



International Credit
Union Day Celebration

Toolkit





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Overview and about this guide

October 16, 2025 is International Credit Union (ICU) Day—an opportunity not only to celebrate credit unions, but to advocate for the industry with policy makers. To that end, the league is coordinating and assisting in efforts to gather credit unions with elected officials and other members of the community on the special day.

Our objective is to encourage ICU Day celebrations that build relationships between credit unions, policy makers, and communities. We're doing this by providing this brief guide and offering a point of coordination across credit unions. We hope your credit union will use this guide to build something outstanding in partnership with other credit unions.

Ideas outlined below are only those—ideas. As you work with other credit unions to build your unique event, there's no requirement to adhere to the ideas presented here. This is a framework into which you can inject your credit union's, your community's, and your own personalities.

In other words, use your imagination, have fun, and celebrate the guts of credit unions!



The basics

The idea is simple: multiple credit unions in an area plan to gather at a single credit union location on ICU Day to celebrate the credit union movement.


The celebration may include (but is not required to include):

- Food (this may be a requirement, as it is for all good parties).
- Brief presentations about the credit union difference.
- Tours of the facilities.
- Testimonials of members or business partners.
- Displays touting the credit union difference.
- Decorations.
- Resolutions or other official recognition of International Credit Union Day from local officials.

Participating credit unions invite elected officials or their staff and other community members (such as business partners or chambers of commerce) to attend the celebration. Anyone who might attend a branch opening could be invited to the ICU Day celebration.

On ICU Day, at the appointed time, the credit unions welcome attendees and share information about the not-for-profit cooperative structure and how it manifests in the different credit unions present.

The idea began with Brent Tercero at SchoolsFirst Federal Credit Union in 2023. He and other credit unions in his area held an event as described above, and found it to be a success. In 2024, he brought the idea to the league, and invited a broadening of the effort. That year, celebrations were held in eight communities.



This year, we're building on the efforts with this guide and increased outreach to you, credit unions, to encourage you to hold a celebration in your area.

Part of the point of ICU Day is to celebrate the movement, and the effort of cooperatives working together. Your celebration can have greater impact if multiple credit unions are involved.

How big does this celebration need to be? How many people? How long? Etc.?


This is 100% up to you and others building the celebration in your area. We encourage you to right-size it for the participants and space. A full room, even if it's small, has better optics than a large room that feels empty.

On one hand, the more complex it becomes—the bigger the production—the more difficult it is to execute and the more likely people are to feel overwhelmed at the prospect and therefore not participate. On the other hand, it's worth creating something special with the time and resources you have available.

If you can keep it small and lowkey, with less production, more credit unions may join in! Also, a shorter time commitment on the day of the celebration may lead more guests to participate. Yet . . . more built-out celebration may pack a bigger punch. Use your judgment on what makes sense given the participants and resources.

For example, a perfect celebration may be:

- 25-35 people: Gathering the staff members of several credit unions in the branch of a local credit union.
- Guests may include the local state assembly member and/or a member of the local city council and/or the mayor and/or the local member of Congress and/or a member of their staff.
- Refreshments are available from the start.

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- One person outlines in five minutes or less how credit unions are different than for-profit financial institutions, with slides on the branch's lobby display to illustrate.
 - Each participating credit union takes one to two minutes to share how they deliver on the credit union promise, with a slide or two to illustrate. (10 minutes total; keep it moving fast!).
 - An invited guest takes five minutes to say a few words about the importance of building local communities.
 - A picture of the group is taken, all smiles and cookies.
 - Participants share pictures on social media.

As you prepare for the event, you'll likely have more good ideas than you have resources to execute; be careful not to build something so big and grand that it will require so many resources that people feel they can't participate. You can keep it simple and lowkey—especially if that means more participation from more credit unions and elected officials. Maybe a 30-minute celebration followed by delicious sugar cookies would be perfect!

A few other ideas:

- Invite guests to tour the credit union, pointing out new technologies that have modernized operations, or ways that the branch has changed in recent years. Explain interesting practices or operational facts that they may not understand. Share an uplifting story or two about a member that was helped in a certain way.
- Dust off a piece of old equipment from the basement. Talk about what it was used for and how it worked (if you can figure it out). Then show them something shiny and new, illustrating how technology has changed operations. Then, emphasize that even though technology has changed some of the operating processes of credit unions, the foundation has remained the same: we're still a not-for-profit co-operative here to serve our members and community.
- Invite a representative from the community, a select employee group (SEG), or a community group the credit union works with to share how the credit union has built/strengthened the local community.

Of course, don't feel obligated to do something because it's a good idea. Maybe that idea that can be tucked away and saved for next year's celebration.



Target areas

We hope that credit unions throughout the state gather to participate. The league is functioning as a point of coordination for events that include multiple credit unions. Particularly, it would be helpful to have events in the following areas (cities in parenthesis are locations where celebrations were held last year; a credit union name indicates that a credit union is already planning on hosting in that area):

California

- North Coast
- Sacramento: Golden 1
- Contra Costa County (Concord): Pacific Service
- Upper Central Valley (Modesto): Mocse
- Central Coast
- Lower Central Valley
- Los Angeles County (El Segundo, Downey, Pasadena)
- Inland Empire
- Orange County (Tustin): SchoolsFirst
- San Diego (Escondido): California

Utah


- Ogden
- Salt Lake County
- Utah County
- St. George

Nevada

- Reno
- Vegas
- Elko

By the time you're reading this, some credit unions have already volunteered to hold celebrations in their areas. To learn where those locations are:

- Prior to August 31, 2025, please reach out to Stephen Nelson at stephenn@ccul.org to learn if a celebration is going on in your area.

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- On September 1 (and after), we'll post the locations that have already been organized, as well as contacts at those locations so you can reach out to learn how to participate.
 - [California and Nevada](#)
 - [Utah](#)

What guests to invite?

Part of the point is to help people in the community—especially those who set policy—understand how credit unions fulfill a social mission to improve consumers' financial lives. Here's a list of people who would be great to invite, with the most helpful at the top:

- Member of Congress for the area. Note that the House of Representatives is in session on ICU Day, so most members of Congress will be in DC, working. It's possible that a local staff member will attend on behalf of a member of Congress. This would be excellent!
- State assembly member or senator for the area.
- Local mayor.
- Local city or county council member.
- Local chamber of commerce member(s).
- Local community groups, organizations, or charities that your credit unions may work with.
- Representatives from local select employee groups (SEGs) that participating credit unions serve.

You may notice that federal senators aren't on the list. Because they serve the entire state, the Association is reaching out to these two important people and inviting them to attend based on where in the state they will be that day.




How to invite elected officials

Local elected officials love to attend community events. It helps them build their networks and bases, gets their names “out there,” and promotes their brands and future elections.

Here are a few considerations when inviting local officials:

- The shorter the time commitment, the more likely someone will attend.
- Officials asked to say a few words are more likely to attend.
- Many officials have staff members who manage their schedule.
- You can typically email or call the official’s office with the invitation.
- They may want to know what other officials will be there.
- A crowded room will appeal to an elected official.
- You can find your local member of Congress along with contact [information here](#)
- You can find your representatives here:
 - [California Assembly or Senate](#)
[Here is a spreadsheet](#) of contacts for California state office. This spreadsheet includes “scheduling links”. If there is one, it’s best to use it. If there’s not, you can reach out to the Legislative Director
 - [Nevada](#)
 - [Utah](#)
 - [Congress](#)
- It is normal for legislative offices to take seven business days to process a request and reply. If it’s been over two weeks since you made the request, it’s best to give the office a call. That will bump your request to the top and put you on their radar.
- You may also consider finding details about the city or county council or other local elected officials on their websites.



We hope that you invite your local elected officials (as opposed to the league inviting them) because it's your event and you're local—you're in the community that the legislator cares about.

If you do need help identifying who to invite, and perhaps what specific individual to reach out to, you may get some guidance from Desiree De Necochea at desireed@ccul.org, 916-207-8398.

Here's a script/email you could use to invite an elected official:

Hello, I'm [name] from [credit union]! My credit union and several others in the area, such as [names of other credit unions] would like to invite [you/the official] to a celebration we're having on October 16! That's International Credit Union Day, and we would love it if you helped us celebrate the credit union difference.

That day, at [time], we're holding a(n) [X]-minute celebration in which we'll highlight how credit unions build [name of community] and improve the lives of people who live here.

If [you/the official] were to come, we would love it if you spoke for [X] minutes about your efforts to promote community in [name of area].

[Other description of the event, including food or no food, location, etc.]

Would [you/the official] be interested in joining us?



How to find other credit unions to participate?

Look for other credit unions in the community around you. [This list](#) of all the credit union branches in your state (downloaded from NCUA) can help you identify credit unions nearby; filter by city or zip code to find branches near you.

When you've identified credit unions to invite, call or stop by and ask if they would like to participate or learn more.

Here's a brief script you may use when inviting someone to participate:

Hello, I'm [name] from [credit union]! The league has encouraged a statewide effort to promote awareness of the credit union difference on International Credit Union Day. I'm gathering credit unions in the area that are interested in joining in a celebration.

ICU Day is Thursday, October 16. We hope to gather several area credit unions at one location. We'll also invite elected officials and other community members. On the day, we'll have food, a brief presentation where each credit union will talk about how it delivers on the credit union promise, and [other ideas for the celebration].


Would your credit union be interested in learning more and maybe participating?



A suggested process for organizing and holding the celebration

We suggest the following process for organizing a celebration and gathering credit unions. Adapt as needed!

1. Identify other credit unions in the area.
2. Reach out to those credit unions and invite them to a meeting or lunch to discuss the celebration.
3. At the meeting or lunch brainstorm ideas on what you might do, and who you might invite.
4. Get commitments for participation.
5. Form a steering group out of participants to build the plan and organize.
6. The steering group builds the plan. Remember, it may be simple and can be planned in one 30-minute conversation! Maybe it can be planned via email. Of course, you can invest more time and effort if you like. The plan may include:
 - Where to hold the celebration.
 - What time to hold the celebration on October 16, 2025.
 - How to highlight the credit union difference.
 - How to highlight each participating credit union.
 - Who to invite.
 - Whether or not to have refreshments (that's a joke; of course there will be refreshments!). What refreshments to have.
7. Make assignments for all those participating, then follow the plan.

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8. Follow-up and lead: whoever is leading the effort may want to circle up with the steering group periodically to coordinate and ensure things are going well.
 - Invite guests early, so they have time to adjust their plans.
 9. Hold the event. Don't forget to take pictures.
 10. Share pictures and a recap of the celebration:
 - Post on social media.
 - Share with local news media.
 - Share with local influencers.

A suggested timeline for celebrating ICU Day

- August 1- 21: invite other credit unions to consider participating.
- August 22 – September 5: connect with interested parties and come up with a plan.
- September 6 - 12: start to work on the plan.
- September 13 - October 10: invite elected officials and other community groups.
- October 1 - 15: firm up plans and finish final preparations.
- October 16: the big day. Celebrate!
- October 16: post on social media and share with as many outlets as possible.
- October 17: tell us how it went: email stephenn@ccul.org with stories, pictures, and your general observations about your efforts.



Proclamation

Local dignitaries often enjoy having an official document to sign in recognition of a special occasion. The World Council of Credit Unions (WOCCU) has a sample proclamation available on its ICU Day portal, [here](#).

You can edit the proclamation to fit your needs.

If a proclamation is right for your event, consider the following (remember, none are required, but also remember that signing a regular old piece of white copy paper will diminish the ceremony of the occasion):

- Print the proclamation on thick, textured or cream-colored paper. Maybe on something bigger than the usual copy machine paper.
- Mount it in a folder or folio.
- Have multiple copies—maybe one for each participating credit union.
- Use a fancy pen.





World Council Resources

The World Council of Credit Unions has a page full of resources that you might use for your celebration:

- News release
- Letter to the editor
- Speech
- Talking points
- Advertisement
- Proclamation

The page is [here](#).

The World Council of Credit Unions also has various graphical assets to download:

- Logos
- Poster
- Coloring page
- Customizable digital bundles (for purchase)
- Branded memorabilia for staff (for purchase)

Download the material [here](#).







Script for slides

Please use this script to help members of the community understand the credit union difference. No need to memorize or read it word for word. The key points are important! A companion set of slides are available [here](#).

- When you go to a credit union, in some ways it may appear very similar to a bank. That's because, like a bank, a credit union is a retail financial institution. It's delivering retail banking services in a tried and proven way—so of course on the surface it will look like a bank.
- In fact, the difference between a bank and a credit union goes as deep as their DNA, to their very structures and purpose for existing.
- Banks are for-profit entities. They're designed expressly for making stockholders money. If the stockholders aren't earning enough return from the customers, they'll take their investment elsewhere.
- On the other hand, credit unions are not-for-profit cooperatives.
- At a credit union there is no group trying to enrich itself by extracting funds from others. There are no stockholders.
- Credit unions are owned by the people who use the services—the people with savings accounts and loans and checking accounts. They're the members, or member-owners.
- Anyone who opens a deposit account at a credit union becomes an owner of the credit union.
- The credit union operates for the benefit of the member-owners. In fact, the highest governing body of the credit union, the board of directors, is elected from the same people who use the credit union—the member-owners.
- Each year, credit union members elect directors from among themselves in a democratic election. This means that each member gets one vote for the board, regardless of how much savings they have at the credit union.
 - A person with \$10 gets one vote.
 - A person with \$1 million gets one vote.
 - It's democracy in action!

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- The board ensures that employees of the credit union run the credit union to benefit the members. This happens because directors are ordinary members, just like all the other depositors.
 - This leads to:
 - Better pricing for consumers. This is the biggest and most important way. This means more money in the pockets of all Californians, to help them put food on the table, make the rent payment, and live more comfortably.
 - Better service for consumers. Credit unions develop products and services that consumers value, and deliver them in all the ways consumers look for them, today. This is part of their effort to provide great service, and it extends to their friendly team members in branches, on the phone, and online.
 - Interest and involvement in the community. Credit unions, by the nature of their cooperative structure, focus on their communities. They invest in communities in many ways, from partnering with local chambers to assisting with local food banks or schools, or even working closely with sponsor groups. Every credit union finds its own, unique way to build its community.
 - How can credit unions be not-for-profit if they charge for their services? Don't they make money?
 - Yes, as a business they earn income on their products and services.
 - This income covers operating expenses.
 - Any money left over is returned to members or retained to keep the institution safe and sound.
 - There is no profit like at a bank. At a bank, the money left over after expenses are paid—the profit—enriches the shareholders through higher stock prices. Credit unions have no stock. No one is making a profit.
 - This is true of every credit union, regardless of either the credit union's size or the group it serves.
 - At a bank, the point is the profit for stockholders. If you don't believe it, just consider what stockholders would do if they didn't earn a healthy return—they'd take their investments elsewhere and the bank would close!
 - At a credit union, the point is meeting members' financial needs. There is no group of stockholders demanding high return. There's only a group of members that mutually benefit from the credit union operations.

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- Credit unions span the globe. The global credit union movement is now more than 411 million members strong, and they are served by more than 74,000 credit unions in 104 countries.
 - Credit unions come in all shapes and sizes.
 - Some have a few members and serve a narrow group of people.
 - Others are large and serve thousands and thousands of people.
 - Regardless of size, the credit union is still a not-for-profit institution, focused on serving members.
 - Locally, credit unions make big impact:
 - California:
 - 246 credit unions
 - 14,199,352 members
 - Safeguarding \$252 billion in member savings
 - Providing \$3.8 billion in financial benefit to Californians over for-profit alternatives
 - 1,606 California locations
 - Nevada:
 - 13 credit unions
 - 406,953 members
 - Safeguarding \$7.6 billion in member savings
 - Providing \$124 million in financial benefit to Nevadans over for-profit alternatives
 - 129 Nevada locations
 - Utah:
 - 54 credit unions
 - 4,034,269 members
 - Safeguarding \$55 billion in member savings
 - Providing \$1.395 billion in financial benefit to Utahns over for-profit alternatives
 - 492 Utah locations