fortune 500 companies. With a career defined by consumer-first thinking and disruptive

innovation, Eric has consistently delivered solutions that drive engagement, inspire action, and generate meaningful revenue. A strategic thinker with a talent for connecting insights across industries, Eric identifies opportunities that achieve both commercial success and positive social outcomes. His work is grounded in a belief that purpose and profitability go hand-in-hand. NetGiver is a reflection of Eric's entrepreneurial spirit and long-standing passion for philanthropy. Guided by the philosophy of doing well by doing good, Eric remains committed to building ventures that create lasting value for both business and society.



**TriUnity Foundation**

*Uniting Hearts with Hope, Healing, and Strength*

# Advisory Committee

At the core of the TriUnity Foundation's mission is our dedicated Advisory Committee, a group of individuals committed to combining financial acumen with a profound dedication to our cause. Entrusted with the vital responsibility of reviewing grant applications, this committee plays a crucial role in directing resources to alleviate the financial burden for those facing terminal illnesses. Meet the exceptional members of our Advisory Committee, each contributing a unique set of skills and experiences. Unified by a shared commitment, they ensure our support reaches those who need it most.



## Bernadette Ann (Bernie) Perryman

Bernadette Ann Perryman, known as Bernie, is the CEO of K&M Associates dba Batteries Plus. Raised in Belleville, Illinois, Bernie earned a Bachelor of Science in Marketing at Quincy College.

With diverse experience in sales, management, and community leadership, Bernie was appointed to the National Product Purchasing Committee by Batteries Plus Corporate. In 2023, she was elected to the MN House of Representatives for District 14A. In the pursuit of building stronger communities, Bernie believes in fostering hope, healing, and strength. As she embarks on this journey with the Advisory Committee, her commitment is unwavering, reflecting the mission to alleviate financial burdens for those facing terminal illness.



## Melinda Gau

Melinda practiced law with a mid-sized law firm in St. Cloud for over 28 years, retiring in 2022. Melinda has served on many non-profit boards including the St. Cloud Hospital, United Way of Central Minnesota, and St. Cloud Chamber

of Commerce. Currently she serves on boards of the Big Brothers Big Sisters Board of Central Minnesota, Gabriel Media, and Bethlehem Lutheran Church.

When SCFCU CEO Jed Meyer approached Melinda about the Foundation she was struck by his passion for its mission. After conducting research about terminal debt, Melinda joined the Advisory Committee to help develop its protocols and review debt relief applications. Serving on this committee allows Melinda to use her organizational and analytical skills to help reduce some of the financial stress on individuals facing terminal illness.



## Tom Hoel

Tom Hoel is Founder and CEO/Owner of Family Achievement Center, a pediatric clinic he started in 2001 specializing in occupational, physical, and speech therapy for children with special needs. He is

also a Founder of Family Achievement Foundation with his wife Sarah, created to augment support and resources for families on a challenging journey.

Tom has firsthand experience as a parent with a child with a terminal illness, resulting in not only emotional and caregiving stress, but the financial stress of treatment for quality of life for his son. His experiences led him to develop innovative models that have helped thousands of families throughout the years.



## Elena Mrozek

As a social worker at the Coborn Cancer Center in St. Cloud, Elena is excited to be a part of the Foundation's Advisory Committee, as it directly addresses the issue of financial barriers for terminally ill patients.

In her role, Elena has seen too many patients and caregivers deny treatments or medical services they are in dire need of because of affordability stressors. Elena believes that no person dealing with terminal illness should have to make that kind of choice, and she is proud to be a part of a team helping to create solutions for people in these circumstances.



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### Nicky Lahr

A native to the St. Cloud area, Nicky completed her social work degree at St. Cloud State University. She works as a provider recruiter for CentraCare. Prior to recruitment, Nicky worked the majority of her career as a medical social worker

where she witnessed first-hand the stress that financial hardships had on patients going through health issues, especially those facing a terminal illness.

Nicky looks forward to being a part of a foundation that can lessen the burden of financial hardships of those faced with a life limiting diagnosis in our local and extended community in hopes of providing individuals with the ability to focus on what matters most to them.



### Dr. Merryn Jolkovsky

Dr. Jolkovsky came to St. Cloud in 1996 as a Nephrologist, offering life-extending dialysis, as well as other treatments, to patients with kidney disease. Dedicated to helping patients manage and navigate serious illnesses, especially near

the end of life, she started the Palliative Care program at St. Cloud Hospital in 2010. She oversaw the expansion of the program into the Cancer Center and other outpatient areas. She also helped to found, and served on the Board of Directors of, Light the Legacy, now known as Honoring Choices, a non-profit organization championing health care directives.

Now retired from medical practice, she is excited to join the advisory committee to help advance TriUnity Foundation's mission of providing hope, healing and strength to those facing terminal illness.



### Dr. Hilary Ufearo

Dr. Ufearo's passion is caring for cancer patients which was borne out of a desire to sustain hope in a state of despair. Dr. Ufearo is a hematology /oncology specialist at the Coborn Cancer Center in St. Cloud, Minnesota. He manages all

hematology and oncology disorders from a holistic perspective. He loves to share that smiling and laughter can be a natural antidepressant.



### Dr. Jonathan Ticku

Dr. Jonathan Ticku is an oncologist in La Crosse, Wisconsin and is affiliated with multiple hospitals in the area, including Mayo Clinic Health System-La Crosse and Mayo Clinic Health System-Sparta. He received his medical degree from

Kasturba Medical College Manipal and has been in practice for more than 20 years. Dr. Ticku has expertise in treating lung cancer, breast cancer, prostate cancer, among other conditions.



### Dr. Marcus A Crosby

Dr. Marcus A. Crosby is a radiation oncologist in La Crosse, Wisconsin and is affiliated with multiple hospitals in the area, including Tomah VA Medical Center and Gundersen Lutheran Medical Center. He received his medical

degree from Medical College of Wisconsin and has been in practice for many years. Dr. Crosby has expertise in Colon Cancer Surgery and treating Leukemia, Lymphoma & Myeloma, among other conditions.



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## FAQs

### > **How might we identify members or community members experiencing terminal illness?**

The credit union can proactively evaluate member transaction data for:

- Increase in credit usage
- Decrease in credit score due to delinquencies or defaults
- More transactions at and around medical facilities and drug stores
- Increase in travel expenses and insurance premium payments/co-pays

The credit union can tell their members straight-up that they've partnered with the Foundation to help ease the financial trauma caused by a terminal illness.

Respondents could choose to share their contact information and opt-in to having the credit union reach out to discuss their financial situation in more detail, which would create an opportunity for a referral to the Foundation and any Certified Credit Union Financial Counselors (CCUFC) on staff.

The credit union can reach out to hospitals, doctors offices, and treatment centers in their community/field of membership to let them know this Foundation is available, and encourage them to refer patients as appropriate and necessary. Start with the office managers, medical billing staff, and/or social workers at those locations, as physicians tend to avoid financial conversations with patients.

### > **What departments in our credit union might be the first to know about this diagnosis?**

Although the entire credit union will need to know about your participation launch, the member-facing teams (Credit/Recovery/Collections Teams; Front-Line Staff) are great places to start as referral sources.

We highly recommend engaging with the America's Credit Unions' Credit Union Certified Financial Counselor (CCUFC) program as soon as possible, as both referral sources and for ongoing support to the member. Financial Counseling Certification Program (FICEP) ([cuna.org](http://cuna.org))

## > **How do we ensure this offering is equitable and available to anyone with a diagnosed terminal illness?**

To ensure equity and accessibility, it is crucial to clearly define what constitutes a terminal illness. We adopt the definition used in our strategic plan, which specifies a terminal illness as any disease or condition with a high probability of death unless its course is interrupted. This definition aligns with our mission to improve the quality of life for those facing the most challenging news and decisions, ensuring they are not forced to choose between life and financial ruin.

**Addressing Equity for BIPOC Members:** It is essential for every participating credit union to actively identify and reach out to BIPOC members, who are at higher risk of early death from terminal illnesses like cancer. African-Americans and other minority groups often face significant treatment and financial disparities, which severely impact their quality and longevity of life. By prioritizing outreach to these communities, we can work towards mitigating these disparities.

### **Ensuring Unbiased Decision-Making:**

To further address equity, we recommend involving your DEI (Diversity, Equity, and Inclusion) professionals or committee members. Their expertise will help identify and eliminate unconscious biases in the recruitment, decision-making, and awarding processes, ensuring fair and impartial treatment of all applicants.

### **Definition of Life-Threatening Illness:**

We define a life-threatening illness as any disease or condition where the likelihood of death is probable unless its progression is halted. This definition is derived from the Legal Information Institute at Cornell University and helps provide a clear and consistent framework for assessing eligibility. By adhering to these guidelines, we aim to provide equitable support to all members diagnosed with a terminal illness, ensuring they receive the assistance they need during their most vulnerable times.

## > **How are we expected to talk about this to staff and members?**

This will need to be an ongoing conversation with staff and members that respects the sensitive nature of the topic, and the reality that this isn't the only thing that any of them have going on.

### **Staff**

- The Foundation can host regular Zoom/Teams call that any staff member from participating credit unions can join to hear
  - Why the credit union is partnering with the Foundation
  - Best practices in staff and member communication
  - Answers to questions
  - Successes and struggles
- Create a dedicated message board, live chat, or call/text for just-in-time questions from credit union staff
- We recommend that you create a standard operating procedure so that every member who is referred to the Foundation MUST also be referred to a CCUFC on staff
  - We believe that these professionals are essential for providing the personalized and continuous financial support that patients need now more than ever

## **Members**

- Provide the URL/QR code for the application and/or email the individual (the Foundation will provide a sample/creative file)
- Give them the opportunity to share as much, or as little, as they want about their health and financial struggles, and how the Foundation has helped them
- Ensure they've been connected with a CCUFC
- Create a special code or status in the credit union's transaction system that indicates that a member has received Foundation grant funds (no information about how much or for what)
  - This can be a prompt for a member-facing employee to meaningfully engage the member about
    - How they're feeling
    - Referring them to other community partners who can provide more specialized financial, emotional, or physical relief

## **➤ Is this a taxable event for the person receiving the grant?**

The Foundation is currently in the process of filing IRS Form 8940 to qualify for an exemption so that the grant awards are non-taxable to recipients. Should this not be approved, grant recipients would be reported to recipient through a 1099-Misc.

## **➤ How do we address our members/community members who applied but did not receive a grant?**

To ensure transparency and maintain trust, it's important to handle communications with applicants who did not receive a grant thoughtfully and supportively. Here's how we approach this:

### **Rolling Forward Applications:**

**Strong Applications:** If an application was strong but incomplete, we will invite the applicant to discuss the gaps and improve their chances in the next round.

**Incomplete Applications:** Incomplete applications may not be considered for the current round but can be revised and resubmitted for future grant giving rounds. We inform applicants about the missing information and guide them on how to complete their application.

### **Communication and Feedback:**

We proactively reach out to applicants with incomplete applications, specifying the missing information and how they can rectify it.

Complete applications that were not funded will automatically roll forward to the next round of giving. They will continue to roll forward for a period of 12 months, and the Advisory Committee may reach out to confirm any updates to the application.

### **Reasons for Non-Award:**

- **Funding Limitations:** Due to limited funds, we cannot grant all applicants.
- **Non-Qualifying Needs:** Applications that do not meet the terminal illness criteria cannot be considered. We must communicate this criterion clearly to applicants.
- **Incomplete Information:** Applications missing necessary information or applicants unavailable for follow-up will not be considered.

**Support and Resources:** We extend the same effort to those denied a grant as we do to those awarded. Working with the investor credit unions, we aim to provide applicants with resources such as local hospital/social worker contacts and access to the credit union's certified financial advisors.

**Positive and Forward-Facing Communication:**

Our communication with applicants is positive and life-affirming. Even if an application is not awarded this time, we remain dedicated to supporting the applicant and improving their chances in the future.

**Next Steps:**

Applications that roll forward will remain in the applicant pool for the next grant giving round. We keep applicants informed about the timeline and any necessary updates to their application.

By maintaining clear and compassionate communication, we aim to support all applicants, whether or not they receive a grant in the current round. This approach ensures that our commitment to equity and support is evident to both applicants and investors.

## ➤ **Is this only for people diagnosed with cancer?**

No. This is for anyone diagnosed with a terminal or life-threatening illness.

**Definition of Life-Threatening Illness:**

We define a life-threatening illness as any disease or condition where the likelihood of death is probable unless its progression is halted. This definition is derived from the Legal Information Institute at Cornell University and helps provide a clear and consistent framework for assessing eligibility.

## ➤ **What is the grant-giving strategy ?**

Our grant strategy uses a delicate balance between specificity and flexibility, recognizing the varied capacities of the participating credit unions. The following details our pragmatic approach to grant allocation and distribution so that both high and lower-end financial needs can be met while also providing a clear and impactful giving experience.

The intentional structure ensures a targeted impact of covering 6 months' worth of payments. The dollar amount derived from national median payments for car, credit card, house, and rent.

***Smaller Amounts (50% of full donated amount per partnering credit union):***

- \$2,500 per individual.
- Intended to cover 6 months' worth of payments such as car credit card payments or smaller medical bills/prescriptions. Funds are given directly to the member/individual.
- Given via minimum application details.

***Larger Amounts (40% of full donated amount per partnering credit union):***

- \$10,000 per individual.
- Allocated to cover 6 months' worth of payments such as house or rental payments or larger medical bills/prescriptions. Funds are given directly to the debt.

- Given via extended application information to include the need to collect documentation for proof of greater financial need.

The Foundation prioritizes the direct impact on credit union memberships by ensuring that at least 90% of the funds donated remain dedicated to the contributing credit union's community. This deliberate approach aims to fortify the local bonds between credit unions and their members/community members, fostering a direct and immediate response to the financial challenges faced by individuals.

Furthermore, in the event that funds are underutilized due to a lack of applications, we adhere to IRS regulations, ensuring that a minimum of 5% is disbursed in the following calendar year. This practice not only upholds regulatory standards but also maintains our commitment to continuous and meaningful support of our participating credit unions.

The ultimate goal is to distribute 90% (and more) of the donated funds to the respective partner/donor.

#### **Per Partner**

- Fund at least one \$10,000 grant
- Remaining funds will be in \$2,500 grants
- Receive specific number of applications, assuming an 80% success rate (available grant funds divided by success rate)

#### **Administrative Funding (no more than 10% of donated amount):**

- Used by the Foundation for annual administrative costs such as fundraising overhead, marketing collateral creation/support, consultant fees, etc.
- The longer-term goal is to use no more than up to 3% of donated funds for administrative costs. (For the pilot, 100% of the donated funds will be distributed back to the partnering credit unions' applicants.)
- Additionally, St. Cloud Financial Credit Union has committed to donating an initial \$50,000 plus \$10,000 each year and through 2025 for any SCFF start-up costs, a total of \$100,000.

### **> Can a person get a grant after death?**

No, a person that has passed away is not eligible for a grant.

### **> How many grants can a person receive?**

A terminally ill person can receive up to two in a year: one \$2,500 and one \$10,000.

### **> How does this investment/giving impact other areas of our CU or Foundation initiatives (CDFI, LDI, Foundation annual commitment plans)?**

Investing in our grant program for individuals with terminal illnesses is designed to complement and enhance the broader initiatives of your credit union or Foundation, including those related to Community Development Financial Institutions (CDFI), Low-Income Designations (LDI), and your Foundation's annual commitment plans. Here's how to view this impact:

## **Complementary Goals:**

**CDFI Initiatives:** Supporting members with terminal illnesses aligns with CDFI goals by addressing financial disparities and promoting economic stability within your community, particularly among vulnerable populations.

**LDI Programs:** This investment supports LDI initiatives by directly aiding low-income members who are disproportionately affected by terminal illnesses, ensuring they receive the financial assistance needed to improve their quality of life.

**Foundation Commitments:** If your credit union or Foundation already has annual commitment plans, allocating funds to our grant program aligns with the mission to maximize the positive impact on community well-being, especially for those facing significant health challenges.

**Holistic Impact:** We encourage you to consider how this investment impacts your organization.

**Enhances Member Support:** Provides immediate relief to members facing terminal illnesses, reflecting your commitment to their well-being and reinforcing your role as a supportive community partner.

**Strengthens Community Ties:** Demonstrates your dedication to addressing critical health and financial challenges, which can strengthen member loyalty and community trust in your credit union.

**Aligns with Strategic Goals:** Supports the overarching mission to deploy funds effectively and responsibly, ensuring regulatory compliance and maximizing impact.

**Strategic Integration:** We understand that resources are finite and that strategic alignment is crucial.

## **What is my responsibility?**

We are asking you to solicit a specific number of applications. The exact number will be communicated to you by our Foundation Board Chair. Here are your responsibilities in detail:

### **Soliciting Applications:**

- **Targeted Outreach:** Actively identify and reach out to members who may qualify, including BIPOC members who are at higher risk of terminal illnesses and face significant treatment and financial disparities.
- **Clear Communication:** Ensure that applicants understand the criteria for terminal illnesses, which are defined as any disease or condition with a high probability of death unless its course is interrupted.
- **Assistance and Guidance:** Provide support to applicants in completing their applications accurately and thoroughly. Incomplete applications may not be considered, but applicants will be informed of any missing information and given guidance on how to complete their submission.

### **Support and Resources:**

- **Educational Resources:** Offer applicants access to resources such as local hospital/social worker contacts and certified financial advisors from your credit union to assist them through the process.
- **Feedback and Follow-up:** Communicate positively and affirmatively with applicants, providing feedback if their application was not funded and encouraging them to reapply in future rounds. Ensure that complete applications are rolled forward to the next round of giving, maintaining their eligibility for a period of 12 months.

### **Commitment to Equity:**

- **Equitable Practices:** Ensure that your solicitation and decision-making processes are free from unconscious bias and that all applicants are treated fairly and impartially.

**Providing Feedback:**

- Learning from Your Perspective: We value your insights and experiences. Your feedback is crucial in helping us refine and improve the program. We ask that you share your thoughts on the process, challenges faced, and suggestions for improvement. This will help us ensure the program's success and effectiveness for all involved.

 **What are we doing/expected to do to deliver beyond the check?**

Our commitment extends far beyond simply providing financial grants. Here are the key expectations and actions to ensure comprehensive support for applicants and grant recipients that you can provide:

**Ongoing Support and Resources:**

- Beneficiary Reminders: Provide helpful reminders about beneficiaries, ensuring that grant recipients understand how to manage and utilize their funds effectively and responsibly.
- Financial Planning Assistance: Offer access to financial planners or Certified Credit Union Financial Counselors (CCUFC). These professionals can help recipients with budgeting, managing debt, and planning for future financial needs.
- Resource Hub: Emphasize to applicants and grant recipients that the credit union can be their primary resource hub for financial advice and support. This helps build a long-term relationship and ensures they have a trusted partner to turn to.

**Community Collaboration:**

- Local Partnerships: We encourage you to work closely with local hospitals and social workers. By establishing these relationships, you can create a comprehensive support packet that includes not only financial resources but also medical and social support.
- Comprehensive Packets: Develop and distribute comprehensive packets that provide information on available resources, including contacts for local hospitals, social workers, financial planners, and other support services. This ensures that recipients have access to a full spectrum of assistance.

**Holistic Approach:**

- Integrated Support: Integrate financial support with broader community and health resources to address the holistic needs of the recipients (and applicants). This approach ensures they receive the necessary care and support to improve their quality of life.
- Continuous Engagement: Maintain continuous engagement with recipients to provide ongoing support, answer questions, and offer additional resources as needed. This proactive approach helps address any emerging needs and reinforces the credit union's commitment to their well-being.



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## Sample Website Content

### Supporting Our Members Through Difficult Times: TriUnity Foundation Partnership

At [Credit Union Name], we recognize that facing a terminal illness brings profound emotional, physical, and financial challenges. In times like these, you shouldn't have to carry the burden alone. That's why we are proud to partner with the [TriUnity Foundation](#) — a credit union industry non-profit dedicated to helping individuals and families navigate the financial hardships associated with terminal illness.

#### A Commitment to Your Well-Being

We understand that the financial strain caused by a serious illness can be overwhelming, especially when you're focused on your health and spending time with loved ones. To provide relief, [Credit Union Name] has joined forces with the TriUnity Foundation to ensure that our members have access to the support they need during these incredibly difficult times.

The TriUnity Foundation provides grants to individuals and families dealing with terminal illnesses. These grants are designed to alleviate financial stress, giving recipients the peace of mind to focus on their health and their relationships during their most challenging moments.

#### How It Works

Through this partnership, we are able to offer grant opportunities to members who are facing a terminal illness. The process is simple and confidential, and applications take just a few minutes to complete.

#### Eligibility for Support

If you or a loved one are dealing with the impact of a terminal illness, you may be eligible for a [TriUnity Foundation grant](#). These grants are designed to cover financial challenges such as medical expenses, daily living costs, or any other needs that may arise during this difficult time. We encourage you to apply if you are experiencing financial distress due to a terminal illness.

#### How to Apply

- 1. Quick and Easy Application:** The application process takes just seven minutes to complete. It's simple and confidential, designed to get you the help you need without adding extra stress.
- 2. Limited Funds Available:** This is a program with a limited number of grants, so we encourage you to apply as soon as possible. The current grant application deadline and award dates are listed [here](#).
- 3. Confidentiality:** Your privacy is important to us. All applications will remain confidential, and the information you provide will be used solely for the purpose of granting financial assistance.



# TriUnity Foundation

DBA of St. Cloud Financial Foundation

## Website Content (cont.)

### **A Lifeline When You Need It Most**

At [Credit Union Name], we are proud to be part of a network that is providing real, tangible support for our members facing terminal illness. We believe that together with the TriUnity Foundation, we can make a difference in our community, offering financial relief when it's needed most.

We know that the road ahead can be uncertain, and we want you to know that you're not alone. If you have any questions or need assistance with the application process, don't hesitate to reach out. We're here to help.

### **Apply Now**

If you or a family member are experiencing the financial strain of a terminal illness, please consider applying for a grant from the TriUnity Foundation. We are here to support you in this challenging time, and together, we can help ease the financial burden you may be facing.

### **Join Us in Supporting Our Community**

By supporting TriUnity Foundation, we are taking action to ease the financial burdens of terminal illness. We believe in the power of community, and together, we can provide the support that our members need during life's most difficult moments.



# TriUnity Foundation

DBA of St. Cloud Financial Foundation

## Website Content (cont.)

### *Additional Content, If Appropriate*

#### **Additional Financial Assistance and Support**

In addition to the support provided by the TriUnity Foundation, we are here to offer further financial assistance and guidance tailored to help you navigate this difficult time.

#### **Loan Restructuring and Relief**

If you are facing financial hardship due to a terminal illness, we may be able to help ease the pressure through loan restructuring or deferred payments. Our goal is to work with you to create a manageable plan that allows you to focus on what matters most—your health and loved ones.

We offer a variety of loan restructuring options, including:

- **Payment Deferrals:** If you're struggling to make payments, we can work with you to delay your loan payments for a set period.
- **Loan Modifications:** We can adjust the terms of your loan to make monthly payments more affordable and tailored to your current financial situation.
- **Personalized Repayment Plans:** We'll work with you to create a payment schedule that fits your needs and timeline.

Please reach out to our loan services team to explore your options for loan relief. We are here to ensure that financial concerns don't add to the challenges you're already facing.

#### **Access to a Financial Counselor**

Navigating the financial complexities of a terminal illness can be overwhelming, but you don't have to do it alone. Our experienced financial counselors are available to provide one-on-one support, offering guidance on managing finances during difficult times. Whether you need help with budgeting, debt management, or planning for the future, we are here to assist you every step of the way.

Our financial counselors can help with:

- **Creating a Budget:** We'll work with you to prioritize your finances and ensure you're making the most of available resources.
- **Debt Management:** We'll assist with understanding and managing any debts or loans you may have during this challenging time.
- **Long-Term Financial Planning:** If you're facing a terminal illness, it's important to plan for the future. Our counselors can help you navigate financial decisions, including estate planning and accessing government benefits.

To schedule a free, confidential consultation with a financial counselor, please contact us at [Insert Contact Information]. We are here to provide the support you need to move forward with confidence.

#### **We're Here for You, Every Step of the Way**

Financial challenges should never stand in the way of your peace of mind, especially when facing the difficult realities of a terminal illness. Whether it's through a grant from the [TriUnity Foundation](#), restructuring loans, or working with a financial counselor, we are committed to providing our members with the tools and resources they need to navigate this time with as much ease and support as possible.

If you need assistance or have any questions about these additional services, please don't hesitate to reach out. We're here to help.



# TriUnity Foundation

DBA of St. Cloud Financial Foundation

## Member Email

### Sample Email

Credit Union  
Logo Here



TriUnity Foundation  
DBA of St. Cloud Financial Foundation

## Supporting Our Members During Difficult Times

Dear [Member Name],

At (insert credit union name), we understand that a terminal illness brings not only emotional and physical challenges but also significant financial burdens. To support our members during these difficult times, we have partnered with the TriUnity Foundation, a newly formed organization dedicated to providing grants to individuals diagnosed with terminal illnesses.

The vision of the TriUnity Foundation is to profoundly influence hope, healing, and strength in the lives of those they touch. They are not just a nonprofit organization; they are a community, a family and a lifeline. Together, they strive to make a meaningful difference, ensuring that no one has to face the financial strains of a terminal illness alone.

If you or a family member are experiencing financial distress due to terminal illness, we encourage you to complete the TriUnity grant application. The application will take seven minutes and your participation will remain completely confidential.

**Please complete the application by April 15.**

[Apply Now](#)

There are limited funds available with this pilot program, so please apply now. Grants will be awarded by May 31.

Please don't hesitate to reach out if you have any questions or need further assistance.

Sincerely,

(Signature)



# TriUnity Foundation

DBA of St. Cloud Financial Foundation

## Social Media Posts

### Sample Post #1

Facing a serious health challenge? TriUnity Foundation, a partner of ours, has grants available that can ease your financial strain, so you can focus on your treatment and spending time with loved ones. Asking for help shows strength and courage, and we're here to support you every step of the way.

Limited funds available. Apply by (insert date) in just seven minutes. Grants awarded by (insert date).

### Sample Post #2

#### **We're Here to Support You**

If you're battling a life-threatening condition, TriUnity Foundation is our partner who offers financial assistance to help you concentrate on what truly matters – your health and family. It's okay to ask for help, and we're ready to provide the support you need.

Limited funds available. Apply by (insert date) in just seven minutes. Grants awarded by (insert date).

### Sample Post #3

#### **Your Health Journey Matters**

TriUnity Foundation is our partner who provides financial relief for those facing serious illnesses. It's okay to accept support; we're here for you. Apply in just seven minutes and let us help you focus on your treatment and precious moments with loved ones.

Limited funds available. Deadline (insert date). Grants awarded by (insert date).



# TriUnity Foundation

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## Sample Post #4

### Financial Help for Your Peace of Mind

Dealing with a critical health condition? TriUnity Foundation's grants can reduce your financial worries, allowing you to focus on your health and loved ones. Asking for help is a sign of strength, and we're here to assist you.

Limited funds available. Apply by (insert date). Grants awarded by (insert date).

## Sample Post #5

### Support When You Need It Most

Struggling with a severe health diagnosis? TriUnity Foundation's grants can help ease your financial burden, so you can focus on your well-being and time with family. It's okay to seek support; we're here to help.

Limited funds available. Apply by (insert date) – it takes just seven minutes. Grants awarded by (insert date).

## Sample Post #6

### Let Us Help You

TriUnity Foundation is a partner of ours and is here to support you through serious health challenges. Reaching out for help is a strength, and we're here to support you. Apply for our grant in just seven minutes and let us help you focus on your treatment and loved ones.

Limited funds available. Apply by (insert date). Grants awarded by (insert date).



# TriUnity Foundation

DBA of St. Cloud Financial Foundation

## Logos and Colors

### Foundation Logos

To download, right click on the logo and select "Save Image As"



# TriUnity Foundation

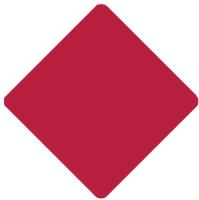
DBA of St. Cloud Financial Foundation



# TriUnity Foundation

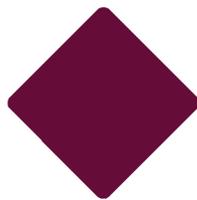
DBA of St. Cloud Financial Foundation

### Foundation Colors



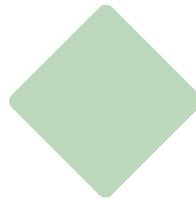
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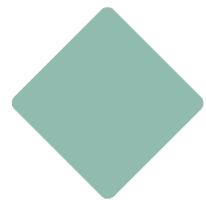
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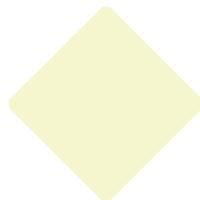
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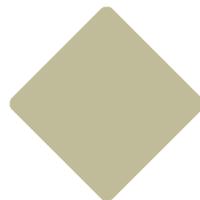
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**#f6f6ce**

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**#c0bb98**

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