

**BE BETTER.
GROW FASTER!**



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The Ultimate Small Business Community

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TODAY!**



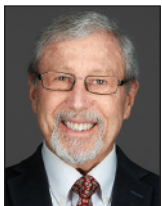
www.sbrassociation.com



**Small Business
Resource Association**

THE SBRA COMMUNITY

Future Entrepreneurs—Amazing Students



By Gary Seibert, CEO,
Small Business Resource Association

This summer the Small Business Resource Association launched the Emerging Entrepreneurs Academy (EEA). It was a six-week program designed to help high school students interested in someday owning their own business, learn about and experience the real world of being an entrepreneur.

We intended it to be a pilot program that would help explore whether or not students would actually give up six weeks out of their summer vacation, stay engaged, learn and benefit from the experience, have fun and recommend the experience to other students. According to them, thumbs UP to all the above.

Graduation day was Friday August 5th at the DoubleTree by Hilton Hotel in Reading, Pa. where just about 100 people saw 12 incredible students, representing 6 school districts, provided irrefutable evidence that this experience greatly impacted their lives. They didn't want the program to end.

The EEA provided three weeks of classroom instruction where the students heard about real-life experiences taught by over sixty local business owners. Workshops provided by Alvernia College and Penn State Berks along with TED Talks, team building events and panel discussions encouraged student interaction and bonding.

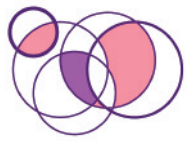


Their 2.5 inch, 3 ring binder was full of notes and information provided by the presenters. After each week of classes, the students left the classroom and spent a week of internship at a local business where they experienced what they had learned the week before. The internship was provided because we believe that “knowledge without application is wasted”.

The, “pilot program”, was a super success and we are confident that each of the students will benefit from and use much of what they have learned for the rest of their lives. We also confirmed that programs like the Emerging Entrepreneurs Academy are greatly needed for all high school students to help them become “career ready” as they approach their senior year in high school.

CONGRATULATIONS TO THESE AMAZING STUDENTS, our FUTURE ENTREPRENEURS!

SBRA Business Spotlight



**READING
DERMATOLOGY**

MEDICAL, COSMETIC & SKIN CANCER CENTER

Reading Dermatology Associates (RDA) has been providing medical, cosmetic, and skin cancer treatments since 2008. The staff of skin care experts at RDA offer the most cutting-edge skin care procedures for the entire family, from infants to seniors. RDA's cosmetic skin care center has been recently expanded and remodeled, continuing to provide safe, medically-based procedures that "gently soften the aging process".



Address: 3317 Penn Ave.
West Lawn, PA 19609

Phone: 610.750.7891

Website: www.readingderm.com

WHY BELONG TO A CREDIT UNION?



By Deb Perini,
Relationship Manager,
Members 1st Federal
Credit Union

Many people ask, "Why should I belong to a credit union? I already have a bank account and I do not need more credit." Consumers often assume they are not eligible to join a credit union or that a credit union is only for financing—not for their everyday banking needs.

To better explain why people should join a credit union, consumers should understand the cooperative principles that drive its operations.

Voluntary Membership - Credit unions are private, membership-based institutions. The requirements of membership vary. A credit union must limit its offerings to people who share a common bond, such as occupation or designated communities. Membership does not expire. Even if members leave an employer who made them eligible to join the credit union, they can keep their membership.

Democratic Member Control - Owned by its members and governed by its unpaid voluntary Board of Directors, credit unions do not have external stockholders. Membership with a credit union means you become what we refer to as Members 1st as member-owners. Whether members have only met the minimum balance requirement or have a six-figure balance in their account, all members have an equal level of participation in determining the direction of the credit union.

Member Economic Participation - Acting as not-for-profit, financial cooperatives, credit unions were founded on the idea of members pooling their money and lending to others as needed—hence their philosophy of "People Helping People." Any profits earned by credit unions are returned to members in the form of lower fees, higher rates on savings accounts and lower interest rates on loans.

Autonomy and Independence - Credit unions are self-help organizations governed by their members. They are extremely safe and have their own version of the Federal Deposit Insurance Corporation, which is the National Credit Union Administration.

Education, Training and Information - Credit unions promote financial wellness, offering programs about money management for all stages of life, including budgeting, understanding a credit report, avoiding and overcoming identity theft and more. At Members 1st, when your business becomes a Select Employer Group, your businesses' employees and members benefit from complimentary financial literacy presentations.

Cooperation among Cooperatives - Credit unions are convenient, with a network of thousands of surcharge-free ATMs and co-op-shared branch networks across the country. As non-profit organizations, credit unions make decisions based on the best interest of the credit union movement and its members—not the bottom line of the organization.

Community Mindset - While credit unions are focused on their members' needs, they also understand their role as it relates to the communities they serve. Many credit union leaders serve on local non-profit boards and are active in giving back to the community through volunteerism and charitable contributions.

Credit unions are committed to serving community members who face challenges gaining financial services elsewhere. This commitment to service differentiates credit unions from other financial institutions. At Members 1st, we exist to strengthen our communities because our communities are stronger when we come together as one. It is why our associates volunteer thousands of hours each year to local charities and causes. It is why we donate to help non-profits in the regions we serve.

Credit unions provide a different financial experience—one where you come first and where becoming a member is far easier than you can imagine.

If you or someone you know is interested in learning more about the credit union movement and determining eligibility requirements, please visit www.ibelong.org. For more information about Members 1st, including its new branch locations in Berks County, visit members1st.org.

(@Members 1st Federal Credit Union)
Instagram: @members1stfcu

SBRA Monthly Member Shout Out

Members Helping Each Other Grow



SBRA EVENTS - BE BETTER. GROW FASTER.

TUNE-UP Tuesdays

information. sharing. motivating.



Free to the public. Get more details and register at

<https://www.sbrassociation.com/#EVENTS>

MEMBER MINGLES – NETWORKING

Wednesday, September 28th, 5:30-7:00

Register: <https://www.sbrassociation.com/#EVENTS>

Learn How the SBRA Can Help Your Business Grow

– Membership Benefits Update
Wednesday, September 28th,
9:00-9:30 a.m.

Register: <https://www.sbrassociation.com/#EVENTS>

NEW SBRA MEMBERS

Binary IT Solutions

DoubleTree by Hilton

Beyond Your Exit Wealth Management

Holistic Financial Services

eXp Realty

N&C Transportation Company LLC

Markwood Consulting, LLC

Reading Hotels, LLC