



# 'All Night Party

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**TUNKHANNOCK**, Penn. — There is a powerful bond between P&G Mehoopany Employees FCU and the local community here, as evidenced by the lengths the CU took to keep kids safe and families warm. In the wake of the devastating loss of three area high school students on graduation night 2008, [LuAnn Greenley](#), AVP of business development for the credit union, led a push to arrange a safe celebration for the Class of 2009 at [Tunkhannock Area High School](#).

This "[All Night Party](#)," along with the creation of a low-cost fuel and utilities loan during the height of the run-up in energy prices last year, earned P&G Mehoopany Employees FCU a Best Practices Award from [Credit Union Journal](#).

In June 2008, two [Tunkhannock](#) Area High School students who had just graduated, along with a student from a neighboring school district, were driving at night when they took a corner too fast and crashed. All three were killed; no alcohol was involved.

According to [Greenley](#), part of the problem was area teenagers simply did not have another option for entertainment on graduation night. Greenley, along with her son, Rory, a marketing specialist for the credit union and a 2005 Tunkhannock Area HS graduate, hatched a plan for what became known as an "All Night Party" on the grounds of the high school. The pair not only canvassed the local community, collecting donations for the party, they were the hosts on graduation night.

The All Night Party was no small undertaking, as it included laser tag, Texas hold'em and XBOX 360 tournaments, a bungee run, swimming, basketball, movies, a DJ, beach party, and a hypnotist. To feed all the graduates and volunteers there were hot dogs, hamburgers, pizza, wings, snacks, popcorn, Sno cones, soda and water during the night, and breakfast pizza, donuts and juice were served in the morning. Most of the food was donated by local businesses.

The All Night Party drew 97 recent grads, or nearly 50% of the class. More than 30 volunteers were present, a group composed of teachers, parents, and credit union staff. LuAnn Greenley said the grads had a safe and sober night of food, fun and friends, and most importantly, the next morning, no student's picture was on the front page of the local newspaper announcing another death.

"Our community is awesome," she declared. "It was so devastating to lose three students the year before on graduation night. The community came out of nowhere to give money, teachers and parents volunteered to be there and help out, our management team and some of our staff also were there. We barbecued, the kids had a great time and there is talk of continuing it for next year. It was phenomenal."

[Andy Myers](#), president and CEO of P&G Mehoopany Employees FCU, said it was an easy decision to throw the credit union's support behind the All Night Party.

"The tragedy that this community experienced was the driving force behind what we decided to do," he said. "Everyone knows sometimes tragedy strikes students going to graduation parties or proms, and in small communities everyone feels the pain. LuAnn came to me with the idea and I thought sponsoring the party was a great thing. We put together a group that brought the whole thing together. She got the school involved and the community involved. It was a lot of work, but there was no negativity."

[Myers](#) termed the [ANP](#) "incredibly successful," and said he was thrilled to have the support of at least 70 or 80 local businesses. "So many donated, and we hope they will again next year. Whether they do or not, we are going to go ahead with it, and hopefully the credit union will be involved for many years to come. It is one of those things that you don't even think about making income off. Credit unions are very involved in their communities and this is very important."

Greenley said one of the seniors who attended the party saw her a week later and thanked me profusely. "He told me how much fun it was. He said the seniors told all the juniors that they had to do it next year...We hope the 2010 graduation party will be bigger and better, and we will be very involved. Some schools charge for events like these, but we think that defeats the whole purpose."

Myers said any CU that wants to receive a "personal, incredible high, this is a thing to do. "I attended it, I was a helper, and I have not felt better in a long time. To see high school kids at their school, not out on the roads somewhere, just enjoying life...that was fantastic. "

## Utilities Costs Out of Control, CU Responds

Meanwhile, when the price of fuel and heating oil rose sharply in the Autumn of 2008, Myers became aware of members who were taking out small signature loans simply to purchase fuel. As was the case in arranging a safe and sober graduation celebration, the CU stepped up to help those in need in the local community and created a special loan.

"In discussions with the board, we felt the credit union was doing well and we wanted to give back," Myers recalled. "Congress is talking about community reinvestment, but we do that every day."

Fuel/Utilities Loans are for any type of utility ("or even four or five cords of wood, if that is how they heat their home," he said), in amounts up to \$2,500. In most cases, P&G Mehoopany Employees FCU pays the utility company directly. Members get a 4% APR, which is lower than personal loan rates. Terms are for up to 12 months, and members receive a 0.25% discount if they choose to have the payments taken from their accounts automatically.

Since the initial offering of the Fuel/Utilities Loan in October 2008, 26 members have been approved, with a total of \$14,043.04 paid to fuel/utilities companies on behalf of the members.

"We don't make any money on a 4% loan, especially with delinquencies going on with the economy the way it is, but that is the way it is," Myers assessed. "It is more important to have people be warm and have their lights on than to make a few dollars.

"If other credit unions' balance sheets can support similar loan programs, they should do it," he asserted. "The goodwill that comes from these things far exceeds any monetary gain from the long haul and you can't put a price tag on it."

### **Best Practices CUJ 2009**

CU: P&G Mehoopany EFCU

Best Practice: Community Event