



Marshall Community
Credit Union

17 Years and 9 Schools Later. MCCU's Student-Run Branch Program Continues to Grow Smart Savers.
How Marshall Community Credit Unions student-run branches in area schools help hone a savings habit.

Saving money isn't very exciting, especially for kids. That's why in 2001, Marshall Community Credit Union opened their first student-run branch – in an elementary school.

"There was a real need for kids to get excited about saving money," Andrea Tucker, MCCU Financial Education Coordinator, said. "In middle and high school, they're more interested in spending money. If we can get them excited about saving when they are young, our hope is that will create a lifelong habit."

Today, MCCU shows students the value of hard work, teaches financial concepts, and instills the importance of saving through its nine school branches located within the Marshall School District, Harper Creek School District and beyond.

MCCU's student-run branches operate like any other branch, just in miniature. On the depositor side, every student at the elementary and middle school level receive a credit union application at the start of the school year. If a parent fills it out, the student becomes a member of the credit union. These newly minted members can deposit into their CU In School accounts right at school. Each MCCU CU In School branch is open once per week, and is operated by up to 5 student "employees," and is overseen by a credit union representative.

"We strive to make the school branch experience as real-world as possible. Interested students must complete an employment application," said Janell Quinn, MCCU CU In School Representative. "They are then placed into one of five possible positions; Teller, Computer Operator, Bookkeeper, Marketer, or Branch Manager."

The positions are similar to what students would find at any traditional financial institution. Each position has its own distinct function. And if someone is absent, the manager must help fill in. "We want to make our in-school branches as realistic as possible," said Tucker, "however, streamlining systems and adding technology to increase efficiency poses a problem." All MCCU elementary and middle school branches still use paper and pencil for their teller positions. "We want the students to practice counting the money and work at a basic level," said Quinn. "If we automate all the jobs, students wouldn't have anything to do."

At the high school level, much is the same, except the students that work at the school branch, are actual employees of the credit union. "Each year we hire two seniors to operate the school branch at Marshall High School," said Tucker. "These students are full-fledged employees and along with running the school branch each Friday during lunch, they are also able to work at our main office, on the Teller line, after school and on Saturdays."

MCCU's Student-Run Branch program has already started for this school year, at Marshall High School. The MHS Student-Run Branch opened on September 21st and will be open every Friday during both lunches, through Mid-May. All other CU In School branches will open the first week of October. MCCU has CU In School

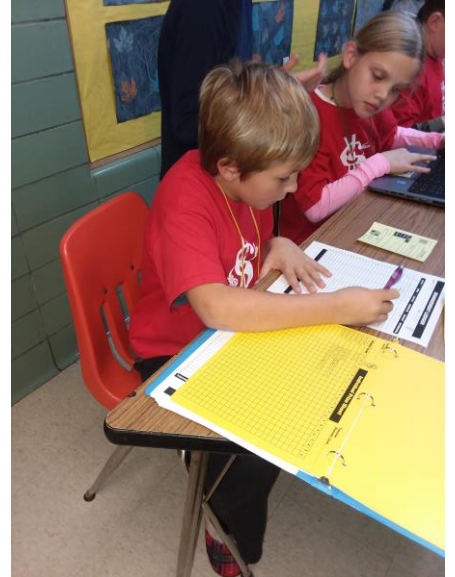
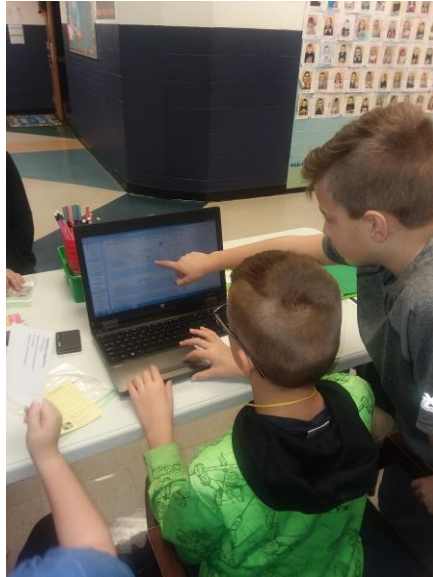


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branches at Gordon Elementary, Harper Creek Middle School, Hughes Elementary, Mar Lee, Marshall Academy, Marshall Middle School, Walters Elementary and Wattles Park Elementary.

For more information about MCCU's Student-Run Branch program, contact Andrea Tucker at 269.781.9885 x3144 or by email at andrea.tucker@marshallcommunitycu.com.

Marshall Community Credit Union is a federally insured full-service financial institution with offices located at 839 West Green Street in Marshall and 1157 East Michigan Avenue in Battle Creek. For more information about products, services or membership, please contact 269.781.9885 or visit marshallcommunitycu.com.



Students work as "employees" of the school branches, in positions such as (L-R) Tellers, Computer Operators, and Bookkeepers.