



REAL Deal™ Checklist

Credit union name _____

REAL Deal Liaison name _____

Title _____

Phone # _____ Email _____

We commit to participating in the REAL Deal Outreach Campaign, and certify that we qualify for the "REAL Deal Credit Union" status by actively and consistently engaging in the activities indicated below:

REAL Programs

Does your credit union offer a mortgage product/program for low-wealth or first-time homebuyers?

_____ YES _____ NO

Does your credit union offer a product or program to help members save?

_____ YES _____ NO

Does your credit union offer a second chance checking account?

_____ YES _____ NO

Does your credit union offer a special auto loan for borrowers with poor credit histories?

_____ YES _____ NO

Does your credit union offer payday loan alternatives and/or closed-end loans of \$300 or less (not including overdraft privilege/courtesy pay)?

_____ YES _____ NO

Does your credit union offer check-cashing of payroll and/or government checks?

_____ YES _____ NO

Does your credit union participate in a Voluntary Income Tax Assistance (VITA) program and/or offer direct tax preparation/filing assistance?

_____ YES _____ NO

Does your credit union offer international remittances and/or any other program to serve immigrant populations?

_____ YES _____ NO

Does your credit union have a special program to serve younger members?

_____ YES _____ NO

Does your credit union offer any of the following for low-to-moderate income and low-wealth members?

_____ Basic financial literacy education	_____ In-school credit union branch(es)
_____ Risk-based loans	_____ Free checking account (no monthly/per-check fees or minimum balance)
_____ Credit card for members with no credit history	_____ Any other product or program (please specify below)
_____ Credit builder or re-builder loans	_____ Formal credit counseling
_____ Credit score builder counseling	_____ Small business loans

REAL Sources

Does your credit union provide consumer information – services, programs, and/or tools – for the purpose of improving financial literacy?

_____ YES _____ NO

Does your credit union employ anyone who provides financial education/training?

_____ YES _____ NO

How many educational events did your credit union host or sponsor during 2009?

_____ Total # of events (estimate is fine)

How many people participated in these events?

_____ Total # of people (estimate is fine)

REAL Community Help/Commitment

Was your credit union engaged in community involvement and/or charitable programs in 2008?

_____ YES _____ NO

If so, which of the following types?

- In-kind donations of equipment, furniture or back office operations
(Please estimate the monetary value of these donations: \$ _____)
- Official sponsorships of community or charitable efforts
- Board/staff participation in activities/events
(What was the total number of volunteer hours: _____)
- Monetary contributions (Amount of money in total: \$ _____)

Does your credit union employ anyone in public relations/community affairs?

- YES NO

REAL Partnerships

Please identify the types of partnerships in which your credit union was involved during 2009.

- Partnerships with community development credit unions (CDCUs)
- Shared branching initiatives in low-income and minority communities
- Partnerships with community-based nonprofits
- Partnerships with government-sponsored agencies
- Other partnerships (please specify below)

Return completed form to anitap@gcua.org or fax to (678) 542-3416.