

Early Concept Document

Please contact
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for updated information.

volun  tier
you give, we give. together we serve.

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IDEAS • INNOVATION • IMPLEMENTATION

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INTRODUCTION

America has a long and proud tradition of volunteer service. Now more than ever, volunteers are renewing their commitment to helping others and making new connections that bring us closer together as families, as neighbors, as communities, and as a Nation.

Today, citizens across North America contribute in excess of 10 billion hours of volunteer time to causes of all types. This commitment of time and energy contributes in excess of \$200 billion to local economies and makes a considerable difference in communities across the continent.

As we know, credit unions have a significant impact on both social and economic growth. And, with over 90 million members to draw from, credit unions have a tremendous opportunity to increase those statistics and help make the world a better place.

VolunTIER was created to recognize the valuable contribution that volunteers are making in our communities and encourage more people to serve. The *VolunTIER* program is a way to thank members, who through their demonstrated commitment and example, inspire others to engage in volunteer service.

Simply put, *VolunTIER* is a celebration of people helping people. Over 90 million volunteers caring enough about their communities to step up and participate. Take a look around your community and see what needs to be done.

EXECUTIVE SUMMARY

Recognizing and honoring volunteers sets a standard for service, encourages a sustained commitment to social activism, and inspires others to make service a central part of their lives. The *VolunTIER* program recognizes individuals that have achieved a certain standard – measured by the number of hours of service and increases the awareness of the social mission of credit unions.

The partnership is designed to elevate common themes shared by both credit unions and their members, including finding the inspiration by working together and harnessing the power of the collective and individual actions to do something good.

By engaging the incredibly passionate member base of credit unions with *VolunTIER*, we hope to inspire even more people to do something good for their community. This partnership brings a new dimension to credit union rewards programs and the notion of doing good. We expect the credit union spirit to mobilize even more people to contribute to their communities and create change.

Rewards programs are often created with the goal to strengthen member relationships and member retention, while attracting and promoting more profitable behavior. A survey of 524 college students from the College Houses Cooperatives in Austin, Texas showed that 86% of students would seriously think about joining a credit union who offered a program of this nature. 84% said they'd be more likely to volunteer based on the ability to receive rewards.

VolunTIER encourages members to engage in volunteer activities and in return offers the ability to earn rewards. Members can receive VolunTIER rewards for volunteer hours earned over a 12-month period.

VolunTIER helps members find the right volunteer opportunity for both their heart and their schedule. The program is designed to match volunteers with opportunities that meet their interests and availability and reward them for their time. Volunteers that support the selected charities will receive rewards for every hour of volunteer service they perform, up to a maximum of 100 hours. The hours are then redeemable for free services, discounts on credit union products, fee waivers, credit union 'swag' or can be converted to a donation to the charity of choice.

VolunTIER is designed for individuals to focus on doing good versus doing nothing and to motivate individuals to take a step toward making a difference. Volunteers like to see their volunteer hours and precious dollars go far in support of the causes they care about. With VolunTIER, they will see both as well as earning the ability to make a meaningful difference in their financial lives.

OPPORTUNITY

Credit unions across North America have long been associated with the impact they have in their local communities. The Rochdale Principles are the basis around which financial cooperatives were formed and one of the seven principles is that all credit unions will demonstrate "concern for community". In general, most credit unions live this principle by making sizeable contributions to local community development activities by providing financial support and/or employee resources to these activities.

A tremendous opportunity exists for credit unions to engage members in the delivery of their community development activities and to create a more consistent, emotional connection between the membership and the community. *VolunTIER* creates an opportunity for credit unions to mobilize members and demonstrate their commitment to the communities they serve.

ENVIRONMENTAL SCAN

In this time of economic crises and global recession, volunteerism has become one of the most recognizable initiatives in North America.

Today, citizens across North America contribute in excess of 10 billion hours of volunteer time to causes of all types. This commitment of time and energy contributes in excess of \$200 billion to local economies and makes a considerable difference in communities across the continent.

	United States ¹ (2009 Data)	Canada ² (2007 Data)
Number of Volunteers	63.4 Million (26.8% of adult population)	12.5 Million (46% of adult population)
Volunteer Hours	8.1 Billion Hours (2.45 Hours/Week/Volunteer)	2.1 Billion Hours (3.23 Hours/Week/Volunteer)
Value of Contribution ³	\$169 Billion	\$43 Billion

Credit Union Volunteerism	Not Available	276,000 Hours 59% of employees involved as part of work week ³
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There are several factors that influence the sizeable volunteer contributions of North American citizens. First, North American citizens are better educated than other parts of the world and understand the effect of their contribution on society and community. Second, there is a much lower poverty rate, which allows citizens to contribute energy to worthwhile causes in lieu of continually working to improve their financial well being. And last, North America has the most robust non-profit and community support structures which provides an abundance of opportunities for citizens to become involved in their communities.

As we researched the ideology behind why people participate in volunteer activities, two important trends were identified⁴:

- On average, 26% of U.S. and Canadian citizens volunteer as a group or as part of a project.
- On average, 43% of people volunteer with their friends, neighbors, colleagues or as part of a community.

We surveyed 524 students from the College Houses Cooperatives in Austin, Texas of which 43% indicated that they had no preference as to how they were to volunteer. One student said, "When choosing an opportunity, if I feel I have something to bring to a project and my time spent is really going to help the cause, I volunteer regardless."

Overall, the survey was very enlightening and proved that although students are stressed with the daily pressures of college life, they still want to help make the world a better place.

The results of the study can be found in the Proof of Concept, however below are some of the responses when asked – What comes to mind when you think of volunteering?

- Going forward to help people in ways you can.
- Social fabric. We must consider our community valuable and take care of one another. Also, volunteering helps me get out and feel better about the state of the world. Sometimes we get really bogged down and I just think it's important to remember that there is a world outside of my own.
- It's so warmhearted to share what we have with others who do not.
- Helping others out, being a part of the community.
- Giving people what they need, not what you, as an outsider, think they need.
- Making a difference where I can.
- It's fun and rewarding.
- Helping others. Giving back to the community. Being socially responsible. Thinking outside yourself.

Volunteer Profiles

Throughout North America the profile of the average volunteers is very similar and can be described as:

- Persons of middle age or older
- Have a higher level of education
- Have a higher level of household income
- Are more likely to be employed
- Are more likely to have children still in the household
- The likelihood of volunteering late in life appears to be linked to a number of early life experiences during one's primary and secondary schooling years. Those experiences include: having been active in school government, having parents who volunteered, having been active in religious organizations, having seen someone they admired helping others, having participated in an organized team sport.

Similar Corporate Initiatives (See Appendix 'A')

For years, American Express has hosted Members Project, an innovative online initiative that believes that everyone can help change the world for the better, one step at a time. Whether it's volunteering time, voting for a favorite charity to receiving funding, donating or sharing stories with friends, Members Project enables people to log on and decide how they'd like to take action. Card member or not, anyone who is at least 18 years old is invited to register online at MembersProject.com to find out the many ways in which they can participate.

This year, American Express added a new element. Through Members Project in conjunction with Volunteer Match, people can find volunteer opportunities that are right for them and get rewarded for their time by earning Membership Rewards bonus points. Volunteers that support the charities listed on the Volunteer Match database can receive or donate 500 Membership Rewards bonus points for every logged hour of volunteer service they perform, up to a maximum 10,000 Membership Rewards bonus points or 20 hours of volunteer service (equivalent of \$5 per hour, up to \$100 per year). American Express cardholders can redeem those points for rewards, and others can apply points earned toward the charity of their choice.

Members Project invites volunteers to share their experiences using social media such as Facebook and Twitter. American Express anticipates that the viral component will help catalyze and increase volunteerism and philanthropy and that social media tools will help bring individual stories to life. And although no program results were located, Members Project has 155,125 Facebook fans to date.

Disney's initiative, Give a Day Get a Day, was launched on January 1, 2010 and was the first of its kind to help inspire 1 million people to perform volunteer service. The goal of the initiative was to recognize guests for giving their time and energy to participating volunteer organizations via the HandsOn Network. The promotion allowed visitors to register on Disney's website for local volunteer opportunities, which could then be redeemed for a one-day ticket or special Fastpass option at a Disney theme park.

Disney received an overwhelming response and met their goal of 1 million volunteers in a mere two months. Those volunteers helped over 10,000 community organizations get the help they needed to meet important community challenges. The benefits the volunteers received went far beyond that of a free one-day pass. They generated opportunities for families to create heart-felt memories, while at the same time helping those who really needed help.

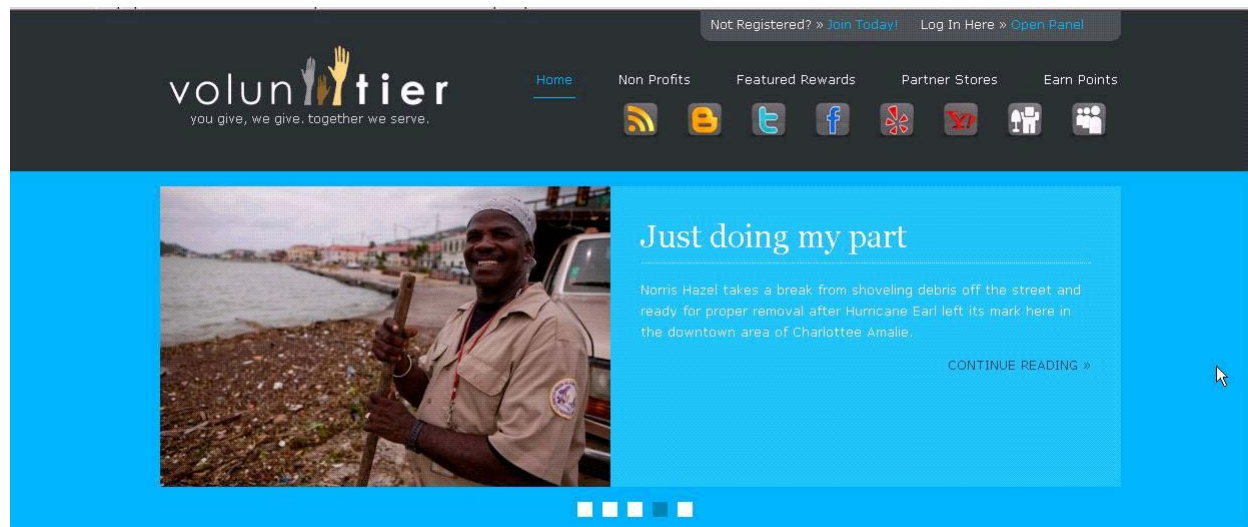
Credit Unions across Canada are reporting an increase in volunteer participation amongst their staff in the communities in which they serve. Volunteering is being mobilized to support credit union branch events, international events (Earth Day) and community organization initiatives. Credit unions are increasing their reporting of volunteer contributions in both their annual reports and more recently, in separately published sustainability reports.

As we know, credit unions have a significant impact on both social and economic growth. The economic leadership that credit unions provide can assume many forms, from giving direct financial assistance to providing low cost financial services, to volunteering.⁵ If credit unions were able to mobilize their 90+ million members to actively volunteer within their community as described in the corporate initiatives above, we truly could make the world a better place.

SOLUTION

VolunTIER is a rewards program designed to support social activism. Credit union members receive and accumulate rewards for volunteering at partner organizations that can be redeemed at their credit union for great incentives.

VolunTIER provides those with a passion for philanthropy and an interest in giving back, an opportunity to take small steps, make a big difference, and be recognized by their credit union. *VolunTIER* encourages everyone to do their part by providing numerous ways to get involved.



Whether getting involved means donating an hour of time at a homeless shelter, cleaning up a park one afternoon, or donating the rewards to a charity you feel passionate about, any step, big or small, is critical to making a positive impact in the world. Members are encouraged to rally their networks and recruit support from their family and colleagues.

VolunTIER can help members find the right opportunity for both their heart and their schedule. The program is designed to match volunteers with opportunities that meet their interests and availability and reward them for their time. Members can sign up to participate and track their hours. Volunteers that support the selected charities will receive rewards for every hour of volunteer service they perform, up to a maximum of 100 hours. The hours are then redeemable for free services, discounts on credit union products, fee waivers, credit union 'swag' or can be converted to a donation to the charity of choice.

Behaving altruistically not only feels good, it actually improves a person's physical and psychological health. A program such as *VolunTIER* may even kick-start someone into giving volunteering a try or get them back into it after a long absence.

VolunTIER – when an hour is more than just an hour. It's just a little "thank you" because when you give, your credit union gives and together we can make a difference.

MEMBER BENEFITS

VolunTIER can be customized by each credit union. Below are some ways to recognize and reward members that volunteer at local community organizations.

- Rewards – Members earn benefits that commensurate with the amount of time and energy contributed to charitable causes.
- Recognition – Members are recognized by the credit union for their involvement. Initial levels will allow credit union staff to note the involvement and recognize the participant member when they are in the branch conducting transactions or in a broader approach where credit unions can publically recognize their participant members in local media and annual reports.
- Social engagements – Members will have the opportunity to participate in social engagements wherein groups of volunteers can get together and meet. Members would also participate in an annual awards ceremony to recognize and reward the most committed volunteers.

The credit union must ensure that rewards are not too easily achievable since the prestige of accomplishing the progression through each *TIER* will become diluted and the program's value will decline in the eyes of the participants. *VolunTIER* is designed to recognize those who consistently volunteer, adding additional incentives to increase reward opportunities the more hours that are volunteered.

Below is a list of some simple reward examples and the suggested *TIER*S.

Active TIER

- Preferential branch parking
- Credit union 'swag'
- Small gift cards for local retailers

Professional TIER

-
-
- Fee waivers
 - Preferential Deposit & Loan Interest Rates
 - Surcharge free ATMs
 - Charitable donation

Leadership tier

- Free safe deposit box
- Free financial planning
- Preferential Deposit & Loan Interest Rates
- Website/newsletter recognition

CREDIT UNION BENEFITS

Rewards programs are often created with the goal to strengthen member relationships and member retention while attracting and promoting more profitable behavior.

In recent years, traditional rewards programs have become a commodity since the majority of financial institutions have instituted points programs as a part of their marketing strategy. Comparing differing programs produces a feeling of déjà-vu as the landscape has become so competitive in this area that most programs offer almost identical benefits for identical requirements.

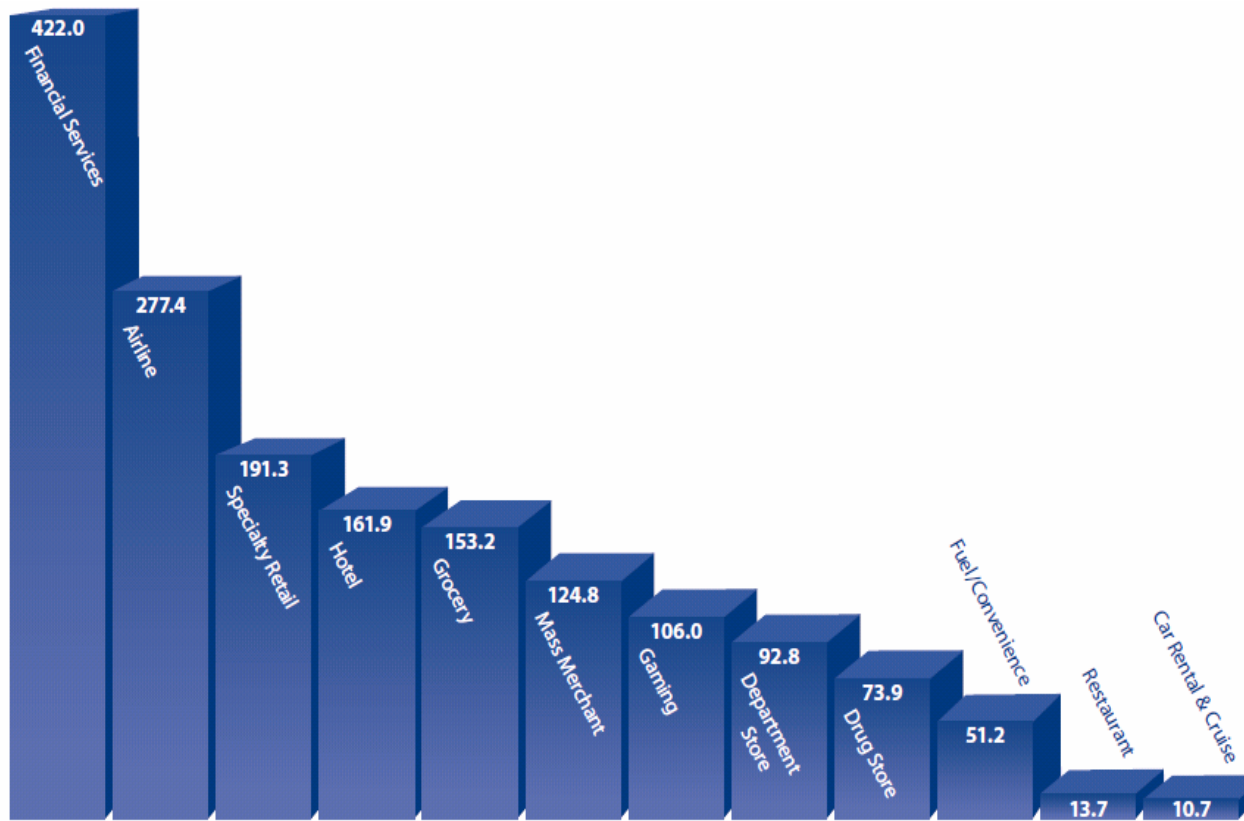
According to a recent article by Colloquy, a research and consulting organization specializing in loyalty rewards, most enrolled consumers are suffering from what they term “Program Anesthesia”.

“While (loyalty program) membership numbers fly high with 14 memberships per household, consumers actively participate in only 6.2 programs. This figure is symptomatic not only of too much program choice, but also of fairly weak value propositions, in essence putting the customer to sleep. Something bigger must come along to capture the imagination of customers in this sort of environment.”⁷

The problem is most pronounced in the financial service industry. Table 1 from the Colloquy Loyalty Census ⁸ shows the industry concentrations or loyalty memberships with the financial services industry having almost as many memberships as the airline and specialty retail industries combined

“The absolute explosion of credit and debit reward card programs in the U.S. was fueled by a dramatic expansion in consumer credit that finally ended in late 2008. We may nonetheless be shocked by the 77 percent increase in financial services loyalty program memberships in just two years, which makes the sector far and away the largest single sector in the loyalty-marketing industry, having seized the crown from airline programs, which led the pack in 2006.”⁹

Table 1- Colloquy Loyalty Census – April 2009



Source: 2009 COLLOQUY Loyalty Census—memberships expressed in millions

While there is considerable competition in the financial services loyalty space, the majority of programs lack the most important element of member engagement – the emotional connection.

Creating this attachment adds real value to the relationship between members their credit union and the local community. Members will be more likely to share their experience with friends and family, refer others, try more services and offerings, forgive errors and engender long term loyalty.

Our concept is pointed directly to this goal of not only capturing the minds of members, but also touching their hearts. This emotional connection will foster true engagement and build upon the positive experience of volunteering, while enhancing the value of an institutions brand among members and potential members.

There is no credit union benefit greater than having a loyal, engaged and emotionally connected member.

TARGET MARKET

Credit union members – existing

Credit union members – potential

Credit union member community organizations – existing

Credit union member community organizations - potential

Community at large

OPERATIONAL AND OTHER CONSIDERATIONS

VolunTIER is rewards program where Members accumulate hours through volunteerism and then redeem them for great incentives.

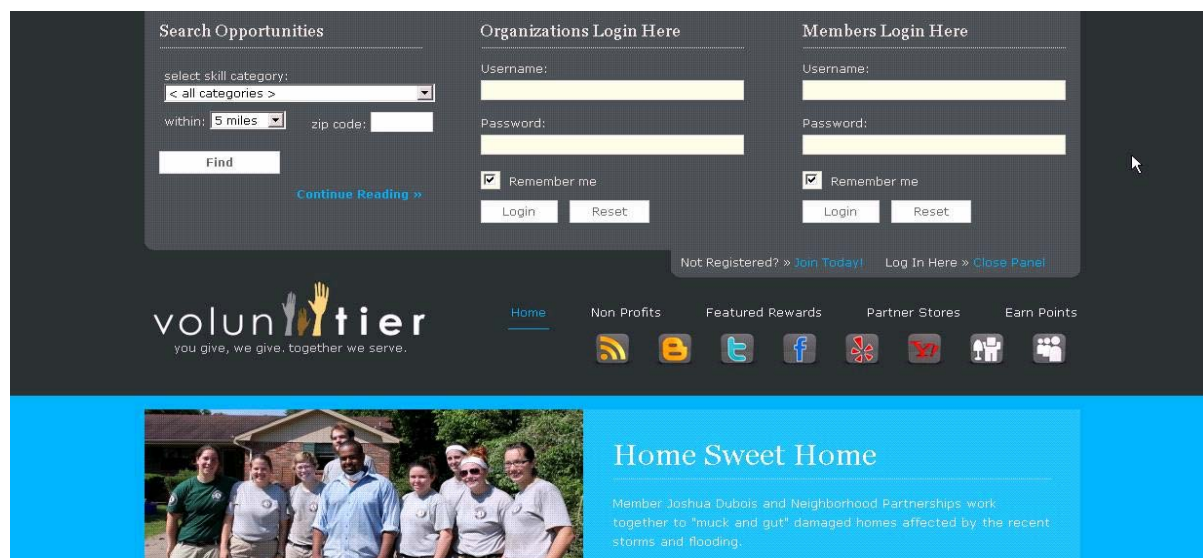
Members participating in the credit union's *VolunTIER* program can earn rewards for every hour of volunteer work they complete at an approved charity, up 100 hours of volunteer work per year.

Credit unions will have the ability to choose appropriate *TIERS* and incentives based on the level of volunteerism. We recommend offering a variety of choices based on five main categories: free services, discounts on credit union products, fee waivers, credit union 'swag' and an option to convert rewards into a donation to the charity of choice.

We also recommend adding stipulations to restrict members from redeeming rewards for a product or service, who upon completion of additional hours, will attempt to refinance to gain additional benefit.

The credit union will have the ability to choose the database in which the volunteer opportunities will be selected from. Many credit unions work with specific non-profits/charities and may choose to build their own database to help support those entities. Other options include participating in the Volunteer Match Program (www.volunteermatch.org) or through the HandsOn Network (www.handsonnetwork.org). Both are nationwide programs with demonstrated successes in providing volunteer opportunities to over 145,000 non-profits.

To qualify for *VolunTIER* rewards, the volunteer work must be done at a project listed on the *VolunTIER* website.



Hours must be logged onto the site within 120 days of the last hour worked. The hours worked would then be validated by the charitable organization by accessing the *VolunTIER* portal.

To get started, employees would direct members to the *VolunTIER* website where they would choose an event to participate in. The search engine, using keywords and locations, will help filter the choices to a manageable level.

Also built within the software is the program's terms and conditions. Additional disclosures may be necessary depending on the credit union's incentive selection. Provided below is an example of what is preloaded into the editable software.

Program Terms and Conditions

- You must sign up for eligible volunteer opportunities through the *VolunTIER* website. Participation in volunteer activities outside of this site will not qualify.
- *VolunTIER* hours are accumulated per membership and cannot be combined.
- *Neither VolunTIER* hours or rewards are transferable.
- You must be at least 18 years of age to participate.
- Volunteer service must be validated by the charitable organization.
- Once verified you will receive an email certificate with your accumulated hours. Certificates must be redeemed online.
- These program terms and conditions are subject to change without notice.

A complete list of frequently asked questions can be found in Appendix 'B'.

PROOF OF CONCEPT

With growing concerns over the increasing age of membership, the average age being 47, many credit unions are stepping up their efforts to win over the younger generation. To capture the attention of the Gen Y'er, companies are seeking innovative ideas to engage participation.

A growing body of academic and market research suggests Gen Y'ers are civic-minded and socially conscious as individuals, consumers and employees. Thanks in large part to the internet, this generation is much more aware of the world. Tragedies such as the 9/11 terrorist attacks and Hurricane Katrina have scarred their youth and there is evidence that this generation is creating their own brand of social consciousness.

Among the indicators:

- 61% of 13 – 25 year-olds feel personally responsible for making a difference in the world; suggest a survey of 1,800 young people. It says 81% have volunteered in the past year; 69% consider a company's social and environmental commitment when deciding where to shop, and 83% will trust a company more if it is socially/environmentally responsible. The online study – by

two Boston-based companies, Cone Inc. and AMP Insights – suggest these Gen Y'ers are “the most socially conscious consumers to date.”⁹

- Two-thirds of college freshmen (66%) believe it's essential or very important to help others in difficulty, suggests a survey of 263,710 students at 385 U.S. colleges and universities. The feelings of social and civic responsibility among entering freshman were at the highest levels in 25 years.¹⁰

To explore the potential of connecting Gen Y with the credit union movement through the common bond of volunteerism, we surveyed 524 college students from the College Houses Cooperatives in Austin, Texas. We wanted gauge whether offering incentives on financial products and services based on volunteer activity would inspire this group of individuals to seek out and join a credit union.

With nearly a 12% response rate, below are the results of the survey.

- 90% of the students had already volunteered their time toward a charitable organization and/or community event.
- 86% indicated they would seriously think about joining a credit union who offered incentives in return for volunteering their time, with 28% saying they would definitely join.
- 53% indicated the incentive that would interest them most would be a reward sponsored by their credit union such as waived ATM fees.
- When asked if the incentive would make them more likely to volunteer, 84% said more than likely, with 42% saying for sure.
- 50% of the students currently volunteer a few times per month or more.

Research shows that volunteering is likely to make you a better friend, a better spouse or partner, a better parent, a better son, a better daughter, and a better citizen because it will, in short, make you better prepared to live and to appreciate your life. “Those who have volunteered in the past will confirm that they receive more out of the volunteer work they do, than the work they put into it.”¹¹

To understand the long term effects of volunteerism and whether or not engagement is sustained after college, we reviewed a study entitled “Long-Term Effects of Volunteerism During the Undergraduate Years.”¹² The study addressed the question of whether the effects of volunteers' service during the undergraduate years persist once students leave college. Data was drawn from 12,376 students attending 209 institutions who were followed up four and nine years after college entry. Results showed that even when pre-college service participation is controlled, student participation in volunteer service during the undergraduate years is positively associated with a variety of cognitive and affective outcomes measured nine years after entering college.

Engaging students early will increase their future participation. This bodes well for credit unions who will implement *VolunTIER* into their culture by offering product incentives. As people enter various life stages, they will be looking for products and services to fit specific needs. If they are able to receive discounts on those products and services by simply volunteering, something they've been doing for years, not only will credit unions have happy members, we're also likely to see increased participation scores and increased member loyalty.

MARKETING TACTICS

Marketing efforts would be primarily focused on all existing member segments and existing charitable organizations. The secondary marketing focus would concentrate on organizations and person who are not yet members of the credit union.

Internal marketing efforts would include: in-branch employee/ member interactions, in-branch collateral (digital signage, posters, handouts, displays/props) and through established websites. These communication touch-points would highlight the *VolunTIER* program and the positive community involvement which the credit union is committed to.

The *VolunTIER* program would have a dedicated website presence, which would be the conduit for volunteer registration and reporting, organization profiles and volunteer opportunities, interactive blog including an area highlighting the volunteer successes, facts and statistics.

Due to the inherent design of the *VolunTIER* program, word of mouth will be the main marketing conduit to build awareness and momentum for the program. In addition, credit unions can get the word out through local media, social networks, and by targeting non-profit organizations and their members.

FINANCIAL PRO-FORMA

There is a considerable community financial benefit for credit unions to implement *VolunTIER*. Although the individual rewards earned by members are relatively meager, the benefits of engaging a broad number of credit union members in a community is immense.

In our base case analysis, we have examined the collective benefits that would accrue to a 25,000 member credit union that is able to engage members at the following levels:

- 10% Active TIER level
- 5% Professional TIER level
- 1% Leadership TIER level

In this case the benefits offered by the credit union are estimated at \$227,500, but the resulting benefits into the community exceed \$1,375,000; which results in a net community benefit of well over \$1 million. Furthermore, the credit union can offer benefits to members that are either in the form of direct cash benefits or interest rate benefits that are absorbed indirectly by the credit union.

Consider the rewards that would accrue to the most active volunteer in the base case analysis. In that case, the most committed volunteer that contributes 100 hours of volunteer work would earn rewards of only \$422.50. As discussed above, these rewards can be disbursed in the form of charitable donations, free services, credit union 'swag' or preferred rates on credit union products. In our financial analysis, we have concluded that this member could be rewarded by offering a 2 bps discount on their next mortgage (assuming a 5-year term on a balance of \$200,000 over a 25 year amortization at a rate of 6%).

A number of scenarios that measure the sensitivity of the assumptions have been detailed in Appendix 'C'. Based on this analysis, credit unions can consider the level of participation and rewards they might consider offering their members.

While there is some cost to fund the rewards portion of the program, credit unions will enjoy the tremendous benefits that will be conveyed for bringing a program that generates over \$1 million dollars in community activity. In a recent "pay it forward" campaign with direct costs of \$200,000, Servus Credit Union in Edmonton, Alberta, Canada was able to garner \$544,000 in unpaid media coverage that reached an estimated 3.1 million members and potential members. We anticipate that our program will generate similar, if not greater, community interest and favorable media mentions for sponsoring credit unions.

RESOURCES

The *VolunTIER* program operates with minimal resources beyond initial set up and marketing. Once the credit union members are aware of the program, the interactions between volunteers and charitable organizations is self-managed through the *VolunTIER* portal. Volunteers and sponsor organizations are able to find each other, set up the volunteer engagement and then validate the hours contributed to access the rewards.

Some involvement of the credit union staff will be required to monitor the program and ensure that those members who participate are identified on the core system. This allows those members to be celebrated and offered the ability to redeem their rewards.

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Appendices

Appendix 'A' – Similar Corporate Initiatives

American Express 'Members Project' Site

Members Project | TakePart - Inspiration to Action

Join TakePart | Login | Members Project®

Find your issue, action, or content

Home > SHARE

MEMBERS PROJECT

FROM AMERICAN EXPRESS AND TAKEPART

MORE ABOUT THIS INITIATIVE

A SMALL STEP CAN MAKE A BIG DIFFERENCE

An hour, a vote, or a dollar—everything adds up. With Members Project® from American Express, you can take simple actions to give back to the world.

GET INVOLVED - or - LOGIN

VOTE

WINNERS ANNOUNCED

Your votes made a big difference. Find out which five charities won a total of \$1,000,000 in funding from American Express.

CHECK OUT THE LATEST WINNERS

GLEE

SUE VS. SHUE

Mr. Shue has teamed up with Members Project to rally the Geeks to volunteer in local communities. Sue is doing nothing to support his cause.

FOLLOW THEIR RIVALRY ON FACEBOOK

TAKE CHARGE.™ TAKE PART.

VOTE

Cast one vote each week to help decide which 5 charities will receive a total of \$1,000,000 in funding from American Express. There will be new winners every 3 months. Voting is open to everyone.

SEE THE CANDIDATES

VOLUNTEER

Members Project® helps you find the right volunteer opportunity, even if you only have an hour. You could get Membership Rewards® bonus points for donating time to one of the hundreds of charities that could use your help.

FIND OPPORTUNITIES

DONATE

You can make a donation to over a million charities with your American Express® Card, or donate Membership Rewards points. It's easy to find and give to the right charity for you.

SEARCH FOR CHARITIES

SMALLER STACK, BIGGER IMPACT

Go greener by switching to paperless statements from American Express.

SPREAD THE WORD

Recruit support for your favorite charity with badges, widgets, and more.

Note: Members Project Participation Terms have changed. Please review them as they replace our prior Participation Terms and now govern your participation in Members Project. The new version is posted below.

Share Members Project: [f](#) [t](#) [v](#)

About American Express | [Members Project Participation Terms UPDATED 9/24/2010](#) | [FAQ](#)

TAKE CHARGE.™ AMERICAN EXPRESS

American Express 'Members Project' Facebook Page

Members Project from American Express | Facebook

facebook

Members Project from American Express is on Facebook
Sign up for Facebook to connect with Members Project from American Express.

Members Project from American Express Like

Wall Info Volunteer Vote Donate Welcome >>

MEMBERS PROJECT
FROM AMERICAN EXPRESS AND TAKEPART

GET INVOLVED

A SMALL STEP CAN MAKE A BIG DIFFERENCE
An hour, a vote, or a dollar—everything adds up. With Members Project* from American Express, you can take simple actions to give back to the world. [LEARN MORE](#)

VOLUNTEER
Every hour counts. Find a volunteer opportunity that's right for you—and you could be rewarded for your time. [FIND OPPORTUNITIES](#)

VOTE
A click can create a real impact. Help decide which five charities will receive a total of \$1,000,000 from American Express. [CAST YOUR VOTE NOW](#)

DONATE
Just a dollar can do a lot of good. Make a donation on your American Express® Card, or donate Membership Reward® points. [SEARCH FOR CHARITIES](#)

SUE VS. SHUE
Mr. Shue has teamed up with Members Project and Sue is trying to wreck the fun. [FOLLOW THEIR RIVALRY](#)

WINNERS ANNOUNCED
Find out which five charities won a total of \$1,000,000 in funding from American Express. [LEARN MORE](#)

Everyone can help change the world for the better, one step at a time.

155,125 People Like This

Luisa Gil Robyn Tortorel Lisa English-Suraco

Susan Walker Underwood Lilyan Baker Graciella Jimenez

Video
2 of 20 videos See All

Members Project: International Coastal Cleanup [HD] 1:55 Added on Thursday

Members Project: Alex Lin [HD] 2:00 Added on Thursday

Favorite Pages
2 Pages See All

Disney 'Get a Day, Give a Day' Celebration Page

What Will You Celebrate Videos | Disney Parks

Disney MOVIES TV MUSIC LIVE EVENTS BOOKS PARKS & TRAVEL STORE

CHARACTERS & STARS GAMES VIDEOS CREATE MY PAGE

What will you celebrate?

Celebrate
SPECIAL MOMENTS & MORE

Give & Get
GIVE A DAY
GET A DISNEY DAY.

Watch & Play
VIDEOS & DOWNLOADS

BEGIN PLANNING AT
Disneyland Walt Disney World

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Celebrating Volunteerism with the Sheehans

The Sheehan family spent their Saturday picking fruit that might otherwise go to waste, harvesting it for those in need. They then spent a little more family time together at Walt Disney World® Resort.

Videos Downloads

- Celebrating Volunteerism with the Sheehans
- Celebrating Volunteerism with the Stovalls
- Record-Breaking Canned Food Sculpture
- Celebration Showdown at Epcot World Showcase

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Appendix 'B' – Frequently Asked Questions

How can I participate?

VolunTIER – Volunteer your time for a worthy cause and be rewarded.

Share – Share the program with your family and colleagues using Facebook, Twitter and email, and recruit support for your favorite charity.

Can minors participate and earn rewards?

No. You must be 18 years or older.

Do I need to be a credit union member to participate?

Yes. Click _____ to open a membership at your credit union.

Do I need to register for the volunteer activity via the *VolunTIER* website in order to be eligible to earn rewards for volunteering?

Yes.

Can I volunteer anywhere and earn rewards?

No. In order to be eligible to earn rewards for your volunteer hours, you have to volunteer for an accredited opportunity listed in the database and log your hours onto the *VolunTIER* site. You must log your hours within 120 days of the last day you worked those hours. These hours will be marked as “pending” until they are reviewed and validated. Please allow up to 30 days for approval.

How many rewards can I earn from volunteering?

You can earn rewards for every approved hour you spend volunteering, up to 100 hours per year. Contributions must be redeemed online before the expiration date listed on the face of the certificate. There is a limit of 100 Hours of *VolunTIER* rewards per calendar year.

Are these rewards tax deductible?

You should contact your tax advisor to answer this question.

How do I receive my rewards? How long will it take to receive them?

You'll receive the rewards via email in the form of a certificate within 30 days after your hours have been approved. Rewards must be redeemed online before the expiration date listed on the certificate.

I did not receive my certificate for volunteering. What should I do?

You may not have received your certificate for a few reasons: either we haven't been able to verify your volunteered hours, or we haven't been able to send your certificate due to a bad email address.

Please go to your *VolunTIER* profile to make sure that your *VolunTIER* email address is correct. You can also email us at _____ with questions.

Who should I contact if I am unable to redeem my certificate?

You may contact _____ Credit Union at _____

How can I learn more about the *VolunTIER* program?

You can visit the *VolunTIER* website or call _____

Do rewards expire?

Rewards are valid for 12 months. The expiration date is shown on the certificate.

Can I redeem after the expiration date?

No. Once a certificate has expired, it is invalid and can no longer be redeemed.

Can I redeem my certificate over the phone or in a branch?

No. Rewards can only be redeemed online via the *VolunTIER* website

How is my volunteer service verified? Who does the verification?

The specific organization you volunteered with will verify the completion of your service. Please allow up to 30 days for approval.

Can I have my volunteer hours verified at the credit union?

No. The specific organization you volunteered with will verify the completion of your service. Please allow up to 30 days for approval. Members who participate in the program will be notified by the credit union when their volunteer project has been verified by emailing you a certificate of completion. Please allow 30 days after your hours have been approved.

Are my rewards transferable? Can I donate them to someone else?

Rewards are non-transferable and thus you may not give them to someone else, however you may donate them to one of the credit union listed charities.