



# News Release

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**For Immediate Release:**  
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## ***WESTCONSIN CREDIT UNION SEEKS TO IMPROVE INVESTMENT BEHAVIOR AND THE ECONOMY***

WESTERN WI—*WESTconsin* Credit Union hopes to promote economic health by immersing its staff in an investment education project that will not only motivate their own investing, but also stimulate investing throughout Wisconsin and the nation. It's all part of a statewide study on investing that many experts believe provides a model through which companies nationwide could encourage more Americans to invest – a needed trend for improving our nation's economic health.

*WESTconsin* Credit Union employees will participate in an 18-month study that aims to identify the right mix of online education, coaching and follow-up information to encourage proactive investment behavior. Dubbed "RP3," or REAL Progress & Pathways to Prosperity, the project's participants will join up to 4,000 credit union employees in Wisconsin who will engage in as much as 30,000 hours of online investment education. It is the largest study of its kind in the state by Wisconsin financial institutions.

Beginning in early February, each participating *WESTconsin* Credit Union employee will complete up to 10 hours of online learning about investing and investment products as part of the Educated Investor® University (EIU), an online investment education program developed by the Madison-based Precision Information. Pre- and post-tests will measure participants' improvement in investment knowledge, and changes in behavior will be tracked to determine how they have modified their investment behaviors.

"Besides improving their own use of investments, we expect those employees will be positioned to better serve our members," Denise Bernier, *WESTconsin* Credit Union Training and Development Manager, explains. "That was another incentive for us to participate. We've always provided education to our members to help them learn better ways to handle their personal finances. So we see this as practicing what we preach – educating ourselves so we can identify opportunities

where members can improve their financial readiness through investing.” More broadly, Bernier adds, the study may offer a model for improving employee investment behavior that any firm can use.

*WEST*consin Credit Union’s participation in the program is part of the ongoing REAL Solutions® initiative, which strives to help Wisconsin families improve their financial position over time by encouraging saving and investing, improved creditworthiness and long-term wealth building. Credit unions are not-for-profit, member-owned financial institutions. The study is being conducted in partnership with the Puelicher Center for Banking Education at the Wisconsin School of Business, University of Wisconsin-Madison, Precision Information, the Wisconsin Credit Union League, Governor Doyle’s Council on Financial Literacy and the Wisconsin Department of Financial Institutions. It is being funded by a grant from the Investor Protection Trust (IPT), a nonprofit organization devoted to investor education. Since 1993 the IPT has worked with the states to provide independent, objective investor education needed by all Americans to make informed investment decisions. Visit [www.investorprotection.org](http://www.investorprotection.org).

*WEST*consin Credit Union has been serving members since 1939, and membership is open to anyone who lives or works in the Wisconsin counties of Barron, Buffalo, Burnett, Chippewa, Dunn, Eau Claire, Pepin, Pierce, Polk, Rusk, St. Croix, Sawyer, Trempealeau or Washburn, or the Minnesota counties of Chisago, Dakota, Goodhue or Washington, with a \$5 minimum deposit in a Membership Savings Account. Credit unions are financial institutions owned by their accountholders, and member funds are federally insured by the National Credit Union Administration (NCUA) up to at least \$250,000.

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