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First Commerce Credit Union wins national award for millennial program

MyWay program for 18-29 year olds combines financial services with education

Photo caption: Credit Union National Association President & CEO Jim Nussle presents First Commerce CEO Cecilia Homison and Board Vice Chair Rivers Buford with the national first place Louise Herring Philosophy in Action award at CUNA's Governmental Affairs Conference in late February. First Commerce earned the award for their MyWay program for millennials, their latest financial literacy offering empowering young people to enhance their financial well-being.

WASHINGTON, D.C. – First Commerce was recently honored with top national honors for its MyWay program for 18-29 year olds finding their way. The first-place national award in the \$250 million-\$1 billion asset category was presented at the Credit Union National Association's (CUNA's) Governmental Affairs Conference in late February. MyWay was designed by millennials, for millennials with their specific needs in mind, packaging financial education with convenient electronic services.

“At First Commerce, we are always looking for ways to help ensure bright financial futures by empowering our members,” said Cecilia Homison, CEO of First Commerce. “That’s why our team took our financial literacy offerings for younger generations a step further by developing our innovative MyWay program to help young adults establish good financial habits early.”

CUNA's Louise Herring Award is given annually for practical application of the credit union “people helping people” philosophy within the credit union's operations. This is First Commerce's first national Louise Herring Award, after consistent wins at the state level.

Research shows the importance of financial education as early as possible in life, and MyWay builds on First Commerce's other offerings for younger generations. These include the Sammy Squirrel Kids Club for ages 12 and under, which rewards children for consistent savings habits and good grades, and the SmartStart Teen Checking account for ages 13-17, which includes an online financial tutorial for teens opening their first checking account.

A critical life stage is age 18-29, when many young adults are getting out on their own and truly managing their money for the first time, making financial education vital. MyWay features a free checking account with electronic tools to help them stay on top of their finances, a nationally recognized automatic savings account that rounds up debit card purchases to the next dollar amount and deposits the difference, as well as a focus on financial education including a credit report review with a financial services officer and a free quarterly subscription to Brass Magazine on "the money side of life."

First Commerce also recently rolled out its MyWay Scholarship program for MyWay members, with a deadline to apply of April 8, for anyone who is a MyWay member by April 1. Two \$1,000 MyWay Scholarships will be awarded for demonstrating excellence in school and beyond. For more information, please visit FirstCommerceCU.org/MyWayScholarship.

In First Commerce's 75th anniversary year in 2015, the credit union launched the FCCU Foundation as a 501(c)(3) nonprofit organization to formalize their financial literacy efforts. As the first major initiative of the Foundation, SmartMoney Workshops are offered free to educational institutions and other organizations/businesses, and cover financial topics including budgeting, money management, paying for college, credit card debt, and more. SmartMoney Workshops are currently being offered regularly at Tallahassee Community College, Florida A&M University, and Chipola College. For a list of upcoming workshops, please visit FirstCommerceCU.org, "News & Events."

For more information about MyWay or First Commerce, please visit FirstCommerceCU.org, call (850) 488-0035 or 1-800-533-5772, or stop by one of our 10 locations.

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Established 75 years ago, First Commerce Credit Union is a full-service financial institution with wide array of consumer and business products and services. As the largest credit union headquartered in Tallahassee, First Commerce currently serves more than 46,000 members in Northwest Florida and Southwest Georgia. First Commerce has 10 financial centers – eight in Tallahassee, one in Marianna, and one in Thomasville, Ga. – and provides no-surcharge access to thousands of ATMs across the country through a credit union network as well as online and mobile banking, mobile deposit, and real-time text/email account alerts. First Commerce consistently has been voted "Best of Tallahassee" by the readers of Tallahassee Magazine, and was voted the "Best Credit Union in Jackson County" by the readers of the Jackson County Floridan newspaper in 2015. In addition to being Tallahassee's No. 1 auto lender for 12 years running, other products and services include free checking for 13-17 & 18-29 year olds, 50+, and everyone in between, with interest-bearing options; savings accounts; money market accounts; CDs; IRAs; accounts for kids and teens; home equity loans; mortgages; refinances; prepaid reloadable cards; identity theft protection; credit cards; and business loans and accounts. First Commerce also offers a wide range of financial planning and investment services through our subsidiary, Six Pillars Financial Advisors, and personal & commercial insurance through First Commerce Insurance Agency. Anyone who lives or works in the following counties can take advantage of First Commerce's products and services: Leon, Gadsden, Jackson, Jefferson, Madison, Liberty, Wakulla, Gulf, Franklin, Hamilton, Suwannee, Columbia, Baker, Dixie, Lafayette, Gilchrist, Holmes, Calhoun, Taylor, Washington, Walton, and Thomas & Lowndes counties in Georgia. First Commerce Credit Union is federally insured by the NCUA and is an equal housing opportunity lender. For more information, go to www.FirstCommerceCU.org, call (850) 488-0035 or 1-800-533-5772, or visit one of our 10 locations.