

# HEROES ONE AND ALL

## Some of the Best Customer Service Providers Get Their Due Recognition

### Counselor Promotes Financial Fitness

Charles Hoff

Member education financial counselor  
DFCU Financial

Charles Hoff, a 14-year employee of the state's largest credit union, DFCU Financial, took the initiative to fill a growing customer need. He developed seminars that address personal money management, credit management and building personal wealth. In the process, he created a new job for himself as the credit union's member education financial counselor.

In his former role heading up student loans, Hoff says he saw too many young people and families becoming mired in debt. "Things were good in the 1990s, but the faucet has been turned off and consumers have to anticipate future expenses in their budget and not lean on credit." Today he sees his mission being "to help people avoid financial problems or work their way out of them."

Since 1999, Hoff has presented 230 seminars attended by nearly 6,000 people. The seminars are offered free of charge to the public at DFCU branches and on-site to employers in the tri-county area. He has also individually counseled more than 1,300 members facing financial challenges.

Kathy L. Jackson, human resources manager at Livonia-based Orchard, Hiltz & McCliment, a civil engineering firm, nominat-

ed Hoff for the Customer Service Hero award. "He comes to our office and provides outstanding lunch and

learning seminars as well as budget and financial counseling for our employees. His positive attitude and exemplary customer service deserve to be celebrated."

Jerry Brandman, COO at DFCU Financial, agrees. "Charles does get a lot of accolades. He's down-to-earth and has a unique ability to reach people and gain their trust. His seminars are popular because they take a very practical and easy-to-understand approach to budgeting and finances. He's not trying to sell products, but to serve the public's need for financial education."

Those who seek out Hoff's help are relieved to find the information commercial-free. Said one Visteon employee who attended a seminar, "We were waiting for the big sales pitch and it never came."

