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PO Box 19340 ♦ Seattle, WA ♦ 98109-1340

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MEDIA CONTACT:

Shannon Perry, 206-826-7637, [shannonp@ghcu.org](mailto:shannonp@ghcu.org)

***Credit Union Cooperation Saves Member in Want of Yuan***

What do you do if you're stranded in Shanghai at midnight with no money and no Mandarin? Well, if you're a credit union member, you have an entire network of help, just a phone call away.

Difficulties with his debit card had left Randy P. dangerously low on cash—too low to take a taxi to the nearest Western Union, had he even known where that was. Feeling a little desperate, he phoned Dow Louisiana Federal Credit Union, where he is a member, to see if the necessary funds could be wired from his account to his hotel.

Herman Stevenson Jr., VP of Operations at Dow Louisiana FCU, tried to find a solution, but two hours of attempting to make himself understood to hotel staff proved frustrating and, ultimately, fruitless. "We even considered sending the cash as cargo on an airplane," says Stevenson. "But the airport is well outside of the city, and he didn't have the cash for a cab." Stevenson took the problem to Jeff Hendrickson, Dow Louisiana's President and CEO, who knew just what to do.

"I told him, 'I'm about to contact several thousand people; just give me a sec,'" says Hendrickson. So, while Shanghai slept, Hendrickson called in some connections.

Like many credit union executives, Hendrickson is a member of CUES. CUES Net is a group mailing list made up of other credit union executives—a platform for credit union executives to share ideas and information or, in this case, come to one another's rescue. From his office in Louisiana, Hendrickson sent out an SOS to the CUES Net mailing list, asking if anyone out there spoke "Shanghainese." Carol Belland, Executive VP and Chief Operations Officer of Group Health Credit Union (GHCU) in Seattle, Washington, responded.

"I have an employee who speaks Mandarin Chinese," Belland wrote back. "Call me if you're interested."

He was. Moments later, Belland's phone rang, and a relieved Hendrickson was able to connect GHCU's Taiwanese-born Mei Barker with Randy's hotel in Shanghai. Barker was able to get the address of a local Western Union and convince the hotel staff to pay for Randy's taxi and charge the cost to his room. It took about 20 minutes to set the wheels in motion, once Barker began translating.

"It took us 20 minutes just to try to say 'hello'!" says Hendrickson. "It would have been nigh to impossible to get all that done without Mei's help. When someone calls and needs cash, we have to

respond. We can't just leave that individual there. They know what they need, and nothing else is going to work. When we got off the phone call with the hotel, we had every confidence that he was going to get the help he needed, thanks to Mei's translation abilities.

"One of the greatest things about this whole event is that even though it was midnight Saturday in Shanghai, Dow and GHCU were busy resolving a major banking dilemma without ever having to get a bank involved—it was all credit unions, working together." Mei Barker agrees. "I felt really incredible to be able to help," she says, "and I was so impressed with everybody working so well together."

"It's a wonderful validation of the cooperative model of credit unions," says Belland. "When someone needs help and we can give it, we do. That's the way credit unions have always operated. And it's why I love my job."

*Founded in 1948, Group Health Credit Union today serves more than 28,000 members and is open to anyone who lives or works in Washington. With more than \$285 million in assets, the credit union offers a full array of financial products and services including checking and savings accounts, home and auto loans, credit cards and more. For more information, visit [ghcu.org](http://ghcu.org) or our new blog at [ghcublog.org](http://ghcublog.org). You can also follow us on Twitter at [twitter.com/GHCU](https://twitter.com/GHCU).*

*GHCU is federally insured by the National Credit Union Administration.*



***Photo: Group Health Credit Union Bookkeeper Mei Barker holding her thank-you note and flowers from Dow Louisiana Federal Credit Union. Photo by Clare Parfitt, used with permission.***

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