



## What's the value of a strategic relationship?

*ClearPoint stands out among credit counseling services nationwide not only for the high quality of its solutions-focused counseling, but also for its deep involvement in communities. As financial educators, ClearPoint's branch staff answer local needs, partnering with businesses and community organizations to reach a wide range of consumers. These strategic partnerships can take many forms. Whether it is supporting ClearPoint's education outreach initiatives, telling others about what we do, or expanding access to our services, these strategic relationships are critical to helping us fulfill our commitment to community focus. Nowhere are they more important than in ClearPoint's Heartland and Atlantic Regions.*

### HEARTLAND REGION

#### **Jonesboro, Arkansas**

ClearPoint has deepened its involvement with the US Chambers of Commerce. In Jonesboro, we enjoy referral relationships with Liberty Bank and Simmons First Bank. We have also supported youth financial education by providing outreach on campus at Arkansas State University, to employees at St. Bernard's Regional Medical Center and to the general public at the Jonesboro Public Library.

#### **Arnold, Missouri**

Sometimes, an opportunity to deliver an education presentation turns into a referral relationship, as it did with GO! Network St. Louis, a nonprofit that helps unemployed business professionals. Our strategic partners value what we do. How do we know? They tell us! After sending several distressed consumers our way, branch manager Ben Brown of PNC Bank in DeSoto, Missouri declared, "ClearPoint makes me look like a hero to my clients!"

#### **Memphis, Tennessee**

ClearPoint's education outreach partners in Memphis are numerous, and include government agencies, like Memphis City Schools and the University of Memphis, utility providers like Memphis Light, Gas and Water, housing advocates like RISE Foundation and United Housing, and other nonprofits, including The Women's Foundation of Memphis, Cloverhook Center for the Blind, The United Way of Greater Memphis and the American Red Cross. Employers have also reached out to us for help with their employees, like local newspaper publisher E. W. Scripts.

#### **Belleville, Illinois**

Grants play a critical role in supporting our work. In St. Clair County, ClearPoint has received funding to provide ongoing homebuyer workshops. Clients of Scott Credit Union also reach out to us for help getting their personal finances in order.

#### **Quincy, Illinois**

What might start off as one education presentation can often turn into a long-term relationship. ClearPoint joined a coalition of agencies called Helping to Build Strong Communities with the Adams County United Way and has since counseled dozens of consumers referred to us. Other local referral agencies include the Salvation Army as well as First Mid Illinois Bank and Trust Co., which is not only a good neighbor to our office there, but also a supporter of our mission to provide consumer health through financial education. Vatterott College seeks to support their students by inviting ClearPoint to present quarterly.

#### **Cape Girardeau, Missouri**

Another educational institution that regularly requests presentations is the Metro Business College, as does the Missouri Department of Transportation. 4-Sight Counseling, Inc. and the United Way of Southeast Missouri refer to ClearPoint clients who need additional budget help.

## **Marion, Illinois**

Government agencies like the US Department of Agriculture and Rural Development and the Illinois Department of Employment Security refer clients for housing and budget counseling both through their offices and on their websites. ClearPoint has also helped to educate employees of financial institutions how to recognize debt problems, including Bank of Herrin, Bank of Marion and SIU Credit Union. CitiFinancial is another referral source. We have done monthly presentations to the Women's Center and the Lighthouse Shelter, and set up a yearly booth at Kaskaskia College.

## **St. Louis Metro**

ClearPoint partners with many other nonprofits, like Beyond Housing, a major housing counseling agency in St. Louis. We join on committees with the United Way of Greater St. Louis, with Connections to Success, and work with Habitat for Humanity to support homebuyer education.

Barnes Jewish Christian Hospital refers employees in need to ClearPoint through their EAP, and the Salvation Army includes ClearPoint information in their toolkit.

ClearPoint has grown our relationships with local unions, providing education presentations to Plumbers' and Pipefitters' Local 562 and the Missouri AFL-CIO Dislocated Worker Program, as well as the St. Charles County Department of Workforce Development/Missouri Career Center.

Educational institutions like the University of Missouri Extension office and the Missouri Council of Economic Education rely on our expertise.

## **Clarksville, Tennessee**

Local employers like Trane/Ingersoll Rand and Clarksville Dental Center have relied on ClearPoint to help their employees, and Altra Federal Credit Union and CitiFinancial refers customers in need of budget help. Habitat for Humanity and Jobs for Life/YMCA have also been good partners in extending the reach of our education outreach.

## **Springfield, Illinois**

ClearPoint enjoys a referral relationship to provide credit and housing counseling to customers associated with Sangamon Schools Credit Union. We also deliver outreach presentations to the Illinois Workforce Center and through the Illinois Department of Agriculture.

## **ATLANTIC REGION**

### **Richmond, Virginia**

Goodwill Industries - Richmond used material from Financial Firsts™, ClearPoint life skills course for college youth, as part of a ten-month program to combat predatory lending, and their Rappahannock branch invited ClearPoint to delivery budget and credit presentations.

ClearPoint also supported cancer patients, providing education and counseling through the Legal Information Network for Cancer (LINC), winning LINC's Outstanding Organization Award.

ClearPoint worked with the United Way of Central Richmond's MetroCASH program to assist consumers seeking help preparing their tax returns.

In the throes of the housing crisis, ClearPoint has been there to support local community partners, like Housing Opportunities Made Equal (HOME), by participating in foreclosure clinics, Local Initiatives Support Corporation (LISC), an organization dedicated to helping communities transform distressed neighborhoods, and Hanover Habitat for Humanity.

ClearPoint also supports large local employers, like Bon Secours Richmond Health System, offering education presentations, and Assurance Federal Credit Union, composed of employees of Anthem Healthcare – WellPoint.