I’m proud to present to you the 2016-2017 Nusenda Foundation Report to the Community.

Since our beginning in 1936, Nusenda Credit Union has operated under a fundamental principle: to do well as a financial institution, so that we can do good in our communities. This principle has fueled Nusenda’s growth from its nine founding members to more than 180,000 members today.

We believe that giving means more than writing a check, and the Nusenda Foundation was formed because of that commitment to our hometowns. Our state is celebrated for its diversity, representing a wide variety of skillsets and stories. Fresh ideas and innovations are flowing, thanks to a number of collaborative programs and partnerships that we strive to help keep moving and growing.

This pledge means that we provide a state-of-the-art training center that members and area organizations can use, at no cost, to save money. We provide thousands of New Mexicans financial capability education so they are better able to support themselves and their families. We develop innovative programs that help people succeed in life; and contribute to nonprofit partners that have track records of ground-breaking solutions to address community issues. Additionally, the Foundation works with some of the largest national foundations to bring new opportunities to our members and to New Mexico.

This is The Power of WE® at work! Nusenda is more than a credit union – it is our community, our members, and our employees making our state a better place to live, work, and play.

Thank you for your trust and support.

Sincerely,

Terry Laudick
President/CEO, Nusenda Credit Union

Nusenda strives to provide meaningful change in our community.
At the Nusenda Foundation, we are proud to share our community with a large group of New Mexicans who are making significant progress in positively impacting the lives, careers, and futures for generations to come in the Land of Enchantment.

With growth and opportunity comes the chance for reflection and revitalization. As we wrap up the second and third full years here at the Nusenda Foundation, we have much to celebrate.

When we developed this foundation in 2014, its vision was to realize the full potential of the communities in which we serve. Its intention was to place under one umbrella the causes we’ve rallied around for decades; and to formalize our processes so that our community’s investments in fellow New Mexicans can grow and thrive. Our communities continue to inspire us with their resiliency, passion, and determination to drive innovation and opportunity in New Mexico.

Our vision is clear. Through our holistic and comprehensive partnerships with organizations across the state, we work together to champion programs that are carefully cultivated to authentically serve our unique and diverse population and the challenges they face. These programs remove barriers to education, healthcare, and economic success; and they support the arts, wildlife, and the environment. These strategically focused collaborations reap higher benefits than if we all worked alone.

In 2016 and 2017, local and national foundations took notice of our collective work. They saw what we hope you see – that what we are doing is working. We were honored to receive both accolades and financial backing on behalf of our diverse catalog of programs. The Nusenda Foundation had more than $2.5 million worth of impact on our community in 2016 and 2017.

Community Rewards®

• In 2016 and 2017 combined, we supported more than 80 nonprofit organizations with nearly $1 million in funding.

• Thousands of students and New Mexico residents received information and education in financial capability at more than 150 New Mexico schools, colleges, and community organizations.

• We partnered with grantors including Living Cities, Bloomberg Philanthropies, the W.K. Kellogg Foundation, the McCune Charitable Foundation, and the Albuquerque Community Foundation to expand and create new programming.

Each day, there are dedicated New Mexicans who are devoting their time and energy to help our state rise and succeed together. The work that the Foundation and Nusenda Credit Union do is just a sliver of the overall effort – and for the last eight decades, it’s been our honor and privilege to serve New Mexico. Thank you to our 180,000-plus members and our valued donors for a successful start to our foundation.

With appreciation,

Robin Brulé
Executive Director, Nusenda Foundation
Senior Vice President of Community Relations, Nusenda Credit Union
The Nusenda Foundation provided more than $2.5 million in community and financial impact and in-kind support in 2016 and 2017. These supports were instrumental in helping organizations in need, building and growing community partnerships, and embodying our commitment to do well, so that we can do good.

The Nusenda Foundation also worked with local and national foundations to leverage funding that collectively created, implemented, and expanded programs that directly benefitted New Mexicans.

During the past two years, the Nusenda Foundation has also overseen large grants into our community that provides resources for entrepreneurs, education, and community development projects. It was also the recipient of grants from Living Cities, Bloomberg Philanthropies, the W.K. Kellogg Foundation, the McCune Charitable Foundation, and the Albuquerque Community Foundation.

Our Mission
Create stronger communities where our members live and work through collaborative partnerships; and by investing in innovative solutions to improve education, health, social, and economic outcomes.

Our Vision
Realizing the full potential of the communities we work within.

In 2016 - 2017, Nusenda provided more than $2.5 million in community impact.
Innovative Programs
Providing Solutions to Entrepreneurs, Students, Parents and Employees

Institute of American Indian Arts customizes traditional distribution programs, re-invents payroll distribution program, creates book advance program

Businesses and organizations use electronic deposit systems because they are less costly and less at a risk for fraud. But it also means that those who do not have bank accounts are adversely and disproportionately affected.

At the Institute for American Indian Arts (IAIA), Nusenda Credit Union retooled its existing electronic payroll distribution program, which is provided to employers with no fees for employees.

The result is a customized book advance program designed to meet the needs to students wishing to purchase textbooks before classes begin.

The IAIA Center for Lifelong Education and IAIA financial aid coordinators provide students with textbook purchase vouchers equal to the amount of financial student aid available. Students then come to Nusenda, where they receive both financial capability education, as well as their textbook advances – either through the customized program or by setting up an account.

This program reduces the potential impact and hardship on students who may be affected by delayed financial aid disbursements, and allows Nusenda and IAIA to provide individualized financial capability guidance with no fees in a private, secure, and convenient fashion.

For the spring and fall 2016 semesters, 46 IAIA students were advanced $17,700 for book purchases; three of those students became credit union members. In the spring and fall 2017 semesters, 24 IAIA students were advanced $9,600 for textbook purchases; five of those students became credit union members, and eight existing members utilized the program.
INNOVATIVE PROGRAMS

Co-op Capital program increases access to financial assistance for entrepreneurs

Access to financial assistance can mean the difference between a business succeeding – or closing its doors. Entrepreneurs that have no collateral, are credit-challenged, or lack support of alternative financing, face many barriers in securing capital to start or expand businesses. Nusenda Credit Union’s Co-op Capital relationship-based, micro-lending program was created as a solution to financially empower these individuals, and spur economic development.

The Co-op Capital program flips the traditional lending model and bases lending on trusted relationships between partner organizations – such as nonprofits, community organizations, and educational institutions – and individuals in the communities they serve.

While character-based, community circle micro-lending is not new, especially internationally, the practice of offering loans through member organizations versus a formal banking institution is a largely untried model in the United States.

This program has been called “the alternative to the alternatives” as it does not require credit, collateral, or status; and shifts the decision-making authority to community organizations, nonprofits, and institutions based on character, goals, and determination – so entrepreneurs can build businesses that succeed.

This award-winning program was successfully implemented through Nusenda’s partnership with La Montañita Food Co-op, which has provided capital to their small business suppliers. In 2016, this program expanded to include three new partnerships. With the support of the W.K. Kellogg Foundation, City Alive, and Listo Nuevo Mexico, the Co-op Capital model continues widening access to financial assistance for low-income entrepreneurs and entrepreneurs of color.

The alternative to the alternatives – Co-op Capital loan success

IATSE Local 480

The film and television industry is a bright spot in New Mexico’s economic outlook, and IATSE Local 480 is the trade union representing below-the-line film and television technicians in the state of New Mexico. As one of their union benefits, Nusenda Credit Union partners with Local 480 to provide low-cost loans through its Co-op Capital program to union members who need help with medical bills, car repair, or other emergency needs.

The IATSE Local 480 has grown to be one of the largest film industry unions, with almost 1,500 members and annual receipts of more than $100 million. The union has been a part of making some of the greatest film and television series, from “No Country for Old Men” to “Breaking Bad”, “Better Call Saul” to “Hell or High Water”, “Longmire” to “Cosmos”, “Bless Me, Ultima” to “True Grit”, “Little Miss Sunshine” to “Terminator: Salvation”.

Since the partnership began, more than 250 union members have taken advantage of this program that provides its members affordable options instead of predatory lending practices that are largely used by the unbanked. These low-cost loans are secured with a fund established by Local 480 member dues, and has a very low default rate.

The loan program has grown over the last few years, from an average of 34 outstanding loans to members in 2016, to 41 loans during 2017 – most with an initial loan amount of $1,000. In 2016, there were 30 new loans issued to Local 480 members, including to 36 additional new loans in 2017. On average, 35 loans are paid in full during each year.

More than 60 union members, along with their families, benefit from the loan program annually, and the entire union membership has the assurance that their short-term emergency needs will be covered.
Co-op Capital program creates Powering Success for students’ emergency funding needs

For some college students, job loss, unexpected medical costs, or a broken-down car could mean the end of a post-secondary education. In fact, one out of four freshmen at the University of New Mexico (UNM) drop out due to unexpected financial changes; approximately 70 percent of UNM students who drop out cite money difficulties.

Nusenda Credit Union’s Powering Success program aims to create options for students with emergency funding needs that could financially derail a college education. Nusenda Credit Union partnered with UNM to repurpose existing funds dedicated to support retention and graduation rates to create $250 to $2,500 loans for students in need who have no access to mainstream financial services or safety nets. In most cases, the loans can be made in 24 hours; loan recipients then receive wrap-around services, such as financial capability training, to help keep them on track and within budget. A percentage of the emergency funding loan is forgiven as the students successfully complete each semester.

In 2016, $24,786 was allocated to 14 UNM students. In 2017, 11 students received $23,148 in assistance. To date, this program has provided 60 students nearly $139,000 in micro-assistance loans, with more than one-third of those students going on to graduate from UNM.

This program also recently expanded to Central New Mexico Community College (CNM) and its students. This 53-year old school has the largest student body of any post-secondary education institution in the state of New Mexico; recently it was named by the U.S. Department of Education as No. 1 in associate degrees and certificates for Hispanics and Native Americans nationwide, as well as No. 2 nationwide in associate degrees and certificates for all students.

The Powering Success program has received national honors, including the Ideas for Action Award from Spotlight on Poverty, one of the leading non-partisan forums on poverty in the U.S. Funding has been provided from the Annie E. Casey Foundation to help students who live, or who have lived, in foster care.

In 2017, Nusenda representatives, along with state Secretary of Higher Education Barbara Damron and UNM administrators, talked about Powering Success and its success in retaining UNM students at the Collegiate Well-Being Conference, hosted by a national association of student affairs administrators in higher education.
We are committed to supporting financial literacy efforts for adults and youth. Nusenda Credit Union’s financial education programs are aimed at providing individuals and families the information needed to take action and make sound financial decisions to ensure healthy financial futures.

Financial literacy curriculum and additional resources are available for educators, members, and the general public through the Nusenda Foundation website, nusendafoundation.org/educatorresources.

University 101

Nusenda has maintained a long-standing partnership with the University of New Mexico (UNM) to help students succeed throughout their pursuit of a higher education. In support of this partnership, Nusenda developed several programs to help students understand and manage their finances, including micro-assistance, financial capability curriculum, financial workshops, on-campus banking, Wi-Fi access, and much more. Through these programs, Nusenda provides training to about 6,000 incoming UNM freshmen.

Since 2013, Nusenda has partnered with UNM to develop and pilot University 101. The course focuses on students who experience traditional college retention risks, such as first-generation college students, or students aging out of foster care.

Nusenda’s custom-tailored University 101 curriculum and in-person presentations provide students study and time management skills, as well as financial capability training to help them succeed; it also provides financial support to assist with faculty costs.

In a three-year study, students enrolled in University 101 had a higher level of success because of the additional support provided, suggesting that a multi-pronged service delivery has a greater impact on retention and overall GPAs.

Albuquerque Public Schools

Albuquerque Public Schools (APS), the state’s largest school district, partners with Nusenda Credit Union to offer a free personal finance course that not only helps students gain sound financial skills and knowledge, but will also earn elective credits toward their education.

Students receive a comprehensive student guide/workbook, and those who successfully complete the course receive elective credit toward their graduation goals. The course uses a Common-Core aligned curriculum, created by Nusenda and based on an award-winning, research-based program by the Annie E. Casey Foundation. It goes beyond basic financial knowledge by providing students with the tools needed to make educated financial choices, and positively influence financial behavior. Subjects include how to create financial plans, effectively manage money, and become knowledgeable financial consumers in education and in the workforce.

Nusenda also works with APS to provide financial capability courses for parents in low-income elementary school districts, and provides scholarships to high-school seniors for summer-school classes needed to graduate on time and with their peers. Over its three-year partnership, Nusenda has supported 25 percent of the summer graduates each year, helping many of those 100 students be the first in their family to graduate from high school and plan to attend college.
Career Exploration

Nusenda Credit Union has developed a Financial Services Career Exploration curriculum, which focuses on careers in the financial services industry. It includes more than a dozen senior-level credit union executives from a variety of departments.

The program not only helps students to learn about career pathways, it also helps them gain personal finance skills to manage their finances – such as creating a budget, making a savings plan, managing credit, and more.

Upon successful completion of the course, students are eligible to apply for a Nusenda paid internship offered in departments such as Service Delivery, Human Resources, Marketing, Membership Development, Card Services, Information Services, and many more.

From 2014 – 2017, 150 students have taken the course; 61 program graduates have become paid Nusenda interns, and 19 former interns are now full-time Nusenda employees.

“This internship is a mutually beneficial program in that it helps them see potential professions for themselves; and assists us in developing and bringing new people into our industry,” says Michelle Dearholt, Nusenda’s Chief Performance Officer. “We are pleased to say that many have stayed on as they went through college, and are employed with us today.”

2016 - 2017 Financial Capability Partnerships:

- Albuquerque GED
- Albuquerque Public Schools
- APS Transition High School
- Bernalillo Public Schools
- Cibola High School
- City of Albuquerque Senior Affairs
- Los Volcanes Senior Center
- El Centro de la Raza
- FDIC Student Board
- Highland High School
- Junior Achievement
- La Plazita Institute Charter School
- Magdalena Municipal Schools
- Nex+Gen Academy
- Rio Rancho High School
- Rocky Mountain Youth Corps
- Santa Fe Community College
- Southwestern Indian Polytechnic Institute
- Taos Public Schools
- TenderLove Community Center
- University of New Mexico College of Nursing
- University of New Mexico College of Pharmacy
- University of New Mexico College Preparatory
- University of New Mexico Community Engagement Center
- University of New Mexico Community Health
- University of New Mexico – ENLACE
- University of New Mexico – School of Medicine
- University of New Mexico School of Photography
- University of New Mexico – McNair Scholarship
- Working Classroom, Inc.
- 516 Arts
Despite improvements in the national economy, 44 percent of New Mexico households still are in a persistent state of financial insecurity, which means that if faced with an emergency, they lack adequate savings to cover basic expenses for three months. Prosperity Now, a public policy organization in Washington, D.C., ranks New Mexico 50th in income poverty and 43rd in the number of unbanked households.

Specifically in Albuquerque, nine of its 11 ZIP codes have a poverty rate greater than the national average, with some approaching 2 ½ times that rate. Of the more than 222,000 households in the Albuquerque, about 40 percent of them earn less than $42,000 annually, and 22 percent of families with children in these areas live in poverty.

A strong financial education has been shown to have a positive effect on the economic well-being of individuals and their families; and also predicts future healthy behaviors around savings, credit card usage, spending, and risk.

To honor those who help create strong financial educations, the Nusenda Foundation in 2018 will launch a Financial Education Innovator recognition program, which aims to showcase those in the community who are dedicated to increasing economic mobility and stability for their fellow New Mexicans. These innovators can be from diverse backgrounds, such as community organizations, nonprofits, education, and government sectors.

**First-of-its-kind grant to benefit middle school students**

Educate2Elevate grant supports central New Mexico students

Recent national data shows that middle-school students in New Mexico rank among the nation’s lowest in math and literacy rates. These critical years serve as the bridge between when students may plant the seeds for a successful path in high school, potentially leading to college and career readiness; or when students may fall behind and struggle to continue their educations.

The Nusenda Foundation is a founding partner in the New Mexico Funders Collaborative, a philanthropic group from across the state that pools resources to make a high-impact grant focused on supporting middle-school initiatives.

Horizons Albuquerque, a nationally recognized, tuition-free academic enrichment program that addresses the achievement gap and summer learning loss for public school students from low-income families, was the 2017 inaugural e2e grant recipient. The organization plans on using the $65,000 grant to implement a middle-school summer and afterschool program geared to improve knowledge in STEM fields for minority students, provide parents and students better transition to middle and high school, and improve parents’ abilities to be positive role models.

**Celebrating financial education innovators**

Educate2Elevate, a first-of-its-kind grant to benefit middle school students, supports central New Mexico students.

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Innovate ABQ is a public-private partnership created to develop a 7-acre innovation district in Downtown Albuquerque to foster economic development and job creation in New Mexico. The site is intended to help put the region on a path to higher growth by improving the productivity of people and firms in ways that lead to better incomes and living standards for all.

This vision includes more than 600,000 square feet of physically compact, technically-wired, walkable space devoted to bringing together New Mexico’s innovators to foster the creation of long-term, job-creating ventures, and increase access to opportunity for the entire community.

The vision for the project started in mid-2013, when the University of New Mexico (UNM) and STC.UNM, a technology transfer support arm of UNM, proposed the idea of the creation of an innovation district in Downtown Albuquerque. Nusenda Credit Union was a founding partner of Innovate ABQ, contributing $3 million to the project in November of that year.

The Lobo Rainforest and Central New Mexico Community College’s (CNM) FUSE Makerspace opened in 2017, bringing form to the vision of Innovate ABQ. The Lobo Rainforest, which was the first phase of the four-phase development, houses STC.UNM and its incubator, the Cecchi VentureLab; as well as the UNM Innovation Academy for student entrepreneurial training. CNM’s FUSE Makerspace is a community center with tools that allow members to design, prototype, and create manufactured works. It currently houses seven local businesses with products ranging from skateboards and guitars to jewelry and toys.

Other tenants include Sandia National Laboratories’ Center for Commercialization and Collaboration, the Air Force Research Laboratories’ Technology Engagement Office, General Atomics, and Emera Emerging Technologies.

The second through sixth floors of the building are for student housing and a small fitness center. Each of the 155 apartments have two bedrooms and two bathrooms for upper-level undergraduate and graduate students. It was also recently announced that the Navajo Nation will lease the upper two floors of housing for their students pursuing degrees in science, technology, engineering, and math.

Also in the space is a café and a first-in-the-market Nusenda Credit Union branch that gives entrepreneurs the tools and convenience they need to focus on building their businesses via Interactive Video Tellers and Service Representatives.

Other proposed development includes renovation of the existing, historic building that used to be Albuquerque’s First Baptist Church for office, community, and event space; parking structures; retail space; and pedestrian-friendly green space.

The Innovate ABQ Board of Directors meets monthly to review development plans, program content, capital resources, and financial operations.

In April, 2017, the W.K. Kellogg Foundation awarded a $2.5 million grant for portions of the project; the U.S. Economic Development Administration in September of that year awarded a $1 million grant for a bioscience incubator.

“This commitment was made to improve educational and economic opportunities for New Mexicans. A stronger, more viable community has a positive impact – both for our members and everyone in the community, day in and day out.”

Terry Laudick, President/CEO, Nusenda Credit Union
Supporting and growing entrepreneurs so everyone can succeed

New Mexico was built upon entrepreneurship. It was built by those who made their lives on the land, by those who traveled thousands of miles for a better life, by those who made cities of adobe that are still standing today.

There’s no doubt – New Mexicans are resourceful. And there’s no question, entrepreneurship isn’t just part of New Mexicans’ past – it is the key to their future.

City Alive is a living up to its name – seizing the future by invigorating the City of Albuquerque to unlocking its full potential, and bringing out an age of opportunity to all in Albuquerque who seek it. It is a collective impact initiative, meaning that there are people from all different walks – from government and philanthropy, to business and education leaders, to heads of nonprofits, all who support the people who are growing jobs right here at home.

Founded about four years ago, City Alive’s vision is to grow jobs and increase average median household income in Albuquerque, which currently sits at $7,617 less than the national average.

Through this additional job creation and economic mobility, the organizations’ aim is to increase annual income to at or above the national average, and to reduce the unemployment rate to 4.5 percent by 2025.

City Alive’s focus is to engage leaders and service providers to help collect community feedback and to guidance in five strategy development areas: business, talent/skill, community, entrepreneurship and inclusion, and capital availability.

Because of its ongoing work, entrepreneurs in Albuquerque have more access to the technical assistance and peer-city advice; capacity-building and planning resources; potential access to new capital; and exposure to a growing network of public, private, nonprofit and philanthropic leaders to ensure their work is supported and on the right track.

Since its inception, City Alive has:

- Loaned $485,000 to entrepreneurs through Nusenda Credit Union’s Co-op Capital program.
- Leveraged $8.5 million in funding for Innovate ABQ construction.
- Saved students $23,000 in tuition and fees through the University of New Mexico and Central New Mexico Community College’s 2+1+2 program.
- Developed a strategic plan to provide wrap-around support for entrepreneurs, with a special focus on low-income entrepreneurs and entrepreneurs of color.
Nusenda Foundation nationally recognized by U.S. Department of Housing and Urban Development

The Nusenda Foundation was recognized by the U.S. Department of Housing and Urban Development (HUD) and the Council on Foundations for its work on City Alive, which focuses on reshaping programs, policies, and resource allocation to achieve a shared vision of job creation and economic mobility; with a deliberate focus on racial equity and inclusion.

The foundation was one of 10 organizations honored with the 2017 HUD Secretary’s Award for Public-Philanthropic Partnerships. The award honors innovative and impactful cross-sector initiatives that have increased the quality of life for low- and moderate-income Americans living in urban, suburban, and rural communities.

The City Alive initiative seeks to create 10,000 more living-wage jobs in Albuquerque through better-connected resources for small businesses and entrepreneurs, a more diverse and thriving economic ecosystem, and better data collection and analysis capacity to inform decision-making in Albuquerque.

Nusenda Credit Union and the Nusenda Foundation have been leaders within the City Alive initiative, providing both financial and human resources.

Citywide, participation from more than 100 community partners has helped make the work a success, as well as public funding from the City of Albuquerque, Bernalillo County, the University of New Mexico, and the U.S. Economic Development Administration; and private funding from Living Cities, the Kauffman Foundation, the W.K. Kellogg Foundation, the McCune Charitable Foundation, the Albuquerque Community Foundation, and Nusenda Credit Union.
The Grants Collective is a cooperative network, helping local nonprofit agencies raise their ability and capacity to compete for major federal and national grants and philanthropic investments.

Innovative programs under the Grants Collective umbrella, such as the Talent Academy, the Cooperative Network, and Grow New Mexico, are designed to help reduce the philanthropic divide in New Mexico. Nusenda Credit Union and the Nusenda Foundation are vital partners to the collective’s overall mission.

The Grants Collective helps nonprofits with the tools they need to prove the Land of Enchantment is worthy of investment. Charitable contributions from out-of-state sources increase New Mexico’s economic base, leading to job creation and improving organizations’ social and educational impact.

The Cooperative Network is a subscription-based resource for nonprofit professionals interested in developing skills that help successfully compete while seeking grants. The network fosters collaboration among grants professionals in an online and in-person forum, allowing them to find resources, ask questions, and share best-practices and advice.

The Talent Academy provides an opportunity for nonprofits to strengthen their grant-seeking aptitudes by offering one-of-a-kind professional development curriculum for New Mexicans. The six-month fellowship offers participants the opportunity to rapidly upgrade their grant-seeking abilities, increasing the effectiveness of nonprofits statewide.

From mayors’ offices to school superintendents, from county commissioners to chambers of commerce, the public sector is well-positioned to access many out-of-state revenue streams to support community development work. Grow New Mexico is an independently-managed venture that provides technical assistance for communities and nonprofits to help them improve their chances to access project funding.
Since 1982, this program has provided comfort, care, and a home away from home for hundreds of families whose children are in medical treatment in area hospitals. The organization provides housing for families traveling far from home to spend weeks – or even months – away from home.

Contributions from Nusenda’s Community Rewards program support programs in five impact areas: education, healthcare, the arts, environment and wildlife, and community services and support.

Here are some stories from Nusenda’s Community Rewards partners, and the key services they provide in the communities where we live, work, and play.

**Healthcare**

**Ronald McDonald House Charities® New Mexico**

Since 1982, this program has provided comfort, care, and a home away from home for hundreds of families whose children are in medical treatment in area hospitals. The organization provides housing for families traveling far from home to spend weeks – or even months – away from home.

Contributions from Nusenda’s Community Rewards® program go toward RMHC’s Family Room program at Albuquerque’s Presbyterian and University of New Mexico’s Children’s hospitals. The rooms offer parents and families a special place of respite just steps from their child’s bedside.

Here, families can have a snack, read a book, check email or do online research, do a load of laundry, or catch a few hours of rest overnight in one of four sleeping rooms. It’s also a place where families can better engage with the large number of medical professionals working toward their child’s well-being.

Each month, this program supports 200 families in New Mexico. Community Rewards contributions specifically go to stocking family rooms with food, beverages, utensils, cleaning supplies, and other simple necessities often overlooked during traumatic times.

“The funding we receive supports our Ronald McDonald Family Room inside the hospital.”

Kristin Rortvedt, former executive director
Since its inception in 1964, Central New Mexico Community College has continually reshaped its programs to provide its students with the most current and relevant skills needed by local employers. It is the largest post-secondary educational institution in the state of New Mexico, providing affordable higher education to more than 30,000 students, who, in total, pump $85 million into the state’s economy upon graduation.

“CNM’s long-term partnership with Nusenda (Credit Union) has been of great service to our students in so many ways,” says CNM President Kathie Winograd. “Beyond generous financial support, Nusenda cares about our students’ needs and creates innovative programs to support the success of our students – in school, and in life.”

CNM and Nusenda have partnered for more than 20 years in mutual support of quality education in New Mexico’s communities. In total, the CNM Foundation has raised more than $30 million in program support, and has distributed more than 30,000 scholarships, allowing students to obtain the quality educational opportunities they deserve.

In 2010, the CNM Foundation chartered a new strategic plan meant to help students get in, get through, and graduate, thereby increasing completion and graduation rates. Using performance-based scholarships and wrap-around student support, retention and graduation rates are increasing every year.

Nusenda members’ Community Rewards® contributions go to help CNM students learn and grow by providing scholarships, financial literacy training, campus-wide Wi-Fi, and more.

“Beyond financial support, Nusenda works to understand our students’ needs, and brings innovative solutions and programs to help our students succeed in school – and in life.”

Kathie Winograd, President, CNM
Research and statistics show that by age 18, almost one in 20 young people will experience the death of a parent. And the effects are far-reaching – in fact, 85 percent of all prisoners on death row had a parent die during their childhood; more than 90 percent of young people in drug or alcohol rehabilitation programs have experienced the death of someone important in their lives.

Since 2001, the Children’s Grief Center has provided unique and meaningful support and coping strategies to New Mexico’s bereaved children and grieving families. In 2016, the Children’s Grief Center served more than 500 bereaved youth and their caregivers through support groups, Back-to-School Bootcamp, Grief through the Holidays meetings, and Camp Corazon programs.

In addition, support groups continuously meet at Children’s Grief Network, where families work with certified counselors to facilitate hope and healing. These support groups give children the opportunity to talk, draw, write stories, read, play, or act out their grief journey. Private rooms are also set aside to help children work through specific traumas.

Contributions from Nusenda Credit Union members through Community Rewards® supplement these services, allowing children and families the safe space to process and share these experiences with specialists and others in the same situation.
Started in Taos in 1995 by a small group of parents and community members concerned about the issues facing young people in rural areas, Rocky Mountain Youth Corps (RMYC) is now the state’s largest AmeriCorps program. Since its founding, it has hired, trained, and mentored more than 2,000 youth in the northern part of New Mexico.

RMYC works to revitalize communities, to preserve and restore the environment, to prepare young people for responsible and productive lives, and to build civic spirit through community service.

Every year, more than 200 young people from 16-25 years help to restore trailheads and watersheds, mentor youth in afterschool programs, create wildlife buffer zones around communities, and support public health.

Contributions from Nusenda Credit Union members through Community Rewards® support RMYC’s Learning Lab and afterschool programs that are designed to assist disadvantaged Taos County youth in exceeding in academics and critical thinking skills to become more marketable in the professional workplace.
Community and Support Services

For the last 60 years, New Mexico Legal Aid has dedicated itself to erasing barriers to justice for low-income New Mexicans statewide by providing free, high-quality civil legal assistance and education. Their team of attorneys and paralegals offers services to help clients with navigating the legal system and providing help to New Mexicans when complex legal issues arise.

New Mexico Legal Aid helps direct homeowners to resources that may be able to help prevent them from losing their homes; contributions from Nusenda Credit Union members through Nusenda’s Community Rewards® program helps support the Keeping Your Home program, which is a combination of a housing program and a foreclosure defense project. The program helps people in emergency situations from going into mortgage foreclosure, and is free to clients and also available to at-risk New Mexico homeowners. Each year, these services help between 100-300 families.

The foreclosure defense program allows New Mexico Legal Aid to provide advice to those homeowners and, if necessary, represent their cases in court.

New Mexico Legal Aid also has programs to help defend clients who are facing eviction, and to support individuals in subsidized housing who may lose their vouchers.

“One of the things I found fairly early on in serving Dixon was that whenever there was a cardiac arrest, it really didn’t seem as though there were enough people in enough locations who either know how to do CPR, or who had an AED available to them,” says Dr. Steve Jenison, rescue chief for the Dixon Volunteer Fire Department.

In addition to training his volunteer department, Steve helped to distribute the AEDs to community locations that would have the most impact. One is located within downtown's Dixon Community Market; others have been put into the hands of trained and licensed EMTs who work for the volunteer fire department, who are now able to respond at a moment’s notice to patients suffering cardiac arrest, even to those in rural communities.

For more Community Rewards® stories from Socorro to Taos, visit nusenda.org/impact.

Healthcare

Heart Hospital of New Mexico Foundation

The Heart Hospital of New Mexico Foundation offers first-responder technology to aid in the prevention of premature death in the event of sudden cardiac arrest. With each minute that passes without an Automated External Defibrillator (AED), chances of survival go down 10 percent, according to Foundation Executive Director Terry Harris.

Having an available AED can mean the difference between life and death – even more so in rural areas. Contributions from Nusenda Credit Union members through Nusenda's Community Rewards® program have provided several AED units to Project Pulse, which were given to the volunteer fire department in the northern New Mexico town of Dixon.

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2016 Organizations receiving $5,000 or more in Community Rewards® contributions:

- Albuquerque GED
- Albuquerque Youth Symphony Program
- The Amy Biehl Foundation
- Albuquerque Public Schools Education Foundation
- ARCA Opening Doors
- Bernalillo Public Schools
- Central New Mexico Community College
- Communities in Schools of New Mexico
- Encuentro Nuevo Mexico
- Golden Apple Foundation of New Mexico
- Albuquerque Heading Home
- Heart Hospital of New Mexico
- Junior Achievement of New Mexico
- Keshet Dance and Center for the Arts
- Los Lunas Schools
- National Credit Union Foundation
- National Flamenco Institute
- New Day Youth & Family Services
- New Mexico Child Advocacy Networks
- New Mexico BioPark Society
- Presbyterian Healthcare Foundation
- Prosperity Works
- Rio Grande Community Farm
- Rio Rancho Public Schools
- Santa Fe Community College Foundation
- Toos Municipal Schools
- The Grants Collective
- United Way of Central New Mexico
- University of New Mexico Hospital
- University of New Mexico – Popejoy Hall & Performing Arts
- WESST Corp.

2017 Organizations receiving $5,000 or more in Community Rewards® contributions:

- Albuquerque GED
- Albuquerque Community Foundation
- The Amy Biehl Foundation
- Albuquerque Public Schools Education Foundation
- Bernalillo Public Schools
- Central New Mexico Community College
- Communities in Schools of New Mexico
- Cultivating Coders, Inc.
- Golden Apple Foundation of New Mexico
- Albuquerque Heading Home
- Junior Achievement of New Mexico
- National Hispanic Cultural Center
- National Flamenco Institute
- New Day Youth & Family Services
- New Mexico Child Advocacy Networks
- Partnership for Community Action
- Presbyterian Hospital Foundation
- Prosperity Works
- Rio Grande Community Farm
- Rio Rancho Public Schools
- Santa Fe Community College Foundation
- Share New Mexico
- The Grants Collective
- United Way of Santa Fe County
- University of New Mexico
- WESST Corp.

2016 - 2017 Sponsorships:

- A Children’s Garden
- Albuquerque Academy
- Albuquerque Economic Development
- Albuquerque Hispano Chamber of Commerce
- Albuquerque Teachers Federation
- American Heart Association
- Big Brothers Big Sisters of Central New Mexico
- Galloping Grace Youth Ranch
- Greater Albuquerque Chamber of Commerce
- Heart Gallery of New Mexico
- Indian Pueblo Cultural Center
- League of Women Voters
- Lemonade Day
- Lensic Performing Arts Center
- Marble Street Studios, Inc.
- MidSchool Math Conference
- New Mexico Immigrant Law Center
- New Mexico Jazz Workshop
- New Mexico Junior Livestock Foundation
- New Mexico Kids Matter
- New Mexico National Board Certified Teachers Network
- New Mexico Technology Council
- New Mexico Voices for Children
- New Mexico Women in Technology
- National Hispanic Cultural Center
- National Philanthropy Day
- Pennies for the Homeless
- Santa Fe Boys and Girls Club
- Santa Fe Farmers Market
- Santa Fe Green Chamber of Commerce
- St. Vincent Hospital Foundation
- Vintage Albuquerque
- Youth Shelters and Family Services of Santa Fe

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