



REAL Deal™ Checklist

The following checklist provides guidance to leagues in assessing member credit unions that are significantly engaged in outreach to meet the ongoing needs of members and eligible to be designated as a REAL Deal™ credit union. Eligibility warrants a high level of activity in at least two of the categories below.

Credit Union Name: _____

Contact Person: _____ **Phone/E-mail:** _____

REAL Programs

Is your credit union a REAL Solutions® credit union?

_____ YES _____ NO

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 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 _____ Formal credit counseling

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

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 2008?

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 2008?

- 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)