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**Extra Credit Union Collection/Donation to Help, Provide Warmth to
Hundreds of Local Homeless Students, Families**

WARREN, Mich. – On these frigid winter days, the warmth of a pair of gloves, hat and scarf make all the difference. But for many of the nearly 1,200 homeless students in Macomb County, they don't have even that luxury, let alone a bed or home to call their own.

For the fourth consecutive year, Extra Credit Union has hosted a collection of warm care items such as those, as well as toiletries and personal care items, to help the Macomb Intermediate School District Homeless Education Project reverse that trend. Over the holidays and through most of January, the credit union's staff donated \$500 to the project. Staff members and credit union members also donated nearly 400 personal care items through a collection drive for the project. Credit union staff members dropped off the donations on Tuesday.

"I feel humbled by the kindness of the credit union staff that pulls together for the benefit of children," said Mary Lebioda, Homeless Education Liason with the MISD Homeless Education Project.

The 1,168 homeless students in the county come from 589 families—and the number is expected to increase before the end of the school year, according to the project. Some of these students are living in a car with their families, others are staying with family or friends, and still others at a shelter.

"The generous donations help to support Macomb County children who are homeless," Lebioda said. "The hygiene products, monetary donations, and school supplies attempt to provide some stabilization so that students and families feel supported during difficult times, and ultimately remain in school."

The statistics from the MISD Homeless Education Project on homeless children and youth in Macomb County are startling:

- More than 80 percent of the homeless families in Macomb County have never been homeless before.
- In the United States, the number of homeless students increased 38 percent between school years 2006-07 and 2009-10. In Macomb County, that number increased 110 percent during the same time span.

- In Michigan, nearly 10 percent of all children have been directly affected by the foreclosure crisis.
- In Macomb County, the child poverty rate has increased 50 percent between 2005 and 2011. Currently 20.6 percent of children ages 0-17, live in poverty.
- During the 2010-11 school years, 45 percent of Macomb students were receiving free and reduced lunch.

The MISD Homeless Education Project works closely with county schools to assist homeless students in meeting their basic needs, as well as helping to provide school stability. The MISD Homeless Education Project assists homeless students with new backpacks, school supplies, socks, personal hygiene items, winter hats and gloves, and gift cards to help each student with needed clothing or shoes, or even food.

“We’re extremely thankful to our staff and credit union members for their generosity and their help in making these students’ lives a little more comfortable with these items,” said Amy Persyn, Marketing Manager at Extra Credit Union. “Our hearts go out to these students and their families, and to the MISD Homeless Project for their work in lending them a helping hand whether it is through a gift card for a meal, a coat, a toothbrush and toothpaste, or plugging them in to resources that can further assist them.”

To contact the MISD Homeless Education Project or make a donation, contact Mary Lebioda, Homeless Education Liason, at mlebioda@misd.net, or visit <http://www.misd.net/Homeless/default.htm>

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Founded in 1954, Extra Credit Union serves more than 19,000 members with some \$193 million in assets. The credit union operates two full-service branches, one in Warren and another in Sterling Heights. Extra Credit Union’s unique focus on education is an important part of its mission: to enhance the financial well-being of all members by providing quality, value, and convenience in the products and services. For more information on membership eligibility and school programs please call (586) 276-3000 or visit us online at ExtraCreditUnion.org.