

Liz Hoffius
Marketing Manager
Michigan Community Credit Union
liz@micommunitycu.com

Michigan Community Credit Union Offers Financial Education to Local Inmates

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Cooper St. Correctional Facility's Employment Readiness Program prepares inmates for a successful reentry into society by providing them information on finances, computer skills, resume writing and effective ways to help find employment upon release. The program has been available at the Cooper St. Correctional Facility for about two years. Corby DeForest, program facilitator for the prison, recognized the need to bring in an expert to discuss the financial aspect of the program. "To make the class more beneficial to the students, I needed to bring in someone who is very knowledgeable in the field of savings and understanding credit scores," said DeForest.

Providing financial literacy tools and resources is an important value to Michigan Community Credit Union. Because they want to see their members and community succeed financially, they readily agreed to partner with the prison on this initiative. With a degree in Criminology and Criminal Justice, Bridget Simone, Branch Manager at Michigan Community Credit Union, volunteers to provide financial education presentations to the inmates in the program. "We focus primarily on the importance of credit and how to repair it," says Simone. "We have a presentation on credit scores and the inmates ask great questions. They are mostly concerned on how their credit is affected and what they need to do to rebuild their score." In addition to credit score presentations, Simone provides best practices for credit cards, debit cards, and existing loans. Simone visits the facility about three times a year, and has noticed a gradual increase in attendance. "When I first started the class about a year ago, there were approximately 20 inmates in the group that attended the session. The interest has grown, and now there are about 50 inmates that attend," says Simone. "Michigan Community Credit Union has a positive reputation in the community, and Ms. Simone has done an excellent job. She speaks to the class in a way that is affective to learning," said Corby DeForest. According to Michigan Works! Association, the inmates who have attended this program have a better understanding of how to apply for jobs online and create resumes. The financial information has influenced the program attendees to utilize credit union services and guidance in rebuilding their credit scores.

"My hope for the inmates is that they are not as overwhelmed or intimidated by establishing or repairing credit. After my presentation, I want them to feel more confident in making financial decisions for themselves upon their release," says Simone. The Cooper St. Correctional Facility continually strives to help inmates be productive citizens when they return to society. "Cooper Street Correctional facility



wants to thank Michigan Community Credit Union for recognizing how they can contribute towards making our communities better," said DeForest.

Warden Joseph Barret recently awarded Simone with a symbol of Customer Service. This token recognizes individuals who go above and beyond normal expectations in the spirit of reinvention. "I am very humbled and honored to be recognized for doing something that I truly love to do; financial education is so important for everyone, and I truly enjoy teaching the topic," said Simone.



Above: Bridget Simone, Michigan Community Credit Union Branch Manager, providing financial education at the Cooper Street Correctional Facility.





Above: Corby DeForest stands with Bridget Simone.





Above: The Symbol of Customer Service was presented to Bridget Simone by Warden Joseph Barrett for her work within the Cooper St. Correctional Facility.

About Michigan Community Credit Union

Michigan Community Credit Union is a full-service financial institution, serving people who live, work, worship or attend school in 16 Counties in Southern Michigan. Michigan Community Credit Union has over 18,000 members across southern Michigan with more than \$164 million in assets. The credit union continually reinvests in its membership and community with some of the area's best interest rates on loans and dividend rates on savings accounts, competitive checking accounts, low fees, scholarships and Forward Thinking Grants. To find out how you can join, call 877.894.5033, visit micommunitycu.com, facebook.com/micommunitycu, or stop by any branch location.